

Volume 437 Circulation: 5845 19 February 2016

### Enterprise Weekly FORTHCOMING EVENTS

### FSB Business Opportunity 2016 - Making serious contacts.



The 1st March is St David's Day: the patron saint of the Welsh. St. David was also reputed to be the nephew of King Arthur of the famed round table. Lots of networking meetings are held behind tables where it's really difficult to get out and mingle and make meaningful connections. Well here at the FSB we're not like that. We like to have something different at our events and something that is of real value to business owners: that is, other business owners who are serious about taking their business forward and really want to get the most out of their time and contacts not just sit behind tables.

This is what you can expect if you come along to this business meeting:

- 1) A structured event where you will meet local movers and shakers
- 2) Dedicated host who are there to make the introductions you're looking for.
- 3) A dedicated time slot where you can have those valuable 1-2-1's
- 4) A list of attendees in advance so you can decide who you want to talk to.

The event takes place at  $6.00-8.00 \,\mathrm{pm}$  on  $1^{\mathrm{st}}$  March at Society Cocktail Bar, Norwood House, Norwood Beverley, HU17 9ET. Cost is just £5 and is paid on the night but we need you to register in advance so we can send out the delegate list. Food will be provided (finger foods etc) so don't expect a 3 course meal along with tea and coffee. Alcoholic drinks are available at the bar but you will have to pay for these.

The cost is just £5 on the door, but you must register first. Register at: <a href="https://goo.gl/D4f2GS">https://goo.gl/D4f2GS</a>

### **Events for Sheffield Year of Making**

As proud supporters of the Sheffield Year of Making, the Business and IP Centre Sheffield is hosting a series of maker-themed events to inspire, engage and help you Make It!

Want to support the Year of Making? Check out our bumper crop of events aimed at makers, entrepreneurs and new and existing businesses.

- 29 February Inspiring Entrepreneurs Live Screening Event; 5.30 8.30pm
- 2 March How To Make It! Event; 5.00 7.00pm
- 8 March Patent Clinic 1:1 Advice by appointment; 9.30am 4.00pm
- 9 March Sheffield Independent Makers Fair; 1.30 5.30pm
- 9 March A Makers Journey Talk by Guy Jeremiah; 6.00 7.45pm
- 15 March Registered Design Discover the IP Behind Your Idea; 10.00am -1.00pm
- 21 March Beginner's Guide to Business Information; 2.00 4.00pm

To book on these events visit: <a href="http://sheffieldbipc.eventbrite.co.uk/">http://sheffieldbipc.eventbrite.co.uk/</a> or call 0114 273 4736

### World of Work Week professional networking event



Hull University Business School is running its annual World of Work Week in March 2016 and would like to invite entrepreneurs to attend its early evening networking event at 5.30 – 7.00pm on Thursday 10 March.

The focus of the event is to enable Hull University Business School students and staff, local employers and representatives from professional bodies to get to know each other

better and potentially identify ways of working together in the future.

There will be opportunities to meet with students from a range of business areas, and at different stages in their university career, as well as hear how you and your organisation can work with the Business School and our students including recruitment opportunities.

For further details and to book your place visit: <a href="http://goo.gl/kKlbbr">http://goo.gl/kKlbbr</a>

#### Cyber crime and business – what's the future?



Dr. Alan Billings

The FSB is joining forces with Rotherham and Barnsley Chamber of Commerce to present a free evening networking event to help local businesses share best practice, be inspired by others and build on their current network of contacts.

Our keynote speaker will be the South Yorkshire Police and Crime Commissioner Dr. Allan Billings.

The theme of the event will be the impact of cyber crime on small businesses. Hackers are getting better and businesses are increasingly at risk. Worryingly the problem is only expected to get worse. The number of detected security incidents climbed 38%

in 2015 compared to a year earlier and has been growing at a steady double-digit rate over the last five years. The total number of incidents now stands at 59 million, although the true figure is likely to be much higher.

The event will include a presentation from South Yorkshire Police Regional Cyber Team.

The FSB and the Chamber will also update delegates on their respective campaign strategies to promote and protect the interests of the self-employed and small business owners. For members and non-members wanting to create awareness of their business and build relationships with other business people, here's a prime opportunity to meet a number of key decision makers all in one room. Chamber and FSB staff will be on hand as always to help with initial introductions, to put you at ease, and create a relaxed and informal atmosphere.

