

# Your complete guide to starting as a Locum GP





mylocummanager

Effortlessly manage your sessional work

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### A message from the founders of My Locum Manager

*Congratulations on your CCT! We created My Locum Manager to help you start locum work with confidence. It takes care of everything from managing your work, money, pensions and tax and also offers dedicated support every step of the way. Sign up at [www.mylocummanager.com](http://www.mylocummanager.com) and get started as a locum GP with ease.*

**Our members can also call, WhatsApp or email us for support or advice.**

@ [info@mylocummanager.com](mailto:info@mylocummanager.com)

073 9926 7467



**Dr Surina Chibber**  
**Portfolio GP**

Co-founder of My Locum Manager  
@Dr\_Surina



**Dr Matthew Beddoe**  
**GP Partner and Trainer**

Co-founder of My Locum Manager  
@mattbeddoe



"So easy to keep track of locum shifts and generate invoices and pension forms. Makes life very easy for my accountant too!"

– Dr Violeta



"An excellent website that makes life so much easier, especially for newly qualified GPs. All the paperwork is sorted out in a few clicks and the support is fantastic."

– Dr NQ

Introduce your friends to **My Locum Manager**  
and get a **free month off with every referral!**

## Locum life made simple

*My Locum Manager is a powerful online software used by thousands of GPs across the UK to manage the bookings, invoice, pension and tax of self employed work.*

*We help support you to get started and make it easy for you to connect directly with local practices across the UK and notify them of your availability to work. Practices can then directly send you ad hoc, maternity or long term sessions. We simplify all the business admin from scheduling bookings, creating invoices to preparing your pension forms. We even take care of all your tax responsibilities from automatically recording mileage to snapping and storing receipts.*

*Our informative webinars cover all you need to know like deciding between a sole trader or limited company. From your first session to getting the right accountant – we support you every step of the way.*



**Connect directly with  
local practices**



**Schedule all types  
of upcoming work**



**Friendly advice and  
support from GPs**



**Invoice and pension forms  
prepared for you**



**Self assessment  
simplified**



**Helpful find an  
accountant service**

### Plus exclusive My Locum Manager member benefits

- ✓ Average annual saving of £250 from affiliated accountant fees
- ✓ 7% off medical equipment purchases with Medisave
- ✓ Access GP support 7 days a week
- ✓ Monthly CPD from financial experts for improved tax efficiency (average savings of £200 annually)
- ✓ 10% off Red Whale courses
- ✓ 25% off award winning Headspace app
- ✓ Interactive monthly webinars (1.5hrs CPD per month) with industry experts
- ✓ Our members save £380/month in allowable expenses

**Total average annual saving from using My Locum Manager: £946**





## How do I find work?

*There is so much work available and many ways of working, once you can make it known that you are available for work. Whichever way you choose, My Locum Manager can help.*

### Getting started

Before accepting work it is worth thinking about what is important to you. Do you want regular locum sessions in local practices? Or perhaps you are happy to travel to many different practices every day or week? Do you want to build a regular stable income by having a chosen group of local practices that can offer familiarity and continuity?

Most GPs work directly with local practices because it reduces travel time, allows you to work locally and helps you to develop long lasting relationships with practices for regular work and income.

Directly working for practices in this way also avoids you having to compete for jobs, allows you to set your own pay rates and provides you with familiarity and continuity by building your own bank of practices. For practices there are no agency fees to pay and they save time with our paperless system.

### Getting started as a locum GP

Sign up to My Locum Manager and start adding your choice of local practices. Our UK wide database lists every practice in the country so whether you want to work on your doorstep, next to your child's nursery or school, My Locum Manager is a great way of getting started. Simply enter the practice managers' email and My Locum Manager will instantly notify the practice of your availability. They can view your profile and work documents that you have uploaded to your account area and send you all upcoming sessions.

#### How My Locum Manager can help

Need 1-2-1 support getting started? When you sign up to My Locum Manager you can book a 1-2-1 with Dr Surina to help you get started.

The screenshot displays the My Locum Manager app interface. On the left, a sidebar contains navigation options: 'My Diary', 'Invoices', 'Pension Forms', 'Reports & Finances', 'Expenses', 'GP Practices', and 'My Account'. The main area shows a calendar for February 2020, with sessions listed for various dates. A pop-up window on the left shows a session request for 'Fri 14th February 2020' at 'THE FALCON ROAD MEDICAL CENTRE'. The session details include a map, practice address, distance from home, and contact information. A 'Support' button is visible at the bottom left of the app interface.

