

FL Futurelink

make the most
of what you earn



payroll solutions

for sole traders & independent contractors



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make the most of the time you save while we do the paperwork

Introduction

What is Futurelink?

Futurelink is one of the market leaders in business and administration services, established in 1995 we have both the knowledge and expertise to provide you with a first class service.

Our first class service helps you make the most of your self employment status.

Futurelink provides a full range of invoicing and business services to sole traders, partnerships, and limited companies. Our service allows you to enjoy the flexibility of being self-employed.

It also enables you to conduct your business without the need of full time office or administration staff. Futurelink does not act as an intermediary and is not an employer, but acts as your administrative company to invoice and receive fees.

Self-employment has many benefits and using a professional administration support service can help you maintain and enjoy your self-employment status.



How does it work?

Using Futurelink couldn't be easier. In basic terms we are providing an invoicing and payment vehicle. We invoice your agency/client and, upon receipt of cleared funds from your agency/client, we transfer the amount to your personal bank account subject to our administrative charges (see page 7).

- We act as your administrator to provide a range of back office services specified by you.
- You find the work and negotiate the rates.
- Each week we require your timesheet information to enable us to raise an invoice on your behalf.
- Each week we send an invoice to the agency/client to collect your fees and send a remittance slip to your home address, or to you by email to confirm payment. Your funds are then transferred directly into your bank account or you can opt for payment by cheque.
- Although there is a small handling fee to process your payment, there are no set up or cancellation fees. You are free to use Futurelink as and when you need to.

Your options

When it comes to tax, one size definitely does not fit all. The right solution for you will depend on your personal circumstances – for example, how much you earn, the length of your contracts and even where you are based.

In the event that Futurelink's Sole trader option is not right for you, we do have a number of other payment options available to suit you and the type of work that you are doing regardless of industry or sector. Whether you're looking for an umbrella company, a self-employed solution or a CIS registered service we have a payment option that is suitable for you. We have the option to give you real choice and flexibility with all your contracting needs.

**Which solution is right for you?
Contact us for more information
0845 620 9255**

Getting started

If you are self-employed then:

You need to ...

If you are not already registered with HMRC as self-employed you will need to do so within the first three months of taking on your assignment/contract role to obtain your tax reference number.

You must also register to pay Class 2 National Insurance Contributions. There are a few ways to do this, please refer to page 9.

Register with Futurelink either online, over the telephone or by post. To complete your registration you will need to send us a clear copy of your passport* photo page certified as 'a true copy of the original', by someone in a professional capacity. Please contact us or see our website for further details. You will also need to send us notification of your tax reference number (if you're still waiting for this from HMRC you can send it to us at a later date).

*if you do not hold a passport then a copy of your birth certificate along with proof of your National Insurance number, both certified as 'a true copy of the original', are required.

If you are not a UK/EU citizen, you will also need to supply us with a certified copy of your work permit or visa demonstrating your right to work in the UK.

Futurelink will ...

Invoice your agency/client, unless they are self-billing.

Make payment to you straight away, as a gross amount, upon receipt of cleared funds from your agency/client. Please note as you are working on a self employed basis you are not entitled to holiday pay. Upon negotiating your rate with your agency/client you must take this into account. Futurelink does not retain any of your funds as holiday pay, you must take responsibility for putting aside your own funds.

Pay you by Faster Payment and send you a text message the day we release payment to notify you of the amount. You will also receive a payslip, which we can send to you by post or email, or can be viewed online.

Give you access to our online portal so you can view the status of your timesheets/invoicing/ payments any time of the day, any day of the week.



Discounted insurance

- We offer employers and public liability insurance (cover up to £10million and £5million respectively) free of charge.
- Professional indemnity insurance (up to £2million) cover is available at a cost of £11 per week and only applies to the weeks you actually work.
- Site accident insurance (up to £125,000) is also provided automatically at a very competitive rate of £2.50 per week, again only for the weeks worked. If you have your own site accident cover please forward a copy of your certificate to us and we will not make these deductions from you. Please note that this insurance also covers rail and construction related projects.

