

Many thanks to everyone who is getting back to me with their business experiences of the credit crunch. Your feedback is what allows us to make the case to Government and produce the changes you want - details of some of the changes are given below.

Dine with EU MPs - join us on January 17th

Spread the tax - Government has agreed you can spread those tax payments - how to do it.

Training flexibility – at last! Amazing how things change in a crisis!

Policy Docs now out - a bumper month for publications from FSB Policy

Power cuts a possibility this winter - make sure you are protected

Apology about the item on HSE - the FSB does not support cowboys.

Royal Mail and insurance - if it's important, make sure you are covered.

Dine with EU MPs

You are invited to join the FSB's SW Policy Unit for Dinner on January 17th. During the course of the meal, we will be hearing from the 4 parties currently elected from the South West to the EU Parliament: - Conservative, Labour, Liberal Democrat and UKIP.

Dinner is 7pm for 7.30pm at the Wessex Hotel, Street, near Glastonbury at a cost of £18.50. Please contact Vivienne.rayner@fsb.org.uk to book.

Spread the tax

As part of their feedback, many members asked to be able to spread their tax payments – and the Government has agreed!

Prompted by members, I keep asking it applies to the self employed as well as companies – but do not yet have a specific answer. However, the extract below from their website, and the comments made on the Money Programme on Radio 4 do seem to imply that the self employed are included.

But the message is the same – phone them NOW before you get any penalty notices or start to have problems. And as always your feedback as to whether they really do help would be very much appreciated.

The Tax man says:-

So if you're worried about being able to meet tax, National Insurance, VAT or other payments owed to HM Revenue & Customs, or you anticipate that payments coming due will cause you problems, you can call the Business Payment Support Line below seven days a week.

HMRC staff will review your circumstances and discuss temporary options tailored to your business needs, such as arranging for you to make payments over a longer period. They will not charge additional late payment surcharges on payments included in the arrangement, although interest will continue to be payable on those taxes where it applies.

Please note: The Business Payment Support Line is for new enquiries only.

Tel 0845 302 1435

Open Monday - Friday 8.00am to 8.00 pm, Saturday and Sunday 8.00 am – 4.00 pm.

<http://www.hmrc.gov.uk/pbr2008/business-payment.htm>

Training flexibility – at last!

When the chips are down it's amazing how things can change – and that is just what is happening with Train to Gain and the support it can offer small businesses.

For year we have been calling for more flexibility – but Government would only pay out on a full qualification. That is now to change!

For a small number of high priority qualifications agreed with the sector skills councils, they are to pay for part courses. We want to hear if they are the right courses or if you are still having problems.

And we keep pushing on self employed eligibility – it has been extended to taxi drivers – and we are pushing to see who else can be made eligible.

And for rural businesses, there is extra help via www.regsw.org.uk

As always your comments about what is happening at the coal face will be very welcome!

Policy Docs now out

For members wondering what happened to all the information when they filled in those questionnaires back in March and April, the results have now been published in 5 policy related booklets – and are being enormously valuable in the current campaign about the credit crunch.

The booklets cover Skills and Training, Business Support and Finance, Transport, Environment and ICT, Crime and Work life Balance.

Of particular interest is the booklet on work life balance. I have been made very angry by the way the work life balance of the owners of small businesses is always ignored, especially when new legislation and regulation is under consideration. For the first time, we have a document by leading academics which looks at the business owner's work life balance.

And Crime is also one of the subjects covered in the range of 'Keep Trade Local' booklets. The others cover Public Procurement (selling to the Council and other public bodies to you and me), Parking and Rates.

Power cuts a possibility this winter

Members in the utility business are warning that power cuts are a real possibility this winter. Start to protect yourselves now by:-

1. Putting anti-surge protection on EVERY till, computer, TV (and set-top-box), recorder or anything which is computer controlled. When power is switched from one circuit to another, a power surge is inevitable, and it would blow the brains out of any computer.
2. Set up a "buddy business" process with another business in an area away from your own (the other side of town, etc) so that if your power goes out, you can undertake essential work at their premises, on a reciprocal basis. I do know businesses in the Home Counties where this arrangement is in place, and they store each other's back-up disks.

We don't know how the phones will be affected and it seems likely there will be disruption to the mobile system as the masts draw power locally.

And an apology

Some members criticised me about the item on HSE last time. They said it gave the impression the FSB supported cowboys and law breaking.

Please accept my apologies. We do not support cowboys or law breaking.

As with many items, I have to be brief as I know members time is limited and on this occasion I was too brief – hence the incorrect impression.

As a result of that item – I heard from the HSE consultant involved in the case. So flawed was HSE's behaviour that there was an investigation by both the Better Regulatory Reform unit and a Select Committee into the HSE. As a result 6 people were moved from the local Office.

Royal Mail and insurance

And finally a warning - a member paid £14 for Special Delivery for time sensitive documents, only to discover that he was not insured for the consequences when the documents failed to arrive. If it is that important, find out what happens if they fail to arrive – are you covered?

And if you have anything you think we need to be aware of, please contact me at vivienne.rayner@fsb.org.uk

Seasonal greetings

Vivienne Rayner MBE