

Resource

A decorative graphic consisting of several overlapping, three-dimensional teal ribbons or bands that curve and twist across the top of the slide, framing the word 'Resource'.

New to the UK

facilitated by
Kim Maidment

Resource

Introductions

Kim Maidment Qualified and experienced senior HR and Outplacement specialist

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Agenda for today's workshop ... some of the things to consider:

- What kind of accommodation might be available?
- How do I go about finding employment?
- What should a contract of employment look like?
- Paying income tax & national insurance
- What other taxes are applicable
- Can I drive in UK on my existing driving licence?
- Do I need medical insurance?
- Anything else?

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Some 'useful' things you need to know about the UK

Brexit is a big deal right now

Healthcare is fully state-funded ... or is it?

You might find some new hobbies, like Morris dancing, cheese rolling

The weather is a universal ice breaker

London is not the UK!! You need to know about the whole of the UK

Our favourite sport is footy

Haven't quite converted to metric ... distance in miles, people's weight in stones etc

We love...
Queues...
Apologising ...
Never saying what we mean!

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But what do we *mean*?

What the British say	What the British mean	What others understand
I hear what you say	I disagree and do not want to discuss it further	He accepts my point of view
With the greatest respect...	I think you are an idiot	He is listening to me
That's not bad	That's good	That's poor
That is a very brave proposal	You are insane	He thinks I have courage
Quite good	A bit disappointing	Quite good
I would suggest...	Do it or be prepared to justify yourself	Think about the idea, but do what you like
Oh, incidentally/ by the way	The primary purpose of our discussion is...	That is not very important
I was a bit disappointed that	I am annoyed that	It doesn't really matter
Very interesting	That is clearly nonsense	They are impressed
I'll bear it in mind	I've forgotten it already	They will probably do it
I'm sure it's my fault	It's your fault	Why do they think it was their fault?
You must come for dinner	It's not an invitation, I'm just being polite	I will get an invitation soon
I almost agree	I don't agree at all	He's not far from agreement
I only have a few minor comments	Please re-write completely	He has found a few typos
Could we consider some other options	I don't like your idea	They have not yet decided

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Who knows what these expressions mean?

- Proof of the pudding
- At the eleventh hour
- All over the shop
- Fly in the ointment
- Set the world on fire
- Lay cards on table
- Put out feelers
- Paint the town red
- Money for old rope

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Finding Accommodation

- Buying property, renting property, sharing, being a lodger
- Tenancy agreements
- Rights as a tenant – deposit scheme
- Getting a mortgage
- Council Tax & Utilities (water, electric, gas)



Useful source of information:
www.citizensadvice.org.uk/housing

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Education System

- Private/Public vs State schools
- National Curriculum
 - GCSEs
 - A Levels
 - Degree
 - NVQs
 - Apprenticeships
- Naric – to check your equivalent qualifications in the UK
www.naric.org.uk

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Getting Work

- Employment culture in UK is unique so make an effort to understand it
- Demonstrate right to work in UK – make it easy for employer
- Have appropriate language skills for the job – meeting with native speakers
- Networking – networks are now global
- CV not a resume

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What should a CV look like?

- Maximum of 2 pages
- Attractive and easy to read
- Not less than pt 11 or 12
- Plenty of 'white space'
- No errors

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What should we include in our CVs?

- Profile
- Achievements
- Education & qualifications
- Experience from work (paid & voluntary) including competencies & skills
- Languages spoken
- Positions of responsibility held
- Hobbies & interests

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How can Resource help you develop your CV and find work?

- Tools & Techniques for Today's Market Seminar
- Making Your Application Stand Out Seminar
- One to one with your Advisor
- Helping you to find work experience/shadowing/volunteering opportunities
- Our services are free

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Types of Employment

- Public/private/not-for-profit
- Permanent
- Fixed term/temporary
- Full time/part time
- Annualised hours
- Zero hours contracts
- Self employment

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Contract of Employment/written Statement of Terms & Conditions

By law it must include the following and be given to you within 2 calendar months of starting work:

- Employers name & address
- Your job title
- A brief description of the work you are employed to do
- Place of Work (and other places you may be expected to work)
- Pay (rate, when you will be paid)
- Hours of work (including details of normal working hours)
- Holiday entitlement (including entitlement to holiday pay & public holidays)
- Entitlement to sick pay (may be contractual as well as state)
- Pension arrangements
- Notice
- Date employment starts (& when it will end if a fixed time contract)
- Disciplinary & Grievance arrangements
- Whether collective agreements apply

