



Umbrella



Multi-site Umbrella



**Construction Industry
Scheme (CIS)**



Core PAYE



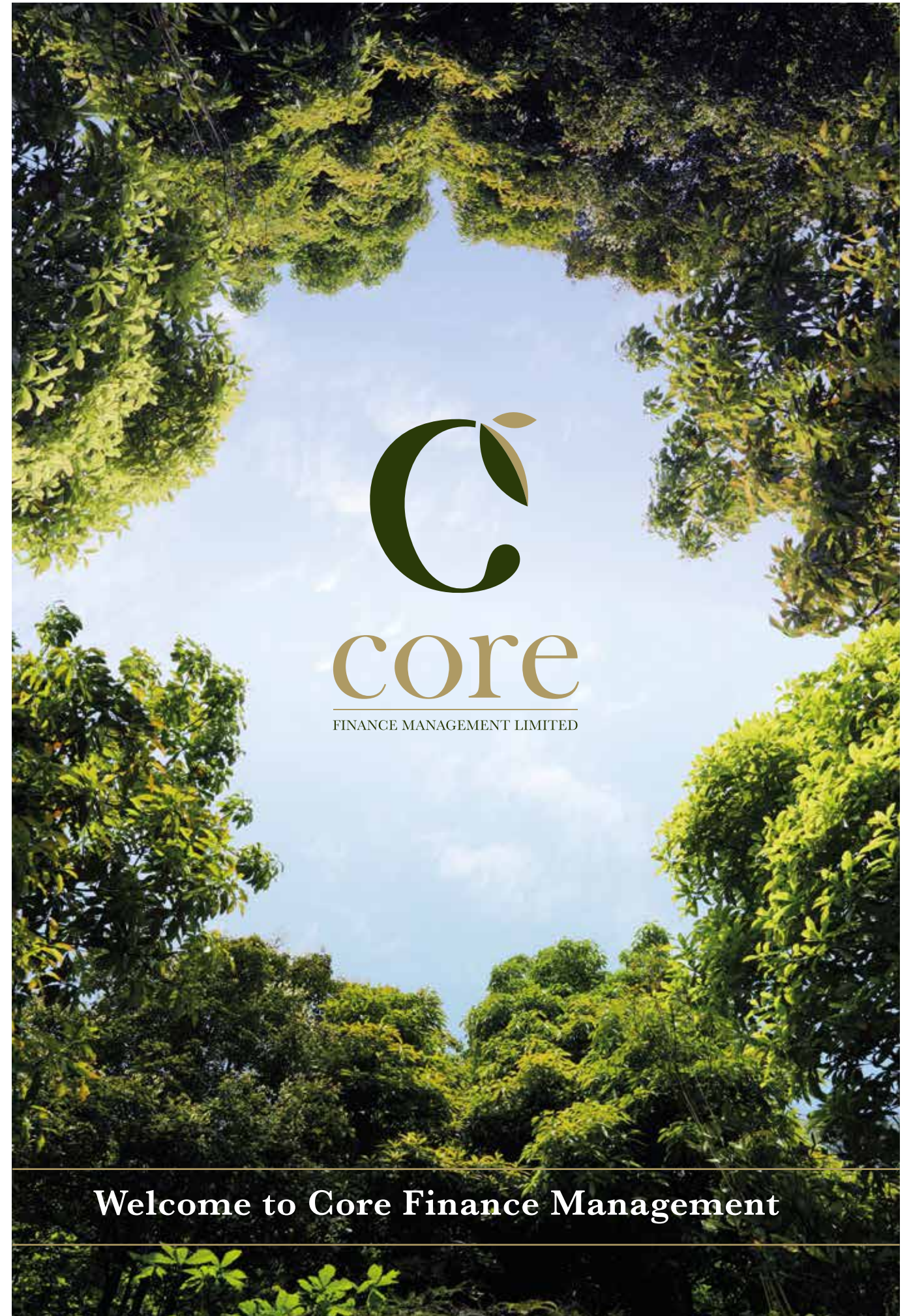
Accountancy



Sole Trader

Contact us

T: 0800 211 8121 E: info@corefinancemanagement.com



Welcome to Core Finance Management

Welcome - Core Finance Management, at the Core of your business

Core Finance Management are an outsourcing payroll company specialising in a range of payroll solutions to benefit you and your business. We aim to be the “core” of your business assisting you with all your payroll requirements.

