

**fsb**<sup>88</sup>

Federation of  
Small Businesses

# Your guide to FSB membership

**fsb.org.uk**

Patricia Mawuli Porter OBE and Jonathan Porter, *Metal Seagulls*

# Say hello to support and protection for your business

Welcome to the Federation of Small Businesses! Running your own business is rewarding, but we know it can be challenging. From networking opportunities to help chasing late payments, there are so many ways that your FSB membership supports and protects both you and your business.

As the leading voice of small businesses and the self-employed across the UK, we're always working to deliver real change for all small business owners on the issues that matter most. FSB membership unlocks market-leading business services and tools designed to help your business thrive, including 24/7 legal and employment advice, an online library of over 1,400 legal documents and templates, tax investigation insurance, financial expertise, local support, and so much more. We're behind you every step of the way on your business journey.

## Getting started

Not sure where to begin? There's a lot happening at FSB, so here are just a few ways that you can start making the most of your membership from day one!

- Book your place at an upcoming event
- Log in to the FSB Legal Hub
- Meet your local FSB team

## See what your membership dashboard holds for you

Find details about how to access your benefits, contact your local team, see events near you, and view important documents.



[Scan me to log in](#)

**Suzi Nichols,**  
*Sunshine No.1*

# Contact us

## FSB Employment Protection

FSB Legal Advice Helpline: 03450 727 727

## FSB Tax Investigation Protection

FSB Legal Advice Line: 03450 727 727

FSB Legal Claims Line: 01253 336 026

## FSB Legal Protection Scheme

FSB Legal Advice Line: 03450 727 727

FSB Legal Claims Line: 01253 336 026

## FSB Legal Hub

Log in at [fsb.org.uk](https://fsb.org.uk) to gain access.

## FSB PR and Crisis Management

Tel: 03450 727 727

## FSB Health and Safety

FSB Legal Advice Line: 03450 727 727

## FSB Care

Tel: 01978 227 532

## FSB Insurance Service

Tel: 0203 883 7976

## FSB Business Banking

Tel: 03457 213 213

## FSB Payments

Tel: 0808 2020 888

## FSB Payroll and Pensions

Tel: 0808 100 1613

## FSB Debt Recovery

Log in at [fsb.org.uk](https://fsb.org.uk) to gain access.

## FSB Funding Platform

Tel: 0330 097 2359

## FSB pirkx

Tel: 02038 307918

Visit [pirkx.com/signup/FSB](https://pirkx.com/signup/FSB)

## FSB Making Tax Digital App

Log in at [fsb.org.uk](https://fsb.org.uk) to gain access.

## FSB Training

Log in at [fsb.org.uk](https://fsb.org.uk) to gain access.

## FSB Customer Services

Tel: **0808 169 3927** Email: [customerservices@fsb.org.uk](mailto:customerservices@fsb.org.uk)

 [@FSBCustomerCare](https://twitter.com/FSBCustomerCare)

# FSB Legal Protection Scheme

*Legal expenses insurance and support that doesn't break the bank.*

From jury service payments to more complex employment tribunal representation, you can count on us to support you, so you can get back to business.

## Save thousands in legal bills.

Commercial legal expenses can quickly soar if you're facing issues like HMRC tax investigations or property disputes. There are no extra fees to pay or policies to take out – it's included with your membership.

## One less thing to worry about.

Whether you're just starting out or you're an established company, safeguard your business against a range of legal issues thanks to our legal protection scheme, with cover of up to £100,000 per claim.\*

**Prepare for the unexpected.** Business life can be unpredictable. If things don't go to plan, we're right behind you.

## What cover is included?

- ✓ Employment disputes
- ✓ Employment compensation awards
- ✓ Property and landlord and tenant disputes
- ✓ Criminal defence
- ✓ Tax protection
- ✓ Regulatory compliance
- ✓ Court attendance costs
- ✓ Employee extra protection
- ✓ Crisis communication
- ✓ Intellectual property

**Peace of mind.** If you suddenly find yourself facing a legal dispute, you can rely on us. Call our 24/7 legal advice line, before taking any action, and our lawyers will be able to advise you on your next steps.

**24/7 legal library.** Need to find up-to-date employment contract templates or policies to comply with health and safety legislation? Our growing legal library is here to support you. To access legal documents, log in to the website and visit your membership dashboard.

\*Terms and conditions apply.



“I’m a proud FSB member. FSB has helped me in so many different ways. They offer **great benefits** such as the Legal Hub, FSB Insurance Service, and health and safety advice.”

**Karim Samani,**

TechDisinfect / Wellbeing & Ergonomics

“We hadn’t started a small business ourselves and Rachel researched it and realised it was such a **strong resource centre** both in terms of information it could provide, but also **ready-made documents** such as staff handbooks and policy documents.”

**David and Rachel Holliday,**  
Moon Gazer Ales



## FSB Legal Hub

*Legal compliance is just a click away.*

Still relying on search engines for legal answers? Whether it’s employment, tax, or health and safety, we’re here to support you to run your business smoothly. You didn’t go into business to be a legal expert, which is why we’ve made legal paperwork simple.

