

Watch out watch out – there’s a scamster about!!!! – a warning about a new variation on the old ‘advance fee rates scam – and what to do if you want to query your rates.

Late Payment – FSB success! – the government is promising to settle its invoices with small firms in 10 days. Are they? What about the big firms to whom you sub contract?

Credit crunch – how’re you doing? – The FSB is regularly reporting back to Government about the problems small business face. Already we are getting results such as ‘late payment’ and finance availability. Please keep the information coming.

Red tape – latest changes – More red tape on October 1st – how to check it out.

Taxing issues – the tax man wants to know what you think of his advice..... he is really looking to improve matters – more info and how to make your comments known.

Employing Migrant Workers – what works and the impact of their loss - If you employ migrant workers and help make their time in the UK comfortable, please tell us. How would your business be affected if they go home – or this already happening?

Keep Trade Local – have you signed yet? – sign up electronically or ask for paper supplies

Watch out watch out – there’s a scamster about!!!!

Pete Dobbins from Devon has e-mailed to say he is getting reports of the ‘advance fee’ scamsters targeting new businesses about their rates.

If you think you should be paying less on your rates, the thing to do is to find a member of Royal Institute of Chartered Surveyors (RICS), usually through your local commercial estate agent. He will look at your rating situation and if he thinks something can be done will negotiate a fee with you based on the saving he is able to achieve. As the fee is results based, you can only be invoiced when the saving has been achieved.

The scamsters ask for money up front, saying you will get it back if they are not successful – and you can imagine how often people get it back!

The latest version of the scam is to put in the small print that the fee is due once the paperwork has been done. So you may have no hope at all of a reduction, but because the paperwork has been done, the fee is payable!

And the small business rate relief scheme does NOT need an expert to apply for. The FSB has worked very hard to make applying for relief as simple as it can possibly be. Please let me know if you have problems at Vivienne.rayner@fsb.org.uk

Remember to keep an eye on Voice, the FSB’s monthly magazine for warnings about other dubious practices.

Late Payment – FSB success!

At several recent meetings, the Government has been asking what can be done to help small businesses – and we told ‘em.....as I am sure you can imagine.

The messages were:-

1. Stop late payment – ideally by setting a good example.

Your feedback told us that late payment was squeezing your businesses and that you are finding it harder and more expensive to get the bank support to bridge the late payment gap.

2. Stop increasing red tape and let us focus on running our businesses.

And as many of you will have seen, the government will be paying its own bills to small and medium businesses within 10 days and trying to make sure its big contractors do likewise – SUCCESS! And I promised to let Ben Bradshaw, SW Regional Minister, have the details of any firms or contracts where this is not happening – so if you are doing work for the government, directly or indirectly and any invoices dated 13th October or later, take more than 10 days to clear – please let me know at Vivienne.rayner@fsb.org.uk

And you are having problems with latepayers, don't forget the FSB's legal helpline.

Credit crunch – how're you doing?

Mega thanks to everyone taking the time to e-mail me at Vivienne.rayner@fsb.org.uk to pass on their business experiences.

Your real life practical descriptions of what is happening are now being anonymised and fed back to Government monthly so they have a real handle on what is happening to small businesses at the grass roots.

And we still need to hear what is going on locally – good as well as bad.

One of the most telling responses was a business that is expanding so needs finance to pay for the staff, equipment etc. But as his customers are taking longer to pay, he needs even more finance. The enabled us to show Government how expanding businesses that are creating more jobs are being hit.

So, if your business has hit a brick wall, or it is taking off like a steam train, please let me know how the credit crunch has affected you.

If you have had your loan or overdraft withdrawn or the cost dramatically increased in the last week or so, please drop me a line at Vivienne.rayner@fsb.org.uk

And if you think you may have to make someone redundant, check out the FSB's legal help line on how to do it properly.

Red tape – latest changes

Thanks to lobbying from the FSB, regulations tend to be introduced on just 2 days a year – October 1st and April 6th.

To check the changes on October 1st, go to the Business Link website, click 'What's New' on the right hand side and go to the either 'Regulation updates' or 'October 2008 regulation changes'.

Taxing issues

Her Majesty's Revenue and Customs is looking to find out what employers think of its recently revised guidance for employers particularly on PAYE and NIC and how it can be improved.

Improvements can be viewed online in sections such as <http://www.hmrc.gov.uk/payee/index.htm> and <http://www.hmrc.gov.uk/payee/exb.htm>.

Meetings are being planned across the country. Email the FSB's tax committee member [Jackie Petherbridge](mailto:Jackie.Petherbridge@thepayrollpractice.co.uk) at Jackie@thepayrollpractice.co.uk if you are interested.

Employing Migrant Workers – what works and the impact of their loss - If you employ migrant workers and help make their time in the UK comfortable, please tell us. How would your business be affected if they go home – or this already happening?

Many businesses across the South West benefit from employing migrant workers. Coming to the UK can be a difficult transition for many workers and there is often the potential for unlocked talent. Some businesses have supported their workers through such measures as helping with English provision, providing information on life in the UK (for example accessing GPs) and promoting training opportunities. Some also work with local public sector bodies to ensure that the needs of new communities can be met and the impact on public services can be managed.

If your business has developed any such initiatives to promote the development and integration of your migrant workforce then we would like to hear from you. Please contact charles.dorr@equalitysouthwest.org.uk for more information.

And in the current situation there are concerns that migrant workers returning home will have a serious impact on skills shortages. If you would like to add your experiences, please go to the questionnaire below. It is 8 sides of A4 and the end date is October 24th

http://www.equalitysouthwest.org.uk/esw/live/about-us/promoting-equality-for/migrant-workers/useful-documents--migrant-workers/Migrant_Workers

Keep Trade Local – have you signed yet?

The FSB's petition can be found at <http://petitions.number10.gov.uk/keeptradelocal/>

It states : - We the undersigned petition the Prime Minister to secure the future of small shops across the UK and safeguard the choice and competition that people expect in the market place

With times being hard, more and more people are discovering the value of their local shops. Help us to keep those shops by signing the petition yourself and getting family, friends and customers to sign.

Paper copies and supporting leaflets can be obtained from the Keep Trade Local Co-ordinator, Aviva Bresky at Aviva.bresky@fsb.org.uk

Thanks for all your help

Vivienne Rayner
16th October 2008