About us

Core Finance Management, at the Core of your business

Core have a reputation for friendly, personal service and provide a voice for the flexible workforce through our industry associations and contacts. Core are fully accredited by Professional Passport and tier one founding members of trade association body Prism, so you can rest assured we run your payroll compliantly. By staying true to this pledge, we guarantee supply chain transparency and confidence across our customer base.

We work with a range of companies and no payroll is too small. Our extensive insight across a variety of different industries allows us to be agile and adapt to continually be at the forefront of an ever-changing industry.

Our customers are very important to us, we really care about their money and treat it as if it were our own, in house we have a team of customer care advisors that are always on hand to deal with any payment related queries as they unfold. By working with a compliant company such as Core, you can rest assured that your payroll is in the safest possible hands.

The importance of compliance

Our ethos is compliance within our sector

Core continuously monitors changes in legislation to educate and protect our clients as well as providing them with commercial opportunities within the market, as they arise.

We consider this as an essential part of our service and take pride in maintaining the highest standards of service as a payroll service provider.

Due to our Professional Passport accreditation and our close work with trade body Prism, we can offer the most compliant solutions which can be tailored to meet your business’ requirements. Using our solutions provides you the greatest possible safety against any unwanted HMRC investigations. We also work closely with Prism to lobby for positive changes within this sector and consider that as part of our core responsibilities.

“The staff at Core are great; very supportive and always respond very quickly.”

Naomie M



Core ACS (Agency Contractor Services)

Umbrella Companies have been around for a long time now and they are invaluable in providing contractors, consultants and freelancers with a hassle-free, compliant and profitable alternative to setting-up and running your own limited company.



Umbrella

A genuine employment solution for UK contractors

Ensuring that candidates are happy is critical to the success of our business. We are happy to give every single worker the support and guidance they need to work as hard as they can for your company or end client. For those that decide to join Core ACS, we’ll be with you all the way; you will have full employment support, statutory rights and benefits that are second to none.

From our client’s point of view, we offer full and in detail compliance checks, making sure your contractors are eligible to work in the UK, completing AWR checks and we can provide clients with these documents if required, whilst remaining compliant with new GDPR rulings by providing our clients with data sharing agreements. Clients working with Core ACS can expect the very best support and communication from our team who are passionate about being the industry leading provider of Umbrella Services.

Getting workers set up with us is quick and simple. All we need is an email address then everything can be done over the phone. The average time from referral to a signed contract being returned is around one hour. Core ACS cover all the Statutory Payments, employment risk and contract queries as well as the day to day HR Management that is needed to keep employees happy.



Multi-site Umbrella

Ensuring your expenses are kept compliant

After 6th April 2016 HMRC decided that all contractors and freelancers subject to supervision, direction or control (SDC) are unable to claim expenses. HMRC considers every contractor working through an umbrella company as being under supervision, direction or control, unless the contractor can prove the contrary.

As a member of Professional Passport’s approved providers, we are eligible to offset business mileage for workers who travel for business purposes throughout their working day. To verify our approved provider status, you need to go on the Professional Passport website and search “approved providers.”

Workers who travel for business purposes need only send us their mileage log weekly along with their mileage receipts, for the week they worked previously, and we will be able to offset their mileage against their tax.

To ensure we are fully compliant with HMRC regulations on offsetting business miles, we will regularly audit our clients and reserve the right to refuse mileage logs if we don’t receive the detail we require.



