



TrueNorth  
Umbrella

# FLEXIBLE CONTRACTING WITH PERMANENT STABILITY.

We are the UK's go-to payroll solution.

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01

# ABOUT US

We are an FCSA accredited umbrella payroll solution business based in the North West of England.

TrueNorth understand the importance for on time, accurate payroll.

We deliver payroll services to the UK nuclear, construction, healthcare, tech and logistics markets

Our products add value by delivering payroll solutions, powered by financial innovation and cutting-edge technology always looking to improve our service where we can.

We support contractors, agencies and construction organisations; with a focus on long term growth.

At TrueNorth, we take care of all the necessary financial administration, so you can concentrate on what's really important.

02

# OUR VALUES

It's our family values and what we stand for,  
will always be the strength of our business.

FAMILY.

ACCOUNTABILITY.

RESPECT.

EXCELLENCE.

DIVERSITY.



03

# WHY WE'RE DIFFERENT

TrueNorth Umbrella is built on connection, the fusion of industries, expertise, people, and ambition. We're here to keep contractors steady and moving in the right direction, no matter how unpredictable the world of work becomes.

Born in Cumbria and shaped by the precision of the UK's nuclear sector, we've taken that heritage of trust and reliability and expanded it into a modern, people-first umbrella service that supports professionals across every industry.

Contractors shouldn't have to battle admin storms or get lost in payroll confusion. It should be simple, transparent, and stress-free.

TrueNorth Umbrella brings clarity to the chaos and protection from the noise, giving people the freedom to focus on what matters most. Their craft, their goals, and their own TrueNorth.



# 04 OUR APPROACH



## Clarity

We simplify complexity. No jargon, no confusion, just transparent guidance that gives people confidence in every decision.



## Integrity

We operate with honesty, fairness, and accountability. Trust isn't claimed; it's earned every day, in every interaction.



## Connection

We celebrate the fusion of people, industries, and ambition. We're more than a service—we're a supportive partner walking alongside every professional we serve.



## Empowerment

We help professionals stay aligned to their goals and grow in their careers by removing obstacles and enabling focus on what matters.

05

# CONTRACTOR BENEFITS

Your contractors will have access to a range of perks and benefits through TrueNorth.

- Helping claim client billable expenses
- Processing pay slips and ensuring on time payment
- Ensuring compliance with the latest tax regulation updates and HMRC
- Fixed margin, no hidden fees
- Simple, fast registration process
- First-class customer service
- Dedicated point of contact
- Compliance as standard
- Flexible pension scheme
- Highly rated rewards scheme
- Competitive margin: £23/week
- Professional Passport Accredited Member
- Same day payments with up to 5 payrolls a day

05

# CONTRACTOR BENEFITS



Flexible salary  
sacrifice &  
pension schemes



Continued  
employment  
Status



Support claiming  
client billable  
expenses



Dedicated  
Account  
Manager



Swift payments —  
payment release  
before 12pm



Tax & HMRC  
regulation  
compliance

06

# YOUR PAYSリップ EXPLAINED

Umbrella payslips can be confusing. At TrueNorth we like to ensure you understand exactly what you are getting.

Your payslip will breakdown your weekly salary and show a NET pay, this payment will be paid into your bank by 12pm every Friday.





TrueNorth Umbrella Limited  
Office 4  
Millbrook Business Centre  
Floats Road Manchester  
M23 9YJ

## YOUR PAYSリップ EXPLAINED

Pay Statement Tax Period: Week - 44

Employee Number	Employee Name	Pay Date	NI Number
[WORKERS DETAILS]		[WORKERS DETAILS]	

Receipts	Timesheet Dates	Rate	Units	Amount	Company Costs	Amount	
Default	26/01/2026 - 01/02/2026	50.00	38.00	1900.00	Company Margin	23.00	
					Apprenticeship Levy	0.00	
					HMRC Payment NERS	228.99	
					ER Pension	25.41	
					Expenses	0.00	
					Salary Sacrifice	0.00	
<b>Total Amount</b>				1900.00	<b>Total Amount</b>		277.40