1 Add your profile picture and documents to work so that practices have everything to hand.

2 Complete diary, invoice, pension and tax system for easy locum administration.

3 Add your own sourced jobs and receive invitations from local practices.

4 Confirm bookings from your own practices or new ones, instantly and directly.

5 Instant access to support, resources and questions

### Key points

- My Locum Manager allows you to connect and notify your local practices of your availability to work and it manages all the day to day admin of working as a locum.
- [NHS Choices](#) is also a great site to access a list all local practices.
- Most locums contact practices directly and then top up with work through third parties.
- Contact the training practices on your VTS as a starting point for locum work.
- When you book work, ensure both you and the practice are aware what the work will involve. You can use our [terms and conditions template](#) as a guide.

### Locum agencies /online platforms

Other ways of working include locum agencies or online platforms. As practices are charged fees to use these services, most prefer to work directly with independent locums.

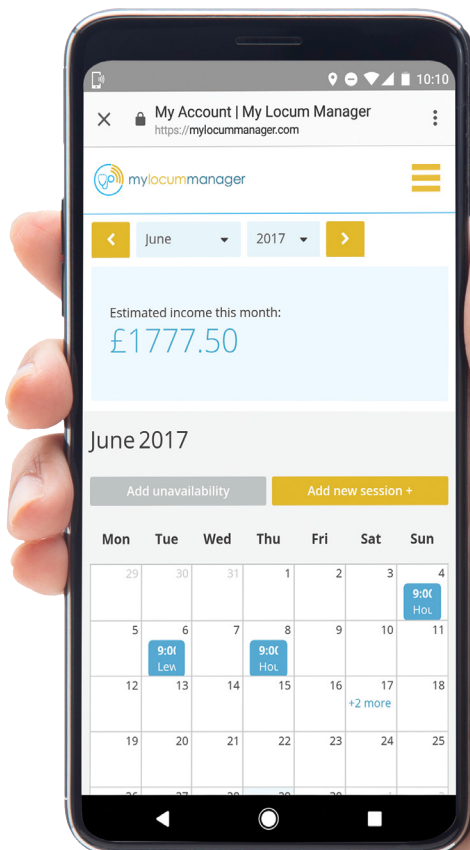
My Locum Manager is beneficial as you can add agency work alongside your regular practices. You can even use it for non-clinical or private work. Everything is stored easily on one user friendly software. This makes it easy to keep on top of your work diary and simplifies your tax return.

### How My Locum Manager can help

My Locum Manager is unique as we have a national database of practices which enables you to connect with all your local ones for work opportunities.

The practices you select can send you sessions direct to your My Locum Manager calendar.

Add all your bookings (whether direct or agency) to your My Locum Manager calendar. This will automatically sync with your phone calendar so you know where and when you are working. The diary data seamlessly creates all your invoice and pension forms and tracks all sources of income.





## What documents do I need to work?

*To start work as a locum/sessional GP you will need the following paperwork. You can store all your documents in the accounts section of My Locum Manager and share with practices at the touch of button.*

	<b>Curriculum Vitae</b> You can use our free <a href="#">CV template</a> to help you with this.
	<b>Certificate of Completion of Training (CCT)</b> A CCT confirms that a doctor has completed approved training in the UK. You can apply for your CCT certificate online.
	<b>GMC certificate of full registration</b> Once you have received your CCT certificate you must apply for full registration on the GP register with the General Medical Council.
	<b>Performers list inclusion letter</b> Ensure the performers list is updated with your details. This is now managed by <a href="#">Primary Care Support England (PCSE)</a> . You will need to register for a PCSE Online Account which will allow you to change your status from a GP registrar to GP locum. This will allow you to be allocated to your local appraisal team and updates your NHS pension account to allow you to start contributing to it as a locum. <b><i>“Can I work whilst awaiting confirmation of my change in status”</i></b> The answer is yes, <a href="#">PCSE</a> state “GP registrars who have newly qualified can work as they are on the performers list and will be showing on the performers list website. The individual can show they are qualified by producing their certificate of completed training (CCT) This is also reflected on the GMC register which any employer can check if they so wish.” If working in Wales, Scotland and Northern Ireland, we recommend you contact your local health board to inform them.
	<b>Certificate of medical indemnity</b> State backed indemnity was introduced 1st April 2019 and provides indemnity for clinical negligence claims arising from primary care work under the NHS England or Wales contract. Additional indemnity cover is recommended to provide support for patient complaints, GMC referrals, ombudsman investigations, performers list actions and coroners’ inquests. Speak to the different indemnity providers and discuss your needs, obtain a quote and then decide which one suits your needs. My Locum Manager tracks your sessions to ensure you know exactly how many sessions you have worked over a year – you can get a refund if you have over estimated.
	<b>Valid DBS check</b> This can usually be obtained via your LMC from the Disclosure and Barring Service. Once you have your new certificate you have 19 days to apply for an automatic update service, which keeps your registration updated via direct debit at a cost of £13/year. It is worth setting this up. In Scotland this service is provided by Disclosure Scotland and in Northern Ireland by AccessNI.
	<b>Proof of immunisations</b> Not all practices or agencies will require this, but it is a good idea to have it to hand if they do.
	<b>References</b> You should include two recent references.
	<b>Copy of passport</b> This is proof of eligibility to work in the UK.

