



optimum
pay group

We're Payroll Experts

Introducing Optimum Pay Group

+ Our fully compliant payroll solutions let you get to grips with your finances quickly and effortlessly.

At our heart is the idea to bridge the gap between commercial accountancy and a commercial outsourced payroll company.

Since our inception in 2017, we have strived every day to provide exceptional service, while listening to our clients' needs. We are a payroll company that helps businesses and individuals find the right solution to suit their requirements, whether it's a fully compliant, full-service payroll solution such as PAYE, Umbrella, Accountancy and CIS or just a simple free consultation.

Ideally located in the heart of Cheshire, Optimum Pay Group is centrally positioned to offer top-notch service to clients across the UK.

The success of Optimum is built on our adaptation to, and ongoing compliance with changes in legislation, ensuring that our systems are fully compliant and in line with all current legislations. Alongside compliance, customer service is central to OPG's ethos.

Our continued growth throughout the years is a testament to this ethos, which is also recognised by our Payroll Solutions Provider of the Year, Innovative Payroll Solutions Provider of the Year, and Best Payroll and Financial Services Provider, Award of Excellence awards in 2019 and 2020 as well as being shortlisted for Best Umbrella Company at The Contracting Awards 2020 and 2022.

Payroll is the most intricate, important, and complex function of any business. In this brochure, you'll see how we can help your business solve its payroll challenges. You'll discover the advantages of choosing Optimum Pay Group as your outsourced payroll partner. We hope that this brochure will answer your payroll queries, however we're always here to help you should you need it.

Tamara Beckett,
Operations Director
Optimum Pay Group



Payroll Solutions

Umbrella

- PAYE Tax & NI Calculations
- Workers are fully employed by Optimum Pay Limited
- Statutory Deductions made to HMRC
- Daily & Weekly Payroll
- Competitive company margins

CIS (Construction Industry Scheme)

- Approved CIS Scheme
- Compliant Tax Contributions
- Accurate Returns & Records
- No Future Liabilities

PAYE

- Gross-to-Net Calculations
- Tax & NI deducted at Source
- Compliant white labelled Payslips
- Friday Payment Dates

Limited Company

- Dedicated Accountancy Service
- Self-assessment Submissions
- Monthly VAT Returns
- Competitive Fee Structures

We've got you covered.

We believe in the power of rewarding loyalty, so we're making it easy for contractors to get what they want, when they want it. That's why we've partnered with Remus Rewards, the leading provider of loyalty programs for contractors.

All our models offer free access to Remus Rewards to our candidates/clients, which lets them choose from over 2,500 products and experiences, from cinema tickets to discounts from high street retailers.

We also offer our candidates our employee assistance programme through Remus Rewards, giving them immediate access to counselling, legal and financial advice, and health and wellbeing support to help them work through life's challenges.



Compliance Credentials & Accreditations

+ APSCo - Trusted Partner

As an affiliate member of the Association of Professional Staffing Companies, we proudly bear this badge of quality and comply with their code of conduct, ensuring our robust processes result in highly professional behaviours.

Through APSCo's research and guidance, we have access to model documents and toolkits through to legal guidance, which can be invaluable when it comes to supporting our clients.

At Optimum Pay Group, we want to be at the centre of our industry—and because being a member gives us access to valuable data that helps us make better decisions about our business practices.



+ PayePass Verified

At Optimum Pay Group, we're committed to compliant payroll. With PayePass Verification, we've got the solutions to remove any element of doubt. By us undertaking regular, independent audits of our entire payroll functions, you can be assured that your entire payment stream is accurate and fully compliant.

We ensure complete transparency to our clients and achieving PayePass verification shows our commitment to complying with government regulations and legislation.



+ Professional Passport Approved

Optimum has the Trusted Stamp of Compliance from Professional Passport – the largest, insurance-backed, independent assessor of payment intermediary compliance.

As an Umbrella company, we must be sure that all our clients, consultants and employees are compliant with current regulations. Therefore, we have gone through a rigorous evaluation process and received the Trusted Stamp of Compliance from Professional Passport.

The tax landscape is constantly changing, and the approval from Professional Passport gives complete peace of mind that we operate compliantly within HMRC tax rules but also across the many other areas of legislation that apply.



+ Jobs Aware Approved

Optimum Pay Group are committed to labour market transparency, with our workers at the heart of everything we do. Jobs Aware support workers with free help and advice. Partnering with Jobs Aware further confirms our commitment to our complaint practices and customer care ethos.



