

# CRUMB.

Join the Crew.



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All about

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Freelancing in the UK can be a tremendously rewarding career path to follow as evidenced by the tens of thousands of contracting workers offering their services in every sector of the UK economy. In doing their work, a freelancer's options would be to operate either through their own limited company or to work through an umbrella company.

## So what exactly is an Umbrella company?

An umbrella company is set up in exactly the same way as any other limited company. The key difference is that the umbrella company will generally be owned by an Accounting Business and will employ many freelancers through this one company. Most umbrella companies will have thousands of freelancers working through the business.

## Why would anybody use an umbrella company?

Umbrella companies have traditionally been used by freelancers who are either on very low rates or on short term contracts. In these instances it is generally not worth the effort to set up a limited company and so the freelancer would use an umbrella company. Lately, with the implementation of the new 'Public Sector' rules, freelancers will now be open to using an umbrella company irrespective of their rate of pay or length of contract.

## How does an Umbrella company work?

The key difference between using an umbrella company as opposed to a limited company is that the freelancer becomes an employee of the umbrella company. So it is the umbrella company who signs the agreement with your agency and in turn you sign an employment contract for the length of your contract with the umbrella company.

What this means is that each week or month, when the freelancer completes a timesheet, Crumb will need to get a copy of that so that we can invoice the freelancers agency (unless they operate a self-billing system which most do). The agency pays the umbrella company and then Crumb pays the freelancer net of any taxes and national insurances.

## What happens when you sign up to CRUMB?

## How do i get paid?

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01

Freelancer/  
CRUMB.  
Contract

Freelancer signs employment contract with CRUMB. the terms of which will mirror the contract terms offered by the agency

C O N T R A C T S

02

CRUMB./  
Agency  
Contract

CRUMB. signs contract with the Agency confirming the supply of the named freelancer at the agreed rate to undertake the work on offer

03

Agency/  
Client  
Contract

The agency in turn will sign a contract with the end client which will mirror all the terms of the agreement CRUMB. has signed up to.

04

Freelancer  
completes  
timesheet  
and sends  
to CRUMB.

At the end of the agreed billing period (weekly or monthly) the freelancer will complete a timesheet, copies of which will be sent to the agency and CRUMB.

05

CRUMB.  
raise invoice  
and send to  
agency for  
payment

CRUMB. will raise an invoice and issue that to the agency for payment.

06

Agency  
receive  
invoice and  
bill end  
client

The agency will, in turn, bill the end client and on receipt of payment, will pay CRUMB. the invoice value.

07

End client  
receives  
invoice and  
pays agency

P A Y M E N T

08

Agency  
receives  
payment  
and pays  
CRUMB.

09

CRUMB.  
receives  
payment,  
deducts all  
taxes and  
pays  
freelancer

CRUMB. will pay your net salary directly into your personal bank account. All your taxes will have been taken care of so what you receive will be yours to spend.

10

CRUMB.  
pays taxes  
to HMRC

On receipt of payment from the agency, CRUMB. Will process the amount received as a salary and work out and pay HMRC directly all of the tax and NIC's due

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## Why Use CRUMB.?

- Friendly, dedicated team ready to be of service to you
- Quick and hassle free set up
- 100% UK based HMRC compliant solution
- All your payroll needs taken care of
- Same day payment to you on receipt of payment from agency
- Where possible, face-to-face meetings are encouraged
- Fully Insured as an employee of CRUMB

Contact us by emailing:  
[crumb@crewumbrella.co.uk](mailto:crumb@crewumbrella.co.uk)  
Or calling:  
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