

The NoPalaver Group

Group Information Pack



NOPALAVER
Making things simple

NoPalaver Group

The NoPalaver Group provides employment, payment, accounting and administration services for contractors, agencies and corporate clients.

We have the ability to advise across all aspects of operating as a contractor thus ensuring each individual is working through the most appropriate and efficient solution at all times of their freelancing career.

There are a number of ways of operating as a contractor; however.....

“One size DOES NOT fit all”

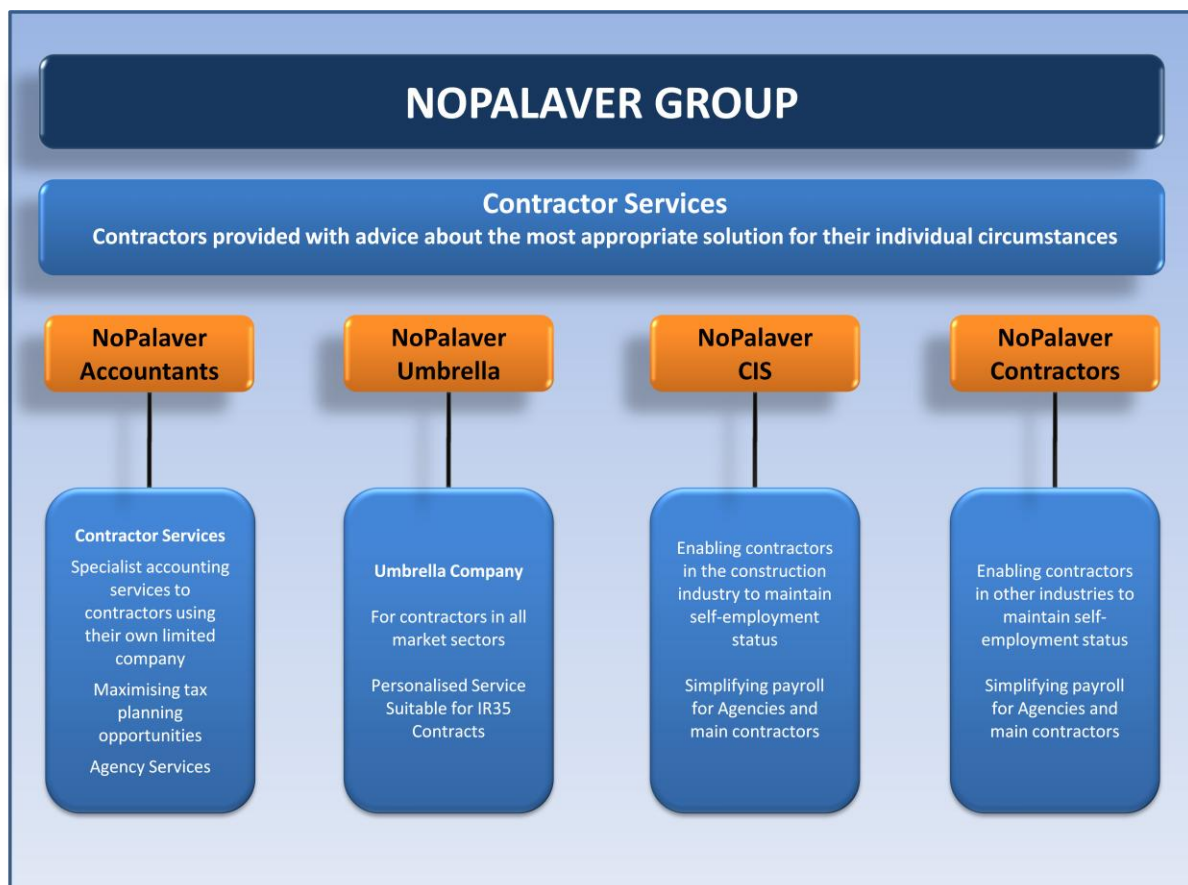
The NoPalaver Group is a “family” of companies who provide effective, efficient and compliant services to the individual contractor whilst removing the time consuming hassle of running their own company or scheme. This in turn maximises earnings and frees up time to enjoy life.

The NoPalaver Group recognises that personal circumstances and requirements differ from individual to individual and shapes the way they work. Unlike many solution providers,

The NoPalaver Group works closely with clients, agencies and contractors alike to ensure the best possible advice is available and on-hand at all times.

The NoPalaver Group is building an enviable reputation as an all-encompassing operation which not only provides advice and standard solutions for the contracting marketplace but develops bespoke solutions for clients to meet very specific requirements.

If you are new to contracting, established freelancer, agency or a user of contract staff, have a look at what we can do for you.....**Compliance.....Simplicity.....Flexibility!!!**



NoPalaver Accountants

We at NoPalaver Accountants provide flexible **Limited Company** solutions created to suit your individual business requirements. With a personal account manager we'll help make your business tax efficient and compliant.