Other benefits

We offer a wide range of benefits including:

- Quick and easy registration – complete online or over the telephone in a matter of minutes
- Text message notifications to advise you when you have been paid
- Loyalty bonuses for recommending your friends/colleagues to use our services
- Online portal access to view your timesheet information and payslips 24/7
- Help with end of year tax returns
- Guidelines on business expenses that can be used to reduce your yearly profit
- Information on all of our other products and services which may benefit you.

make the most of a wide range of benefits when you join Futurelink

Fees

Our fees vary depending on the invoice total as shown below:

Weekly payments:	Our fee
Up to and including £99.99	£5 (minimum charge)
£100.00 up to and including £199.99	£10.00
£200.00 up to and including £299.99	£15.00
£300.00 up to and including £499.99	£20.00
£500.00 up to and including £699.99	£25.00
£700.00 up to and including £999.99	£30.00
£1000.00 up to and including £1999.99	£35.00
£2000.00 up to and including £2499.99	3.25% of received funds
£2500.00 or more	3.5% of received funds
Fortnightly and monthly payments:	Please contact us on 0845 620 9255 if you will be receiving payments on a monthly / fortnightly basis.

How to register as self-employed

How do I register and work as a sole trader?

If you are new to self-employment you have 3 months to visit your local DSS (tax) office to confirm that you are running your own business. If you fail to register within the first three months you may be liable to a penalty of £100. If you do not register you will be breaking the law and could be liable to further penalties.

To register you must complete the following forms:

- CWF1 - Becoming self employed and registering for national insurance and tax*
- CF351N - Application to pay national insurance contributions by direct debit*.

*Copies of these can be obtained from Futurelink.

Once you have registered and elected to pay Class 2 NI, you should receive an HMRC self assessment tax return sometime in April of each year.

You have until 31st January of the following year at the latest to submit your return. Please contact us on 0845 620 9255 if you need professional help to complete the return.

You will need to put aside a portion of your earnings for tax payments, as you will receive your income from Futurelink without the deduction of tax.

You will have to make tax payments in January and July.

There may also be a small amount of Class 4 NI to pay.

If you need any assistance with self-employment registration, we recommend that you call the national helpline number on 0845 915 4515.

You will need to put aside a portion of your earnings for tax payments. We recommend setting aside approximately 20% in anticipation of your tax bill.

Working outside of the UK

if you are going to be working outside of the UK for any contract assignment you will need to seek advice on any local taxes that may be payable.

How to register for NIC's

You will be responsible for making your own national insurance contributions and will need to arrange to pay these to HMRC, usually by direct debit. The NIC's helpline is 08459 15 46 55.

You will be responsible for Class 2 NI, currently approximately £2.50 per week. There may also be some additional tax and Class 4 NI applied to the profit element of your income once your tax return has been filed.

Once registered HMRC will automatically send you notifications relating to your end of year self assessment tax return and when it is due.

You will be able to offset your work related expenses, at the time of completing your self assessment, against your taxable income to gain tax relief and therefore reducing your overall liability.

Annual Tax Returns

We recommend keeping approximately 20% of your overall income aside in anticipation of your tax bill. Because your tax liabilities are only payable after the end of the tax year (usually in two separate instalments) it would be advantageous to keep your funds in a high interest rate bank account until this time so that you can benefit by retaining the interest amount yourself.

If you need any further assistance, we can

If you need any assistance with your tax returns, we can help you over the phone, just call us on 0845 620 9255

help you over the phone on 0845 620 9255 or alternatively we can send you a tax pack containing all of the relevant forms to register as self-employed or to register for NIC's. Our tax pack also contains contact details for our sister company Hadden Business Solutions who can assist you with your end of year tax return.



The Futurelink Secure Online Portal

The online portal gives you the benefit of being able to access your payment information at any time of the day, from anywhere in the world which has internet access.

How to set up access to the Secure Online Portal

Please email the following email address to initiate an activation email: info@futurelink.co.uk

An activation email will be sent to you along with a link to the Secure Online portal.

You need to log in to the portal and create a password which will give you access to your secure online account.

As a security measure, you will then be asked to log in again with your new password.

NB: It is advisable to make a note of both your User ID and password as you will need these every time you log on to the online portal.

What can you see on the Secure Online Portal?

By selecting the “Payslips” tab at the top of the screen you will be taken to a screen which shows all of your Historical payslips.

To enable you to view and / or print these you will need to download Adobe Acrobat reader by clicking on the link at the bottom of the screen.

To view a payslip double-click on the “Adobe” icon.

A copy of your payslip for the week you have selected will then appear on the screen.

NB: Payslips are available to view on the Secure Online Portal the day after payment is made to you.

NB: Placements & Timesheets are used by very few Agencies and it is unlikely you will have any records of these on the Secure Online portal. If you do have these, please contact us for a copy of our User Guide.

How to set up access to the Secure Online Portal

The easiest way to gain access is via our Futurelink website at www.futurelink.co.uk

On the home page click on the “Online Portal” icon

This will take you through to another page; then click on the “Login to the Online `Portal” icon

This will take you through to the Secure Online Portal logon screen on which you will enter your USER ID and Password.

