

EMPLOYEE HANDBOOK

SMARTWORK

INTRODUCTION

We are delighted that you have chosen SmartWork as your flexible employer, and we look forward to supporting and guiding you through your contracting career.

At SmartWork we pride ourselves on supplying a simple, professional employment service, designed to be as flexible as possible to suit your individual needs. Our service is tailored to minimise your administrative requirements and maximise your retention of earnings, leaving you free to concentrate on your role.

This handbook is an in-depth guide to being a SmartWork employee and should provide answers to any questions you may have about our service. However, should you have any further queries, your dedicated Business Manager will be more than happy to assist you.

CONTENTS

- 1 - Introduction
- 2 - Our service
- 3 - Contractual documents
- 3 - Timesheets & Invoicing
- 4 - Expenses
- 5 - Payroll
- 4 - Pensions
- 6 - Holiday pay
- 7 - Sick pay
- 7 - Agency Workers Regulations
- 8 - Real Time Information
- 8 - Additional services
- 8 - Useful contacts

SmartWork originated from the vision of creating an umbrella solution which places its employees needs first by taking away the burden of administration, remaining compliant with regulatory bodies and up to date with current legal requirements, and ensuring that the take-home earnings of our employees are fully optimised and processed efficiently.

Our service has been shaped by a flexible workforce in mind, and we guarantee that each of our valued employees receives full employee benefits, complete security and unrivalled customer care throughout their employment with us.

Our assurances & responsibilities:

- Provide you with your own dedicated business manager
- Invoice your agency/end client on a weekly or monthly basis
- Review and process your expenses if applicable and ensure you receive the correct tax relief and repayments
- Process payroll daily and pay your net earnings by CHAPS to your bank account
- Pay your tax and National Insurance to HM Revenue & Customs (HMRC)
- Actively chase late payments and payment dates for outstanding invoices
- Provide you with all required insurances, which include:
 - £10 million Employer Liability
 - £10 million Public Liability
 - £10 million Professional Indemnity
 - £2 million Medical Malpractice
- Complete your P60s, P11Ds and P45s (upon leaving)
- Process Statutory Sick Pay, Maternity/Paternity Pay, Student Loan repayments and Holiday Pay
- Keep you updated on any legislation/industry changes

What we need from you:

- Submit your timesheet to us each week or month in a timely manner
- Submit your expenses form, along with any required receipts, at the same time as your timesheet each week or month
- Keep us updated on any new contracts and contract extensions
- Provide us with signed contractual paperwork when requested
- Ensure you update us with any required documentation upon renewal, i.e. work visa

CONTRACTUAL DOCUMENTS

All contractual documents are to be e-signed via the SmartPortal.

Upon registration, you will become a permanent employee of SmartWork. Once details with your agency/end client have been finalised, your contract of employment will be issued. Within this, you will find details on our policies, including:

- Disciplinary
- Grievance
- Health and Safety
- Fire Alarm
- Bomb Alarm
- Code of Conduct

An accompanying health and safety form will also require completion.

With each new assignment, or upon a contract extension, you will be issued a workers schedule. This will detail the specific arrangements for your contract, including:

- Services provided
- Client name
- Working Hours
- Start/end date
- Notice periods
- Rate of Pay

Once you receive these documents, it is vital that they are reviewed and signed as soon as possible. We are not authorised to make payment until these have been received.

TIMESHEETS & INVOICING

We process timesheets and raise invoices daily between Monday and Friday. For us to raise an invoice for you, you will need to submit your hours via our SmartPortal or send our invoicing team a copy of your completed timesheet directly, to invoicing@smartwork.com

If you wish us to raise weekly invoices, please ensure that you complete your timesheet and expenses weekly. For monthly processing, please forward your timesheet and expenses to us at the end of each calendar month.

- Timesheets received before 12 pm GMT will be processed the same day
- Timesheets received after 12 pm GMT will be processed the next working day

It could be that we have a self-billing agreement with your agency or end client, whereby you submit your time to them, and they pay funds across to us in line with their payment terms. If this is the case, you do not need to submit your timesheets to us.

While we guarantee the above timescales for invoicing, we cannot guarantee payment until funds have been received in full from your agency. We do guarantee that once they are received, we will pay you the same day. We recommend ascertaining the payment terms set out by your agency or end client to determine when you can expect funds, as we will always reflect these terms.

To summarise:

- Complete your timesheet with your hours/days worked
- Send us a copy of your timesheet along with your expenses form and any required receipts
- We will raise an invoice and forward to your agency/end client for payment

Remember to keep the expenses receipts for your records!

EXPENSES

Those deemed to be under Supervision, Direction & Control (SDC) will not be able to claim ANY expenses. The below, however, are all applicable to those who are not subject to SDC:

- Mileage – These are claimable via the expenses form and the SmartPortal. These can be claimed weekly or monthly where a worker is travelling from site to site. Travel from home to your regular place of work is not allowable
- Tax reducing expenses – These expenses can be claimed at the end of the tax year – you will continue to submit them via the SmartPortal. Depending on the level of expenses, we will then claim the relief due back to you via a P87 or SA100 form. We would recommend completing the expenses form regularly (at the same time as your timesheet) to avoid any delays at the end of the tax year.

- Re-billable expenses – These expenses are suffered by the end client, and SmartWork will invoice the client for this on your behalf. We require a copy of the receipt to claim this in full. If no receipt is provided, the amount will be included in your pay and Income Tax & National Insurance will be suffered. Re-billable expenses must be entered into the agency/end client expenses form and sent to us along with copies of the supporting receipts. Your agency/client will also need to receive the above to authorise the payment.