The Contracting Awards 2020 & 2022 – Finalists

Optimum Pay Group are thrilled to have been shortlisted for The Contracting Awards 2020 and in 2022 which identifies top service providers in the industry with a focus on innovation and leadership. We pride ourselves on being able to work with all types of clients from small businesses to large multinational companies by providing them with the best possible solutions for their payroll needs. This recognition is a testament to our commitment to providing you with the highest quality of service and support, while delivering on time and on budget.

As a result of our recent expansion, we are now able to enter The Contracting Awards 2023 in the, larger bracket of Best Umbrella Company (over 1,499 clients). This is an important step for Optimum Pay Group as we're benchmarking ourselves against prominent payroll companies which have been doing this for decades. And while we're certainly not industry newcomers, this award provides immense opportunity to showcase OPG is spearheading the payroll industry.



SCCCI Excellence in Customer Service – Finalists

At Optimum Pay Group, we take great pride in the long-term relationships we have built with our clients. We are pleased to announce that we have been shortlisted for the South Cheshire Chamber of Commerce & Industry: Excellence in Customer Service award.

We've demonstrated we understand our consultants' needs are a priority throughout our entire business. Our mission is to ensure that our clients receive the best service possible, and we believe that this recognition exhibits that we have achieved our goals.

Umbrella Companies

Explained

An Umbrella Company provides payroll services to contractors who are not otherwise employed by the company they undertake work for. For example, these workers may have been sourced by a recruitment agency which have then outsourced payroll function and employer responsibilities to an external payment intermediary.

For the self-employed, by working through an umbrella company, contractors can avoid many of the administrative and financial responsibilities that come with setting up a limited company or becoming a sole trader.

An Umbrella company becomes the contractors' employer, so that wages are processed through PAYE. The Umbrella company will take care of all the paperwork, including filing tax returns, paying employer's National Insurance contributions, and deducting PAYE from contractors' payslips.

The benefits of using Optimum Pay Group as your Umbrella partner include:

- We're Payroll Experts: You can rely on Optimum Pay Group's team of dedicated payroll experts to ensure that you are paid compliantly, and all necessary taxes are deducted from your payslip.

- Candidates are covered by our insurances such as Professional Indemnity, Public Liability, Employers Liability & Drivers Negligence (if applicable).

- Employee benefits package: Optimum provides all employees (contractors) with a benefits package, including insurances to rewards and retirement plans. This allows them to have those same benefits as if they were full-time employees at your business.

- To ensure compliancy: Optimum ensure compliance by providing constant checks while adhering to all current legislations, guaranteeing that contractors are paid correctly. Contractors can rely on Optimum Pay Group for complete peace of mind that they'll be paid on time, every time.

Our contractors are granted statutory employment rights which covers sick and holiday pay, pension management as well as gross-to-net payroll calculations that consider all tax and NI liabilities.



Implications of IR35

As of April 6th, 2021, it is no longer the sole responsibility of the contractor to check compliancy, dependent on who the individual is contracting for. However, as specified within the reforms, responsibility lies with the contractor if employed in the private sector, or if the contractor is classed as a small company through the Companies Act of 2006.

It's important to note that IR35 does not apply to all personal service companies (PSCs), but only when there is a "deemed employment" situation. It's also essential for contractors to adopt Supervision, Direction and Control (SDC) best practice. The new rules on SDC affect the way that contractors work with umbrella companies however, at OPG we work closely with our clients to ensure that they're fully compliant and understand their tax obligations.

With the UK's IR35 legislation in place, it can be difficult for contractors to adapt to the new laws and protect themselves from liability and potential penalties.

At Optimum Pay Group, we've helped thousands of contractors navigate this new environment by providing them with the tools and support they need to become compliant with IR35 regulations. We help contractors adapt to the legislation so they can continue working without worrying about potential penalties or changes in their circumstances.



Proven Compliance

Through professional accreditation and membership, Optimum maintain a proven record of compliance. Our procedures ensure that all contractors comply with the new IR35 legislation.



Simple processes

Our simple eligibility process ensures our contractors meet the criteria which means they are not liable to conduct their own employment status test.



Risk-free

Our service guarantee means that our contractors are comprehensively insured, up to £5m, which is backed by our approval of Professional Passport.