## What do I need in my doctor's bag?

*There is great variability as to what equipment will be available to you when you arrive at a practice, therefore always be prepared. When preparing your doctor's bag, it is worth thinking about what you need for a typical surgery and home visit. Ensure your bag is lockable. Useful items are listed below. More detailed information can be found at [www.mylocummanager.com/resources](http://www.mylocummanager.com/resources).*

Stethoscope	Phlebotomy equipment (venflon, plasters, cotton, etc.)
Auroscope	
Ophthalmoscope	Urine dipstick
BP machine	Urine pots
Tendon hammer	Glucometer
Gloves	Peak flow meter
Tongue depressors	Lubricant jelly
Tape measure	Pregnancy test kits
Thermometer	Alcohol hand gel
Pulse oximeter	Small sharps bin

## What drugs do I need?

**Appropriate medications to carry around in a doctor's bag may vary. This will depend on:**

- Your area (distance to nearest hospital)
- The medical conditions you are likely to face
- The availability of a local 24-hour pharmacy

### How My Locum Manager can help

My Locum Manager subscribers get an exclusive discount on medical equipment from our partners at Medisave.

You must ensure you are confident in knowing how and when to administer emergency drugs. The Locum Essentials Guide is a great resource for this.

Take precautions to safeguard controlled drugs and have systems in place to replace used and expired drugs, as well as maintain and calibrate your clinical equipment.

**To restock your bag, you can write out a private prescription. The private prescription should include details of:**

- 1 Your name and address
- 2 The total quantity of the drugs requested
- 3 The purpose of the drugs (for medical/doctor's bag)
- 4 Your signature



## What do I do on the day?

*Congratulations – you've got your first locum job!*

**In order to get yourself off to a good start:**



Arrive 15 minutes early.



Introduce yourself to key staff, including any partners or salaried doctors, so you can approach them for advice if needed.



Ask for the locum pack (this should contain information such as computer login and referral pathways).

**To ensure you are well prepared, here is a useful checklist of questions to ask:**

	Where are the emergency drugs kept?
	What is the extension number for reception?
	Where is the panic button?
	How do I call patients in?
	How do I request blood tests and where are these done (on site or local hospital)?
	How do I order x-rays and ultrasounds?
	How do I refer for physiotherapy and counselling?
	Where are MED3, MATB1 and maternity exemption forms kept?
	How do I create referrals?
	At the end of the session, consider any tasks that may need handing over or follow up.

### How My Locum Manager can help

You can access lots of support videos on our Career Kickstarter [YouTube](#) page or drop us an email or call and we would be happy to help you.



## How do I negotiate pay?

*Pay rates vary greatly from £75-£100+ per hour. To get an idea of the usual pay rate for your area you can ask other locums, compare what agencies are offering and speak to the practice as to what their usual rates are and then negotiate. Guidance on how to set rates of pay can be found at [BMA.org.uk](https://www.bma.org.uk).*

**During these negotiations, it is worth factoring in:**

- Getting your NHS pension employer contribution paid by the practice
- Separate cost for admin time (e.g. signing prescriptions, reviewing letters, etc.)
- How many patients you are expected to see
- Separate cost for home visits

Locum agency pay rates tend to be lower than if you are booked directly, as agencies will take their cut. Their rates won't normally be negotiable.

## How much should I charge?

If you book work directly with a practice, you can work at an hourly rate, sessional or on-call rate. Your pension contribution is usually added on top of this, but discuss this with the practice.



### **Hourly rate**

This fee is agreed for a specific duration of work; for example, £85/hr. plus pension contribution for three hours work from 9 am – 12pm. Any additional work on top of these hours (visits, signing prescriptions, seeing extra patients, etc.) is charged extra.



### **Sessional rate**

This fee is agreed for a set amount of work; for example, £250 for a morning session from 9 am – 1 pm. The session may be made up of a fifteen-patient surgery, two home visits, plus admin time to sign prescriptions or do telephone triage.



### **On call/duty doctor**

This is usually paid as a set fee for the amount of time a practice require you; for example, £520 for the day. It will involve a mixture of telephone triage, seeing patients, signing prescriptions and dealing with blood results, admin and home visits.