Core CIS & PAYE

Contractors and agency workers can benefit from Core's portfolio of professional employment and payroll solutions which are designed to ensure they stay compliant. We offer solutions designed to suit a contractor's professional circumstances and the sector in which they operate.



Construction Industry Scheme (CIS)

Work with Core CIS as a subcontractor & you are in safe hands

Core CIS are accredited by Professional Passport and registered for GROSS payment status to work with Employed and Self-Employed workers in either Construction or Rail.

Getting a contractor set up with us is quick and simple. We treat everyone as an individual, and provide help and information based on their own circumstances, skills and experience. If they need help understanding their tax? No problem, we'll take the time to show them how it all works. If they want help finding the best Self-Assessment possible? We've negotiated one of the most competitive prices for a Self-Assessment just for Core CIS sub-contractors.

An important part of our job is to know how each of our agency clients work and being able to fit in with your way of doing things. We can raise invoices, collect timesheets, chase payments and do everything we can to make life as easy possible for our sub-contractors. This means everything they need to get paid will be handled by us. Once the candidate has fully registered as a sub-contractor of Core CIS they're covered with all the necessary insurances that you and your client need them to have to work.



Core PAYE

Payroll is at the core of your business

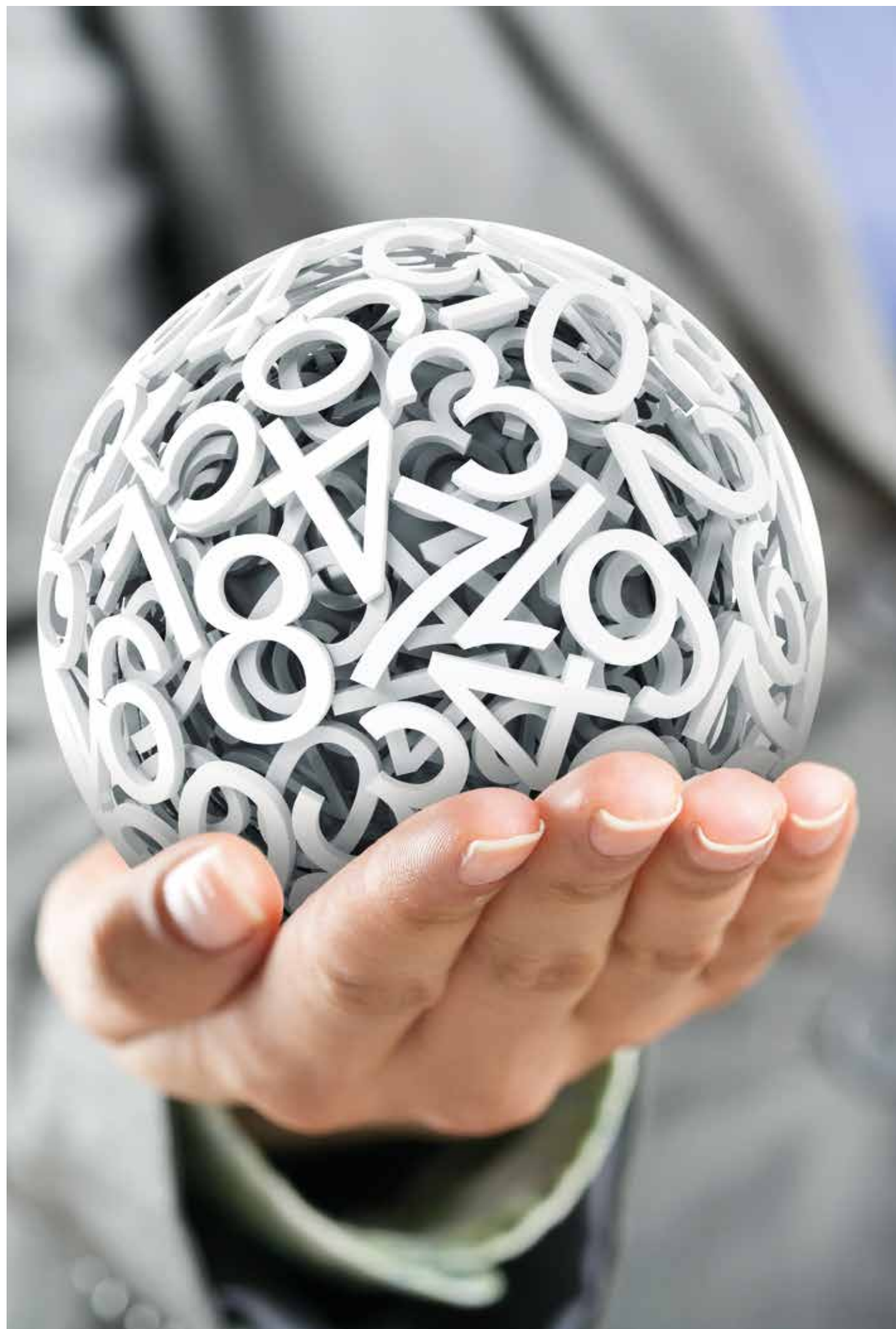
Payroll is an essential part of your business and deciding between an in house or an outsourced payroll solution can often be a complicated task. Trusting an outsourced system such as Core PAYE can provide you with a variety of benefits.

