

Set  
yourself  
free



Freedom to get more from your work – knowing you're in safe hands

Work in the way that's best for you – while we handle your administration, maximise the amount you take home, and keep you compliant with legislation.

**gabem**

Freedom to work the way you want



# Take control

Working as a free agent – whether contractor, temporary worker, freelancer or self-employed – offers more flexibility and freedom to work when and how you want to. But along with this comes the responsibility of complying with employment legislation and managing all your administration. This is where we come in.

Gabem brings you a unique advantage. We have a number of payment options to suit the type of job or contract you're working on and your own business arrangements. If your situation changes, Gabem can provide an option most appropriate to your changed needs. It's an easy way to work, because we take care of it all for you.

## Cut the risk

Unless you're a regular employee working on PAYE, you face a maze of tax rules. You obviously want to take home as much money as you can legitimately, but you need to know what the rules do and don't allow.

Gabem enables you to comply fully with current legislation, and work in the best way for your personal situation. This means you maximise the money in your bank, minimise your paperwork and importantly, minimise risk, because you're always acting legitimately.

## Self-employed or not

Self-employment may look like the best choice financially. But nobody can simply 'choose' to be

self-employed on every work assignment. HM Revenue & Customs (HMRC) has strict rules about who qualifies as self-employed, and there are penalties for getting it wrong. We can help you make the right choice for your situation

## What's right for you

If you always need to work through an umbrella company, or you're wholly self-employed, you'll stay with the one Gabem payment option that's right for you. But if your circumstances change, it's possible to change to another option.

When you sign up with Gabem, you'll need to complete application forms. These cover everything we need to know about your current position – such as ID, tax reference, and right-to-work information. This way we can set you up quickly.

Find out about your options – call us (01798 861100) or visit our website ([www.gabem.com](http://www.gabem.com)) to ask for our full Brochure. This tells you everything about benefits and costs.

Our three options are specially designed for people who work on various contracts at various workplaces – whether through agencies, sub-contractors, or direct with a company.

# Umbrella

Gabem Umbrella is the answer if you don't qualify as self-employed, but can benefit from claiming expenses related to your work.

You become an employee of Gabem Management Limited, as one of a number of individuals employed under the same 'umbrella'. You're better off than simply being engaged by the agency or company direct because you can claim certain expenses, which means more money in your account.

You also qualify for statutory benefits, and can get the tax benefits of the Gabem Umbrella Personal Pension Scheme. Employers and Public Liability insurance is included, and Gabem's personal accident insurance is available at low cost. And with Gabem to handle your administration, you have more free time and less hassle.

## Benefits

- Claim legitimate business expenses and maximise the amount you take-home
- Qualify for statutory employment benefits
- Gabem Employers and Public Liability insurance is included
- Get the tax benefits of the Gabem Umbrella Personal Pension Scheme, and other Gabem benefits, such as a mortgage service
- Gabem handles your paperwork, and sends weekly payment records and end-of-year documents
- Receive free texts on your mobile phone when we send money to your account
- Be covered by Gabem's personal accident insurance at low cost (£2.50/week), and options like 24-hour personal accident and income protection insurance
- Relax because the service complies with legislation, with taxes and deductions paid when due.

# CIS

Gabem CIS is for you if you're self-employed and working in the construction industry, or taking on work related to construction operations.

You must be registered with HMRC under CIS (Construction Industry Scheme) and working under a self-employed contract before you can use Gabem CIS, then you'll be paid as a self-employed sub-contractor (like a personal CIS4 card-holder in the CIS system before April 2007). We deduct the appropriate tax on account, and remit it to HMRC on your behalf. The advantage for you is that it avoids big annual tax bills, and you may even get a rebate.

With Gabem CIS you can offset allowable expenses at the end of the tax year and benefit from reduced NI contributions for the self-employed. And with Gabem to handle contracts and invoices, and send you end-of-year documents, you have less paperwork to worry about.

## Benefits

- Control your working life, with Gabem on hand to help
- Offset allowable expenses at the end of the tax year to see more money in your bank
- Benefit from reduced NI contributions for the self-employed
- Cut paperwork with Gabem to handle contracts, invoices, and so on
- Receive Gabem documents that help you complete your tax return and recover any excess CIS deductions
- Be preferred by companies and agencies that do not want sub-contractors directly on their payroll
- Know that your tax is provided for week by week through the appropriate deduction of 'tax on account' that Gabem remits to HMRC on your behalf
- Access to competitive Public Liability insurance (up to £5,000,000) through Gabem if required
- Benefit from same-day payment at no charge
- Receive free texts on your mobile phone when we send money to your account
- Access to Gabem's personal accident insurance at low cost (£2.50/week).



# Solo

Gabem Solo is the right option if you're self-employed on work other than construction operations.

Registered as self-employed for some or all of your work assignments? Working through your own Personal Service Company (PSC) and finding it expensive and time consuming? Gabem Solo brings you all the financial benefits of being self-employed – like the satisfaction of being your own boss, lower NI contributions, and the ability to offset allowable expenses at the end of the tax year.

We can also save you time, paperwork, and accountancy costs, because Gabem handles contracts and invoices, and sends you end-of-year documents. You can also purchase competitive Public Liability insurance (up to £5,000,000) through Gabem if you have not already got cover in place.

## Benefits

- Control your working life, with Gabem on hand to help
- Offset allowable expenses at the end of the tax year to see more money in your bank
- Benefit from reduced NI contributions for the self-employed
- Cut paperwork with Gabem to handle contracts, invoices, and so on
- Receive Gabem documents that help you complete your tax return
- Be preferred by companies and agencies that do not want sub-contractors directly on their payroll
- Access to competitive Public Liability insurance (up to £5,000,000) through Gabem if required
- Benefit from same-day payment at no charge
- Receive free texts on your mobile phone when we send money to your account
- Access to Gabem's personal accident insurance at low cost (£2.50/week).

# You're in safe hands

Let Gabem's safe hands take away the burden of administration and give you peace of mind.

We've been paying thousands of temporary workers and contractors every week for ten years, with an experienced, friendly approach that complies fully with legislation. Everything we do is geared to simplifying your working life, bringing you financial benefits, and freeing you from worry about administration

## Get the facts

Ask us to send you the full Gabem Brochure and application forms, or download them from [www.gabem.com](http://www.gabem.com). They give you full details of each Gabem option and what the benefits are, plus advice to help you decide which is right for you.

If your own situation is not clear and you'd like to talk to one of our Customer Service Team, just call 01798 861100. You can also contact us by fax (01798 861101), text (07797 880034), or email ([enquiries@gabem.com](mailto:enquiries@gabem.com)).

Once we have your completed form with the information we need, it only takes a couple of days to set you up on our system, then you're ready for more freedom in your working life.

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more money, more freedom, more support