Who to contact for help with the Online Portal?

If you have any questions or queries specifically regarding the online portal please contact us on help@futurelink.co.uk or call 0845 620 9255 and Client Services team will be happy to help you.

Frequently asked questions

What is the advantage of being a sole trader?

The advantage is that as a sole trader, you can enjoy the flexible financial arrangements without the need to form a limited company and all the legal and administrative responsibilities that it would entail.

Being a sole trader is a particularly good option for any freelance operative, second jobbers and those approaching retirement. Although not limited to any type of industry, typically you will find self-employment in education, medical, IT, industrial, construction and manufacturing.

Under this arrangement, you are paid your gross income without any deductions for tax or NI but must hold back a reasonable percentage of your earnings to cover this. You can use various legitimate business expenses to reduce your tax bill when filing your return.

How do I register and work as a sole trader?

If you are new to self-employment you have 3 months to inform HMRC that you are running your own business. You must register to pay Class 2 NI. You will receive an HMRC tax return in April each year and have until 31st January of the following year to pay your tax although you could be assessed every 6 months in arrears.

How do I register online/over the telephone with Futurelink – don't you require my signature?

Registration is really quick and simple, either go to our website www.futurelink.co.uk and complete your details in the application form and tick the box to agree to our T's & C's, or give us a call to register over the phone – our registrations team will run through our brief terms and ask for your acceptance. Please note all calls are recorded.

Who pays the tax and NI?

You work as a sole trader using Futurelink as your administrative support company; you are responsible for your own tax and Class 2 NI.

At year-end you need to complete a self assessment tax return.

Legitimate business expenses can be deducted before tax and NI are calculated.

For details on how to register for tax and NI please see pages 8 and 9.

Who pays the VAT?

Futurelink charges VAT on its invoices to your UK clients. If the value of your taxable supplies in the past 12 months or less has exceeded the current VAT registration threshold or the value of your taxable supplies in the next 30 days alone is expected to exceed this threshold, you need to be registered for VAT. You would then need to add VAT to your invoices, and then we would add this amount of VAT to your payment. You can claim back VAT on goods and services that are used in the business. Ensure that you keep all receipts.

How do I view my timesheet information / payslips online?

Once you are fully registered we will send you a link to our online portal along with your log in details so you are able to access your timesheet information any time.

How do you confirm payments made to me?

Not only will you receive a remittance slip (either by post or email) with a full breakdown of your earnings, you will also receive a free text message confirming your payment. Texts are only available to those who are paid by Faster Payment, where we have a record of your mobile number.

What is a Faster Payment?

This is a same day payment from Futurelink's bank to yours. This payment will be made to you free of charge.

If you have any further questions, just call us on 0845 620 9255 and we'll be happy to help or visit www.futurelink.co.uk



Terms and conditions

1. Interpretation

1.1 In these Conditions: 'OPERATIVE' means the person and/or company named on the Specification Sheet for whom Blaker Management Services Limited (trading as Futurelink) has agreed to provide the Specified Service in accordance with these Conditions. 'CONTRACT' means the contract for the provision of the Specified Service set out in the Specification Sheet. 'BILLING INFORMATION' means any documents or other materials, and any data or other information provided by the Operative relating to the Specified Service. 'FUTURELINK' means for the time being, Blaker Management Services Limited whose place of business is at Kings House, Home Park Estate, Station Road, Kings Langley, Hertfordshire WD4 8LZ and reference to Blaker Management Services Limited in these Conditions and this contract shall be construed as including every affiliate of Blaker Management Services Limited.

"AFFILIATE" means any person controlling (directly or indirectly), controlled (directly or indirectly) or under common control with Blaker Management Services Limited. For the purpose of this definition "control" means direct or indirect beneficial ownership of the share capital, stock or other participating interest carrying the right to vote of that entity or persons as the case may be.

'STANDARD CHARGES AND STANDARD PROFIT CHARGES' means the charges shown in Condition 3.1 relating to the Specified Service from time to time.

'SPECIFICATION SHEET' means the sheet to which these Conditions are appended and form part.

'SPECIFIED SERVICES' means the administrative support services to be provided by Blaker Management Services Limited to the Operative and referred to in Condition 2 hereof.

'THIRD PARTY' means any company, agency, person to whom the Operative from time to time supplies his or her services on a self-employed basis.