Assignment charge to the Client

Employee Payments	Rate	Units	Amount	Employee Deductions	Amount
BASIC Basic Pay	12.21	38.00	463.98	AEPENSION Auto Enrolment Pension	42.35
HOLIDAYPAYC Holiday Pay			174.75	TAX PAYE	390.20
CDMM Bonus			983.87	NI National Insurance	71.11
<b>Total Payments</b>				<b>Total Deductions</b>	
				1622.60	
				503.66	

The bonus is the difference between the national minimum wage and your pay rate.

	This Period	This Employment YTD
Gross Pay	1622.60	1622.60
Earnings for NI	1622.60	1622.60
Earnings for Tax	1580.25	1580.25
Deductions	503.66	390.20
Tax Code	1257L	Employee NI YTD 71.11
WIM1	True	Employer NI YTD 228.99
Payment Method	Bank	Employee Pension YTD 42.35
		Employer Pension YTD 25.41
		Student Loan YTD 0.00
		Postgraduate Loan YTD 0.00
<b>Holiday Pay Entitlement</b>		
Accruing Holiday Pay	False	Total Holiday Pay Accrued 0.00
Holiday Pay Accrued	0.00	Total Accrued Holiday Paid 0.00
Holiday Pay Paid	174.75	Total Available Holiday Pay 0.00
<b>Net Pay is after Tax</b>	<b>Net Pay</b>	<b>Net Pay for Period</b>
	1118.94	1118.94

You can either retain this holiday pay for when you are on leave or receive it weekly/monthly

HOLIDAY PAY SET UP  
HOLIDAY PAY BALANCE  
HOLIDAY PAY RECEIVED

01

The amount shown as Salary on your payslip is based upon the minimum wage/living wage portion of your earnings, allowing for the statutory deduction of pension contributions.

02

From the contract value, we deduct the gross payment. The balance is subject to Employers National Insurance and Employers Pension, once that deduction has been made the residual amount is treated as a bonus payment. such bonuses are not guaranteed and do not form part of contractors' normal remuneration from the assignment.

03

Holiday pay is calculated from the last full week you worked or your usual pay rate.

04

Legislation requires all employees to pay a national insurance contribution based on their earning (unless they are exempt by virtue of being over retirement age and have provided us with the required evidence). This is shown on your payslip as NI Contribution.

05

As an employee of TrueNorth, you have access to our Employer Pension Scheme, which is operated by NOW Pensions. The scheme is designed to provide you with a low cost, flexible plan to reflect and adapt to the terms of the contracts you accept and ensure that you can continue to fund for your retirement whilst maximizing your tax benefits.

If you are in the pension scheme, the amount shown on your payslip will be paid over to the scheme for you.

06

The PAYE Tax shown on your payslip is the income tax we are required to deduct from you and pay to the government. The amount deducted is based on the tax code operated which will have either been advised to us by the tax office, or, if you are a new contractor, via your P45 or HMRC Starter Checklist form

07

This is the amount that will be paid into your bank account.

08

This is the margin paid to TrueNorth to cover the costs of our services.

07

# DBS CHECK

## HOW CAN WE HELP WITH YOUR DBS CHECK?

If you are currently residing in the UK, we can help make the process of applying for a DBS check easier by checking your documents and signing them off, and you will not need to register with a third-party verification service.

Our standard service includes regular updates from your personal account manager, reviewing your application and supporting documents, and submitting your application.

## OUR SERVICES

Services	Standard
DBS/Disclosure Scotland Fee	£23
TrueNorth Processing Fee	£35
Vat @20% on Processing Fee	£7
<b>TOTAL FEE</b>	<b>£65</b>

# 08

## UMBRELLA Q&A

We pride ourselves on our customer focus. At Westlakes Fusion, we aspire to continuously grow in order to expand our abilities and accomplishments in the best payroll technology in order to provide efficient and accurate payroll.