The event will take place at 6.00 – 8.00pm on Wednesday 16 March 2016 at the Town Hall, The Croft, Moorgate Street, Rotherham, S60 2TH. A buffet tea will be served at 6.00pm. It is free to attend, but booking is essential to help with catering arrangements.

To book, visit: <a href="https://www.eventbrite.co.uk/e/cyber-crime-and-business-whats-the-future-tickets-21110520134">https://www.eventbrite.co.uk/e/cyber-crime-and-business-whats-the-future-tickets-21110520134</a>

### Tour a global leader in steel and get the latest from HR law expert



Rotherham Hospice's next Business Breakfast event takes place at 8.00 – 10.00am on Thursday 25 February at one of the world's leading stainless steel manufacturers, Outokumpu.

Jamie Sharp, Managing Director of, is kindly hosting the event and will take guests on a tour of Outokumpu Stainless Distribution. The guest speaker is Jay Bhayani, Managing Director of Bhayani HR and

Employment Law. Whether you're running a microenterprise, a SME or a global business, you need to ensure you are adhering to employment legislation. With new policies such as the Apprenticeships Levy; Taxation of employee benefits; and the new Exclusivity Terms in Zero Hour Contracts (Redress) Regulations now in force, there are plenty of HR developments to be aware of.

The event includes breakfast, networking, a briefing from Jay Bhayani and a tour of Outokumpu Stainless Distribution. Tickets are free but you must register for a place. If you wish to attend the Outokumpo tour please note: flat, closed-fronted shoes only.

Please book your place here: <a href="http://www.eventbrite.com/e/business-breakfast-tour-a-global-leader-in-steel-and-get-the-latest-from-hr-law-expert-tickets-20944422331?aff=JV">http://www.eventbrite.com/e/business-breakfast-tour-a-global-leader-in-steel-and-get-the-latest-from-hr-law-expert-tickets-20944422331?aff=JV</a>

### 'Mystery shoppers' required for Meadowhall Young Enterprise project



As part of the Young Enterprise Company Programme, young people will be participating in a Trade Fair at Meadowhall on Sunday 28 February between 11.00am and 5.00pm. There will be a range of companies from schools and colleges from across South Yorkshire and beyond and a variety of interesting and innovative products for sale.

It is a great opportunity for the young people to see what customers think about their products or services and to make money, of course! The trade fair will be in the Meadowhall centre outside the Argos shop.

Young Enterprise is looking for people to be 'mystery shoppers' on the day. If you can offer your services to this worthwhile project, please contact: sarah.davey@y-e.org.uk

Hull forum for local construction employers

Hull Training and Adult Education are holding a forum for local construction employers at 7.45 – 9.00am on 26 February at Hull Training and Adult Education, Endeavour Learning and Skills Centre, Beverley Road, Hull, HU3 1UR. The event will give the employers the opportunity to find out more about the Apprenticeship Reforms and the latest updates to the Apprenticeship Age Grant.

The forum provides a great opportunity to network with other local businesses. The keynote speaker is Sharon Gamble, Lead Manager for Business and Apprenticeships at Hull Training and Adult Education.

To register your interest or for more details please contact Alyson Truelove on 01482 615 239 or Mark Jennings 01482 612 731. Email: alyson.truelove@hullcc.gov.uk

### **Digital Demons United at Glanford Park**



Tracy Muir, Founder of Digital Spotlight

North Lincolnshire's digital business will be taking centre stage in March when they showcase the talent and opportunities already thriving in our area alongside some of the established 'big guns' of Microsoft and the BBC.at the 'Connect4 Digital Expo'. The one day Digital event will take place on 1st March at Scunthorpe's Glanford Park and it's free for all. The event is aimed business and schools who want to know more about how creative and digital business can secure a success future through education, products, skills and services.

Creative and Digital business is already one of the highest grossing industries for the UK with over 1.46million people employed within the industry and it looks to have a

huge progression with 5.4% digital employment growth forecasted by 2020.