1.2 The headings in these Conditions are for convenience only and shall not affect their interpretation.

2. Supply of specified service

2.1 Blaker Management Services Limited shall provide uninterrupted administrative support services to the

Operative which may include but are not to be limited to the following:

2.1.1 Preparation and submission of invoice(s) on the Operative's headed paper to a Third Party for work carried out under the Third Party direction on a weekly basis.

2.1.2 Subject to 2.1.1 collection and receipt of payment from a Third Party.

2.1.3 Administration and accounting of the payments received from the Third Party.

2.1.4 Subject to cleared funds having been received pursuant to 2.1.1 and 2.1.2 payment to operatives including the deductions to be made in accordance with these Conditions.

2.1.5 Administrative services.

2.1.6 Payment receipts.

2.1.7 Incorporation, formation, private limited companies in the United Kingdom.

2.1.8 Debt collection.

2.1.9 Bookkeeping.

2.1.10 Accountancy service.

2.1.11 Company formation.

2.1.12 Fully managed single owner limited company.

2.1.13 Fully managed sole shareholder limited company.

2.1.14 Taxation services.

2.1.15 Post box services.

2.1.16 Message servicing.

2.2 Blaker Management Services Limited shall provide Specified Services to the Operative subject to these Conditions. Any changes or additions to the Specified Service or these Conditions (from time to time required) must be agreed in writing by Blaker Management Services Limited and the Operative.

2.3 The Operative shall at its own expense supply Blaker Management Services Limited with all necessary documents or other materials, and all necessary data or other information relating to the Specified Service(s), within sufficient time to enable Blaker Management Services Limited to provide the Specified Service(s) in accordance with the Contract. The Operative shall ensure the accuracy of all billing information.

2.4 The Operative shall at its own expense retain duplicate copies of all billing and other information. Blaker Management Services Limited shall have no liability for any such loss or damage, however caused.

2.5 The Specified Service(s) shall be provided in accordance with these Conditions and otherwise in accordance with Blaker Management Services Limited's current brochure or other published literature relating to the Specified Service.

2.6 Further details about the Specified Service(s), and advice or recommendations about its provision or utilisation, which are not given in Blaker Management Services Limited' brochure or other promotional literature, may be made available on request.

2.7 Blaker Management Services Limited may correct any typographical or other errors or omissions in any brochure, promotional literature, quotation or other document relating to the provision of the Specified Service without any liability to the Operative.

2.8 Blaker Management Services Limited may at any time without notifying the Operative make any changes to the Specified Service(s) which are necessary to comply with any applicable safety or other statutory requirements, or which do not materially affect the nature or quality of the Specified Service(s).

2.9 Blaker Management Services Limited may at any time without giving notice to the Operative assign or transfer its rights under the Contract and these Conditions.

3. Charges

3.1 The Standard Charges and Standard Profit Charges shall be Blaker Management Services Limited's price stipulated in Blaker Management Services Limited' published price list available at the date of the signature by the Operative of the Specification Sheet and which shall be binding on the Operative the ("Standard Charges"). Blaker Management Services Limited may by giving notice to the Operative at any time up to seven days before the provision of the Specified Service increase the Standard Charges to reflect any increase in the cost to Blaker Management Services Limited which is due to factors occurring after the date of the Contract and which are beyond the reasonable control of Blaker Management Services Limited.

3.2 The Operative shall pay the Standard Charges, Standard Profit Charges and any additional sums which are agreed between Blaker Management Services Limited and the Operative for the provision of the Specified Service or which, in Blaker Management Services Limited's sole discretion, are required as a result of the Operative's instructions or lack of

instructions, the inaccuracy of any input material or any other cause attributable to the Operative.

3.3 Blaker Management Services Limited shall be entitled to vary the Standard Charges and Standard Profit Charges from time to time by giving not less than seven days' written notice to the Operative.

3.4 All charges quoted to the Operative for the provision of the Specified Service are exclusive of any Value Added Tax, for which the Operative shall be additionally liable at the applicable rate from time to time.

3.5 Blaker Management Services Limited shall be entitled to invoice the Operative following the end of each month in which the Specified Service is provided, or at other times agreed with the Operative.

3.6 Blaker Management Services Limited's Standard Charges, Standard Profit Charges and any additional sums payable shall be paid by the Operative (together with any applicable Value Added Tax, and without any set-off or other deduction) by deduction made by Blaker Management Services Limited from monies collected on behalf of the Operative from the Third Party.

4. Warranties and liability

4.1 Blaker Management Services Limited warrants to the Operative that the Specified Service will be provided using reasonable care and skill and, as far as reasonably possible, in accordance with these Conditions.