Our service has been developed to meet the requirements of the independent, professional contractor, working through their own limited company.

We provide a service that's uniquely personalised to our customers' needs. Our specialist knowledge and experience in the contractor market means we understand what is important to you.

Our aim is to reduce the burden of managing your own Limited Company, leaving you with more time to earn money.

NoPalaver Umbrella

Enjoy the freedom of working as a contractor without having to run a Limited Company.

The NoPalaver **Umbrella** solution is for contractors who want to operate through a limited company but who do not want the risk or hassle of running their own company, or where the agency insists on an umbrella company being used. This is a PAYE based employment solution with the added benefit of obtaining tax and National Insurance relief on business related expenses which have been incurred.

NoPalaver CIS

Simple, straightforward payment solutions for construction industry workers.

If you are you a sub-contractor in the construction industry or applying for **CIS** status then NoPalaver CIS has the payment solution for you.

If you would like to receive your income in the easiest and most efficient way, net of CIS tax, then NoPalaver CIS can help. We provide a hassle-free CIS payroll service which takes care of all invoicing, receive payments from your agency or company, process your payments and deduct CIS tax.

Our service is designed for established contractors, sub-contractors, sole traders and partnerships possessing a UTR (Unique Tax Reference) number and are fully compliant with the Construction Industry Scheme (CIS).

NoPalaver Contractors

Independence without compromise.

NoPalaver Contractors provides a personalised weekly payment administration service for professional **Self-Employed** contractors (**Sole Traders**).

Many contractors are self employed and wish to retain that status for the flexibility and freedom it affords.

In some cases, recruitment and placement agencies force you to use a Limited Company but you don't want the hassle and stress of being a director and starting your own company.

You want to be paid gross and be responsible for paying your own tax and National Insurance.

The NoPalaver Group has the answer. If you use our specialist company, we will act as your Limited Company. We will do your invoicing for you and will liaise with your agency regarding hours and payments.

Your agency will pay us, then all we do is will deduct our processing fee and pay the rest of the money to you. It really couldn't be simpler.

If you qualify as being self-employed but work through an agency, they have to deduct tax & National Insurance through the PAYE scheme so, working through us is simpler, hassle free and you will end up with more money in your pocket.

Group Services

NoPalaver Group Services			
Group Member	Business Area	Service	Detail
NoPalaver Accountants	Accountancy Services	Income Tax Returns	Complete and File Personal Tax Returns with HMRC.
		Corporation Tax Returns	Complete and File Corporation Tax Returns with HMRC.
		End of Year PAYE Returns	Complete and File EOY PAYE Returns with HMRC.
		Benefits & Expenses Returns	P11D Data Returns Completed and Filed with HMRC.
		Tax Planning	Tax Planning Service for individuals and Businesses.
		Contract & Commercial Terms Review	Conduct reviews of Contracts and Terms and Conditions of Business.
	Contractor Services	Set up Limited Company for contractor	Create and Register Limited Companies for Contractors
		Check Hours & Rates	Check hourly/daily rates and Hours Worked with Contractor and Agency/Client.
		Invoice Agency/Client	Invoice Agency/Client on behalf of Limited Company.
		Process Expenses	Process all Business Expenses Associated with Limited Company.
		Pay Income Tax	Pay Limited Company Employees Income Tax.
		Pay National Insurance	Pay Limited Company Employees National Insurance Contributions.
		Issue Dividend Payment Certificates	Part of company administration, issue Share Dividend Payment Certificates.
		Register for and Pay VAT	Set up VAT registration and submit VAT returns to HMRC.
		Contractor Tax Returns	Prepare and submit contractor personal tax returns on request.
		Text and email payment notification	Send both text and email remittance advice.
		Agency/Client Services	Company Accounts
	Payroll Outsourcing		Outsourcing of Agency Payroll Function.
	Contractor Division Outsourcing Services		Outsourcing of Entire Contractor Division Function.
	Contractor Tax Returns		Prepare and File ANY Contractor Tax Returns.
	Tax & NIC Rebate Processing		Process Tax & NIC rebates for contractors leaving the UK part way through any tax year.
	Training		Provide training for agencies and clients on employment structures, legislation and compliance.
	Database of skilled professional contractors available		Over 3000 skilled contractors on NoPalaver database available to agencies and clients.
	Single Solution Source		Provide a single source of employment and payment solution advice

