



FAQ's for using Clipper Contracting (Clipper Total & Clipper PAYE)

1. What does Clipper Contracting Group do?

Clipper Contracting Group offers an alternative to being paid PAYE by your client or agency and is safe and compliant. If you are engaged as an employee under our Clipper Total solution, and are not subject to supervision, direction or control, you can submit business-allowable expenses that you incur whilst on assignment, that reduce your tax and NI liability, which in turn, will improve your net pay.

2. What are Clipper Contracting's opening hours?

Monday to Friday, 8.30am – 5.30pm, excluding bank holidays.

3. How do I register with Clipper Contracting Group?

If you have secured your assignment through a recruitment agency, it is likely you will be engaged as an employee of Clipper Contracting. You would therefore register with us, either by over the phone by ringing on 01305 233170 or by completing your details online. We will issue you with an electronic contract to accept via your online portal.

Remember to send suitable ID showing your eligibility to work in the UK and a copy of your P45 or a P46 (New Starter Checklist).

4. Can I engage as a self-employed sub-contractor?

Due to the false self-employment legislation, many recruitment agencies will not allow you to engage on a self-employed basis.

For those that do, you will need to be genuinely self-employed for that position and not to be found under Supervision, Direction and Control. This is in line with HMRC guidelines. Please contact us on 01305 233170 if you are unsure.

5. What other documentation is required?

In order for us to complete your file you will need to provide proof of your eligibility to work in the UK, proof of your National Insurance number and proof of address. For the eligibility to work, this would typically be a copy of the photo page of your passport with copies of any relevant visas. Alternatively, you can provide a copy of your birth certificate along with proof of your NI number. If you do not have any of these documents or require further clarification, please call us on 01305 233 170.

6. Will I get confirmation that my application has submitted successfully?

Yes, when you click the submit button, you will get a green banner indicating the successful submission and that a member of our on boarding team will be in touch soon. A copy of your contract will follow within the next 24 hours. You will need the password you set in order to access this.

7. How do I send in any additional paperwork?

Any supporting documentation can be sent by email to contactus@clippercontracting.co.uk, by fax to 01305 233179 or posted to 1 Widcombe Street, Poundbury, Dorchester, DT1 3BS.

8. What is an assessment of Supervision, Direction and Control?

In order to have the ability to submit expenses, we have to be sure you are not operating under or someone has the right to, Supervision, Direction or Control, in the manner in which the work is done. As this is on a per assignment basis, we need to carry out this assessment upon the commencement of each assignment you undertake.

9. What if I am Supervised, Directed or Controlled?

Should you be found to be under Supervision, Direction and Control, you will still be able to work through Clipper PAYE but you won't be able to submit expenses. Other solutions may be available so please speak to one of our advisors so that we may best advise you.

10. If I'm Clipper Total, how do I submit expenses?

We recommend these are submitted electronically by logging in to your online portal. This link can be found on our website and you will require your portal log-in details. Just click the 'expenses' section and enter the relevant details as well as any uploading receipts.

Alternatively, scanned copies of the expenses claim forms (available on the downloads section of the website) can be sent along with relevant receipts to expenses@clippercontracting.co.uk. You will get a confirmation email if this is received correctly.

You may also choose to fax or send these by post but please note that we cannot be held responsible if these are not received by our deadline.

11. When is the deadline for submitting expenses?

All expenses claims and relevant receipts must be with us by Tuesday close of business, before the Friday you are due payment. Any expenses received after this deadline may not be processed and will be carried over to the following payment you receive as long as it is not your last payment.

12. What is holiday pay?

As an employee of Clipper Contracting, you are entitled to holiday pay which we accrue at a rate of 12.07% (equivalent to 20 days and 8 bank holidays). If you would like to request holiday pay, please do so by no later than close of business on the Tuesday before the Friday you wish it to be released. This can be done through messaging us through the portal, emailing to holiday@clippercontracting.co.uk or calling us on 01305 233170.

Please note the holiday year runs from 1st January until the 31st December. You must claim all holiday within these dates.

13. Do I require a P45 or P46 (New Starter Checklist)?

If you are engaged as an employee under either Clipper PAYE or Clipper Total, then we will need either of these to ensure we pay you using the correct tax code. A P45 from your most recent employer should be provided. Alternatively, complete and return the P46 (New starter checklist), choosing one of three options that best describes your current situation. Without either of these, you will be put on a Basic Rate (BR) tax code. If you require assistance, please contact us.

14. When can I expect to be paid?

We process payments all the way through to 5.30pm on a Friday so please be patient as the exact time you are paid may depend on when we receive instruction from your recruitment agency. However, the majority of our instructions are received in good time and we will process these on a payrun as soon as we can, with most of our employees paid by the Thursday evening.

15. How do I know how much I have been paid?

You will be sent a text message confirming your net pay amount and a payslip will follow by email to the address provided.

16. What if my pay is different to that I was expecting?

We will pay you as instructed by the recruitment agency, so please check that the number of hours processed is correct in the first instance. If it isn't, contact the recruitment agency. For anything else, please contact us on 01305 233170 so we can discuss your payslip with you.

17. How do I change my bank details?

If you wish to change your bank details, we will need these confirmed in writing by post, email or through the portal. We do not accept bank details over the phone. Please indicate the sort code, account number, bank name and account holder name.

18. Where do I get timesheets from?

You should liaise with your recruitment agency about timesheets.

19. When do I request a P45 from Clipper Contracting Group?

Only when your employment with Clipper Contracting Group terminates will a P45 be issued to you. You may continue your employment with us even if you carry out assignments for multiple recruitment agencies.

20. What if I don't have a National Insurance Number?

You should apply for an NI number should you not have one as we cannot pay you without this vital piece of information. It is used to identify you when we upload your payment information to HMRC.

21. Am I entitled to sick pay or any other employee benefits?

Yes, as an employee of Clipper Contracting Group, you are entitled to Statutory Sick Pay, Maternity and Paternity Pay and access to a pension scheme. For details on the eligibility of each, please contact us.

22. Why have I started paying into a pension?

The government have recently introduced the workplace pension scheme, requiring every employer to enrol their employees into a pension scheme. We defer this initially for 3 months but once this time is up, you must be enrolled before, should you choose to, opt out. Our pension provider, NOW Pensions will liaise with you at this point.

23. What if I don't have my own bank account?

If you don't have your own bank account, we can pay into someone else's; just fill in the details on the application form.

24. What is a tax code?

A standard tax code is 1100L which means you can earn £11,000 a year tax free. It is calculated on a pro rata basis of £212 per week. Other tax codes could include W1 (we may not have prior tax information), BR (a basic rate code, possible emergency tax) or a 0T (no supporting documents such as P45 or new starter checklist were supplied).