## What about extra work?

It is important that you and the practice are aware of what is expected. Our terms and conditions document will help you work within your comfort zone. Additional work can include:

- Extra patients
- Additional phone calls
- Signing prescriptions for patients you have not seen
- Reviewing documents

## Can you offer enhanced services?

Do you have a special interest? For example, coil fitting, implants or minor surgery? If so, you can offer these to practices in addition to your usual work.

### **Key points**

- It is worth asking for catch-up slots during your clinic, especially when you first start out as a locum.
- Check with the practice whether their fee is inclusive of time for administration generated from seeing patients.
- It is important that you and the practice agree beforehand what work will be undertaken.
- Ensure minimum consultation times are at least 10 minutes.
- Ask your practice what work they would like you to do.
- You can use our terms and conditions template as a guide.



## How do I get paid?

*Once you have completed your locum sessions you need to generate an invoice and pension form in order to get paid and contribute to your pension. You can do this weekly or once a month. My Locum Manager creates all your invoice and pension forms automatically, it also stores all your work and invoice data on the system ensuring you can track what is owed.*

### **The HMRC requires that each invoice has:**

- A unique reference number
- Specifies the work done
- The amount charged
- The employer's contribution to your pension (if you are contributing to your pension)
- Your preferred payment method along with your BACS details

### **How My Locum Manager can help**

My Locum Manager saves you time by preparing all your forms electronically in one click. You can email them direct to the practice who can authorise them online. You can stop chasing invoices and keep on top of payments effortlessly.

## How do I contribute to my pension?

*You are eligible to contribute to your NHS pension scheme if you undertake locum work directly for an NHS employer. You are not eligible for the scheme if you work through a limited company or agency. If you are a portfolio GP with different roles you can still pension the work performed directly for an NHS employer.*

### **To contribute to your NHS pension, you must:**

- 1 Complete the pension forms required (Form A with each invoice and a monthly Form B) and get them signed by the GP practice.
- 2 Send the pensions office the completed pension forms with a cheque or BACS payment for your contribution within 10 weeks of doing the work.

### **Your NHS pension contribution is made up of two parts:**

- 1 Employee contribution: This is your contribution to the pension scheme. It is calculated by estimating your annual income and using the tiered contribution table below to calculate what percentage you need to pay.
- 2 Employer contribution: This is the practices' contribution to your pension scheme (also referred to as employer superannuation). As of April 2019, in England and Wales the employer (practice) contribution rate has increased from 14.38% to 20.68%. A practice pays 20.68% of 90% of your invoice amount (Don't worry My Locum Manager calculates this for you!). For 2019 the treasury is making up the increase so your invoice total will still show the old rate of 14.38%.

In England and Wales, as a locum you are responsible for collecting the employer's contribution and forwarding them to the pensions office, along with your own contributions. Your employer's contribution should be added to your invoice to create a total amount due; each invoice must be accompanied by a Pension Form A, which you complete and your practice signs.

Consider how will you track your invoices and Pension Form As? How will you know which have been paid and which need chasing? How will you record when you were paid? This is directly linked to paying your pension contributions as these are based on the date paid not worked. This is where My Locum Manager can help.

## **How do I calculate my (employee) contribution?**

If you are a GP in the 1995 and 2008 pension scheme, your pension contribution is based on your anticipated annual GP earnings (inclusive of other pensioned NHS work, such as salaried/partnership work) and has a tiered contribution structure. The percentage contribution that you need to pay will depend on what level of income you earn and will also vary slightly depending on if you work in England and Wales, Scotland or Northern Ireland, as can be seen in the tables to the right.

### Pension Annualisation

As of 1st April 2019, GPs that are members of the 2015 pension scheme will have to tier their employee contribution rate based on their annualised earnings rather than their actual earnings, if they take any breaks in pensionable service throughout the year. For more information visit our YouTube page and watch our informative annualisation webinar.

Occasionally, some practices will offer Total Pay Rates "Inclusive of pension", for example, £600 for the day. However, you need to specify on the invoice the fee you are charging along with the pension contribution amount. [www.mylocummanager.com](http://www.mylocummanager.com) will do this calculation for you.

### How My Locum Manager can help

The pension scheme is confusing at best, but My Locum Manager takes care of all of your pension forms for you, making the process simple and straightforward. Firstly, it calculates all your invoice totals, adds your pension contributions and prepares all the forms you need in one click, based on the data in your diary. All the forms are signed by your e-signature and can be emailed directly to practices. They are then stored on the site so you can track them all at a glance and chase where necessary.