**On-demand.** Legal support that fits your busy schedule. Log in any time, from any device, and access our ever-growing library of legal documents, guides and factsheets.

**Unlimited use.** Complying with business law shouldn’t break the bank. You can use or access our free documents during your membership.\*

**Tailored to you.** Access over 1,400 free documents, letters, factsheets, templates and guides written by legal, tax and employment law experts, just for small businesses like yours. We know some laws are different across the UK, so we’ve got dedicated sections on our hub for laws in Scotland and Northern Ireland.

**Templates you can trust.** Our legal experts trawl through the small print and cross all the t’s so you don’t have to. You’re safe in the knowledge our documents are checked regularly by our legal team throughout the year.

**No more endless searching!** Find the templates you need to run your business smoothly in one place, from employment law policies to contracts. Don’t know what you need? Give us a call, book a call back or use live chat and we’ll help you work it out.

**24/7 support.** Our experts can offer advice on the legal documentation you need, including employment contracts, risk assessments and template letters, through our helpline.

**We work around you.** Use our advice line booking system to pick a time that suits you and stay in control. Simply tell us when is best for you, let us know some information about your issue and we’ll get the right person to give you a call.

**Making sense of business law.** Our monthly legal bulletin is delivered straight to your inbox with a round-up of the latest legal news. Stay up-to-date with the important legislative changes that matter to you.

**How healthy is your business?** Take one of our legal health checks and receive a customised report that reveals your biggest legal risks. We’ll give you advice on your next steps and links to suggested templates on the hub.

\*Terms and conditions apply.

# FSB Employment Protection

*Looking for employment advice you can trust? You're in the right place.*

Running your own team is rewarding, but we know you'd rather be getting on with business than buried in paperwork. Whether it's a quick chat about an employee return to work form, or long-term support with an employment tribunal representation, we're here for you.

**We're here 24/7.** Don't lose sleep. Access unlimited, round-the-clock advice from our employment advice line, staffed by employment solicitors in the UK. From contracts to policies, we're by your side to answer your questions, so you can get back to business.

**We speak your language.** No legal jargon, just the facts. Compliance is confusing enough, which is why if you've got a question, our experienced employment solicitors are only a phone call away.

**Paperwork made easy.** Our experts have done all the hard work for you. All you need to do is search FSB Legal Hub, download the compliant template and customise it. It's as easy as that!

**Always have peace of mind.** You don't need to be facing an employment tribunal to access support. From employment status disputes to representation at Acas early conciliation, we're here for you during workplace disputes.

**Save thousands in employment tribunal cover.** Our specialist and experienced employment solicitors and barristers are ready to represent you if you're facing an employment tribunal, with cover of up to £100,000 per claim.\* We're behind you every step of the way.

**Get it right the first time.** Hiring your first employee? Don't want to spend hours searching for the right employment documents? We've

made it simple to manage and grow your team, whether you have one employee or 100.

**Dreading difficult conversations?** We know your small business is a close-knit team, so challenging situations like performance reviews, grievances or disciplinaries can be tough. Don't worry - we'll help you through it with expert advice.

**Tailored to your team.** No two small businesses are the same. If you're managing lone workers, remote employees, temporary staff or pregnant workers, access advice you can trust on a range of employment scenarios.

\*Terms and conditions apply.

# FSB Tax Investigation Protection

*Wave goodbye to tax enquiry worries.*

Whether you're a sole trader, contractor or limited company, a letter from HMRC can fill you with dread - but it doesn't have to. With essential tax advice, protection against the cost of professional fees and representation from ex-HMRC inspectors in the event of a tax enquiry, you can protect your business for less.

**No extra costs.** Budget-friendly tax enquiry protection is essential for all small businesses, which is why it's part of your membership. If we need help from your accountant during an enquiry, pre-agreed fees are covered. No surprise bills.

**Up to £100,000 of protection.** Even if your books are in order, you can still be selected by HMRC for an investigation at any time, and the costs of your defence can run into the thousands. With cover of up to £100,000 per claim, we've got your back.\*

**Taxing questions?** We've got the answers. Call our tax and VAT advice line, staffed by tax experts, for guidance on taxation matters, from Capital Gains Tax to VAT returns.

**Experts in your corner.** You can rely on a team of specialists with years of investigations experience to defend you, all the way to tribunal if necessary. We handle full and aspect enquiries on Income and Corporation Tax, as well as disputes regarding employer compliance, IR35 or VAT.

**We'll do the talking.** Your tax consultant will liaise with you and your accountant as required, meet with you and the HMRC inspector as necessary and handle all enquiry correspondence. You'll have honest, straightforward advice and assistance throughout the whole enquiry process.

**Ongoing reassurance.** Enquiries can take months or even years, but we'll be

by your side through it all with unlimited tax advice, leaving you with more time to focus on your business.