### WHAT IS AN UMBRELLA COMPANY?




Working for an umbrella company means you get most of the benefits of self-employment without the extra hassle. As an umbrella company, TrueNorth employs temporary workers and enables them to carry out a number of short-term contracts for agencies and end-clients.

For a weekly charge we will take care of your payroll and other administration, leaving you with more time to concentrate on the work that really matters.

Once you've signed up you effectively become an employee of TrueNorth. You will have an employment contract and benefit from all of the same employment rights as other permanent employees. You will be able to carry out multiple short-term contracts with less overall risk.

At TrueNorth provide our employees with a number of important services, including: 

Collecting payments from agencies on your behalf

-  Helping you claim client billable expenses
-  Processing your payslip and making sure you get paid on time
-  Keeping you compliant with the latest tax regulation updates and HMRC

	CHARGE RATE	WAGE
<b>PER WEEK</b>	£23	£20+
	£20	UNDER £20
<b>PART TIME</b>	£10	£6 & UNDER

## WHY USE AN UMBRELLA COMPANY?

We take care of all the necessary financial administration so you can concentrate on what's really important. All you need to do each week is submit your hours and we'll make sure you receive everything that you're entitled to.

TrueNorth provide best value and compliant umbrella solutions to candidates who want the flexibility of contracting plus all the rights of being employed. It's easy and safe under our umbrella.

At Weftlakes Fusion we make sure that our employees (contractors employed by TrueNorth) are fully compliant at every stage of the process. We work within the tax system rules, helping you claim all the allowable expenses that you're entitled to.

## WHY COME UNDER OUR UMBRELLA?

- Fixed margin, no hidden fees.
- Simple, fast registration process.
- First-class customer service.
- You will have a dedicated point of contact.
- Compliance as standard.
- Flexible pension scheme.
- Highly-rated rewards scheme.
- Competitive margin: £23/week.
- Professional Passport Accredited Member.
- Same day payments with up to 5 payrolls a day.

### Umbrella V Limited Company

If you're new to contracting then you have to choose a contractor option that's best for you.

There are a number of things to consider when making this choice. Every contractor in every industry has different needs and circumstances. One size doesn't fit all and so we can help you consider a few key questions including:

- Are you happy to spend about half an hour a month on my financial admin?
- Will you be contracting for more than 12 months?
- Will your contract fall under the IR35 'hidden employment' tax regulation?
- Are you able to be a Director?
- Do you earn more than £15 per hour?

## How Much Will I Take Home?

- The amount of weekly or monthly take home pay you receive depends on a few key factors like your hourly or daily rate, how often you work and any client billable expenses you can claim.
- As an umbrella employee you may be able to claim allowable expenses while working on a temporary site. The range of legitimate expenses can include things like travel and meal costs while travelling between locations, as well as hotel bills for when you are working away.

## Margin charged

- There is no charge for joining TrueNorth. We only retain a flat weekly margin if you are paid.

## Workplace Pension

- From October 2012, all employers were required by law to offer a workplace pension.
- Current legislation requires employers to enroll their employees into a workplace pension. We currently comply with the law by enrolling our employees into a pension scheme with the pension provider Options Workplace Pension Trust after 12 weeks employment, administered by our trusted partners Now Pensions.
- Now Pensions will be in touch with you once you have been enrolled in the scheme they administer and you will have 24/7 online access to your pension information via their portal.

## CAN YOU ACCOMMODATE SALARY SACRIFICE – PENSION?

Yes – we set up every scheme with salary sacrifice capability so that it can either be used now or not, along with the flexibility to switch to salary sacrifice at a later date when it may be more economically worthwhile.

## WHAT IS THE PAYMENT CYCLE?

Weekly, every Friday.

## IS BUSINESS INSURANCE INCLUDED IN YOUR FEE?

We will cover you with £10 million Employers Liability Insurance, £5 million Public Liability Insurance (10), £1 million Professional Indemnity Insurance (5).