### Employee contribution rates England & Wales

Full time pensionable pay	Contribution rate (before tax relief) 2015/16 to 2021/22
Up to £15,431.99	5%
£15,432.00 - £21,477.99	5.6%
£21,478.00 - £26,823.99	7.1%
£26,824.00 - £47,845.99	9.3%
£47,846.00 - £70,630.99	12.5%
£70,631.00 - £111,376.99	13.5%
£111,377.00 and over	14.5%

### Employee contribution rates Scotland

Full time pensionable pay	Contribution rate (before tax relief) 2019/2020
Up to £18,936	5.2%
£18,937 - £23,228	5.8%
£23,229 - £28,891	7.3%
£28,892 - £56,266	9.5%
£56,267 - £79,801	12.7%
£79,802 - £117,960	13.7%
£117,961 and over	14.7%

### Employee contribution rates Northern Ireland

Full time pensionable pay	Contribution rate (before tax relief) 1 April 2015 to 31 March 2019 (currently ongoing review)
Up to £15,431.00	5.0%
£15,432.00 - £21,477.99	5.6%
£21,478.00 - £26,823.99	7.1%
£26,824.00 - £47,845.99	9.3%
£47,846.00 - £70,630.99	12.5%
£70,631.00 - £111,376.99	13.5%
£111,377.00 and over	14.5%



## How to invoice and pension in three easy steps

### 1 Complete Pension Form A

Pension Form A certifies the work you have done at a given practice (for OOH work you complete a SOLO form). Form A has two parts. The first part is completed by the locum and details the sessions worked and the fees earned. You should submit a Pension Form A with every invoice to the practice. The practice then completes their part of the form, signing and stamping it to confirm to the pensions office that you have undertaken the pensionable work. They return the form to you. Every month you will send all your Form As to the pensions office with monthly Form B and your pension payments for that month (In England your pension forms and payments will be submitted to [pcse.england.nhs.uk/services/gp-pensions](https://pcse.england.nhs.uk/services/gp-pensions)).

#### How My Locum Manager can help

My Locum Manager automatically prepares the Form A from the data already in your diary. You can sign the forms electronically and email them directly to your practices with each invoice.

My Locum Manager also automatically prepares your Pension Form B calculations. All you do is save and upload the forms to [pcse.england.nhs.uk](https://pcse.england.nhs.uk) plus transfer the payment. In England you can do this by BACS.

All your invoice data is automatically created from the sessions you add to **'My Diary'**

To send an invoice and pension forms:

- 1 Select the **'Invoices'** tab.
- 2 Select the practice you wish to invoice. It is common to invoice once a month.
- 3 If you are pensioning select **'attach pension form A'** toggle.
- 4 Press **'generate invoice'** and the invoice and pension form will be emailed directly to the practice.

www.mylocummanager.com

mylocummanager Jane Smith

My Diary **Invoices** Pension Forms Reports & Finances Expenses GP Practices My Account

Create a new invoice Not sent Pending payment Paid Cancelled

New Practice

Completed Sessions

03/08/2016 £700.00 View/hide Sessions Add all

Future Sessions

No sessions to show

Select the payment terms (days)

Automatically send to practice

Date to send

Attach Pension Form A

Sign pensions forms with my E-Signature

Generate Invoice

mylocummanager info@mylocummanager.com /mylocummanager /mylocummanager

To Jane Smith Park Medical Practice From Dr. S Thomas 15 Gordon Way London, NW3 6RS

Invoice number: 63 Billed to: Jane Smith Invoice date: Jun 21, 2017 Due by: Jul 05, 2017

Date	Session	Description	Fee
<b>Sub Total</b>			
Pensionable Income (90% of sub-total)			£0.
<b>Total Due</b>			£0.

Pay to Account Holder: J Smith Sort code: 400328 Account number: 383746

www.mylocummanager.com







### **3 Send your pension forms and payment to the pensions office**

At the end of each month you should collect all the Form As you have received back from your practices. Then prepare a Form B to calculate the total pension contribution required for the month. My Locum Manager does this automatically for you in one click!

In England and Wales, this total is made up of the employee and employer contributions.

In Scotland and Northern Ireland, the form will calculate only the employee contributions.

You must send your pension forms and contribution payments within 10 weeks of the date worked or before the 7th of the next month.

#### **How My Locum Manager can help**

My Locum Manager makes the pension process quick and easy. It allows you to complete and send the forms in seconds, saving you time and keeping all your paperwork organised.

Want completely digital pension forms? Your practices will be invited to create a practice portal account each time you send an invoice to allow them to e-sign your forms. The Form A's will appear in Invoices > Payment Confirmation.