4.2 Blaker Management Services Limited shall have no liability to the Operative for any loss, damage, costs, expenses or other claims for compensation arising from or made by any Third Party or for instructions supplied by the Operative which are incomplete, incorrect, inaccurate, illegible, out of sequence or in the wrong form, or arising from their late arrival or non-arrival, or any other fault of the Operative.

4.3 Except in respect of death or personal injury caused by Blaker Management Services Limited's negligence, or as expressly provided in these Conditions, Blaker Management Services Limited shall not be liable to the Operative by reason of any representation (unless fraudulent), or any implied warranty, condition or other term, or any duty at common law, or under the express terms of the Contract, for any loss of profit or any indirect, special or consequential loss, damage, costs, expenses or other claims (whether caused by the negligence of Blaker Management Services Limited, its servants or agents or otherwise) which arise out of or in

connection with the provision of the Specified Service or their use by the Operative, and the entire liability of Blaker Management Services Limited under or in connection with the Contract shall not exceed the amount of Blaker Management Services Limited's charges for the provision of the Specified Service, except as expressly provided in these Conditions.

4.4 Blaker Management Services Limited shall not be liable to the Operative or be deemed to be in breach of the Contract by reason of any delay in performing, or any failure to perform, any of Blaker Management Services Limited's obligations in relation to the Specified Service, if the delay or failure was due to any cause beyond Blaker Management Services Limited's reasonable control.

4.5. The Operative warrants it has the power to enter into the Contract and comply with the Conditions and that it has obtained all necessary powers and mandates to do so.

4.6. In the event of any overpayment by Blaker management Services Limited to the Operative, the Operative warrants that it will immediately upon demand repay all outstanding amounts due to Blaker Management Services Limited. Blaker Management Services Limited reserves the right to make a deduction from any payment due to the Operative at any time and without notice, in respect of an overpayment and / or an advanced payment which is not recouped from the Third Party..

5. Tax indemnity

Subject to the terms of the Contract and the specification sheet and notwithstanding the provisions of clause 4 of these Conditions where the Operative agrees to be supplied by Blaker Management Services Limited accountancy services and taxation services as referred to in clauses 2.1.9, 2.1.10, 2.1.12, 2.1.13 and 2.1.14 of these Conditions pursuant to which Blaker Management Services Limited will deal with matters relating to the preparation of the Operative's tax returns and accounts as well as the submission of these to the Inland Revenue, Blaker Management Services Limited agrees to indemnify the Operative up to a maximum amount in aggregate of £1,000 in respect of the following:-

5.1 Professional expenses incurred by Blaker Management Services Limited as a result of any tax investigation into the Operative as a direct result and consequence of using Blaker Management Services

Limited's accounting and tax systems.

5.2 Any financial loss arising directly from negligence on the part of Blaker Management Services Limited or any of its employees.

5.3 Financial losses to the Operative resulting directly from the dishonesty or fraudulent act committed by Blaker Management Services Limited or any of its employees.

5.4 Any financial loss to the Operative resulting directly from any act error or omission committed by Blaker Management Services Limited or any of its employees.

5.5 Any fines, levies or surcharge to be made to the Inland Revenue as a direct result of the provision of the Specified Services referred to in clauses 2.1.9, 2.1.10, 2.1.12, 2.1.13 and 2.1.14 of these provisions .

6. General

6.1 These Conditions (together with the terms, if any, set out in the Specification Sheet and in the Contract) constitute the entire agreement between the parties, supersede any previous agreement or understanding and may not be varied except by agreement in writing between and signed by the parties. All other terms and conditions, express or implied by statute or otherwise, are excluded to the fullest extent permitted by law.

6.2 Any notice required or permitted to be given by either party to the other under these Conditions shall be in writing addressed to the other party at its registered office or principal place of business or such other address as may at the relevant time have been notified pursuant to this provision to the party giving the notice.

6.3 No failure or delay by either party in exercising any of its rights under the Contract shall be deemed to be a waiver of that right, and no waiver by either party of any breach of the Contract by the other shall be considered as a waiver of any subsequent breach of the same or any other provision.

6.4 If any provision of these Conditions is held by any competent authority to be invalid or unenforceable in whole or in part, the validity of the other provisions of these Conditions and the remainder of the provision in question shall not be affected.

6.5 The statutory rights of the Operative are not affected by the Conditions.

6.6 English law shall apply to the Contract, and the parties agree to submit to the non-exclusive jurisdiction of the English courts.

useful numbers

Futurelink helpline 0845 620 9255

NIC's helpline 0845 915 4655

National self employment
registration helpline 0845 915 4515

Futurelink text message
(start your message with the letters FL) 81066

FL Futurelink

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