



01925 989 800



cs@bigfishgroup.co.uk



# Hello, & welcome to Big Fish Group

An umbrella that never closes.

Providing **Umbrella**, **CIS** payroll and **Tax Returns** support services for contractors and recruitment agencies. Our wide range of services also include tax returns for **CIS** workers and Higher rate tax payers.

Our owners, payroll & contractor care team each have over 20 years experience.

We are available  
**24/7**



4.9 / 5  
★ ★ ★ ★ ★



We go about our business with a smile on our faces and a genuine passion for what we do.

Doing the right thing for our contractors and employees is at the heart of everything we do. Whatever your employment status is, **Big Fish Group** will provide a flexible and professional service, ensuring you get paid on time every time.

We always put our contractors and employees at the heart of everything. We listen, care, and always put people before processes.

It really is that simple.



You are **never** just a number with **Big Fish**



# Values

At **Big Fish Group**, we're passionate about doing the right thing and providing the best possible service for contractors.

Offering **Umbrella PAYE**, **Tax Returns**, and **Construction Industry Scheme (CIS)** support to contractors, everything that we do focuses on four key principles:



## Clear & Honest Advice

With over 60 years of combined industry experience, we pride ourselves on the guidance we provide to contractors.



## Fast Payments

No matter what day or time we are never closed- even at a weekend.

**We don't have a cut off time!**

If your time sheet gets approved late, rest assured we can still get you paid!



## Friendly Team

If there is one thing we aren't, it's a faceless organisation. We offer unrivalled customer service, and our experienced team is always happy to help with advice and support.



## Great Support

Offering 24/7 support, there's always a member of the team available for whatever you need, whenever you need it.



We are available

**24/7**

# How the business operates

At **Big Fish**, we're all about keeping it simple.

When contractors sign up with us, this is what they can expect:

- ✓ A choice of services to support your personal circumstances
- ✓ 24/7 support
- ✓ A simple and efficient registration process.
- ✓ A dedicated and expert customer care team
- ✓ Same-day payments with SMS notification
- ✓ Clear and comprehensive payslips with every payment
- ✓ Additionally, there's a straightforward payslip provided, offering a detailed breakdown for your convenience
- ✓ All statutory employee entitlements such as holiday pay, SSP, SMP, and pension
- ✓ Comprehensive professional and employee insurance cover
- ✓ An awesome employee rewards package offering significant discounts and savings
- ✓ A commitment to quality and compliance with independent accreditations
- ✓ Salary sacrifice options
- ✓ A sprinkling of personality and a little bit of fun!



# Holiday pay

As employees of **Big Fish**, our umbrella contractors receive holiday pay as a statutory right. You can choose to receive your holiday pay on a weekly basis or have it saved for withdrawal at a later date within the same tax year.

Qualifying for a minimum of **5.6 weeks**, or **28 days holiday entitlement per year**, Big Fish contractors accrue holiday pay as they work and have it paid to them when they take time off, at the end of their assignment, or included in their weekly pay.\*

## Employment rights/statutory rights as an agency worker

Contractors that register with Big Fish's umbrella service automatically qualify for employment and statutory rights.



We are available  
**24/7**



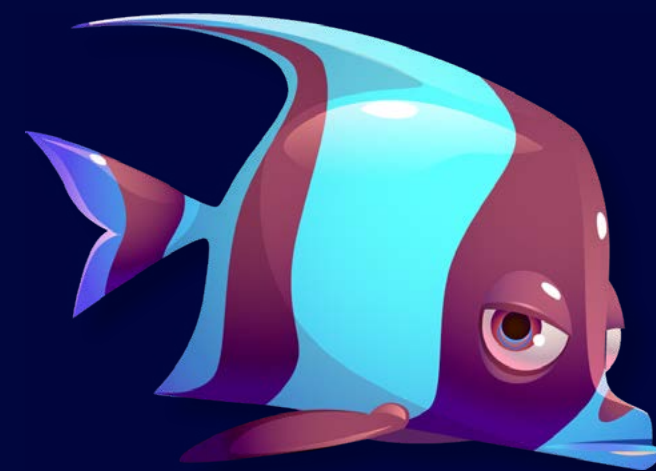
## Statutory sick pay (SSP)

### SSP - what is it?

SSP is money Big Fish Group is legally obliged to pay you if you cannot work due to illness.

### Are contractors eligible for SSP?

Like any other employee, contractors, and agency workers working for Big Fish Group qualify for SSP as long as they meet the SSP qualifying criteria.



