

Contractor umbrella Crystal gains AEMC accreditation

[Crystal Umbrella](#), which specialises in providing payment solutions for contractors, has become one of only three independent companies to gain full admission to the Association of Employment Management Companies ([AEMC](#)). "This gives contractors further assurances that our financial affairs are managed responsibly," says Crystal's Mark Milligan.

The AEMC requires potential members to undertake a three-part test that includes an in-depth legal audit and a full compliance check undertaken by [Lawspeed](#), then a financial health-check and certification by an external accountant. And even once they have become AEMC members, employment management companies like Crystal Umbrella must adhere to a code of conduct that has eight core principles governing behaviour, service and performance.

Auditing internal processes

"We went through months of gruelling inspections and audits to ensure all our internal processes and procedures were of the right quality for contractors," says Milligan. "And although Crystal Umbrella's working practices were of a very high standard before applying for full AEMC membership, we had to adapt some of our existing processes to meet the very demanding standards AEMC membership requires. We've also implemented much more development training for frontline staff dealing with contractors."

Milligan says that contractors working through Crystal now have a third party seal of approval. "We process all contractor earnings via the taxman's pay as you earn scheme, and therefore compliance is 100% guaranteed."

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Mark Milligan, Crystal Umbrella

Re-branding

Crystal Umbrella has a fresh online presence – it was formerly known as No Longer Ltd. "We not only updated the look and the feel of the website," explains Milligan, "but we have also greatly increased functionality and information on our services, so contractors who wish to can find out all the basics before they call us."

An online portal allows contractors to submit timesheets and check when payments will be made into their accounts. And a new interactive salary calculator allows contractors to estimate their earnings, allowing for expenses and pensions, secure in the knowledge that the figures they see are compliant not only with HMRC's requirements, but also those of the AEMC.

Customer service

Another Crystal Umbrella initiative that was prompted by the AEMC audit process is what Milligan calls the Going the Extra Mile, or GEM, programme. "To reassure contractors that we are providing an efficient and transparent payment system and are totally professional throughout our business, we have introduced GEM, to promote first class customer service."

Launched in May and running on a quarterly basis, GEM is designed to reward staff who go the extra mile for contractors as well as external and internal stakeholders.

Safety in numbers

As Crystal Umbrella joins the small but growing ranks of AEMC members, the contracting world would appear to be a safer place. There is no doubt that HMRC will flex its muscles and apply the [Managed Services Company \(MSC\) legislation](#) as frequently as circumstances allow.


However, contractors whose umbrella companies are backed by the AEMC code of conduct are likely to be able to continue to ply their trade secure in the knowledge that, should the taxman come calling, they can politely show him their compliant paperwork, and then the door.

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