

A photograph of three people (two men and one woman) looking at a tablet together. The image is overlaid with a semi-transparent dark grey filter. The word 'WELCOME' is written in large, white, sans-serif capital letters across the center of the image.

WELCOME

Northern Heartlands CIO

County Durham Artists' Training and Development Network

Howard Little

FSB Membership Advisor



Who are the FSB



The Federation of Small Businesses have been trading since 1974.

We are a non-profit making and non-party political organisation that's led by our members, for our members.

We offer business advice, financial expertise, support and a powerful voice in government.

The FSB are the UK's largest campaigning pressure group, promoting and protecting the interests of SME's.

We offer the largest range of business benefits to our members than most competitors combined.



Experts in Business



OUR CORPORATE OBJECTIVES

1. To be recognised as the most influential and trusted business organisation
2. To value diversity and inclusion in everything we do
3. To be fully representative of the whole UK smaller business community
4. To provide the most valued package of business benefits and services
5. To provide the most effective network for smaller businesses across the UK

As experts in business, we offer our members a wide range of vital business services including advice, financial expertise, support and a powerful voice in government.

Our aim is to help smaller businesses achieve their ambitions.



FSB Campaigning

We are the UK's largest grassroots campaigning group promoting and protecting the interests of small business owners and the self-employed.

We have a powerful voice in Government at national and local level.

When we are successful, every small business benefits.

Some of our big wins include:

- A reduction in employers NI contributions
 - The reduction or elimination of business rates
 - A 9 year freeze on fuel duty
 - Overturning a £2 billion tax hike on the self-employed
 - And new plans to finally stop the scourge of late payments
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RIGHTS OF MEMBERSHIP



Your membership covers every business that you run.

FSB Employment Protection

FSB Tax and VAT Investigation Protection

FSB Legal Protection Scheme 24/7

FSB Legal Hub

FSB PR/Crisis Management

FSB Health and Safety Service

FSB Care – support with medical welfare

Free cyber insurance - £10,000

FSB Insurance Service - advice and continuity planning

Magazines, lobbying, networking, campaigning and surveys

Use of FSB member logo

If you are a sole trader with no staff, it will cost you £177 for your first year and then £147 per year. There is no VAT and it is 100% tax deductible.





EMPLOYMENT PROTECTION



Access to employment support

Specialised and experienced employment solicitors and barristers to represent you at employment tribunal

24/7 advice helpline manned by qualified solicitors and barristers

Download and customise employment documents

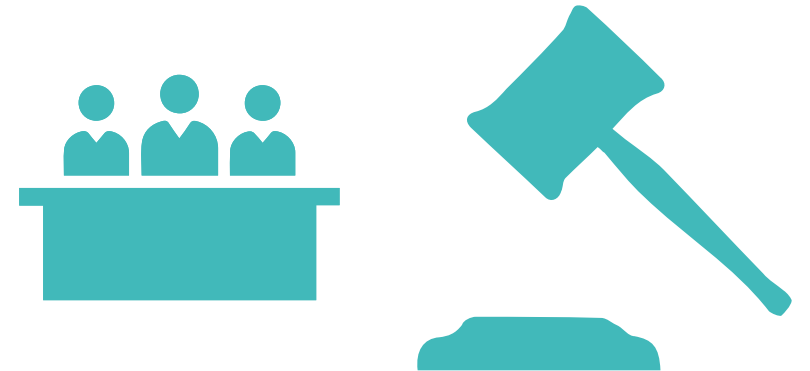
Employment protection with cover up to £100,000 per individual claim

REMEMBER: Always call before taking any action

FSB TAX INVESTIGATION PROTECTION



- A tax advice helpline manned by Revenue-trained specialists
- Former tax Inspectors to represent you during any HMRC investigation, who will liaise directly with your accountant as necessary
- Tax Investigation Insurance – where we require assistance from your accountant any fees that we agree with your accountant are covered in your policy
- IR35 legislation is covered
- Corporation and Income Tax full and aspect enquiry protection
- PAYE (Employer Compliance) / VAT representation
- Cover up to £100,000 per individual claim



On average full HMRC investigations last 16 months and costs a potential £5,000 in accountancy fees. Having tax investigation insurance and advice when you need it is essential.

FSB members automatically get tax investigation help and advice, together with Insurance protection against the costs of an HMRC investigation



FSB LEGAL PROTECTION SCHEME

Legal costs insurance, including the following sections:

- Criminal Prosecution Defence
- Cover up to £100,000 per individual claim
- Employment Tribunal Representation
- Tax and VAT helpline
- Property disputes cover
- Data protection prosecution cover
- Jury service payment
- Personal injury pursuit cover
- Statutory Licence Protection
- 24 hour Legal Advice helpline
- Health and safety – advice, support and training videos
- General Data Protection Regulation (GDPR)



LEGAL HELPLINE

- Croydon call centre
- Approximately 800 enquiries per working day
- Over 70 qualified solicitors and barristers
- Extended office hours 24/7

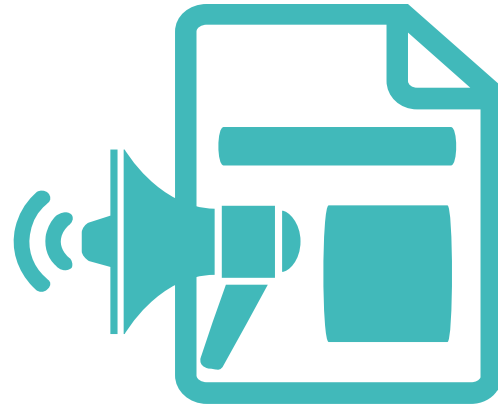


FSB LEGAL HUB



A member has unlimited access to nearly 350 factsheets and over 1000 legal documents to choose from, covering all legal issues that you may encounter whilst running your business.

