

## Micro-Enterprise Direct Payment Rate Calculation

Rate Type	Cost	Calculation
RLW	£10.90	
Travel Time	£0.63	30% of UKHCA calculation*
NI	£0.57	4.92% of RLW + Travel Time as per UKHCA**
Pension	£0.35	3% of RLW + Travel Time as per UKHCA
Holiday	£1.40	11.25% of RLW & On-costs as per UKHCA
Training Time	£0.43	3.45% of Pay & On-costs as per UKHCA
Sickness	£0.47	3.80% of Pay & On-costs as per UKHCA
Mileage	£0.57	30% of UKHCA calculation
Training & Supervision	£0.48	As per Community Catalyst guidance
IT & Telephony	£0.21	As per Community Catalyst guidance
PPE & Consumables	£0.44	As per Community Catalyst guidance
Finance, Legal & Professional	£0.16	As per Community Catalyst guidance
Insurance	£0.08	As per Community Catalyst guidance
Other Overheads	£0.17	As per Community Catalyst guidance
<b>Total</b>	<b>£16.86</b>	

All rates are calculated with reference to guidance provided by Community Catalysts or the UKHCA (UK Homecare Association) Real Cost of Homecare Document 2023/24.

\*Micro-Enterprises are very small care and support businesses that operate within their local community. Although they will have multiple clients, they are expected to be local clients unlike Domiciliary Care Providers who have clients throughout the city. Therefore, in line with Community Catalyst guidance 30% of UKHCA recommended travel time was deemed appropriate for these businesses.

\*\*Micro-Enterprises are generally expected to be sole traders which operate on a part-time basis; therefore a part-time National Insurance calculation has been used.