## HOW IS THE SCHEME ADMINISTERED?

Submit your timesheet weekly to the agency/client on time and receive payment on Friday.

## CAN I HAVE TWO JOBS?

Yes, but your payroll will depend on your tax code so we can advise on this at set up.

## HOW DO I GET PAID?

You will receive payment from the Umbrella company to your chosen bank account on a Friday, as long as your timesheet has been submitted in time via the correct process.

## WHAT ARE YOUR CHARGES?

Competitive margin of £23.00 per week.

## DO WE CHARGE YOU WHEN YOU ARE NOT IN CONTRACT?

No.

## IF I HAVE A GAP BETWEEN CONTRACTS, WILL I STILL BE PAID?

- Possibly, it depends how many hours you have worked during your contract. The Company does not guarantee that there will always be suitable work to which you can be allocated. You acknowledge that there may be periods when no work is available for you. In such circumstances, the Company has no obligation to pay you when you are not carrying out work.
- On an accrual holiday basis, any accrued holidays remaining will be paid to you on your request.

## HOW MUCH NOTICE DO I NEED TO GIVE TO TAKE AN ACCRUED HOLIDAY?

You would need to request your holiday to be taken a week prior noted on your timesheet.

## DO I ACCRUE HOLIDAYS IN BETWEEN CONTRACTS?

You accrue holidays as you are working.

## AM I ENTITLED TO REDUNDANCY PAY?

As an employee of the Umbrella Company, you are entitled to all normal employment rights.

## HOW TO DEAL WITH REDUNDANCY?

Weeks' notice in writing, not made redundant but put on notice.

## WILL I BE PAID ON MY NOTICE? / DO I GET PAID BETWEEN CONTRACTS?

Yes, if you have worked.

The Company does not guarantee that there will always be suitable work to which you can be allocated. You acknowledge that there may be periods when no work is available for you. In such circumstances, the Company has no obligation to pay you when you are not carrying out work.

## AM I ENTITLED TO STATUTORY MATERNITY & PATERNITY PAY?

Yes.

### 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 2 weeks' leave after your baby is born (or 4 weeks if you work in a factory).

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

- 90% of your average weekly earnings (before tax) for the first 6 weeks
- £187.18 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.

At least 15 weeks before your due date, tell your employer when the baby is due and when you want to start your maternity leave. Your employer can ask for this in writing.

Your employer must write to you within 28 days confirming your start and end dates.

You need to give your employer 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 your employer 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

## Paternity Leave

When you take time off because your partner's having a baby, adopting a child or having a baby through a surrogacy arrangement you might be eligible for:

- 1- or 2-weeks paid Paternity Leave
- Paternity PAYE

The statutory weekly rate of Paternity Pay is £187.18, or 90% of your average weekly earnings (whichever is lower). Any money you get is paid in the same way as your wages, for example monthly or weekly. Tax and National Insurance will be deducted.

Claim Paternity Leave and Pay through your employer. You do not need to give proof of the pregnancy or birth.

## AM I ENTITLED TO STATUTORY SICK PAY?

Yes,

Your employees may be eligible for Statutory Sick Pay (SSP), which is £118.75a week for up to 28 weeks.

SSP is paid when the employee is sick for at least 4 days in a row (including non-working days).

You cannot count a day as a sick day if an employee has worked for a minute or more before they go home sick.

If an employee works a shift that ends the day after it started and becomes sick during the shift or after it has finished, the second day will count as a sick day.

You start paying SSP from the fourth qualifying day.

You do not usually pay SSP for the first 3 days ('waiting days') unless the employee has been off sick and getting SSP within the last 8 weeks.