**Peace of mind with PAYE.** We take away the stress of a PAYE compliance audit. Whether it's a dispute or information requests from HMRC, our tax experts are on hand to help.

**24/7 guidance.** Search our online legal library for downloadable guides, templates and factsheets covering a range of taxation matters, all updated regularly.

\*Terms and conditions apply.

# FSB Health and Safety

*Take the risk out of protecting your business.*

Working at heights in the construction industry? Dealing with food safety regulations as a catering business? Running your business from home? Whatever your sector, we're taking the stress out of health and safety compliance for your small business.

**Trusted advice.** From slips and trips to electrical hazards, industry experts are just a phone call away to answer your questions. We'll guide you every step of the way so you know you're on the right path.

**Compliance made easy.** Search a regularly updated library of health and safety templates, documents and guidance, all written and checked by professionals, including:

- ✓ Fire safety
- ✓ Food safety
- ✓ Hazardous substances
- ✓ Policies
- ✓ Risk assessments
- ✓ Safe working practices

**Protection during inspections.**

Experienced advisers are on hand to recommend the right actions if you're facing an inspection, so you can continue to trade during the process.

**DIY documents.** Our easy to customise templates include policies, risk assessment forms and checklists, making it simple for your small business to stay compliant with health and safety paperwork.

**On-demand training.** Keep compliant and support your team with a range of training modules covering key areas of health and safety law. With two free CPD accredited modules too, upskill your business online, wherever you are.

**Built for your business.**

Whether it's the safety of your home workers or your lone workers, we've got you covered. Download template accident reports, get advice on policies and procedures, or take a training session on risk assessments.

**Stay in the know.** We'll keep you up to date with regular health and safety news and help you understand the changes that matter to you.



“The tax investigation protection that FSB gives is so important as it gives me the **reassurance** to know that if [HMRC] comes in to do an investigation that **you are covered** under their policy.”

**Brian MacAuley,**  
Dungannon Enterprise Centre

# FSB Debt Recovery

*Take back control of your cash flow.*

Find everything you need to get your money moving in no time. Our debt recovery specialists have supported thousands of small businesses just like yours to take back control and recover debts sooner, so you can get back to business.

**Step-by-step process.** With comprehensive downloadable guidance and professional support, you can speed up processes and get your business' cash flow back on track.

**Free template letters.** Download and customise our pre-action letter templates to help you recover the money owed to you, whether from individuals, sole traders or businesses. It's just one of the many free templates available as part of your membership.

**24/7 support.** Our debt recovery experts are here to answer your questions 24/7 through our legal advice line, so you can have confidence that you're taking the right steps towards a resolution.

**Free interest calculator.** Don't pay extra to work out what you're owed. Our interest calculator makes it easy for you to work out how much interest is owed on your late payments from suppliers or clients.

**All the tools you need.** From credit control letters and Protocol-compliant letters before action, through to court proceedings and enforcement, our experts are here to help you every step of the way.

**You're in control.** Unlike other debt collection services, you're in control of the entire process, and in 80% of cases, we help small businesses to get paid before it comes to legal action.

**No hidden fees.** If all else fails, legal action is often the last resort - but it can get costly. Instruct one of our lawyers with the peace of mind you'll receive discounted fees and certainty of costs - meaning no surprise bills.

**We don't give up.** We don't just send a letter and call it a day. When instructed, our 'reasonable endeavours' means we'll follow up after the letter with a phone call or email to chase payments or offer payment plans.

# FSB PR and Crisis Management

*Affordable PR support you can count on in a crisis.*

Nobody likes negative publicity – but how can you protect your business against it and what can you do if it happens? We're here to support you through a PR crisis, help you communicate with the outside world and get your business back on track.

**Protect your reputation.** When your business is under a microscope, specialist public relations knowledge is essential to manage your brand reputation and defend against damage.

**Insurance at no extra cost.** In a crisis, the last thing you want to think about is bills. Don't worry - you're covered for up to £10,000 of public relations consultancy from an experienced team.

**We're here in an emergency.** If the worst should happen, crisis communication support is available when you need it most, so you can get back to business.

**Dedicated advice line.** With negative publicity, every move matters. Speak

to a PR expert for guidance and have the reassurance you're taking the right action.

**Experts you can rely on.** Whether it's advice on protocols, support with issuing a press release, or representation at a press conference, we can help you communicate clearly in a crisis.

**Professional PR support.** Dealing with a major public relations crisis or negative publicity is a daunting prospect, but not when you have experts on your side who can:

✓ Prepare general communications within your business and externally

✓ Advise on how to mitigate negative publicity

✓ Provide guidance documents on how to protect yourself





“I cannot recommend FSB Insurance Service enough. My experience has been **excellent**. I provided them with my circumstances and they were quickly able to **identify the best product** for my service. I managed to get the deal that was most appropriate to my circumstances, with a view to expanding the business.”

