CHOOSING YOUR UMBRELLA

Your work.
Your pay.
Your peace of mind.

Choosing an umbrella should feel straightforward. Clear figures before you join, help when you need it and a little more to look forward to.



Thursday payday. Regular check-ins.
NWM My Rewards.

Get a personalised pay illustration

0330 333 4240

FCSA accredited for Umbrella and CIS.
Connected to FCSA's Diligence Hub, with real-time verification of Umbrella PAYE and CIS payments through veriPAYE.
SafeRec certified, with real-time auditing of Umbrella PAYE payslips and CIS statements.

CLEAR FIGURES BEFORE YOU JOIN

See the figures. Understand your pay.

With NWM Umbrella, we are your employer and pay you through PAYE. We prepare a personalised illustration showing how your assignment rate becomes estimated take-home pay.

01 The assignment rate

The amount your agency pays NWM for your work. It funds your pay, employer costs and NWM's margin. It is different from your gross pay.

02 Your gross pay

We show how the margin and employer costs are accounted for before your gross pay is calculated. We also explain how your holiday pay is handled.

03 Your take-home pay

Income Tax, employee National Insurance and any applicable pension, student loan or other deductions are taken from gross pay to reach the amount paid to you.

Comparing quotes? Compare like for like.

Use the same rate, hours, tax code, pension and holiday-pay assumptions. Ask each provider to explain its margin and any other charges. Your agency's Key Information Document also sets out important pay and deduction information.

Employer National Insurance is accounted for before gross pay is calculated; it is not deducted from your gross wages. Illustrations are estimates, and actual pay depends on your circumstances.

GOV.UK: umbrella pay explained

About the Key Information Document

GOOD SERVICE, WEEK AFTER WEEK

A good umbrella. A little more support.

You should feel comfortable asking a question about your pay. From your first week onwards, we help you understand the details and know what happens next.

Hello, Thursday.

Thursday is our regular weekly payday. We confirm your assignment's payment arrangements and timesheet deadlines so you know what to expect.

We keep in touch.

A courtesy call after your first paid week, then every four weeks while you use NWM. Need help between calls? Just get in touch.

Your own portal.

Find your payment information in your personal portal. If a figure needs explaining, our team can talk you through it.

NWM MY REWARDS

Your work. Your kind of reward.



Earn points through qualifying payments, loyalty milestones, referrals and selected promotions. Use them towards available rewards such as meals out, team shirts, live music and family experiences.

Access My Rewards through your existing NWM personal portal. Share what you enjoy through the My Rewards Wishlist to help us shape more personal offers.

For eligible active Umbrella employees and CIS subcontractors paid through NWM.
Reward availability and programme terms apply.

My Rewards terms: Log in or request a copy.

NEW TO UMBRELLA PAY OR THINKING OF SWITCHING?

Let's make your next move simple.

Start with a conversation about your assignment. We will explain the figures and help you understand what joining NWM involves.

01 Tell us about your work.

Your assignment rate, expected hours or days, agency and planned start date.

02 See your illustration. Ask your questions.

We will explain the margin, deductions, holiday pay, pension and employment terms before you decide.

03 Get ready for your first payment.

If you choose NWM, we will confirm arrangements with your agency, guide you through registration and explain your first payday.

FCSA accredited

FCSA accredited for Umbrella and CIS. You can check NWM in FCSA's member directory.

SafeRec certified

SafeRec certified, with real-time auditing of Umbrella PAYE payslips and CIS statements.

Our Umbrella PAYE payroll is also connected to FCSA's Diligence Hub for real-time payroll verification through veriPAYE.

Get a personalised pay illustration

Call 0330 333 4240

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