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Your employment rights

- Minimum wage for those over age 25 £8.21 per hour, less if younger
- Working Time regulations
- Holidays (Bank holidays may be included or be in addition)
- Notice
- Pension
- Access to grievance process
- Redundancy on completion of 2 years service
- Unfair dismissal
- Constructive dismissal

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Starting work as an employee – Pay as You Earn (PAYE)

- What is National Insurance? What is income tax?
- National Insurance number obtained from HMRC
- Income tax & NI is deducted from your salary and you are paid a net amount
- By law your employer must give you a payslip that gives details of how your pay has been calculated eg detail all amounts paid and all amounts deducted
- You may also have to pay tax on your income in your 'home' country

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National Insurance and Income Tax Rates

National Insurance Rates	% of salary
Earnings below £162 per week	0
Earnings between £162 and £892 per week	12%
Earnings above £892 per week	2%

Income Tax Rates	% of salary
Earnings below £12,500 per year	0
Earnings between £12.5k and £37.5k	20%
Earnings between £37.5k and £150k	40%
Earnings above £150k	45%

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Sample Payslip

Your payroll number 123456

The tax period Mr John Smith

Deductions - tax and National Insurance Pay Day 01/01/2016

Your tax code Company Name Ltd

Tax Week 12

CNPayroll

Earnings	Units	Rate	Amount	Deductions	Amount
Basic Pay			2,008.33	Tax (code 4321A)	233.33
				NI (category A)	169.40
				Pension	50.00
				Student Loan Plan X	10.00
Total			Earnings 2,008.33	Total	Deductions 442.73

Payments, wages, bonuses, commission

Expenses

Pensions

Student loan

Running Totals			
Tax Year to Date		Accumulations	
Gross Pay	25,000.00	Basic Pay	25,000.00
Taxable Pay	14,000.00	Ers Pension FL	50.00
Tax	2799.96		
This Employment			
Gross Pay	25,000.00		
Taxable Pay	14,000.00		
Tax	2799.96		
Employee's NI	169.40		
Employer's NI			
Previous Employment			
Taxable Pay			
Tax			

Amount Paid	
Earnings	2,500.00
Deductions	452.73
Net Pay	1,620.60
B/Forward	
Amount Paid	1,620.60
C/forward	
Payment method	BACS

Employer's Contributions

NI (category A) 100

Workplace benefits

Annual Salary 25,000.00

NI Number AB 12 34 56 C

Amount Paid 1,620.60

Your national insurance number

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Pension Entitlements

- All employers have to automatically enrol you in a (corporate or occupational) pension scheme
- Employers do not have to contribute if you earn less than £503 pm/£116 pw
- If eligible you contribute a min 5% and employers min 3%
- If you earn over £162 pw amount you will pay NI which will help you to build up an entitlement to a state pension
- Money advice Service's contributions calculator
 - www.moneyadviceservice.org.uk/en/categories/calculators

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What other 'taxes' have to be paid

- VAT – usually 20%
- Council tax
- Road fund licence
- TV licence

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Other insurances/benefits

- Group Life Assurance
- Private Medical Insurance
- Death in Service Insurance
- Critical Illness Insurance
- Income Protection Insurance
- Later Life Care

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Medical Matters

- 999 emergency number for police, fire and ambulance
- 111 NHS Direct for non-urgent medical attention
- Register with GP (who can refer you to specialists)
- Register with Dentist (NHS and private)
- Minor Injury Clinics and Accident & Emergency Depts
- Private medical insurance

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Can I drive in the UK?

- Check whether existing licence covers you
- DVLA www.gov.uk driving & transport, driving licence
- Vehicle insurance – applicable to car and individual

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Sources of help

- Citizens Advice Bureau www.citizensadvice.org.uk
- HMRC www.gov.uk
- ACAS www.acas.org.uk
- Turn2Us <https://benefits-calculator.turn2us.org.uk/AboutYou>

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Networking

- Why?
- How?
- Where?
 - Synagogues - different types, each with own character
 - Schools
 - Community centres – eg JW3 in Swiss Cottage
 - Resource
 - Meet ups (www.meetup.com)
 - Social Media
 - Facebook
 - LinkedIn etc

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How Resource Can Help

- 1 to 1 Advisor support
- CV development
- Interview skills
- IT training
- Networking
- Psychometric profiling
- Workshops & Seminars
- All support is FREE

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Thank you

office@resource-centre.org

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Appendix – Useful Translations of Common Email Phrases

