

INFORMATION

EMPLOYEE HANDBOOK



For over 20 years, we have been the preferred supplier for some of the UK's largest recruitment agencies.

**OUR COMPLIANCE, ACCREDITATION,
AND EXPERIENCE MAKE US AN IDEAL
CHOICE FOR CONTRACTORS**



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
- 4 - Timesheets & Invoicing
- 5 - Expenses
- 6 - Payroll
- 6 - Pensions
- 8 - Maternity Pay and Leave
- 10 - Paternity Pay and Leave
- 14 - Sick pay
- 15 - Holiday pay
- 15 - Agency Workers Regulations
- 16 - Real Time Information
- 17 - Additional services
- 17 - Useful contacts

0800 434 6446
info@smartwork.com

OUR SERVICE

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

WE WILL:

- 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:
£10m Public Liability, £10m Employer's Liability, £10m Products Liability, £5m Professional Indemnity and £2m 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 worker's 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 AND 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 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 it to your agency/end client for payment.

Remember to keep the expense 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 when a worker travels 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 recommend completing the expenses form regularly, at the same time as your timesheet, to avoid delays at the end of the tax year.

REBILLABLE 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 expense 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 they will confirm 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 and 6:30 pm, depending 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 that will be 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 3% on qualifying earnings (from 6th April 2019). Topped up with your contribution of 5% results in a total pension contribution of 8%.

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 the State Pension age.
- You earn more than £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>

MATERNITY PAY & LEAVE

STATUTORY MATERNITY LEAVE

Statutory Maternity Leave is 52 weeks. It's made up of:

- Ordinary Maternity Leave - first 26 weeks
- Additional Maternity Leave - last 26 weeks

You do not have to take 52 weeks, but you must take two weeks leave after your baby is born (or four weeks if you work in a factory).

EMPLOYMENT RIGHTS

Your employment rights are protected while on Statutory Maternity Leave. This includes your right to:

- pay rises
- build-up (accrue) holiday
- return to work

STATUTORY MATERNITY PAY

Statutory Maternity **Pay** (SMP) is paid for up to 39 weeks. You get:

- 90% of your average weekly earnings (before tax) for the first six weeks
- £184.03 (2024/25) or 90% of your average weekly earnings (whichever is lower) for the next 33 weeks

SMP is paid in the same way as your wages (for example, monthly or weekly). Tax and National Insurance will be deducted.

If you take Shared Parental Leave, you'll get Statutory Shared Parental Pay (ShPP). ShPP is £184.03 (2024/25) a week or 90% of your average weekly earnings, whichever is lower.

SMP usually starts when you take your maternity leave. It starts automatically if you're off work for a pregnancy-related illness in the four weeks before the week (Sunday to Saturday) that your baby is due.

ELIGIBILITY

You qualify for Statutory Maternity Leave if:

- you're an employee not a 'worker'
- you give us (your employer) the correct notice

It does not matter how long you've been with us, how many hours you work or how much you get paid.

To qualify for Statutory Maternity Pay, you must:

- earn on average at least £123 a week
- give the correct notice and proof you're pregnant
- have worked for your employer continuously for at least 26 weeks, continuing into the 'qualifying week' - the 15th week before the expected week of childbirth

If you usually earn an average of £123 or more a week, and you only earned less in some weeks because you were paid but not working ('on furlough') under the Coronavirus Job Retention Scheme, you may still be eligible.

You can still get Statutory Maternity Leave and SMP if your baby:

- is born early
- is stillborn after the start of your 24th week of pregnancy
- dies after being born

HOW TO CLAIM

To claim Statutory Maternity Leave, you must:

At least 15 weeks before your due date, tell us when the baby is due and when you want to start your maternity leave. We will ask for this in writing and respond within 28 days, confirming your start and end dates.

To claim Statutory Maternity Pay (SMP), you must:

Tell us you want to stop work to have a baby and the day you want your SMP to start. You must give us at least 28 days' notice (in writing) and proof that you're pregnant. We will confirm within 28 days how much SMP you'll get and when it will start and stop.

If we decide you're not eligible, we will give you form SMP1 within seven days of making our decision and explain why.

You need to give us proof of the pregnancy to get SMP. You do not need it for maternity leave.

Within 21 days of your SMP start date (or as soon as possible if the baby's born early) give us either:

- a letter from your doctor or midwife
- your MATB1 certificate - doctors and midwives will give you this no more than 20 weeks before the due date

STATUTORY PATERNITY PAY AND LEAVE

You may be eligible for Statutory Paternity Leave and Pay if you and your partner are:

- having a baby
- adopting a child
- having a baby through a surrogacy arrangement

PATERNITY LEAVE

You can choose to take either 1 or 2 weeks. You get the same amount of leave if your partner has multiple births (such as twins).