**Carla Darling,**  
Mauda

## FSB Insurance Service

*Business insurance that makes sense.*

Have you got the right cover for your business? Whether you're a sole trader, contractor or running your own company, you'll have peace of mind your business is protected.

### **It's free to register.**

Policyholder or not, you can call our free insurance advice line for support and guidance from a leading insurance expert.

### **Free Business Continuity Planning kit.**

From localised flooding to accidental damage, prepare for the unexpected and build your business' resilience with a free BCP kit and discounted service. This helps you keep your business running in ways insurance might not be able to help with, and means you have a plan for how your business can continue trading in difficult circumstances with minimal down time.

### **Members get more.**

Whether you're taking out new insurance or revising your existing

policy, you'll find innovative insurance products and enhancements added regularly, just for small business owners like you.

### **Making insurance simple.**

Answers are just a phone call away. Our experts explain insurance jargon, help you to understand your legal requirements and can advise you on how you could save money on premiums with risk management efforts.

### **Your business comes first.**

Can't remember when you last updated your insurance? Our business insurance policy review service gives you the confidence that you've got the right cover for what you do.

### **Never forget another renewal.**

Let us know when your policy is up for renewal and we'll remind you closer to

the time to save you the stress. One less date for your busy diary.

### **Keep yourself compliant.**


Get the right insurance for your business needs and sector, including legal requirements like employers' liability insurance and motor trade insurance.

### **For every stage of your journey.**

Whether you're just starting out as self-employed, or you've been in business for years, access insurance advice, news and guidance every step of the way.

### **Free Credit Checks.**

Registered members can have 10 free credit checks when they sign up to FSB Insurance Service, with subsequent checks chargeable at a special, discounted rate.



“We belong to the FSB Business Banking account with The Co-operative Bank. We pay cheques, we do internet payments and we have free banking.

**And that is priceless, really priceless.”**

**Patsy Bell,**  
Calico

## FSB Business Banking

*Welcome to ethical, modern banking.*

Spend less of your budget on banking and more time on your business with our business current account, designed for business owners like you.

**It's free\*.** Yes, really. There is no monthly account fee or charge for everyday banking services for the duration of your FSB membership. You can even pay in up to £1,000 cash free of charge each month in-branch or at the Post Office. We don't believe in hidden fees - if you need to deposit more cash, it's just 80p per £100 extra.

**Switch-friendly.** Opening your account is simple, and you can switch from your old current account in just seven business days using the Current Account Switch Service.

**Bank anywhere.** On the go or in the office, your account is just a click away thanks to online banking and a new mobile app. We're flexible - manage

your finances over the phone, in-branch or at your local Post Office, too.

**Control your cash flow.** Every penny counts as a small business. Stay on top of your expenses with a charge card.\*

**Free change facility.** Short on change? If you're always running out of coins and notes, change them for free in your local branch or at the Post Office (by arrangement).

**Good for your wallet, great for the planet.** Use your money for good with responsible, ethical banking. The Co-operative Bank's customer-led ethical policy means we're working together on the things that matter, such as tackling youth homelessness.

# FSB Funding Platform

*One simple application, hundreds of potential lenders.*

Whether you're a start-up, sole trader, limited company or partnership, our team of experts help you to save precious time and find the right business finance, so you can focus on what you do best.

**Free for members.** No hidden charges - just one quick application, ongoing support and impartial advice from finance specialists. We're on your side.

**It takes five minutes.** Business life is busy enough, which is why we've taken the stress out of paperwork. Complete one application online and we'll do the rest, searching across hundreds of business lenders to find you the best matches.

**Your data is secure.** Each application is anonymous to protect your privacy. We don't share data with our partners without your consent.

**You're in control.** Negotiate directly with lenders to receive multiple offers and choose what is best for your business, with no obligations.


**Find what fits you.** Access a wide range of business funding options, whether you are looking to grow your business, improve cash flow, or invest in machinery or property.

**24/7 support.** Dedicated finance advisers are here to support you with your finance journey, give you honest answers and provide feedback on the pricing and terms that you might be offered.

**Every penny counts.** Don't pay over the odds for business finance. Chat to us about your options so we can help you to understand the arrangement and exit fees.

**Free R&D tax credit assessment.** Planning to level up your business with a research and development project? Check your eligibility for an R&D grant with a specialist R&D adviser.

**Never borrowed before?** There's no pressure. Complete an online application so that a dedicated finance expert who speaks your language can help you understand the providers and products available to you.



“I remember walking away from the FSB stall with **a feeling of confidence,** knowing that I'd just become part of a national network of small business owners who are there to support and encourage each other to **achieve their goals.**”

**Bobby Lambkin-Williams,**  
Atomic Canyon Ltd

# FSB Training

*Affordable CPD certified online training for small businesses.*

Whether you're working for yourself or managing a team, having the right skills is vital for growing and running a successful business. We've teamed up with Staff Skills Training to bring you affordable e-learning courses, from workplace health and safety to marketing and finance, all designed for small businesses and the self-employed. Learn everything you need to know without the jargon. Stay compliant with regulations, boost productivity in your business, and train your team.