## **Where do I send my forms and payments?**

### **England**

#### **Online**

You can upload your Form A and B online by visiting [www.pcse.england.nhs.uk](http://www.pcse.england.nhs.uk). You can also make contribution payments via BACS. For queries on payments contact PCSE on 03330142884.

You pay the pension payment to NHS England's bank account:

**Bank** NatWest

**Account Name** NHS England

**Sort Code** 60-70-80

**Account Number** 10014896

**Reference** This should match your [Unique Identifier](#)

#### **Post**

Administration Support Services  
Primary Care Support England  
PO Box 350  
Darlington  
DL1 9QN

If you require further information contact Primary Care Support England on 03330142884 or visit their website.

### **Scotland**

Make cheques payable to NHS National Services Scotland. Send forms and cheques to the relevant office in your area.

### **Wales**

Make your cheques payable to your Local Health Board and send your forms and cheque to them.

Useful addresses can be found <http://www.gpone.wales.nhs.uk/gp-locums>.

### **Northern Ireland**

Make cheques payable to Business Service Organisation and send forms to:

HSC Pension Service, Locum Administration,  
Waterside House, 75 Duke Street,  
Londonderry. BT47 6FP

## How can I track my pension contributions?

For those working in England and Wales, you can apply to view your Total Reward Statement online, which will tell you how much you have contributed towards your pension.

### *What if I don't earn what I expected to?*

If, during the year, you notice you have incorrectly assessed your tiered contribution level, you will either need to pay the arrears to your Primary Care Organisation (PCO) or any overpayment will be refunded to you. You will need to email [nhsbsapensionmember@nhs.net](mailto:nhsbsapensionmember@nhs.net). Because the My Locum Manager financial dashboard keeps track of your annual earnings, you will easily be able to see whether you are in the right tier or not.

### *Do I have to pension all my NHS locum earnings?*

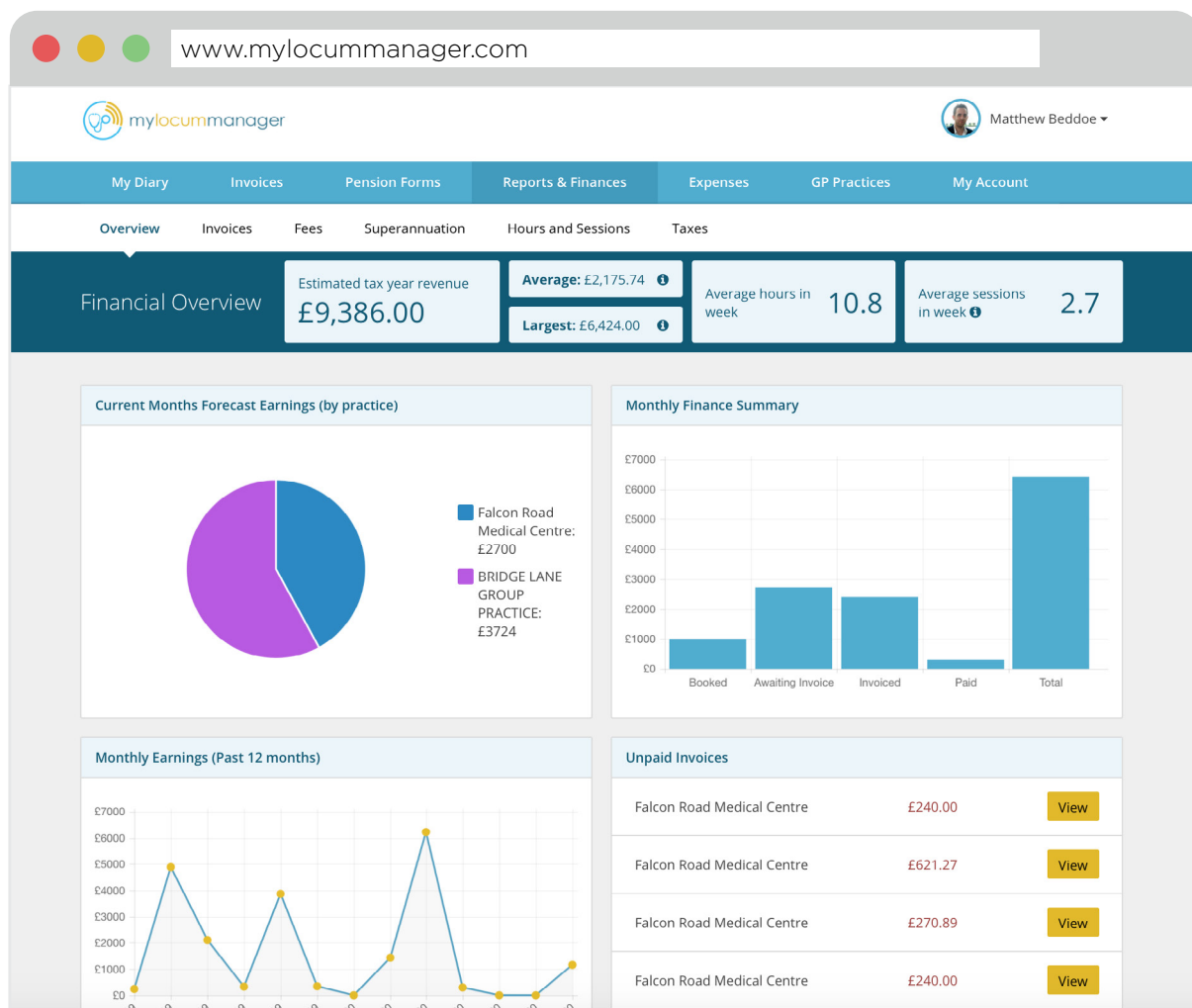
This is a common question. You can choose which of your earnings you want to pension or not. New laws around annualisation will affect your decision. Watch our YouTube video on Annualisation for more information.