You must take your leave in one go. A week is the same number of days you normally work in a week - for example, a week is two days if you only work on Mondays and Tuesdays.

Leave cannot start before birth. It must end within 56 days of the birth (or due date if the baby is early).

You must give us 28 days' notice if you want to change your start date.

You do not have to give a precise date when you want to take leave (for example, 1 February). Instead, you can give a general time, such as the day of the birth or one week after the birth.

The rules are different if you adopt.

You can take unpaid leave to accompany a pregnant woman to 2 antenatal appointments if you're:

- the baby's father
- the expectant mother's spouse or civil partner
- in a long-term relationship with the expectant mother
- the intended parent (if you're having a baby through a surrogacy arrangement)

You can take up to 6 and a half hours per appointment.

You can apply for leave immediately if you're a permanent employee. You'll need to have been doing a job for 12 weeks before you qualify if you're an agency worker.

PATERNITY PAY

The statutory weekly rate of Paternity Pay is £184.03 (2024/25), or 90% of your average weekly earnings (whichever is lower). Any money you get is paid the same way as your wages, for example, monthly or weekly. Tax and National Insurance will be deducted.

The money is usually paid while you're on leave. We will confirm the start and end dates for your Paternity Pay when you claim it.

To change the start date, you must give us 28 days' notice.

ELIGIBILITY

You must be taking time off to look after the child and be one of the following:

- the father
- the husband or partner of the mother (or adopter) - this includes same-sex partners
- the child's adopter
- the intended parent (if you're having a baby through a surrogacy arrangement)

You cannot get Paternity Pay and Leave if you've taken paid time off to attend adoption appointments.

To be eligible for **Paternity Leave**, you must:

- be an employee
- give the correct notice
- have been continuously employed by your employer for at least 26 weeks up to any day in the 'qualifying week'

The 'qualifying week' is the 15th week before the baby is due. This is different if you adopt.

To be eligible for Paternity Pay, you must:

- be employed by your employer up to the date of birth
- earn at least £123 a week (before tax)
- give the correct notice
- have been continuously employed by your employer for at least 26 weeks up to any day in the 'qualifying week'

The 'qualifying week' is the 15th week before the baby is due. This is different if you adopt.

If you usually earn an average of £123 or more a week, and you only earned less in some weeks because you were paid but not working ('on furlough') under the Coronavirus Job Retention Scheme, you may still be eligible.

IF YOU LOSE YOUR BABY

You can still get Paternity Leave or Pay if your baby is:

- stillborn from 24 weeks of pregnancy
- born alive at any point during the pregnancy

IF YOU'RE NOT ELIGIBLE

Your employer must tell you within 28 days if you do not qualify and why using form SPP1.

HOW TO CLAIM

Claim Paternity Leave and Pay through your employer at least 15 weeks before the baby is due.

You can do this by filling in the online form (previously called form SC3). Once you have completed the form, you must download or print it and send it to us.

You'll need to include:

- the due date
- when you want your leave to start, for example, the day of the birth or the week after the birth
- if you want 1 or 2 weeks' leave

You do not need to give proof of the pregnancy or birth.

The rules and forms are different if you adopt.

SICK PAY

If sickness or injury prevents you from attending work, you (or someone on your behalf) should inform your Business Manager.

While 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).

HOLIDAY PAY

Under the Working Time Regulations 1998, you are entitled to take 28 days of 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 not taken within the correct holiday year will be lost. However, if you 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 emailing holidays@smartwork.com.

AGENCY WORKERS REGULATION

The Agency Workers Regulations (AWR) were published in January 2010 and in turn, came into force on the 1st of October 2011.

We wish to provide security for our clients and employees so they can work safely, knowing their employment rights are not at risk.

smartwork

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 as a permanent employee, they are not granted '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, knowing their employment rights are not at risk.

REAL TIME INFORMATION

Real-Time Information (RTI) is the HMRC's system 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, they 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 occur, 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 to help you make the most of your income. We can provide services and advice for:

- Self-Invested Private Pension Contributions (SIPP)
- Mortgages and Re-mortgages
- Savings & Investment
- Tax guidance (Self-Assessment or advice)

USEFUL CONTACTS

Telephone: 0800 434 6446 / 0117 311 9800

Email:

- 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