## Exclusive member savings

Access discounted small business training you can trust from just £80 per person. You'll only pay for the number of people you need to train.

## Compliance covered

From workplace health and safety certifications to fire safety, first aid and food hygiene, keep your business legally complaint with a range of essential courses for small businesses.

## Hundreds of courses

Choose from over 1,000 courses covering sales and marketing, finance, professional development, management and so much more.

## Start learning from day one

It's easy to fit online training into your schedule. Access the entire e-learning library for 12 months. Start filling skills gaps in your business or develop in new areas.

## Track your team

Retrain your existing team or bring new hires up to speed with high-quality employee training. Use the online portal to track their progress and personal development.

## Gain industry-recognised certifications

Train with confidence with Continuous Professional Development (CPD)

certified courses, from food safety levels 1-4 certifications to manual handling.

## Tailored to your sector

With so much to choose from, you can customise your learning to suit your business needs. You'll find sector-specific training including hospitality and tourism, health and social care, and more.

“I've used FSB Care and FSB Legal Hub member benefits. I've found both of them to be really good, but the FSB Care package for me has been **absolutely brilliant.**”

**Jemma Coles,**  
The Stable



“I joined FSB because I think when I started out in business, there’s a certain part of you that’s very aware that you can’t do everything. FSB felt a little bit like a **safety blanket.**”

**Joanne Roberts,**  
Fabulous Welshcakes



## FSB Care

*You don't have to face it alone.*

Running your own business isn't always smooth sailing, but when you're the boss, who can you turn to? If the worst should happen and you become unwell with a serious physical or mental health condition, having a friendly and experienced personal nurse you can turn to for reassurance is invaluable.

**It's free for members.** Your dedicated nurse can provide ongoing\* practical advice and emotional support with any long-term health conditions, illnesses or bereavement, including pre-existing conditions.

**You're not alone.** Whatever your circumstances, you don't need to face it on your own. We're here to support you through diagnosis, treatments or aftercare.

**A friendly voice.** You'll be matched with a personal nurse who will keep in touch with you regularly over the phone and can provide resources related to your condition or treatment options.

**Support you can trust.** Our team of qualified, registered nurses have years of experience and specialist knowledge.

**Practical reassurance.** From help navigating the NHS, to signposting to charities and local support groups, your personal nurse is on hand to guide you. If needed, a course of therapy, counselling, second medical opinion or practical help at home is available.\*

**Mental health matters.** Speak to a registered mental health nurse who can signpost you to NHS mental health services or clinically assess what therapy would be most appropriate if necessary.

**You, your family and your business.**

Your health is a priority, which is why FSB Care is available for all our members, and you can also purchase additional cover for family members or business partners.\*

**Feeling overwhelmed?** You don't need to be diagnosed with a condition. Whether you're waiting for a diagnosis, are faced with treatment options, or simply want to talk things through, your personal nurse can offer reassurance and practical advice.

\*Terms and conditions apply.



“I know that they’re there at the end of a phone call or an email, and certainly around debt recovery, they’ve been

**very supportive**

**in that area.”**

**Trevel Henry,**  
NVC Awareness

## FSB Payments

*Say hello to secure, stress-free payment processing.*

There’s a better way to get paid - and your customers will love it too. Do business your way with more ways to pay safely, competitive terms and added fraud protection. Managing your money has never been easier.

**Stress-free.** New to business or switching providers? Simply choose how you want to take payments, tell us what equipment you need and get back to business. We’ll handle the rest.

**Never miss another sale.** Let your customers pay with confidence and convenience. From virtual terminals to safer contactless payments, give the best checkout experience every time.

**Take your business online.** Set up a secure digital storefront and give your e-commerce business a boost with our leading fraud intelligence tools.

**Your business, your way.** Whether you’re on the shop floor, on the move, or offering local delivery, accept major

debit and credit card brand payments with a merchant account.

**Members get more.** Exclusive discounts just for FSB members.\*

**Back to business in no time.** Access 24/7/365 support and Monday – Saturday next day terminal replacements.\*

**It pays to be protected.** We make it simple to comply with data security standards like PCI DSS, protecting you and your customers against the risks of data breaches and fraud.

\*Terms and conditions apply. Existing customers are ineligible for discounts.

# FSB pirkx

*Wellbeing benefits designed for small business owners and the self-employed.*

When you're working for yourself, looking after your wellbeing is crucial to the success of your business. Access a wide range of wellbeing resources and services that would normally only be available to employees of large businesses, including health services, gym classes, cashback offers and more. You can also create your own personalised wellbeing package for your team.

## **24/7 telephone and online GP.**

Speak to a qualified private GP, with prescriptions delivered to your door.

**Telephone counselling.** You can speak to a BACP accredited counsellor 24/7. Unlimited access to mental health and emotional support to help build your resilience skills.