Group Member	Business Area	Service	Detail
NoPalaver Umbrella	Contractor Services	Set up as Employee of NoPalaver Umbrella Ltd.	Provide an employment company under which contractor can operate.
		Invoice Agency/Client	Invoice Agency/Client for time worked.
		Process Expenses	Process all business related expenses.
		Pay Income Tax	Prepare and pay contractors income tax due under PAYE to HMRC.
		Pay National Insurance	Prepare and pay contractors National Insurance due under PAYE to HMRC.
		Insurance Cover	Provide Public and Employers Liability Insurance Cover as part of the service.
		Check Timesheets	Check timesheets against time actually worked.
		Pay net amount into personal bank account weekly	Payment made to contractor on a weekly basis, net of deductions.
		Text and email payment notification	Send both text and email payment notification when contractor has been paid - with amount.
		Check Hours & Rates	Check hours worked with contractor and agency and rates to be applied.
	Agency/Client Services	Database of skilled professional contractors available	Over 3000 skilled contractors on NoPalaver database available to agencies and clients.
		Training	Provide training for agencies and clients on employment structures, legislation and compliance.
		Loyalty Incentive Schemes	Provide Incentive Schemes to promote a closer working relationship with agency/client.
		Single Solution Source	Provide a single source of employment and payment solution advice

Group Member	Business Area	Service	Detail
NoPalaver CIS	Contractor Services	Invoice Agency/Client	Invoice Agency/Client for time worked.
		Check Timesheets	Check timesheets against time actually worked.
		Process Expenses	Process all business related expenses.
		Text and email payment notification	Send both text and email payment notification when contractor has been paid - with amount.
		Pay CIS Tax	Pay tax due under CIS to HMRC on contractors behalf.
		Net Weekly Payments Made to Personal Bank Account	Payment made to contractor on a weekly basis, net of deductions.
		Check Hours & Rates	Check hours worked with contractor and agency and rates to be applied.
	Agency/Client Services	Database of skilled professional contractors available	Over 3000 skilled contractors on NoPalaver database available to agencies and clients.
		Training	Provide training for agencies and clients on employment structures, legislation and compliance.
		Loyalty Incentive Schemes	Provide Incentive Schemes to promote a closer working relationship with agency/client.
		Single Solution Source	Provide a single source of employment and payment solution advice

Group Member	Business Area	Service	Detail
NoPalaver Contractors	Contractor Services	Straightforward Payment Solution	Provide facility for contractor to invoice agency/client and receive payment in return.
		Check Timesheets	Check timesheets against time actually worked.
		Text and email payment notification	Send both text and email payment notification when contractor has been paid - with amount.
		Invoice Agency/Client	Invoice Agency/Client for time worked.
		Pay net amount into personal bank account weekly	Payment made to contractor on a weekly basis, net of deductions.
		Check Hours & Rates	Check hours worked with contractor and agency and rates to be applied.
	Agency/Client Services	Training	Provide training for agencies and clients on employment structures, legislation and compliance.
		Loyalty Incentive Schemes	Provide Incentive Schemes to promote a closer working relationship with agency/client.
		Single Solution Source	Provide a single source of employment and payment solution advice
		Database of skilled professional contractors available	Over 3000 skilled contractors on NoPalaver database available to agencies and clients.

Agency & Recruitment Company Services

Hundreds of agencies and recruitment businesses have already discovered The NoPalaver Group and are now benefitting from a relationship which provides significant benefits, opportunities and comfort. To facilitate this, we make it absolutely clear what we do and what we don't do.

NoPalaver Accountants Client Relationship

- We provide a range of accountancy services from which our clients' can select a solution which delivers what they need and works for them.
- Clients can change their service if their business requirements change.
- We charge a flat rate fee, agreed in advance that is not dependent on our client's income or rate.
- We do not participate in the negotiation of clients' contracts nor does it influence or control the provision of services between client and end users
- We cannot influence or control the way clients receive payments or benefit financially from the provision of the client's services to the end users
- We have no influence or control on the way clients distribute their income and have no control or access to any client bank accounts
- We do not insist on the use of a specified provider for any ancillary services
- We do not offer or promote tax loss insurance to clients

Value Added Services for Agencies

There are a number of ways The NoPalaver Group can provide "Value Add" services to recruitment companies and agencies.

Save time and money on advertising and sifting through an inbox of CV's received in response to an advert placed by you.

The NoPalaver Group is a source of skilled contracting professionals and therefore has available qualified and experienced contractors.

Some of the benefits of utilising our contractors:-

- All contractors pre-vetted and checked.
- We are highly experienced in the Contracting Market.
- Our contractors are highly qualified and commercially aware
- Our contractors are already working through an established and compliant operating structure
- We have at our fingertips a range of skills and disciplines across a number of sectors (aerospace, aviation, rail, automotive engineering, driving, building trades, IT&T)
- We can offer a single project based resource
- One of our companies may already be set up on your systems as a previous supplier which will make things even easier.

For further information, contact the NoPalaver Group on **0870 444 1728**
or visit www.NoPalaverGroup.com



Notes.