The emphasis during the morning sessions will be on providing advice and guidance for young people and those wishing to move into creative digital careers from those who are already thriving in creative or digital business. The afternoon will focus on supporting local businesses introducing them to companies whose talent can help to improve their 'bottom line' through effective use of social media, website development, online apps and commercial photography. There will also be the opportunity to speak with business guides to get advice on how to stimulate and support growth.

It has been organised by the Humber LEP, North Lincolnshire Council and supported by North Lindsey College.

Read more at: http://www.northlindsey.ac.uk/current-news/2015/2016/digital-demonsunited-at-glanford-park/

### Yorkshire Coast Expo 2016 - Scarborough Spa



Following on from the tremendous success of EXPO 2015, Scarborough Hospitality Association has joined forces with Bridlington Tourism Association to host this event at The Ocean Room, Scarborough Spa at 11.00am to 5.00pm on Wednesday 9 March. The event will feature a variety of both national and local supplier trade stands whose products and services have been especially chosen to create interest to

anyone who has an involvement in the Tourism sector.

There will be a cookery demonstration from the students at Yorkshire Coast College and Farrer's bar will be doing special offers for attendees on meals in the bar. Discover Yorkshire Coast and Welcome to Yorkshire will also be in attendance.

Free car parking at the underground car park near the Spa will also be available for ticket holders

So if you would like to come along and take a look at products and services that could help your business or just to meet like-minded business leaders, do come along. Admission is free and will be by ticket only.

Tickets can be downloaded from <a href="https://www.eventbrite.co.uk/e/expo-2016-tickets-20830624960">https://www.eventbrite.co.uk/e/expo-2016-tickets-20830624960</a>.

### Operation Makesafe training delivered at HR forums



Jay Bhayani

Child sexual exploitation and anti - terrorism measures are the hot topics for leading Yorkshire employment lawyers' popular HR forums. As part of South Yorkshire Police's continued efforts to raise awareness of the key warning signs of child sexual exploitation, Operation Makesafe training is to be delivered to HR workshops in South Yorkshire.

The HR Exchange Yorkshire, delivered by Brewster Pratap recruitment group and Bhayani HR & Employment Law, will host a workshop in Doncaster on 24 February. The event will be held from 12.00 – 2.00pm and must be booked in advance.

Jay Bhayani, employment solicitor, said "We are in the 4<sup>th</sup> year of our HR forums which are well attended by local businesses and always strive to bring current information to our delegates. Sadly, this topic is essential for employers to understand in today's world."

At the workshops, specialist officers from South Yorkshire Police will be offering Operation Makesafe training: a South Yorkshire Police child sexual exploitation training package that has been delivered to a number of industries across the region, including hotels and bus companies. Businesses are taught about the warning signs of child sexual exploitation, how to spot potential perpetrators and how to report suspicions to police, as they continue to crack down on this crime.

Sergeant Katherine Wallis, who delivers the Makesafe training, said: "Everyone has a role to play in safeguarding children and vulnerable young people, which is why I'm pleased we have another opportunity to deliver this training to businesses across South Yorkshire.

"I hope that the attendees find this session useful and informative as we work together to prevent young people from harm."

To get further details call Bhayani HR & Employment Law on 0114 303 2300 or email: hello@bhayanilaw.co.uk

### Would you like to grow your business?



Fresh Marketing Solutions' four day Marketing Development Programme starting on 10 March will demonstrate that excellent marketing is... when you spend only the required time and the required money, to reach the desired customers, with the most profitable outcome.

This four day programme is delivered by one of Fresh Marketing Solutions' highly qualified and experienced trainers in partnership with East Midlands Chamber of Commerce. The course will take place at the

Chamber's modern training facilities and is limited to a maximum of 12 delegates.

Lunch and refreshments are provided as part of the workshops.

The course is ideal for business leaders, managers and owners. You should expect to walk away from this programme with an enlightened, clear and confident plan of how you will achieve business growth.

For the full details of the workshop and to book your place, visit: <a href="http://www.emc-dnl.co.uk/training/6901/marketing-development-programme">http://www.emc-dnl.co.uk/training/6901/marketing-development-programme</a>

### February 2016 is proving to be a big month for Doncaster...



February is Business Month in Doncaster. Playing host to over 30 events that give you the chance to raise your business profile and make new contacts and do business in the Doncaster business community. It is the perfect forum to share great ideas, inspire new businesses, host some superb events, provide networking opportunities and improve business relationships.