We will tailor our processes to fit your companies needs, making our service completely bespoke and giving you the time back to focus on your business. As we are experienced payroll professionals you can rest assured that we will keep you up to date with payroll legislation and make any changes to ensure that your payroll is compliant.

Payroll has its complexities for any size of business and just because you only have a few employees does not make payroll simple. By choosing to outsource your payroll to Core PAYE you can rest assured your payroll will be dealt with effectively and all queries will be dealt with as they happen.

“Core are essential to my business and take away all the stress and time of payroll for me, I couldn't be without them.”

Dennis – Business Owner



Core Accountancy

You can work on your assignment with Core, through your Limited Company or as a Sole Trader regardless of the agency you find the work through. We treat every one of our sub-contractors as an individual, and provide help and information based on your own circumstances.



Accountancy

Helping contractors look after their Limited Companies properly

Core Accountancy helps contractors to maximise their take home pay and takes the hassle out of being a contractor. If your agency engages professional contractors that are thinking of operating their own limited companies for the first time or need an accountant for their current company; Core can offer the high-level support, they need.

As part of Core, agencies and business' will benefit from our expert knowledge of the contracting sector and advise on current legislation, such as IR35. As a limited company Director, we can advise you on how best to pay yourself, usually through a combination of salary and dividends.

Using a limited company usually means you will take home around 18% more than by using an umbrella solution. Setting up a limited company can seem daunting but there is no need to worry, our expert team will make the entire process simple and hassle free.



Sole Trader

Work for yourself, but not by yourself

Sole traders, aka the Self-Employed drive the U.K economy. When you are a sole trader you keep all your business profits after you've paid tax on them. You are also responsible for any losses your business makes. You must register as self-employed with the HMRC within three months of starting your business or you risk a £100 fine. Best advice? Do it straight away, there's no point in delaying.

Core can assist you with invoicing your client on your behalf and you will be paid all your money minus our processing fee. We can then assist you with your Self-Assessment Tax Return for just £20 per month. Self-employed people pay tax on the 31st January following the end of their tax year. Crucially, HMRC will request payments on account for the following year's estimated tax – on 31st January and 31st July each year. That means, after your first year in business, your tax bill could be 150 per cent of what you were expecting to pay, with another 50 per cent payable in July. If your business income is very low, you may not have to pay Class 2 National Insurance contribution. Our in-house accountants are here to assist you with all of that and help you run your business successfully.

“As an electrician, I find it so handy to have Core dealing with my invoicing and SATR, they really take care of me so I can get on with my day job.”

Gary C – Sole Trader