To qualify for Statutory Sick Pay (SSP) employees must:

- have an employment contract
- have done some work under their contract
- have been sick for 4 or more days in a row (including non-working days) - known as a 'period of incapacity for work'
- earn an average of at least £120 per week
- give you the correct notice
- give you proof of their illness, only after 7 days off

Employees do not qualify for SSP if they:

- have received the maximum amount of SSP (28 weeks)
- are getting Statutory Maternity Pay or Maternity Allowance - there are special rules for pregnant women and new mothers who do not get these payments
- are off work for a pregnancy-related illness in the 4 weeks before the week (Sunday to Saturday) that their baby is due
- were in custody or on strike on the first day of sickness (including any linked periods)
- are working outside the EU and you're not liable for their National Insurance contributions

## WHAT IS THE DIFFERENCE BETWEEN PAYE AND UMBRELLA?

The way an Umbrella Company works is simple. The contractor becomes an employee of the umbrella company. This means that the agency will pay the umbrella Company and the umbrella Company, deducts the necessary PAYE and national insurance contributions and pays you your salary. If you were to follow the agency payroll route, you essentially become an agency worker, and they are responsible for making all the necessary deductions and paying you your salary. The big difference is the additional benefits you get when working through an umbrella company.

With both an umbrella company and agency payroll you will have access to certain statutory benefits including sick pay. However, an umbrella company will employ you under a contract of employment so whether you carry out one assignment or 100 you'll be employed under the same contract, giving you a record of continuous employment, which helps with mortgage or loan applications. It also helps to ensure that you're on the correct tax code whilst providing you with just one pension pot.

You will also have the added benefit of an inclusive insurance package, something you won't get if you were to be paid via agency payroll.

## NOTICE PERIOD

The written notice which the Company is required to give to terminate the Employee's employment is one week's notice, unless the employee hands in their notice, if continuously employed for up to two years and then one week's additional notice for each completed year of employment from two completed years up to a maximum of twelve weeks' notice. The notice required from the Employee to the Company to terminate employment is one week's written notice.

## DO I STILL NEED AN ACCOUNTANT?

No.

## HOW DO HOLIDAYS WORK?

As an Employee of TrueNorth you can also choose to be placed on advanced holidays. Holiday pay would be paid to you on a weekly basis in addition to your gross pay and shown as a separate and distinct amount on your payslip. If you chose to have holiday pay advanced, we must receive a signed request for this and you must be aware that no holiday pay will be paid to yourself when you are not working.

An employee can also choose to be placed on accrued holidays, this is when you accrue holidays for each hour you have worked therefore you will receive payment when you are on holiday.

## CAN I DECIDE MY PENSION CONTRIBUTION?

Yes, you can choose to pay up to 100% of your salary as pension contribution but as your take home pay will be lower this could affect things such as getting a mortgage etc. as you earn less every week.

## WILL I STILL HAVE A TAX BILL TO PAY AT THE END OF THE FINANCIAL YEAR?

No. You will not need to do a tax return.

## WHAT ARE THE BENEFITS VS PAY AS YOU EARN?

You get all the same benefits as a permanent employee such as sick pay, paternity pay, maternity pay etc.

## HOW MUCH DOES IT COST?

TrueNorth charge £23.00 per week.

## WHAT IMPACT DOES IT HAVE ON MORTGAGE APPLICATIONS?

This will have a positive impact on your mortgage applications as you will be in continuous employment with TrueNorth.

## CAN I BE UMBRELLA AND HAVE A LIMITED COMPANY?

Yes, as long as you declare this to HMRC. This will reflect in your tax code.

## CLIENT BILLABLE EXPENSES

Weftlakes Fusion will pay Allowable Client Billable expenses, these are paid tax and NI Free.

Only expenses incurred wholly, necessarily and exclusively for business purposes to a temporary place of work can be claimed where a reimbursement is received from the client.

Client Billable Expenses Paid to the worker – Tax and NI Free Mileage/Travel/Sustenance/Accommodation

Any other expenses would need claimed via self-assessment tax return.

Client billable expenses are expenses that your end client has agreed to reimburse, in addition to the contractual rate and against actual expenses incurred.

Expense claims that have been approved are paid with your wages, whether this is a daily, weekly or monthly expense.