- Employment Law
- Taxation Matters
- Health and Safety
- Cyber Security
- Start up business advice
- Business Law (all encompassing)
- Over 70 solicitor summaries of specific legal processes



All of these are available to download and edit at our Member's leisure.



There is also a regularly updated news section as well as a monthly legal bulletin email.



FSB PR/CRISIS MANAGEMENT & HEALTH & SAFETY ADVICE

FSB Crisis Management— An advice service to make your life easier with important information and guidance from a public relations expert who can assist you in handling a crisis.

Includes a £10,000 insurance to assist you with a major public relations crisis.

FSB Health & Safety Advice— Members have access to the latest information on health & safety in the workplace, written and regularly updated by industry experts. You will be able to talk to experts and benefit from the latest online training video modules in key areas of health & safety.



FSB CARE

As a business owner your medical welfare is important.

If the worst should happen and you're diagnosed with a serious health condition, including stress, long Covid or depression, we offer members free access to a personal nurse adviser. They'll provide you with practical information and emotional support.

- No pre-existing health exclusions
- You can add an employee or family member, at the point of need for a one-off flat fee of £250
- Support for serious health conditions, including stress and depression
- A course of therapy or counselling, subject to clinical assessment

Over 2,002
members
helped





FSB CYBER PROTECTION

- You and your business will have automatic access to:
- Unlimited use of the FSB Data and Cyber Advice Line manned by cyber security experts
- Easy access to online information on a variety of data and cyber security matters such as 'how to respond to a ransomware attack' and 'what to do if a laptop is stolen' along with security policy templates and guidelines
- Up to £10,000 cover for third party claims - covers your legal liability for damages and costs following a claim brought against you for a cyber attack, data breach or e-media issues such as libel, slander and defamation
- Up to £5,000 for first party claims – covers your own losses following a cyber attack or data breach
- Ability to purchase enhanced insurance cover



FSB INSURANCE SERVICES

- Insurance Advice Line for over-the-phone assistance
- Full General Insurance Broking Service with products tailored for FSB members alongside branded policies
- Free business and personal Credit Check
- Free and discounted Valuation Services
- Free Business Continuity Planning kit, with a discounted service for more complex businesses
- Cyber Insurance Upgrades
- An Easy Guide to Small Business Insurance
- Zero-Based Policy reviews for complex businesses

This is an exciting joint venture between FSB and Ruskin Square, it is created by FSB, for FSB members and is owned by FSB.





FSB BUSINESS BANKING

- No charges for everyday banking services
 - Free to pay in up to £2,000 cash per month.
 - If you need to deposit more, you pay 75p for every extra £100
 - Fee-free overdraft subject to application and status
 - Free to pay in cheques
 - Access to a business loan*, subject to status
 - Access to a business debit card**, subject to status
 - Optional to nominate up to 4 post offices branches by arrangement
 - 24/7 secure access to your business banking account online
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Card Payment Solutions & Cash Advance

FSB Card Payment Processing – Over 30,000 of our members are already benefiting from our card payment processing services, which help you take payments wherever you're doing business; face-to-face, online, over the phone or email

FSB Cash Advance – Our unsecured business loans offer you a risk-free way of raising finance for your small business, which is not secured to your assets. Our unsecured small business loans give you the cash injection you need, when you need it.





FSB FUNDING PLATFORM & WORKPLACE PENSIONS

FSB Funding Platform – The FSB funding platform offers FSB members direct access to hundreds of business funding options with a single application. We help you find the right funding for your business, save you precious time and lower the overall cost of finance.



FSB Workplace Pensions & Payroll

An easy to arrange and simple to understand workplace pension scheme, from a leading UK pension provider, Legal & General. Choose from two options: Essentials – a self-service solution with no on-going monthly fees OR Premier – a fully managed solution including payroll service, for a small monthly fee.

FSB DEBT RECOVERY



- **Get the money you're owed**

- FSB Debt Recovery can help you recover money owed by giving you the tools and support you need to get paid.

As a member, you can follow a simple step-by-step process, guided by experts. Download free guides, customise template letters and get advice 24/7 from debt recovery specialists. If you need to take legal action, there are fixed fees and no hidden costs.





FSB CONNECT NETWORKING

- No annual fee
- Established framework of virtual events
- UK coverage
- Join a UK-wide base of like-minded individuals
- Find out more about FSB
- Helping you attract and get more business
- Structured and supportive business environment
- Helping you develop strong business relationships





AND FINALLY

- Any Questions?
 - Contact Howard on 07833 163578 or email at;
 - Howard.little@fsb.org.uk or connect on LinkedIn at;

 - <https://www.linkedin.com/in/howard-little-abipp-b23932127/> or book Zoom meeting at;

 - <https://calendly.com/fsb-howard-little/fsb-introduction-clone>
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