

A fairly short newsletter this month - mainly as much of what has been going on has been about the 'credit crunch' and your feedback has been so very helpful.

**FSB help** - a gentle reminder of the help the FSB offers, where and how to find it

**Credit Crunch successes and developments** - How your feedback has helped us work to get the changes you need

**Health and Safety idiocies?** - Senior HSE officials have problem believign some of the stuff you have to deal with - so case studies please to help us change things.

**Easier to pay than argue?** - Work accidents that are not your fault paid out by insurance? Again we need to know please.

**Maternity leave – more nasties developing in Europe** - Recent experiences of dealing with maternity leave needed to help us show the real impact this would have.

**Work experience for students – can you help?**

**Cash help for rural businesses**

**FSB help** - When I talk to members, I often find they have forgotten the help the FSB makes available as part of the membership.

Are you:-

Changing staff working conditions?

Cutting their hours?

Having problems with the tax man?

Having difficulty with finance?

When trouble hits, it is easy to forget that help is at hand – details listed below. You will need your membership number to access these services. If you cannot find it, please contact your regional office whose details are also given below.

Cornwall 08451 308217 ro.cornwall@fsb.org.uk

Devon 01803 322499 devon@fsb.org.uk

Dorset 01425 280080 wessex@fsb.org.uk

Bristol and Gloucestershire 0845 257 6030 region.office119@fsb.org.uk

Western ( Somerset and Wiltshire) 01249 449120 ro.western@fsb.org.uk

0845 0727 727 – for employment law, taxation and some information on debt as well as more general legal matters.

08000 193 633 – for the FSB's new Finance helpline

There are a number of other services available. Full details are at:-

<http://www.fsb.org.uk/default.aspx?id=0&loc=FSBbenefits>

### **Credit Crunch successes and developments**

Thanks to all the evidence supplied by FSB members, we are getting some real changes from the Government.

In mid September we called for the Government to set a good example on late payment and they promised they would settle bills in 10 days.

Now we have evidence from some small businesses supplying public sector organisations like the NHS telling of 3 month payment delays and unexplained clawbacks. We are on the case and asking

questions and will be reporting back. So if anyone else deals with Government or a public sector body and is having to wait to get paid, please let me know.

The other thing is Red Tape – some of you may have heard my e-mail responding to Patricia Hewitt read on Radio 4's PM Programme. Happily Peter Mandleson seems to better appreciate the burden of regulation than his predecessors. We understand that additions to maternity leave and rights to ask for flexible working have been postponed.

As a result of comments from FSB members, in the SW we are also calling for VAT to be reduced to 5% on building repairs and refurbishments, and for hotels and restaurants. The EU Commission announced in the summer proposals to enable such moves and we consider they would be a big help – especially for us in the SW.

As you can see, I rely on your feedback to know what the problems are and what changes would make a difference. Comments please to [Vivienne.rayner@fsb.org.uk](mailto:Vivienne.rayner@fsb.org.uk)

### **Health and Safety idiocies?**

The people at HSE seem to be starting to get the message about how they are damaging UK businesses. Lynsey at the FSB's policy office in London wants to hear about any nonesenses you and your business have experienced.

For example, an FSB member was fined £20,000 for not having a risk assessment for a 17 year old on working a machine that it was illegal for those under 18 to operate.

So if you have experienced similar such idiocies in your business or are currently struggling with HSE, please let me know at [Vivienne.rayner@fsb.org.uk](mailto:Vivienne.rayner@fsb.org.uk)

### **Easier to pay than argue?**

Has your insurance company paid out for an accident at work, even though it wasn't the fault of the business? Again we would like to know at [Vivienne.rayner@fsb.org.uk](mailto:Vivienne.rayner@fsb.org.uk)

### **Maternity leave – more nasties developing in Europe**

We may be winning with the UK government and regulation, but the EU has produced a new directive which may make our current 52 weeks of maternity leave 100% paid. At least it aims to extend the 6 week period of 90% paid leave up to 18 weeks of 100% paid leave.

So if you have recent experience with maternity leave we would like to hear from you. Your comments on how it affected your business will help us develop our case. Drop me an e-mail at [Vivienne.rayner@fsb.org.uk](mailto:Vivienne.rayner@fsb.org.uk)

### **Work experience for students – can you help?**

Do you have an issue which is bugging you, but you never seem to find the time to get it sorted? Maybe a student could help.

Exeter University is looking for things like the integrated use of IT, car parking problems, staff retention, access for the disabled, staff training issues, efficient utilisation of resources, waste material disposal, market or data analysis, comparison of systems or processes, and Internet systems design, use, and effectiveness. Anything which challenges a student to define the problem, qualitatively and quantitatively analyse the possible solutions, and then make recommendations.

They would spend 3 mornings with you during March and you would get a copy of their report including recommendations.

If you think this would be of interest and you want to find out more, please contact Brian Walker at [b.j.walker@ex.ac.uk](mailto:b.j.walker@ex.ac.uk)

### **Cash help for rural businesses**

Grants are available for capital work for farm diversification and other schemes to help rural or land based businesses. Support is available for individual businesses or groups of like-minded businesses.

The Rural Enterprise Gateway is the main contact point - For further information, or to register your interest, call 0845 600 99 66.

Vivienne Rayner MBE

November 2008