

Your Key Information Document

This document sets out key information about your relationship with us and the intermediary or umbrella company used in your engagement, including details about pay, holiday entitlement and other benefits.

Further information can be found at www.champion-contractors.co.uk

The Employment Agency Standards (EAS) Inspectorate is the government authority responsible for the enforcement of certain agency worker rights. You can raise a concern with them directly on 020 7215 5000 or through the Acas helpline on 0300 123 1100, Monday to Friday, 8am to 6pm.

GENERAL INFORMATION

Name of worker:	KID
Name of Employment Business	Venn Group
Name of umbrella company:	Champion Contract Services Limited
Your employer :	Champion Contract Services Limited
Type of contract you will be engaged under:	Employment Contract (Contract of Service)
Who will be responsible for paying you:	Champion Contract Services Limited
How often the umbrella company and you will be paid	Weekly

INTERMEDIARY OR UMBRELLA COMPANY PAY INFORMATION

You are being paid through an umbrella company: a third-party organisation that will calculate your tax and other deductions and then pay you for the work undertaken for the hirer. We will still be finding you assignments.

The money earned on your assignments will be transferred to the umbrella company as part of their income. They will then pay you your wage. All the deductions made which affect your wage are listed below. At the bottom you will find a representative example of weekly salary with all relevant deduction. If you have any queries about these please contact us.

Your payslip may show you as an employee of the umbrella company listed below.

Name of umbrella company:	Champion Contract Services Limited
Any business connection between the umbrella company, the employment business and the person responsible for paying you:	None
Minimum gross rate of pay transferred to the intermediary or umbrella company from us:	As a minimum the employment business will transfer an amount required by the umbrella company in order to administrate payments in line with National Minimum Wage regulations
Deductions from umbrella income required by law:	<ul style="list-style-type: none"> • Apprenticeship Levy - As a large employer, the umbrella company is required to pay the UK's Apprenticeship Levy. • Employers National Insurance (NIERS) - The amount the umbrella company pays HMRC as your employer for National Insurance. • Employer's pension – 3% employer contribution. • Holiday pay - Rolled up

Any other deductions from umbrella income (to include amounts or how they are calculated)	<ul style="list-style-type: none"> • Company Margin: The Champion margin is deducted based on the service the contractor is under at a fixed rate. Prime Pay - £24.00 Weekly / £88.00 Monthly, Plan Pay - £28.00 Weekly / £98.00 Monthly Plus Pay - £34.00 Weekly / £128.00 Monthly
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Minimum rate of pay to you:	<p>Minimum Rate of Pay - The hours you have worked multiplied by the National Minimum Wage.</p> <p>(For example: £429.00 for 37.5hrs per week, assuming you are 21 years old and over)</p>
Deductions from your wage required by law:	<ul style="list-style-type: none"> • Employees National Insurance Contribution • Income Tax
Any other deductions or costs taken from your wage (to include amounts or how they are calculated):	<ul style="list-style-type: none"> • Pension Contributions – 5% employee contribution • If relevant – student or postgraduate loan deductions • If relevant – earnings attachment orders
Any fees for goods or services:	None

Holiday entitlement and pay:	<p>You can choose whether your holiday pay is rolled up or accrued. For the purpose of this Key Information Document we have assumed that your holiday pay will be processed on a rolled up basis. This means an amount equal to 12.07% of your wages will be paid to you in addition to your wages to represent your holiday pay.</p> <p>If you wish to accrue your holiday pay, Champion will withhold an amount equal to 12.07% of your wages from the rate transferred to Champion. This will then be paid to you at your request when you take annual leave. Whether you receive holiday pay rolled up or accrued, the amount of holiday pay will be the same and Income Tax & Employee's NIC's are taken from this amount upon payment.</p>
Additional benefits:	Champion Rewards Scheme (no extra cost)
Any opt-out agreements under Regulation 32	Opted out

EXAMPLE PAY

	Umbrella fees	Worker fees
Example gross rate of pay to umbrella company from us:	£1,000.00	
Deductions from intermediary or umbrella income required by law:	Employers NI	£93.94
	Apprentice Levy	£4.28
Any other deductions or costs taken from intermediary or umbrella income:	Margin	£24.00
	Employers Pension Contribution	£22.07
	Holiday Pay	£92.16
Example rate of pay to you:		£763.55
Plus advanced (rolled up) holiday pay		£92.16
Total Example Gross Pay		£855.71
Deductions from your pay required by law:		Income Tax £115.40
		Tax Code 1257L
		Employee's NI £49.12
Any other deductions or costs taken from your pay:		Employee's Pension Contribution £36.79
		Student Loan £0.00
Any fees for goods or services:		N/A
Example Net Take Home Pay:	Weekly	£654.41

Please note that these calculations are relevant for the 2024/25 tax year - they make a provision for employer or employee workplace pension contributions.