We are available

**24/7**



# Statutory maternity pay (SMP) & statutory maternity leave

## What is Statutory Maternity Pay (SMP)?

SMP is money Big Fish Group (or any other employer) is legally obliged to pay you while you are on **maternity leave**.\*

## What is Statutory Maternity Leave?

Statutory maternity leave is when Big Fish Group employees are legally allowed to take off work in the weeks before and after having a baby.\*

## Are contractors eligible for SMP and statutory maternity leave?

Like any other employee, contractors, and agency workers working for Big Fish Group qualify for **SMP** and **statutory maternity leave** as long as they meet the following qualifying criteria:

- ✓ Have had the same employer for at least 26 weeks by the end of the 15th week before the due date or by the time you are matched with a child for adoption



We are available

**24/7**



 Trustpilot



4.9 / 5

## Statutory paternity pay (SPP) & statutory paternity leave

### What is Statutory Paternity Pay (SPP)?

SPP is money Big Fish Group (or any other employer) is legally obliged to pay you while you take leave to support a partner following the birth or adoption of a child.

### What is Statutory Paternity Leave?

Statutory paternity leave is the amount of time Big Fish Group employees are legally allowed to take off work to support a partner following the birth or adoption of a child.

### Are contractors eligible for SPP and statutory paternity leave?

Like any other employee, contractors, and agency workers working for Big Fish Group qualify for SPP and statutory paternity leave as long as they meet the following qualifying criteria:

- ✓ Have had the same employer for at least 26 weeks by the end of the 15th week before the due date or by the time you're matched with a child for adoption.
- ✓ Be the biological father of the child, or be the partner of the baby's mother - you don't have to be married.

We are available

**24/7**





## Maternity Allowance

Maternity Allowance is designed to support individuals who...

- ✓ are employed but cannot get Statutory Maternity Pay (SMP)
- ✓ are self-employed
- ✓ have recently stopped working
- ✓ take part in unpaid work for the business of your spouse or civil partner

You can usually get **Maternity Allowance** if you've been employed or self-employed for **26 weeks** in the **66 weeks** before your due date.

*\*Subject to terms and conditions.*

If you don't qualify for SMP you will be entitled to Maternity allowance directly with HMRC. Please see link for further information:

[Maternity Allowance: Overview](#)

We are available

**24/7**

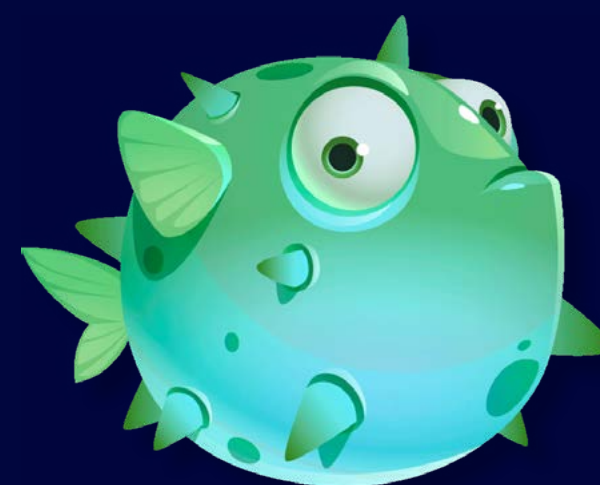


 Trustpilot



4.9 / 5

## Payslips Breakdown Including Deductions



We are available  
**24/7**



Big Fish will always provide contractors with a payslip for every payment made.

Our payslips show all deductions made, including our margin and all other statutory deductions, such as income tax and national insurance.

Our team at Big Fish will explain all elements of your payslip and answer any questions you may have.

To help get you started, we have provided this example payslip for your reference.

We are required by law to visibly demonstrate compliance with the national minimum wage.



## Payslips Breakdown Including Deductions

Big Fish will always provide contractors with a payslip for every payment made.

Our payslips show all deductions made, including our margin and all other statutory deductions, such as income tax and national insurance.

Our team at Big Fish will explain all elements of your payslip and answer any questions you may have. To help get you started, we have provided this example payslip for your reference.

Reconciliation Statement					
Pay Advice					
Employee No.	Employee Name	Process Date	National Insurance No.	Tax Period	
000000	Payslip Example	11/04/2022		Week 2	
Company Receipts (A)		Week End Date	Units	Rate	Amount
Hourly Rate		11/04/2022	40	£16.00	£640.00
Total:					£640.00
Company Costs (B)		Amount			
Margin		£17.00			
Holiday Pay		£60.52			
Employer NI		£58.24			
Apprenticeship Levy		£2.81			
Total:					£138.57
Breakdown		Amount		Holiday Pay Entitlement	
Gross		£501.43		Brought forward	
Holidays taken this period		£60.52		Accrued this period	
Total Gross Pay		£561.95		Taken this period	
				Carried forward	
				£0.00	
Expenses Breakdown					
Expenses Incurred		Units	Rate	Amount	
Total:					£0.00
Expenses		Amount			
Brought forward		£0.00			
Claimed this period		£0.00			
Taken this period		£0.00			
Carried Forward		£0.00			

The total received is then subject to our margin and when applicable the employment costs of Employer NI, Employer Pension and Apprenticeship Levy.