**Virtual physio at your fingertips.** Virtual physio app including a free 15-minute initial telephone consultation.

**Discounted health cash plans and insurances.** Get discounted health cash plans and insurances that are usually only open to employees of large businesses.

**Discounted gym memberships and virtual gym classes.** Save money whilst you stay fit with discounts on gym memberships across the UK. Busy schedule? You'll also have access to virtual gym classes at a time that suits you.

**Shopping discounts.** Stretch your money further with savings across everyday shopping categories including food, clothing, DIY, eye care and more. Save on cinema tickets and days out.

**Create your corporate hub.** Personalise a hub for your employees to access their benefits if they join the scheme. Add links to their digital payslips, HR

portal and company pension, and use the recognition feature to reward your team.

**No setup fees, no commitment.** There are no lengthy contracts. Sign up for a minimum of one month and start using your benefits straight away.

“We get the **latest updates** on legislation changes and things that are trending in the industry, and the **opportunity to talk** and act as a conduit and help FSB understand what's affecting us on a day-to-day basis.”

**Fiona Spence,**  
Geo. Spence & Sons Ltd

# FSB Making Tax Digital App

*Get ready for Making Tax Digital powered by Rhino.*

Making Tax Digital (MTD) is an easy-to-use HMRC-recognised app designed to help businesses and individuals calculate their tax through a system that is more efficient. We've made MTD compliance simple so you can get back to business and avoid the risk of penalties from HMRC.

## Upload your VAT spreadsheet

Our simple bridging feature lets you upload your existing spreadsheet. This is the easiest way to comply with MTD and avoids having to change your existing processes.

## A simple solution for small businesses.

Alternatively, you can use our simple record keeping features to create invoices and track your expenses. The app will automatically populate the nine-box form using this data.

## Manage it all in one place.

All these features are contained in one easy-to-use app. If you're using the spreadsheet feature, you can start using the invoicing and expenses

features at any time at no additional cost.

## Manage your accounts on the go.

Whether you're in the office, visiting clients or on the move, log in to the FSB Making Tax Digital web platform or app wherever you are and update records in no time.

## Comply within minutes.

Save time and cut down on admin with a streamlined MTD submission. From detailed audit reports to the automatic population of the nine-box form, it's all in one place.

## Access dedicated support.

You'll get more than just Making Tax Digital Software - if you have issues

with submitting your return or questions about more advanced features, we're here to help via Live Chat.

## See the bigger picture.

Generate reports to visualise your data at a click of a button. Your dashboard holds all your information including invoices, expenses and your trading summary over the last 12 months.

## Master MTD now and in the future.

Get ahead of the curve. Making Tax Digital is also compatible with Self Assessments, meaning you'll be ready to roll when MTD for Income Tax comes into force in April 2026.

# FSB Payroll and Pensions

*Stay in control of payroll and pensions.*

Hiring your first employee and don't know where to start with payroll? Spend less time on paperwork and more time running your business. Worried about keeping your workplace pension scheme compliant?

## More than just software.

Wave goodbye to the hassle of getting to grips with new payroll tools or spending time on pensions administration. If you've got a question, our experienced team is here when you need support.

**Members get more.** We've negotiated exclusive terms with SMART pensions just for FSB members, as well as competitive discounts on payslip fees.

**Keep up with contributions.** Whether it's National Insurance contributions, income tax deductions, student loan repayments or employer pension contributions, we'll do the number crunching and calculations so you don't have to.

**Wondering how you can save for retirement whilst working for yourself?** We can guide you through your options.

## Payroll

**Payroll shouldn't be pricey.** Re-runs, P60s, P11Ds, CIS, new starters, leavers, RTI for HMRC, management of your workplace pension - it's all included for just £5 + VAT\* per payslip.

**No setup fees or hidden costs.** From data collection and calculations, all the way through to payslip distribution, you're in safe hands with our payroll service. Simply give us your payroll information and we'll handle the rest.

**Paying your employees is easy.** Find all the documents you need, when you need them, including payslips and P45s, and let your employees access their information online.

## Workplace Pensions

**Just starting out?** Make setting up a compliant workplace pension scheme a breeze with our setup service at just £299 + VAT.

**Short on time?** Leave the hard work of day-to-day pensions management to us, from only £12.50 per month + VAT\*\* for up to 10 monthly paid staff.

**Behind on your duties?** If you need to get compliant quickly or are behind with your auto-enrolment duties, our rescue service is here to save the day and can even help you avoid or minimise any fines.

**Time for your triennial review?** Save time and effort with your re-enrolment duties and stay compliant with HMRC and The Pensions Regulator, starting from £99 + VAT for up to 10 employees.



“Whether you need some advice on current employment issues, financial planning, or if you’re growing your business, wherever you’re going, **FSB is there to help.**”

**Tee Sandhu,**  
Samosa Co (Sims Foods Ltd)



## FSB App

*Manage your membership on the go.*

Get backup in your back pocket and FSB at your fingertips with our app. With FSB event details, services, account information and more at your fingertips, we’re by your side wherever you are.