So what's planned for the rest of the month? The return of the Doncaster Business

Showcase takes place on Thursday 25 February at Doncaster Racecourse. This one day event, now in its seventh year is the largest business expo in South Yorkshire and will play host to more than 1,000 visitors and over 180 exhibitors. It attracts a diverse audience drawn from new and established businesses as well as business support organisations, further education providers and professional services. It is the must attend event of the Doncaster business calendar bringing together businesses and individuals from across the borough and surrounding areas to promote their business,

gain inspiration, learn the latest business skills and provide excellent networking opportunities.

For further information visit: <a href="http://www.businessdoncaster.com/showcase/">http://www.businessdoncaster.com/showcase/</a>

### Enterprise Weekly REGIONAL AND LOCAL NEWS

### **Business administration apprenticeships**



With the ever increasing restrictions of budgets and the strain this puts on effective staffing levels, The Source believes it has an option that you can turn to.

A Business Administration Apprenticeship is where you can take on that much needed member of staff to support the administration function of the business. At the same time that young person will gain a full BTEC Business Administration qualification from level 2 to 4. The National minimum wage for an apprentice is £3.30/hour and they must work over 30 hours in that week.

The Source can offer a free recruitment service and will train your apprentice for no cost to you as it is all fully funded by the Government.

To enquire further, visit: <a href="https://www.surveymonkey.com/r/Apprenticeshiprequest">https://www.surveymonkey.com/r/Apprenticeshiprequest</a>

### Your platelets can help someone survive cancer



NHS Blood and Transplant is calling for more platelet donors after revealing that issue of platelets has risen 19% in the last five years.

Platelets are tiny cells in your blood which help it to clot. They are frequently used to help patients get through cancer treatment and they are needed by many people with severe injuries or undergoing major surgery.

Sheffield Donor Centre is on

Church Street in the City Centre and is one of just 23 places in England where people can donate platelets. Donors can relax in comfortable reclining chairs while state of the art technology separates out platelets from their blood and they save lives.

Amanda Eccles, Senior Marketing Coordinator at NHS Blood and Transplant said "Many people have not heard of platelets and do not realise how vital they are. Platelets regularly save the lives of people with cancer and many other illnesses and traumatic injuries.

"Platelets can only be stored for seven days so we need to replace the entire national supply every week. That makes our generous platelet donors very special. They are doing something amazing - helping us to save lives.

"We'd love to hear from anyone who is interested in making a life-changing start to the year by donating platelets at the donor centre in Sheffield."

More information at: <a href="http://platelets.blood.co.uk/">http://platelets.blood.co.uk/</a>

#### Keepmoat hunts for local workforce on £multi-million Hull scheme



Keepmoat, the housing and regeneration specialist, is now in pursuit of a Hull workforce, following the announcement of an open day to recruit local contractors for its new build housing scheme at Hawthorn Avenue East, later this week.

Work will soon be underway on the 227

property development, and Keepmoat is urging local labourers, suppliers and trainees to pick up a 'tender pack' to bid for the millions of pounds worth of work which is available. The new development is part of Keepmoat's ongoing work with Hull City Council to regenerate the Newington and St Andrews area of Hull.

Working in partnership with the Council, Keepmoat is set to deliver the next phase of the regeneration project, building in excess of 1,000 new homes following the demolition of existing substandard homes.

Contact Keepmoat at: <a href="https://www.keepmoat.com/about-us/enquiry">https://www.keepmoat.com/about-us/enquiry</a>

# Enterprise Weekly NATIONAL NEWS ROUND-UP

#### **Apprenticeship opportunities**

An opportunity has arisen for employees to gain a nationally recognised, industry relevant qualification as an Apprentice, delivered as a customised programme conducted on your site using a blend of e-Learning or paper based portfolio. Businesses taking part may also qualify for an apprenticeship grant for up to 5 apprentices.

GAP Training Ltd is a specialist provider of work based training. It has developed a wide range of qualifications to meet workforce needs and works with employers of all sizes, from large national organisations, to sole traders, throughout Yorkshire. It delivers all aspects of the frameworks, including Functional Skills in Mathematics, English and ICT at Levels 1 and 2.