This box displays your holiday pay allowance. If you are on advanced holiday your holiday pay will always be paid out on each payslip.

If you are on retained holiday you will see how much you have accrued both on this payslip as well as what is now available in your pot.



Your Total Gross Pay then is split into the following:

**Salary Paid**

Which is your hours x National Minimum Wage.

**Additional Taxable Pay**

Which is the remainder of your salary.

**Holiday Pay**

If applicable any holiday pay paid out this period.

**Total Gross Pay**

Is gross plus any holiday pay paid out this

**Umbrella**  
Pay Advice

Employee No.	Employee Name	Process Date	National Insurance No.	Tax Period
000000	Payslip Explained	24/09/2021	AB123456C	Week 25

Payments	Units	Rate	Amount	Deductions	Amount
Salary Paid	40	£8.91	£356.40	Tax	£62.40
Bonus/Additional taxable pay	1	£138.00	£138.10	NI Contribution	£44.42
Holiday Pay	1	£59.69	£59.69	Pension Contribution	£17.37

Employee
Payslip Explained
Dummy Address 1
Dummy Town
Dummy County
Dummy Postal Code

Payments this period	
Total Gross Pay	£554.18
Gross for Tax	£554.18
Gross for NI	£554.18
Total deductions	£124.19
Employer NI	£53.02
Tax Code	1257L
Payment Method	
Tax Basis	Week 1/ Month 1
Hours in period	40

Year to Date	
Gross for Tax	£554.18
Gross for NI	£554.18
Tax Deducted	£62.40
Employee NI	£44.42
Employer NI	£53.02

**NET Pay**  
**£430.00**

**Tax**

Is calculated on the Gross for Tax figure and displayed here.

**National Insurance**

Is calculated on the Gross for NI Figure and displayed here.

**Pension**

If applicable your work placed pension contribution will be displayed as well.

**The interesting bit!**

Net Pay this is your take home pay



## Pension Details

Big Fish is legally obliged to provide a workplace pension scheme for all contractors registered with our umbrella service.

The auto-enrolment pension scheme is a government initiative to ensure that **ALL workers** benefit from pension savings in readiness for retirement. You'll be registered for our auto-enrolment pension scheme after completing twelve weeks of continuous employment with Big Fish. This is legal requirement.

If you already have a private pension scheme, you can opt-out via a link provided in an email. You'll have thirty days to reply and confirm your intention to opt-out.

[nestpensions.org.uk](https://nestpensions.org.uk)

We are available

**24/7**



## Expenses

Big Fish contractors in some cases can claim expenses each week or month if your agency approves the claim.

Your agency may agree to reimburse your expenses that you incur during your assignment.

Where this is the case, you will need to submit an expense claim form and send us the receipts as proof of the expenses incurred.

Once we receive the funds from your agency and provided the claim meets the requirements of our **Expenses Policy**, we will be able to reimburse this to you tax free.

The team at Big Fish will be happy to help you understand this process and will keep you updated.

You can find the expenses form on our website where you will need to submit your claim along with the accompanying receipts.

[bigfishgroup.co.uk/agency-expenses/](https://bigfishgroup.co.uk/agency-expenses/)

We are available

**24/7**



## Refer a friend

Many of the contractors we support, based on their positive feedback are referred to us by other contractors

For us, it's the perfect scenario, which is why we offer a **£25 gift card** to anyone who refers a contractor to Big Fish.

To refer a contractor to Big Fish, click below:

[Refer A Friend](#)

## Big Fish rewards

At Big Fish, we're committed to giving our contractors the best financial support possible.

Our **Full Circle** employee benefits offer Big Fish contractors various loyalty rewards and significant cost savings.

From as little as **£1.00 per week**, you can access a range of offerings, including **health and well-being services, cinema tickets, gym memberships**, and **many retail products**.

We are available  
**24/7**



## Jobs links for when assignments come to an end

At some point, your assignment will end, and you will begin searching for a new contract role.

However, that doesn't mean that your time with Big Fish needs to end, too. You can remain part of the Big Fish family for as long as you contract, and doing so will help you build a consistent record of employment, which can help secure finance or mortgages.

If your current assignment is due to be completed, contacting your agency is a great first step. Alternatively, you can explore the following links for other potential opportunities.

[gov.uk/find-a-job](https://www.gov.uk/find-a-job)

We are available

**24/7**







# Bigfish<sup>®</sup>

A Dedicated & Compliant Umbrella Company You Can Trust



01925 989 800



cs@bigfishgroup.co.uk



bigfishgroup.co.uk

★ Trustpilot



4.9 / 5

Our owners, payroll & contractor care team each have over 20 years experience.

We are available  
**24/7**

Got a complaint? We are here to help