**Download the FSB app today on Apple or Android.**

### Your services in your pocket.

- ✓ Need advice? Make one-click calls to member benefit helplines
- ✓ Book a call back at a time that suits you
- ✓ Find helpful links to online services

### Never miss an event.

- ✓ Search for events near you
- ✓ Book on the app and add to your calendar
- ✓ Join webinars from wherever you are from your events tab

### Manage your account.

- ✓ Update your email, phone number and more
- ✓ View your receipt
- ✓ Get in touch with customer services

### Exclusively for members.

Simply sign in to the app using your normal FSB website login details and get going in no time. You can then use your phone’s additional security features where available, such as Face ID or thumbprint scanner, to log in again.

### What kind of mobile device do I need?

The FSB app works best on mobile phones, but will work on iPads and tablets too, using Apple or Android operating systems.

- If you are an Apple user, you’ll need to be running iOS 13 and above to use the FSB app (check Settings > General > About)

- If you’re an Android user, make sure you’re running version 4.4 (Kitkat) or above (Settings > About phone [device] > Software information)

# First Voice Magazine

*The home of small business news.*

First Voice is your go-to for valuable business advice, stories and news. It's the highest circulating business magazine in the UK, read by thousands of business owners like you.

**Topics that matter to you.** Delve into the latest must-read guidance and guidance on marketing, finance, employment, business law and more, as well as details about upcoming legislative changes.

**Stay in the know.** With regular features like ask the experts, need to know and deep dive, we've curated key information across a range of issues to help you run your business.

**Exclusive content.** Whether you're building your business skills or want to know more about a specific topic, our in-depth editorials from industry experts and business leaders have got you covered.

**Member spotlights.** Discover stories from inspirational start-ups, ambitious entrepreneurs and industry innovators with our ongoing series of member interviews.



“My favourite thing about being an FSB member is knowing that I am part of a **fantastic community.**”

I have access to such a wide network, but also a community, that are very active in lobbying and putting forward the case of the small business. I'm really proud to be part of that.”

**Margaret Bradshaw,**  
Red Button Marketing

“I joined FSB because I was struggling with the legal side of my business. We are not big enough to hire lawyers, HR people, and then **the bonus is we get networking events.**”

**Sarah Aoki,**  
Perfect Cleaning Solutions



## FSB Events and Networking

*Join a supportive community of small business owners just like you.*

There's always something happening at FSB. Don't miss out on our virtual and in-person events. Attend networking and business surgeries across the UK designed to help you find advice, support and guidance.

### **Everyone's talking about our events.**

Our events and networking sessions are loved by many small businesses and the self-employed - simply search for an event you'd like to attend, book your place and join us on the day.

**We'd love to meet you!** Our event calendar will help you to find out what's happening near you. From discussions on business topics like social media marketing and finances to casual catch-ups, stay in the loop.

**Join your community.** With hundreds of networking events happening across the UK, you'll meet business owners and the self-employed in your local area. Grow your business presence, attract new customers and clients, and build valuable business relationships.

**Hear from the experts.** Our popular national webinars cover the topics and issues that matter to you. Every event features a hand-picked panel of industry specialists who share the latest insights and answer your questions.

**Meet the team at local events.** Connect with your nearby FSB representatives and learn more about how you can get the most from your membership. Whether it's a question about a benefit, or you're not sure who to contact, they're here to help you.

**Never miss out again.** Our attendees are always sharing their advice and experiences, as well as the latest events and opportunities happening near you.

**Missed an event?** We've made it easy to catch up on a selection of our most popular national webinars and events on-demand during the last twelve months. Whether it's digital skills, procurement, or employment matters, our recordings are ready when you are.

# FSB Resources

*Build your business skills with FSB.*

From employment law and digital marketing to trading internationally, find advice and support from experts and industry leaders to help you run your business. **You can access these from the top menu of the FSB website.**

**Learn something new.** Whether it's a how-to article about managing payroll, advice on reducing your carbon footprint, or top tips for setting up the right business insurance, we're here to support you.

**Take a deeper dive.** Browse our curated content hubs and access information, videos and further resources from industry experts. Manage your money with our finance hub, go global with our trade advisory hub, or give your business a boost with our marketing hub.

**Learn from the experts.** Our resources are checked, reviewed and updated regularly by our specialists. We also work with business leaders and

industry leaders to bring you practical and insightful guidance on specific topics.

**In-depth guidance.** Download one of our Business Basics guides, packed with advice and top tips on recruiting staff, filing your taxes, promoting your business and more. You'll also discover hints to help you make the most of your membership.

**Missed an event?** We've made it easy to catch up on a selection of our most popular national webinars and events on-demand from the last twelve months.

**Develop your skills.** Ready to take it one step further? We've hand-picked

free training opportunities designed just for small business owners from leading providers like Google.

“FSB has helped me to network with a lot of individuals, some have led to other **growth opportunities** for my business and I've also **learned a lot** from other people's experiences about how I should be taking my business forward.”