### *Are there any exceptions to the NHS Pension Scheme?*

**You cannot claim the NHS Pension for:**

- Work as limited company
- Agency work (as you are not paid directly by the practice)
- Work paid over 10 weeks ago
- Private work

## MLM tracks all your pension and financial data for you





## How do I keep on top of my finances and tax?

***Our monthly financial webinars with industry experts will empower you to understand how to manage your finances as a self-employed GP.***

Working as a locum means that you are now responsible for your tax payments. It is imperative that you keep your finances organised so that your tax liability can be accurately calculated.

Ensure you promptly register as self-employed with HM Revenue and Customs. This will allow you to file your self-assessment tax returns and pay your Class 2 National Insurance (NI) contributions. You can do this online yourself or your accountant can do this for you.

Ensure you save for tax as you go along. You can track your income on My Locum Manager's financial dashboard and set aside a proportion of your gross income for tax and Class 4 National Insurance.

Consider using a specialist medical accountant early on. They can help you make an informed decision about working as a limited company or sole trader. They also understand the complexities of the pension system, can optimise your tax-deductible expenses and can advise you on how much tax to be saving for. My Locum Manager has a database of recommended specialist medical accountants for our members. [Send us a message](#) and we will put you in touch with our specialists.

Record keeping for your accountant and tax return is made easy with My Locum Manager. All your earnings, expenses, pension contributions and mileage are effortlessly recorded. You can snap and store receipts on your My Locum Manager account making it easy to support all your expense claims. You can use My Locum Manager as an app on your phone by saving it to your phone's homescreen on your internet browser, making it easy to record everything on the go.

The screenshot shows the 'Taxes' section of the My Locum Manager dashboard. The user is Surina Chibber. The navigation bar includes: My Diary, Invoices, Pension Forms, Reports & Finances, Expenses, GP Practices, and My Account. The sub-navigation bar includes: Overview, Invoices, Fees, Superannuation, Hours and Sessions, and Taxes (which is highlighted). The main heading is 'Detailed Financial Overview'.

	Session Fee	Employer Contributions	Employee Contributions	Added Charges to Practice	Mileage (Charged) ⓘ	Mileage (Not charged) ⓘ	Mileage (Commute) ⓘ	Tax (Paid) ⓘ	NIC (Paid) ⓘ	Expenses
2015/16	£8,755.00	£0.00	£0.00	£0.00	0	0	0	0.00	0.00	£3,289.71
2016/17	£39,043.33	£513.37	£254.90	£40.00	0	0	0	0.00	0.00	£1,126.32
2017/18	£22,198.00	£821.66	£406.28	£0.00	0	0	910	0.00	0.00	£1,981.68
2018/19	£1,530.00	£0.00	£0.00	£0.00	0	0	84	0.00	0.00	£521.22

We love making locum's lives easier and that's why we've given you the option to download an accountant report - a handy set of files that you can easily send to your accountant or keep for your own use.

Start: 06-04-2019      End: 05-04-2020      [Download Accountant Report](#)



## Should I work as a limited company or sole trader?

It is important to consider that whether you want to work as a sole trader or a limited company depends on multiple factors and it is worth discussing the pros and cons with your accountant. As a rule of thumb, if you want to contribute to your NHS pension you should register as a sole trader. Download our useful decision tree to see if a limited company option is better for you at [www.mylocummanager.com/resources](http://www.mylocummanager.com/resources)

### **Working as a sole trader**

As a sole trader, your business profits and other personal income are taxed via the annual self-assessment process. You have a personal allowance which is the amount you do not have to pay tax on. You pay income tax at 20, 40 or 45%, depending on your annual profits.

