



Thank you to everyone who suggested ways to brighten up the newsletter. It seems the powers that be at the FSB had exactly the same thought - they are looking at a new system which will allow me to do more! Watch this space!

And a big thank you to everyone who got back to me with their issues around the credit crunch - please keep those comments coming. The Commission for Rural Affairs has just been asked to do a survey on this - see it at

<http://www.ruralcommunities.gov.uk/events/isthee28098creditcrunch28099impactingonyoureconomy>

Employment Law Study Day – September 9th in Bristol

Wow – members are really keen to join at the Policy study day on employment law. The day (it starts at 4pm!) is intended to help members feel more confident lobbying their MPs about employment law. So we will be looking at employment law in general and FSB policy in particular – but it is not a training day.

We have a few places left – but they are going fast - contact Vivienne.rayner@fsb.org.uk or go to the SW FSB website at www.southwestfsbpolicy.co.uk

Please note this day is for FSB members only.

Tax IS taxing – so here is some helpful advice from the SW's resident expert – Sue Cave!

Key pointers

- 1. If you are having problems, tell the Tax Office before the 'due date'. You should then be able to negotiate a better deal.**
- 2. Always keep notes of conversations, including the officer's name and the day and time of the call.**
- 3. If you have problems, ask to speak to the line manager and ask for the leaflet 'How to complain' if you are still unhappy.**
- 4. Don't forget the FSB's helpline – see the 'Benefit' section of the FSB website.**

To feedback your comments on these or any other subjects, please e-mail Vivienne.rayner@fsb.org.uk

In this Newsletter –

Employment Law Study Day – your chance to have your say on employment law and find out how you can help the FSB campaign to change it.

Tax IS taxing – some helpful advice from the SW's resident expert – Sue Cave!

Jargon busting – or how to read officialese

Telephone Preference service – is it less effective? Tell us all about it.

Consultation overload – After years of telling Government they do not listen to us they are now asking us about everything. If you feel strongly about any of the matters below, or have professional expertise, then your help would be appreciated.

Topics are Late payment, Waste, Time to Train and REACH

Tax payment dates seem to come round with monotonous regularity and usually at the most inconvenient time for cashflow. Now with the threat of an economic downturn, finding the money might be even more of a challenge as you struggle to get your debtors to pay you.

If you cannot meet the payment deadline, it is best not to hide your head in the sand but to get in touch with HMRC's payment advice lines shown on the demand notices they send you. You will normally get 28 days grace as a matter of course, but can negotiate a longer period. This is much easier to do if you tell them of problems *before* the due date has passed and this is very important if you are a Subcontractor within the Construction Industry having, or seeking, Gross Payment Status, as it won't then count as a black mark against you with the possibility of such Status being refused.

If you don't contact HMRC, and they have to chase you, then payment terms may be more difficult to negotiate. The debt will first be chased by the new Debt Management and Banking centralised body who may well telephone you. Longer outstanding debt will then be referred to a "local" Recovery Office and a visit by a Distraint Officer may result.

Whatever happens, do not allow any HMRC personnel to be rude or insulting. Make a note of the time and date of any telephone conversation and take the Officer's name- they cannot refuse this. Ask to speak to the line manager if you experience difficulty and request the leaflet "How to complain" if you still do not get any satisfaction.

Jargon busting – FSB members are not the only ones concerned with jargon. The link below takes you to the website for local councillors who are looking to bring 'plain english' into their work. And it's a good excuse for this cartoon!

Cartoon by permission of www.cartoonstock.com

Go to www.idea.gov.uk/plainenglish - for councils fighting the plain English battle.

This site is useful if you are having problems with your local council. It also has some very helpful lists of frequently used words and phrases together with what they actually mean.

Though I remember a spoof version which included such gems as 'It's in the typewriter' meaning 'If you hadn't phoned nothing would have happened'

And no – the person in the cartoon is not yours truly!



Telephone Preference service – less effective than it was?

I am starting to get comments from members that the Telephone preference service (TPS) is becoming less effective.

The TPS enables people to register their phone numbers to say they do not want cold calls. Advertisers who then call can be fined.

Are other members having the same problem? Is it a problem? Please let me know at Vivienne.rayner@fsb.org.uk

Consultation overload – the number of consultations aimed at small businesses is in many ways a measure of the FSB's success. But I do know that members get very tired of the continual requests for their thoughts and comments.

If you can help it is very much appreciated. If you would like to, but cannot stand the questionnaire or the length of the document you are expected to read, just drop an e-mail with your experience of the matter to Vivienne.rayner@fsb.org.uk I can then make sure the right member of staff in the London office has the information.

There are 4 consultations you may be interested in below. In brief they are:-

Late payments – Short, easy to do – closing date Aug 31st

Waste – important review of current system. It is rather long and complicated – closing date Sept 8th

Time to Train – should employees have a right to ask for time to train? Closing date Sept 10th

Reach – review of how it is working – or not! – closing date August 25th – This is short notice and it is a complicated issue. Please let me have your thoughts and I will make sure Nyree gets the info.

Late Payments – the EU takes up the cudgels – or they will if you tell 'em what a problem late payment is.

There is an EU Directive which allows obligatory interest to be paid in case of late payment. Lots of people have pointed out that these EU rules on late payment contain too many loopholes and weaknesses to be fully effective.

So they want your feedback on some other ideas to combat late payment between businesses or between public authorities and businesses within the EU.

And the short and easy consultation document can be found here -

<http://ec.europa.eu/yourvoice/ipm/forms/dispatch?form=Latepayment&lang=en>

Please respond by: 31st August 2008

Waste – rubbish I hear you cry!

For some years there has been a contraction in regulations about waste disposal and recycling. At recent meetings, there have been signs that the problem has penetrated the skulls of the civil servants responsible. The problem is that they seem to think it a good idea for everyone to get a waste operator's licence and of course that costs money.

They are now looking to formally update the strategy on the control of handling, transfer and transport of waste. There is a consultation at <http://www.defra.gov.uk/corporate/consult/waste-controls/index.htm>

The closing date for responses to this consultation is Monday 8 September 2008.

Time to train – there are moves afoot to give employees yet another 'right to request' and this time it is the right to request time off to train. You can say no if it doesn't fit the business and you don't have to pay staff for the time off.

There are some extremely short questions on page 24 of the document

<http://www.dius.gov.uk/consultations/documents/TimeToTrain.pdf> and Matthew.jaffa@fsb.org.uk would appreciate feedback as soon as possible – in particular on questions 4,5,6,7 and 8. Closing date is September 10th

Consultation on the enforcement of REACH (Registration, Evaluation and Authorisation of Chemicals) in the UK

And if you do not know what REACH is, you are not alone. A recent snap poll by the FSB showed that only 28% of businesses do know – and that is one of the problems.

This consultation is about the draft Regulations and administrative arrangements for the proposed UK enforcement of REACH. It sets out how the Government is trying to ensure that compliance and enforcement burdens on businesses and the regulators are no greater than is strictly necessary.

Have they got it right?

Full details at:-

<http://www.defra.gov.uk/corporate/consult/reach-enforce/index.htm>

The consultation closes on **25 August** so please let me have your thoughts or experiences as soon as possible at Vivienne.rayner@fsb.org.uk

Vivienne Rayner
19th August 2008