No Liability

As an Umbrella Company, Optimum Pay Limited are the legal employer of our contractors. We are the fee-payer and therefore accountable for calculating and paying the correct Tax and NI.



Transparency

Optimum Pay Limited is responsible for ensuring all our contractors are fully aware of the requirements of IR35. We know that this can be a stressful and confusing process for some, so we offer dedicated assistance in completing reports required by HMRC.

Supporting Your Agency

As a recruitment agency, your business is built on the trust of your clients. You need to be able to deliver on your promises and make sure you're providing them with the best possible service.

Our system is designed to help you focus on what matters: building up your business and getting new jobs filled. We handle all the complicated stuff for you: from payroll reporting and tax returns to employee records management and reconciliation.

As part of our commitment to supporting the recruitment industry, our payroll solution enables you to protect the interests of your agency stakeholders while ensuring that all processes and procedures comply with current legislation. What's more, our audits from Professional Passport ensure that we are always up-to-date with what is expected by regulators.



Commercial Partnerships

With a dedicated team of experienced account managers, we're able to provide an exceptional level of service to our clients. Our account managers have years of experience in their respective field and are ready to help you with any questions that you may have about your payroll needs.



Full-service Provision

Optimum Pay Group is proficient in providing expertise in a range of payroll models. From Umbrella and PAYE to accredited Construction Industry Scheme (CIS) services and accountancy.



Guaranteed Compliance

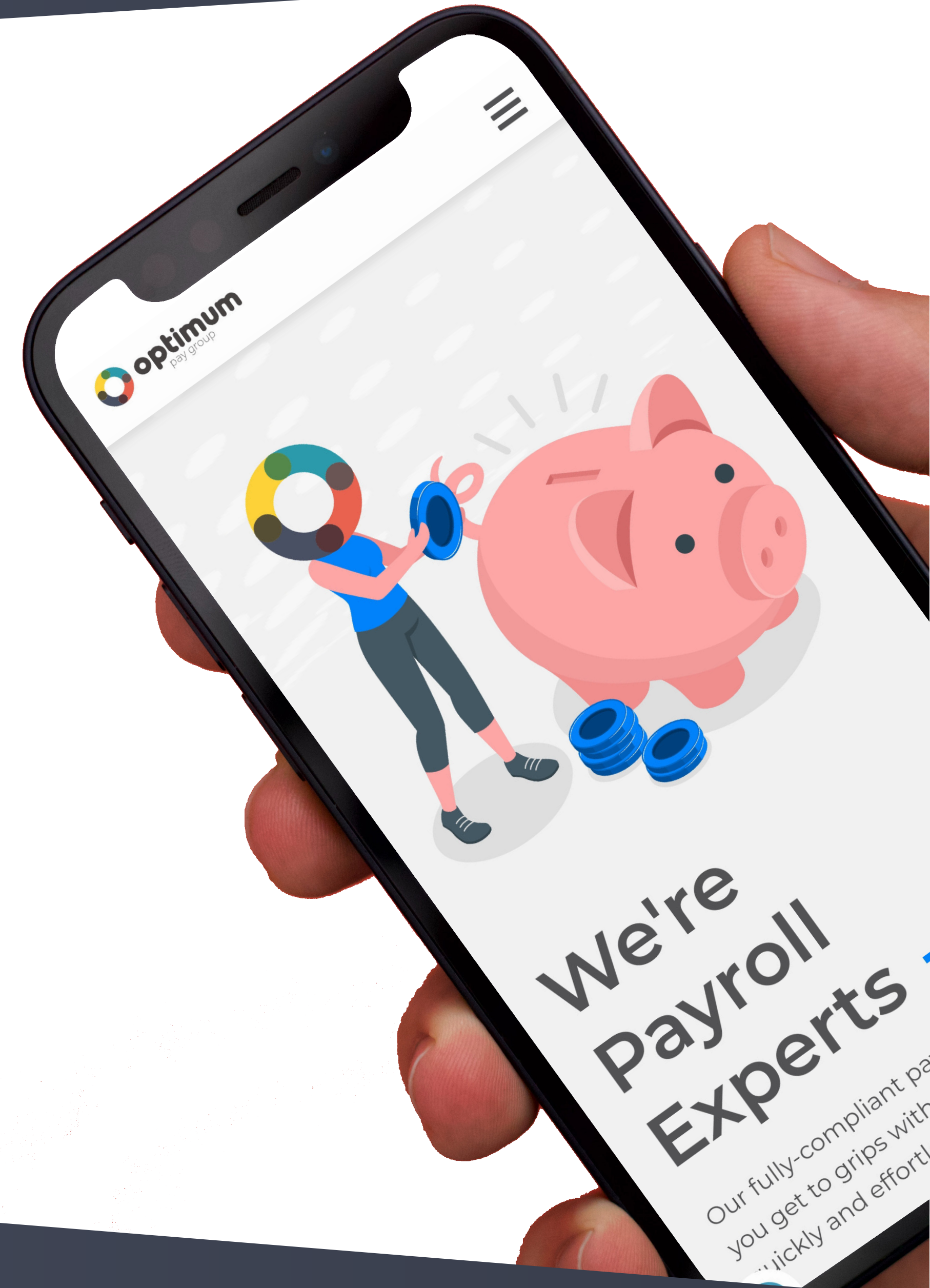
Optimum Pay Group is a trusted member of APSCo, PayePass as well as Professional Passport accredited. This ensures that we are compliant with industry legislation and standards through regular audits by professional bodies.