In addition, you must pay Class 2 and 4 National Insurance Contributions (NICs) on your profits. Your accountant can set you up as a sole trader.

You can find out more about setting up as a sole trader on [HMRC](http://HMRC).

### **Working as a limited company**

GPs who set up limited companies effectively set up a business that is separate from them and their personal finances. Any profit the company makes is owned by the company after it pays corporation tax.

Unlike sole traders, a limited company can retain profits and distribute them as dividends in future tax years if necessary. It is important to note that new tax legislation affecting limited companies has been implemented, which could make it less favourable to set up as a limited company. Ask your accountant how this could affect you.

The main advantage of a limited company is the potential for reduced tax liability. You also won't have to pay national insurance contributions, which can be a substantial saving.

Working as a limited company involves more paperwork and is associated with larger accountancy fees, therefore it may only be worthwhile if you are working as a full-time locum.

Bear in mind that you cannot claim an NHS pension when working as a limited company, therefore you need to consider the benefits of your tax savings versus any loss of NHS pension.

### **How My Locum Manager can help**

My Locum Manager will record all your income and expense data for you, which will help keeping your company accounts a much simpler process. For example:

- You can easily store copies of your receipts alongside your expenses
- You can easily track your income on My Locum Manager, which makes it easy to save a proportion of your earnings each month towards your tax bill.
- You should keep a record of every invoice, pension contribution and expenses. My Locum Manager will do this for you. Go to our resources page and download our expenses checklist to see what expenses can be claimed.
- According to HMRC requirements, 'A taxpayer must keep records relevant to tax liability for a period of 5 years.' My Locum Manager keeps your financial information securely to help you meet HMRC requirements. This is also important should you be part of a tax investigation in the future.



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## GP Support & Community

*Our members are part of our exclusive community where they access peer-peer support and access to the best specialist advice from medical accountants, financial advisors to mortgage advisors.*

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- Monthly live webinars with Q&A
- CPD
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- GP support
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Trustpilot



**"Fantastic webinar, I learnt a lot.**

It was engaging and the Q&A was helpful."

- Dr Sarah Louise

### SOLE TRADER VS LTD LIVE MASTERCLASS

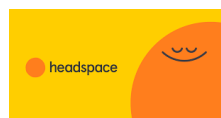


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## Follow these 5 easy steps to get started as a locum GP

- 1 Go to [www.mylocummanager.com](http://www.mylocummanager.com) and register for your free trial. You only enter your details once then everything is automated.
- 2 Upload your photo and the list of work documents onto your My Locum Manager account.
- 3 Simply decide which practices you want to connect with using our global practice database, enter in the contact email address for your chosen practices. Practices will receive instant notification of your availability to work and can view your profile and work documents easily. Practices are not charged booking fees.
- 4 All your bookings, invoice, pension and tax are seamlessly stored. You can even add agency work or non-clinical work types onto your My Locum Manager account.
- 5 Access support, discounts and advice every step of the way by [contacting us](mailto:info@mylocummanager.com) via email [info@mylocummanager.com](mailto:info@mylocummanager.com) or phone/Whatsapp 07399267467



### Plus exclusive My Locum Manager member benefits

- |   |   |   |
|---|---|---|
| ✓ Average annual saving of £250 from affiliated accountant fees                                     | ✓ 7% off medical equipment purchases with Medisave                          | ✓ Access GP support 7 days a week                   |
| ✓ Monthly CPD from financial experts for improved tax efficiency (average savings of £200 annually) | ✓ 10% off Red Whale courses   | ✓ 25% off award winning Headspace app               |
|   | ✓ Interactive monthly webinars (1.5hrs CPD per month) with industry experts | ✓ Our members save £380/month in allowable expenses |

**Total average annual saving from using My Locum Manager: £946**



**“Everything you need as new newly qualified GP.** I was pretty clueless on the admin side of things. This site has been absolutely brilliant. It’s so easy to use and takes away so much of the stress, i.e. with pension forms and invoices. It’s well organised and everything is easily accessible. The team have thought of everything you would need as a GP. The customer service is also amazing. Hats off to the team and I can’t imagine working without this! Thanks again!”

– Dr Raj

Introduce your friends to **My Locum Manager** and get a **free month off with every referral!**

We make every effort to ensure the information included in the locum survival guide is accurate and correct. The contents of this booklet is meant as a guide and should not substitute taking professional advice. The pensions department is undergoing numerous changes therefore please ensure you regularly check their website for information regards pension payments and form submissions. We do not accept liability for loss of any type caused by the reliance on the information in these pages.





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