**Ramon Romero,**  
The Climbing Hub



# FSB Advocacy

*Effective policy campaigning and influencing decision makers.*

Our national advocacy initiatives start with Big Voice, our online research community, which impacts policy decisions at all levels of government. Through engaging with Big Voice, you give us the insights we need to shape our approach to public policy. **Make sure you sign up at [fsbbigvoice.co.uk](https://fsbbigvoice.co.uk).**

**Through continuous engagement at the highest levels, we secure meaningful help for members – recent examples include:**

- Income support for sole traders and employees unable to work due to the pandemic
- Cash grants for businesses hardest-hit by lockdowns
- Treasury-backed emergency loans for all small firms
- New incentives to employ young people through apprenticeships and the Kickstart initiative
- Business rates breaks for businesses struggling due to COVID-19 and fundamental reform of this tax to take thousands out of the system
- An SME Brexit Support Fund for firms that trade with the EU and dedicated small business chapters in new trade deals
- An Employment Allowance discount on National Insurance (NI) costs for small businesses and an NI holiday for employers who take on veterans
- Exempted small businesses from advertising rules that would have prevented many small businesses from advertising online
- VAT cut for small hospitality, accommodation, food and attraction businesses

# FSB Volunteering

*Get involved with the small business community.*

From a single action to a regular commitment, there are lots of ways you can help FSB raise awareness of the issues that small businesses face.

**Get online.** Follow your local FSB team on social media for the latest news and stories where you live and spread the word about FSB to your network.

**Help us to help others.** Reviewing us on Trustpilot takes just a few minutes. It helps other small businesses find FSB's events, resources, support and more.

**Tell us your story.** Make your voice heard as part of a case study or roundtable discussion with local and national government.

**Join in with our events.** Host one of our events and meet small businesses in your area. Already run a networking group? Get in touch, let's see what we can do together.

**Campaign with us.** You can get involved with our latest campaigns at a local and national level to help us highlight the issues that matter most to small businesses in different sectors.

**Be an FSB representative.** Our trusted local representatives meet with the media, external stakeholders, elected representatives and decision makers to deliver the FSB message.



**bigvoice**  
Making change happen

# What matters to you?

Make your voice heard. At the Federation of Small Businesses, we're proud to be the leading voice of 5.5 million small businesses and the self-employed, but we can't do it without you. Big Voice is your chance as an FSB member to let us know what's important to you – and it only takes 10 minutes. From Government Ministers to the media, your survey answers directly influence our crucial campaigning and lobbying work across the UK, at both a local and national level.

#### **Make a difference**

Have your say on key business issues. In the last 12 months, we've asked our members about business confidence and costs, insurance, finance, skills, energy, and disability and health.

#### **Make an impact**

Your answers provide valuable data for our policy reports and our quarterly Small Business Index. We highlight what's really happening in the small business community and test potential solutions.

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"I truly appreciate the wide breadth of opportunities offered by FSB, the team are really supportive and the Big Voice initiative is so valuable. You feel like you're part of something bigger, a wider community, where your perspective on the needs of small businesses can have a positive influence and impact."

#### **Tania Diggory,**

Founder and Director of Calmer

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Join thousands of FSB members already having their say.

**Sign up today at [fsb.org.uk/bigvoice](https://fsb.org.uk/bigvoice)**

# FSB Celebrating Small Business Awards

*Celebrate your success at our annual awards.*

Entering an award can bring enormous benefits to your business. Even if you don't walk away with the top prize, you'll gain insights, information and ideas that you can build into your own business.

**It's free to enter.** The awards are open to all small business owners and the self-employed across the UK.

**Put your business in the spotlight.** With winners from each category securing a spot at the prestigious UK final and a chance to be crowned the UK Small Business of the Year, it's an opportunity for widespread recognition.

**Gain exposure.** Whether you're shortlisted as a finalist or lucky enough to win a trophy, our entrants get local and national media attention, as well as across social media.

**Networking opportunities.** Connect with other small business owners and industry leaders from a wide range of sectors.

**Celebrate your achievements.** Reflect on your success and innovations, see how far you've come, and position yourself against your peers.

**Expert judges.** Entrants are judged by a panel of respected business leaders with a wealth of experience in their industry.

**Multiple categories.** Going the extra mile to be sustainable? Full of entrepreneurial spirit? Running a family business? With a variety of categories to choose from, you'll find one where you can shine.

“I'm thrilled to have been named the UK's best entrepreneur by the Federation of Small Businesses – it means a lot to be recognised by an organisation like FSB.

“In my PhD I made a new class of antibiotics. A new class of antibiotics hasn't reached the clinic in over 35 years. People ask me why I do what I do, and it's because I want to save lives, not because I want to make money, if I did, I'd have gone into oncology.”

**Dr Kirsty Smitten**  
**CEO and founder**  
MetalloBio Limited  
(UK overall winner, 2023)



[fsbawards.co.uk](https://fsbawards.co.uk)  
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July 2023

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