

# Federation of Small Businesses



Focus on Benefits



# Federation of Small Businesses



Exists to promote and protect the interests of the self-employed and owners of small businesses

Not for profit, non party political, and member led

220,000 members nationally in 33 Regions and 122 Branches, with 7,600 members in the Thames Valley Region with 1400 here in the Reading & West Berkshire Branch

Gives members the collective support of a large national company, however small their own business



# (Lots of) Benefits of FSB Membership



|  |   |  |
|--|---|--|
| <b>Basic</b><br>(no charge)                                    | Legal Benefits Package<br>Care<br>On-Line Directory   | Abbey Legal<br>Red Arc<br>FSB ( <a href="http://www.fsonline.co.uk">www.fsonline.co.uk</a> )   |
| <b>Optional</b><br>(reduced from normal charges at extra cost) | Medical<br>Business Banking<br>Deposit Account<br>Independent Financial Advisers<br>Finance for Business<br>Credit Card<br>Merchant Services (Card Processing)<br>Mobile Card Payment Terminals<br>Factors<br>Insurance Services<br>Telecom<br>Fuel<br>Delivery Services<br>Directory Enquiries | Health and Medical Care Association<br>The Cooperative Bank<br>Close Brothers<br>IFS Ltd.<br>ASC Finance for Business<br>MBNA<br>Streamline<br>123 Send<br>RBS Invoice Finance<br>Towergate<br>Redstone<br>Keyfuels<br>Interlink Express<br>118455 |



# FSB Legal



ABBHEY LEGAL  
SERVICES

- ✓ Access to legal advice from qualified lawyers 24/7 365 days a year
- ✓ Tax advice from Revenue and Customs Trained specialists
- ✓ Information and documentation on employment, tax, commercial and business law available on line and to download
- ✓ Insurance cover for legal and professional fees and statutory awards in the event of an employment dispute or full tax enquiry



# FSB Care

- ✓ An independent care advisory service
- ✓ Helps members diagnosed with a serious health condition or long term disability
- ✓ Strict medical confidentiality
- ✓ Access to a personal and specialist nurse advisor at home
- ✓ Therapy, including physio, occupational, speech or complementary
- ✓ Specialist counselling and access to specialist charities and self-help groups
- ✓ Free to members at point of use and to their staff at a special one-off charge





# FSB Medical Services

## Hospital & Medical Care Association (HMCA)



- ✓ Up to 50% savings
- ✓ Private Healthcare
- ✓ Personal Accident
- ✓ Dental
- ✓ Hospital Cash



# FSB On Line Directory

[www.fsbonline.co.uk](http://www.fsbonline.co.uk)

- ✓ Advertise your services including logo at no cost
- ✓ 9 keywords
- ✓ Search for local products and services
- ✓ 24/7 access and update any time



# FSB Business Banking

## *The* COOPERATIVE BANK

- ✓ **Free banking** including:
  - ✓ Cheques paid in and paid out
  - ✓ Direct Debits
  - ✓ Standing Orders
  - ✓ Automated Credits
  - ✓ Debit Card Transactions
  - ✓ Up to £4,000 Cash per Month
- ✓ No minimum balance requirement
- ✓ No monthly service charge
- ✓ Competitive interest on all credit balances
- ✓ Fee-free overdraft facility
- ✓ Business loans from £2,000 - £25,000
- ✓ Business charge card free for life
- ✓ **£25 annual loyalty bonus**



# FSB Deposit Account

## Close Brothers



- ✓ Base rate tracker
  - ✓ 0.5% below Bank Base for over £2,500
  - ✓ 1.5% below Bank Base for under £2,500
- ✓ Business or personal names
- ✓ No charge
- ✓ Commission free foreign exchange
- ✓ Sterling, Euro and US Dollar accounts with no automatic conversion
- ✓ Easy to open, easy access and use
- ✓ Friendly and efficient service



# FSB Independent Financial Advisers



- ✓ No-obligation financial health check worth £250
- ✓ Unbiased sound advice
- ✓ Investment advice
- ✓ Mortgages
- ✓ Life cover and critical illness policies
- ✓ Pension advice including stakeholder pensions
- ✓ Savings and income protection
- ✓ Tax planning and efficiency
- ✓ Whole market search





# FSB Finance for Business

## Local service – national strength



- ✓ Lender approved company
- ✓ Fee free financial consultation and annual review
- ✓ Personal contact with a director – no call centre
- ✓ Tailored finances and finest interest rates
- ✓ Sensible fees – discounted for FSB Members
- ✓ Coordination of professional advisors (surveyors, accountants, etc.)



# FSB Credit Card



- ✓ No Annual fee
- ✓ £10 discount on FSB membership
- ✓ Free 24 hour customer helpline
- ✓ Free fraud protection
- ✓ Use internationally
- ✓ Delivered locally based dedicated relationship manager



# FSB Merchant Services Card Processing



- ✓ Preferential rates for debit and credit card acceptance
- ✓ Highly competitive charges
- ✓ Standard, integrated or portable terminals
- ✓ WorldPay option for international payments



# FSB Mobile Card Payment Terminals

- ✓ Truly mobile wireless service
  - no landline required
- ✓ Online payment acceptance wherever you go
- ✓ Special member terms
- ✓ Purchase or rent by the day, week, month or long term
- ✓ Not acquirer-specific
  - use any merchant services
- ✓ £50 free accessories





# FSB Factors



- ✓ No arrangement fees
- ✓ Invoice financing
  - factoring and invoice discounting
- ✓ Credit checks on customers
- ✓ Bad debt protection as standard
- ✓ Dedicated relationship manager
- ✓ Domestic and international transactions
- ✓ 10% discount on standard charges



# FSB Insurance Service



- ✓ Unlimited free advice without being a Towergate customer
- ✓ Full range of commercial and personal insurances
- ✓ Branded and open market products
- ✓ Loss recovery service with independent loss adjusters on larger claims
- ✓ Unique credit management and credit checking service



# FSB Telecom

# TELECOM

- ✓ Free tariff analysis
- ✓ Free line installation
- ✓ Non-geographical numbers
- ✓ Discounted line rental and call rates
- ✓ Mobile and broadband packages
- ✓ £50 off FSB subscription offer on mobile contracts



# FSB Fuel Card



- ✓ No-charge, pay-as-you-go fuel card
- ✓ Online card management including authorisation and information
- ✓ Weekly or fortnightly invoicing
- ✓ Fixed fuel price across UK
- ✓ Discounted price on national pump price



# FSB Delivery Services

- ✓ Start-up pack with up to £125 savings
- ✓ 15% - 32% discounted prices
- ✓ Leading edge technology
- ✓ Variety of delivery times
- ✓ National and international deliveries
- ✓ Dedicated personnel for FSB customers
- ✓ Franchised network of depots





# Branch Events





# FSB Benefits

**Please feel free to forward this to a business owner you think would benefit from membership of the UK's largest business organisation.**

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