Expenses can be submitted via the SmartPortal or directly to invoicing@smartwork.com. A separate expenses handbook is available with further details on the process.

PAYROLL

We understand the importance of getting our employees paid quickly and efficiently, and pride ourselves on ensuring this happens.

How it works:

- We run payroll from Monday to Friday. Your actual payment date will be determined by your agency's payment cycle, which would be confirmed by them at the start of your contract.
- Your salary payment, along with any re-billable expenses or mileage, will be processed the same day we receive funds from your agency. If we receive funds from your agency after 12 pm GMT, you will be paid the following working day.
- We pay by same-day CHAPS, with funds reaching your account between 3:30 pm- 6:30 pm dependant on how quickly your bank accepts the transfer.
- Your payment will be made to your personal bank account provided to SmartWork on the registration form. These can be changed at any time by contacting your Business Manager.
- Once your payment is made, we will issue you a payslip and guide which will be made viewable on the SmartPortal.

PENSIONS

The Government wants to encourage us to save for our retirement. So, every employer, including us, must enrol their workers in a qualifying pension scheme. This is called automatic enrolment.

The company must pay a minimum contribution of 2% on qualifying earnings (5% total), rising to 3% (8% total) from 6th April 2019.

SmartWork has joined forces with The People's Pension, a non-profit pension provider owned by B&CE. The People's Pension provides support for over 1000 businesses in the UK.

You will automatically be opted into The People's Pension on this date if you meet the below criteria:

- You're at least 22 years old
- You're under State Pension age
- You earn more than the £10,000 per annum (equal to £768 per month or £192 per week)
- You usually work in the UK

Once an employee has been automatically enrolled into the pension scheme, they can stay enrolled if they wish to; however, they also have the opportunity to opt-out within a set time period or leave the scheme at a later date. Details of how to opt out will be contained in your joining pack which will be supplied by The People's Pension Group.

Paying into a pension provides financial stability for your future. With SmartWork as your employer, you can feel secure knowing that we will make the automatic enrolment process simple and seamless. For more information, please contact your business manager.

You can get more information about automatic enrolment at:

<http://www.direct.gov.uk/betterfuture>

You can get more information about The People's Pension at:

<http://www.thepeoplespension.co.uk/employees>

HOLIDAY PAY

Under the Working Time Regulations 1998, you are entitled to take 28 days paid holiday a year (including bank holidays) or pro-rata for shorter service and part-time staff. You have the option to accrue funds from your salary into a "holiday pot" to use when you take time off or have funds paid straight across to you (advanced) in each payment.

We accrue holiday at the National Minimum/Living Wage at the rate of approximately 2.33 days per one month worked or, if you are weekly billing, just over half a day's holiday per week worked. Employees can take a holiday whenever they wish to; however, we can only pay holiday pay if you have the accrued holiday. Employees also have an option of requesting for the holiday pay to be "Advanced" or "Rolled up" within the registration form.

Our Holiday year runs from October to the end of September, and you must take the full 28 days as a holiday to benefit from the funds we have accrued. Holiday pay cannot be rolled over to the following year or used as a saving scheme. Any holiday which is not taken within the correct holiday year will be lost. However, if you do decide to leave us at any stage, please let us know to include funds in your final payment.

When booking a holiday, it is imperative that we are informed in advance with at least ten days' notice. You can inform us of your holiday on the SmartPortal or by e-mailing holidays@smartwork.com

SICK PAY

If sickness or injury prevents you from attending work, you (or someone on your behalf) should inform your Business Manager. While you are working at a client site, you must also inform the client of the reason for your absence as soon as possible, but no later than 10 am on each day of absence. You may be entitled to Statutory Sick Pay (SSP) if you have been off work sick for four or more days in a row (including non-working days).

AGENCY WORKERS REGULATION

The Agency Workers Regulations (AWR) were published in January 2010, and in turn, came in to force on the 1st October 2011. The core principle behind this legislation is to protect flexible workers from exploitation, giving them the same basic employment rights as their permanent co-workers. It sets out a series of milestones and outlines which rights workers are entitled to.

Although the agency worker will be entitled to the same equality with a permanent employee, they are not granted to 'full' equality, because sick pay (above the statutory minimum), redundancy, pensions and maternity/paternity leave are not included.

AWR is always in effect but is only activated by the contractor themselves to ensure the agency and SmartWork are adhering to the workers' statutory rights granted by the legislation.

We wish to provide security for our clients and employees so they can work safely in the knowledge that their employment rights are not at risk.

REAL-TIME INFORMATION

Real-Time Information (RTI) is the new system that HMRC use to collate your PAYE information. This means that data is submitted every time an employee is paid. When each employee's records are submitted each payday, it will be checked against the PAYE data that HMRC holds on that employee; this will highlight any errors or changes that have occurred since the last payday, making it quicker and easier to resolve.

It is vital that all of the information we have for you is correct and your records are up-to-date. As this is the case, we require you to inform us directly should any changes to your personal information take place, i.e. a change of address, change of name, etc.

ADDITIONAL SERVICES

Our benefits package is designed exclusively for SmartWork's flexible employees and has been developed specifically to help you make the most of your income. We can provide services and advice for:

- Mortgages and Re-mortgages
- Savings & Investment
- Tax guidance (Self-Assessment or advice)

USEFUL CONTACTS

Freephone: 0800 434 6446

Tel: 0117 311 9800

enquiries@smartwork.com - For more service information

invoicing@smartwork.com - To submit timesheets/expenses

contracts@smartwork.com - To submit contracts, schedules, and other legal documentation

holidays@smartwork.com - To make a holiday request