

Spreading the Tax - you liked this one!

Spreading the Tax – Some answers for members in Construction

Spread the Business Rates – Some councils are helping with business rates – is yours one?

Post and Consequential loss insurance – feedback from members on how to get protected

Red tape a barrier to employment? – help us educate the Government with your own experiences

Power Companies – is your power company using you to help its cash flow?

Member issues – Windows and energy
- BAMB, Stonemasons and Councils

Batteries – if you sell batteries, produce or import things with batteries in – are the small business exemptions at the right level?

Manufacturing Advisory Service will now help Micros! – At last says FSB **ne day Course to help you save money by reducing resource use** – 4th Feb in Bristol

Spreading the Tax

Wow – what a positive response. One member e-mailed me to say.....

I would just like to say a huge THANKYOU for bringing this to my attention. I have phoned the number given and spoken to a very helpful man who has spread my payment out over 12 months for me.

But you do need to talk to them BEFORE the tax is due. Contact Vivienne.rayner@fsb.org.uk if you missed this one

Spreading the Tax - Construction

Some members in construction asked how help under 'spreading the tax', would affect their position re Gross Payment.

We have asked the CIS HMRC team and were assured that late payment under the 'Spreading the Tax' arrangements will not count as a black mark against the business for Gross Payment Status review purposes.

As in all dealings with HMRC, you should note the time, date and to whom you spoke. As the helpline is new, you should mention to them to note their records that you understand there will be no black mark against you for CIS purposes

But you must talk to them before the date the tax is due.

Spread the Business Rates

We are getting reports that some councils are allowing small businesses to spread their rates payments.

Is your council one of them?

Post and Consequential loss insurance

Several members were keen to let members know that the Post Office can help, but all too often the counter staff do not know what is available.

Both J Whitfield and Ron Allen provided full details having used the service for a number of years.

It seems you MUST ask for 'consequential loss' insurance as well as the 'Special Delivery' service. This covers the sender for amounts of £1000 (£1.45) up to £10,000 (£3.75). It is an additional service which is specified on the back of the Special Delivery label but you must ask to have it added to your package. This is NOT the same as increasing the 'higher than standard compensation limit' to £1000 or £2,500 which will not cover you for a loss of a 'consequential' nature.

However it is necessary to tell post office counter staff that you want Consequential Loss Insurance, and stand your ground when they deny that it exists! Very often staff are totally unaware of this service. Below is the link to the website - scroll down the page until you reach the para headed 'Consequential loss'.

<http://track.royalmail.com/portal/rm/content3?catId=400026&mediaId=22700549>

Red tape a barrier to employment?

We know that red tape stops a lot of small businesses from employing people. We are working to educate Government in the facts of the case and to do that we need your help.

If you have structured your business in a certain way so you don't need to employ staff, we would love to hear from you.

If you used to employ staff, but have downsized in the last 3 years, we would love to hear from you.

If you only employ staff on a part time basis, working just a few hours so you do not need to get involved with PAYE, we would love to hear from you.

If there is anything about red tape that has affected employment in your business in the last 3 years, we would love to hear from you.

Comments please to Vivienne.rayner@fsb.org.uk

Power Companies – is your power company using you to help its cash flow?

Several members have been complaining about the way their power company has out up the direct debits for their power supplies. The message from utility experts is that you do not have to accept this.

As ever, the answer is do your homework and then get in touch with your energy supplier.

Look at your past bills and see what your energy consumption actually is over a year. From that you can work out what you should be paying them.

How long is it since your meter was read? Read the meter yourself and compare your reading with the latest estimated figure.

How much of your money is your energy company holding? How does that amount relate to your energy use? Do you think it is reasonable?

If anyone has been having problems with their energy company demanding ridiculous increases in their direct debits, please contact Vivienne.rayner@fsb.org.uk –

Member issues –

Window companies – we have had a complaint about how window energy rating is being brought in. If this affects you, please contact Vivienne.rayner@fsb.org.uk

BAMM – have any members have been affected by the drive by BAMM to make qualified stonemasons pay extra charges to permit them to do the work they are already qualified for?

Batteries –

We have been successful in getting small business exempt from proposed new regulations on battery recycling – the question is, have we got it right!

If you sell batteries, the suggestion is that you should be exempt if

- Your floor space is less than 280m² (i.e. shops that are not covered by the restrictions of the Sunday trading law;
AND
- You sell less than 16 kilograms of portable batteries per year.

Is that about right?

As this suggestion is based on being within 3 miles of a bulking up point, should we be asking for a larger exemption to reflect the needs of rural areas?

If you make things with batteries in, there is a similar suggestion to exempt small producers from the need to pay for battery recycling. At the moment they are suggesting that anyone producing (or importing) goods with less than 3 tons of batteries a year would be exempt.

Thinking of your own situation, is this a sensible quantity?

If anyone wants to see the full document it can be found at <http://www.berr.gov.uk/whatwedo/sectors/sustainability/batteries/page49501.html>

Your comments to Vivienne.rayner@fsb.org.uk by March 10th please

Manufacturing Advisory Service will now help Micros! – At last says FSB

Any FSB member involved in policy will tell you we spend a lot of time reminding civil servants and politicians that 96% of small businesses employ 10 or fewer people. And in the SW, that is a massive 41% of the private sector workforce.

The latest organisation to appreciate this and take action is the Manufacturing Advisory Service (MAS). They have now teamed up with Business Link to launch a new service so now all manufacturers can get help to become more efficient and boost their bottom line.

Called the 'Micro Support Service', it is designed for businesses employing 10 members of staff or less and provides a range of online tools and documents to help businesses adopt and implement leaner business and manufacturing practices. These include telephone support, 'business clinics' and simple top follow 'how to' guidance sheets.

Paul Gilbert, partnership specialist for the Manufacturing Advisory Service (MAS) South West, said: "Small manufacturers are the lifeblood of the industry in the region and as economic conditions continue to get tougher they will increasingly need to look at ways of reducing costs, freeing up cash and improving performance. With the Micro Support Service we can provide free online support to assist manufacturing businesses in implementing changes that could significantly impact their profits, helping them keep ahead in these uncertain times."

For instant support businesses should visit the MAS's online 'Resource Zone' which provides free downloads including: 'how to guides', posters, blank templates, training materials and videos.

For more information on the micro support service visit: www.swmas.co.uk

As always the FSB would appreciate your feedback on this to Vivienne.rayner@fsb.org.uk

One day Course to help you save money by reducing resource use – 4th Feb in Bristol

Called Competitive Climate: Profitable Future on 4th February 2009 in Bristol, this course is intended to help you save money. There is no charge for attending – just your own time and travel costs.

For practical advice to enable you to benefit from the cost savings and competitive advantages with implementing resource efficiency please contact Dip Patel on 01635 280331 or at dip.patel@envirowise.gov.uk or register online at: www.envirowise.gov.uk/uk/Our-Services/Events-and-workshops/November-2008/Competitive-Climate-Profitable-Future-Bristol.html

If Bristol is too far, why not ask if there will be one closer to you later in the year.

Vivienne Rayner MBE
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