We are also well on our way to FCSA accreditation, our processes meet several requirements and we're able to demonstrate our compliance with those requirements through regular reviews.



Dedicated Consultancy

If our years of payroll experience have taught us one thing, it's that one size doesn't fit all. We consult with you to tailor our payroll services to deliver success, and whether it's PAYE, Umbrella, CIS that suits your business best, we'll refine and implement a completely bespoke solution.



Your Insurance Breakdown

Insurance is always needed and provides financial protection when things go wrong. We will strive to ensure nothing ever goes wrong but providing our clients with peace of mind is key to our company's ethos.

Employer's Liability £5,000,000

An Employers Liability Insurance policy covers the business against claims made by employees that arise from an accident which developed whilst on duty. This covers claims for injuries sustained as a result of an accident or injury that occurred due to an employee's inability to perform normal duties. It can also cover claims for business interruption, among other things.



Professional Indemnity £5,000,000

Professional Indemnity Insurance is a way for you to minimise financial risk when working with a third party. It can cover any situation you could be held liable for as an expert, including intentional acts and negligence, which has the potential to cause financial loss.



Public and Products Liability £10,000,000

Public and Products Liability insurance provides protection to your company against legal claims and damages that arise from accidents caused by the operation of your business or from the use of your products. These insurance policies help protect you if you are found liable for property damage and personal injury.



Management Liability £100,000

Management liability insurance is designed to cover damages caused by the management of a business. It covers lawsuits such as wrongful termination, discrimination, defamation, breach of contract, environmental pollution, etc.



Crisis Containment £25,000

Crisis Containment insurance is designed to safeguard against unexpected financial downturns brought on by unforeseen disasters. This coverage will help you pay for some of the costs associated with managing a crisis as well as assist in building continuity with customers, suppliers and partners during times of emergency.



Driver's Negligence £2,000,000

If you are involved in an accident while driving, Driver's negligence insurance will cover damages to other people or property. This insurance is intended for when the driver is at fault for an accident, and covers the costs incurred, including legal and injury.



What our clients say:

Testimonials

With five-star rating on Trustpilot, we know how important it is to provide excellent customer service. We're focused on making sure that our clients are always happy with their experience.

Our clients love us because we're easy to work with, we make the process simple, so they can focus on what matters most to them. We pride ourselves on our 5 star reviews on Trustpilot and they attest to the high quality of our team...



Katie from Optimum was amazing

"Katie from optimum was amazing! She gave me clear and easy to understand information about their services, I had tons of questions and she took time to answer all my questions, and if she didn't have an answer for me herself, she went to ask and got back to me with an answer. I found Katie very professional and kind and that made me as a contractor feel respected and valued, thank you optimum."

Date of experience: 25 November 2022

Great customer support

"I am pleased with the eventual resolution of my complaint. It was a one off experience and I believe the company is proactive in ensuring customer satisfaction. It was a good thing that each time I called there was someone who calmly and politely responded to my concern. I will not consider moving to any other umbrella company."

Date of experience: 20 October 2022

Great service!

"I have just joined optimum pay group and the registration process with Leigh-Ann was quick and easy! Saskia also kindly called and emailed to check Everything was well following my payment. Fantastic service!"

Date of experience: 24 October 2022



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