You can claim mileage where you are required to travel to a temporary place of work. Your normal workplace will always be considered as a permanent place of work with no expenses allowed.  
Cars 45p and Vans 25p

You can also claim any allowable sustenance and accommodation, providing that you supply a copy of all receipts with your claim form and provide a full description of why the expense was incurred which should allow us to assess its tax treatment.

## HOW DO EXPENSE CLAIMS ACTUALLY WORK?

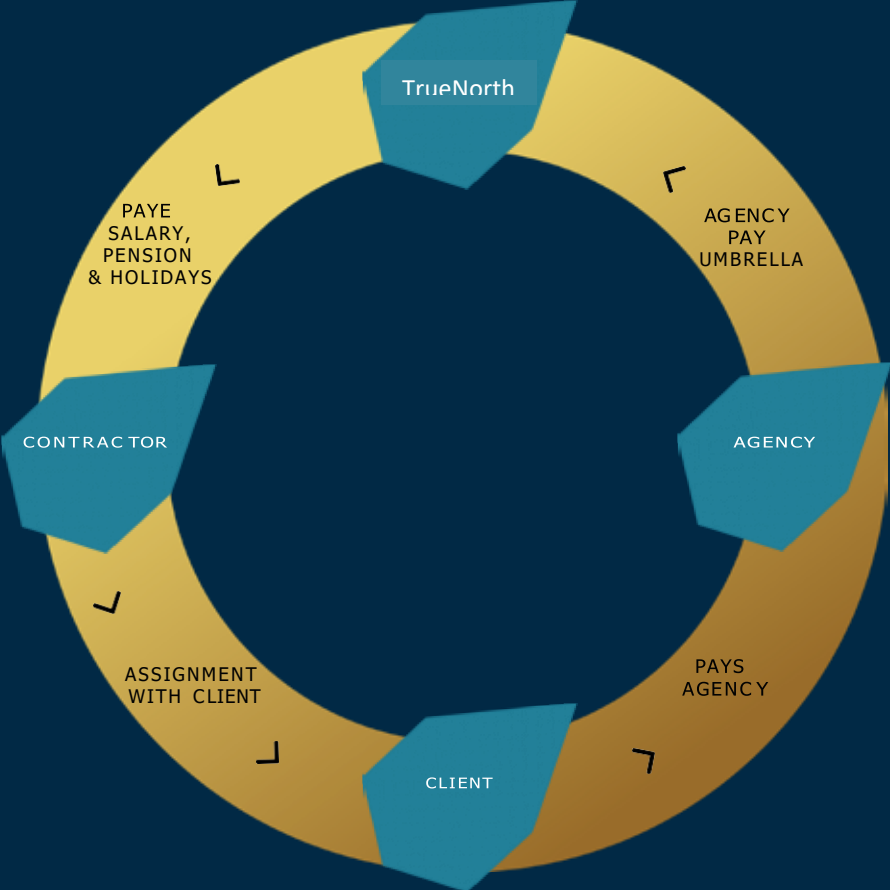
If your client has agreed in advance to reimburse you for specific expenses you have incurred whilst on contract duty, they will reimburse you, and you won't receive tax relief on the amounts – as you are not out of pocket as long as the expenses are receipted, the umbrella should still ask to see these.

If your client is looking to provide you with an expense allowance; so, let's say they give you £250 per month in expenses. The umbrella should check the receipts to confirm the actual costs that have been incurred. If the employee can only provide actual receipts for £200, then the additional £50 can still be processed but would be taxed accordingly in line with your salary as it would be deemed to be a taxable benefit.

In summary – as long as we receive additional monies from the client, have a valid claim form from the worker with all receipts and you are able to assess the workplace as temporary and the expenses as wholly, necessarily and exclusively for business then they can be reimbursed tax free to the worker. Any of that failed will have PAYE tax applied.

You may need to claim tax relief on most expenses at the end of the tax year by submitting the claim via the Self-Assessment process.

# HOW DOES THE PROCESS WORK?



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