The qualifications delivered are nationally recognised and awarded by institutions such as Edexcel and City and Guilds.

Together with Capita Careers Services, GAP Training can offer Level 2 apprenticeship programmes for the following frameworks:

Required Level	Age Group	Course
Level 2	16-23	Customer Service
Level 2	16-23	<b>Business Administration</b>
Level 2	19-23	Team Leading

### Requirements:

- At least 16 years old
- Have a contract of employment
- Work at least 30 hours a week (can be averaged if hours worked fluctuate)
- The qualifications are aimed at employees who have less than an A-Level education
- Cannot have an existing qualification at level 4 (HNC, BTEC level 4, Key Skills or NVQ at level 4).
- Can be an existing or new employee.
- You must pay at least the minimum wage for an apprentice.

If you do not have employees who have Functional Skills, GAP Training Ltd can support them in gaining these skills.

If you want more information please email <a href="mailto:deanne.walker@capita.co.uk">deanne.walker@capita.co.uk</a> or call 0207 227 6546

### Enterprise Weekly **LEGAL UPDATES**

### **Devolution legislation receives Royal Assent**

The Cities and Local Government Devolution Act has received Royal Assent and has been enacted into law in England. The Act makes provisions for the devolution of powers to combined city authorities with directly elected mayors. The powers that will be devolved relate to skills, transport, health and planning.

Devolution deals that have already been agreed with the Department for Communities and Local Government include those for Greater Manchester, Sheffield, Tees Valley, Liverpool and the north east.

### For further information go to:

http://www.publicfinance.co.uk/news/2016/01/governments-city-devolution-deals-enacted-law

### **Councils will gain control over Sunday trading**



Local authorities in England and Wales will have the power to create zones with extended opening hours on Sundays, Business Secretary Sajid Javid has announced during the second reading of the Enterprise Bill.

The devolution of Sunday trading rules is expected to give a boost to local high-street traders competing with online retailers.

Shop workers in larger stores will have the right to opt out of working on Sundays on religious grounds or for family reasons. The notice period they are required to give to their employers will be reduced from three months to one month and shop owners will have a duty to inform their workers of these rights.

For further information, go to: <a href="https://www.gov.uk/government/news/high-streets-and-city-centres-to-benefit-from-sunday-trading-devolution">https://www.gov.uk/government/news/high-streets-and-city-centres-to-benefit-from-sunday-trading-devolution</a>

### New data protection self-assessment tool

The ICO has launched a self-assessment tool to help small business owners assess their compliance with the Data Protection Act. The assessment covers the key obligations that small firms have when processing their customers' personal information, as well as providing links to relevant guidance.

The new toolkit can be completed as one comprehensive assessment or it can be accessed as separate checklists so users can adapt it to their individual business needs.

For more information, go to: <a href="https://ico.org.uk/about-the-ico/news-and-events/news-and-blogs/2016/01/ico-launches-new-data-protection-self-assessment-tool-for-smes/">https://ico.org.uk/about-the-ico/news-and-events/news-and-blogs/2016/01/ico-launches-new-data-protection-self-assessment-tool-for-smes/</a>

### Ratepayers invited to be notified of draft rateable values

Business ratepayers in England and Wales can register their e-mail addresses in order to be notified when draft rateable values are published in September 2016. The Valuation Office Agency expects to publish the updated rateable values on 30th September 2016, as part of the 2017 Revaluation, and will be making them available online only.

The Revaluation involves an assessment of the rateable values of all business premises in England and Wales. Finalised rateable values and new business rates will come into force from 1st April 2017.

Read more about registering an e-mail address at:

https://www.gov.uk/government/news/do-you-pay-business-rates-register-your-email-with-us-now

More information about the 2017 Revaluation is available at: <a href="https://www.gov.uk/guidance/revaluation-of-business-rates">https://www.gov.uk/guidance/revaluation-of-business-rates</a>

# Enterprise Weekly TAX AND MONEY

#### Find out about the changes affecting payroll in the 2016-2017 tax year.

Employers need to know about the important changes in the new 2016 -2017 tax year. The best way would be to register for HMRC's popular informative webinars. Join them to find out what's coming for employers in the new tax year. Register for webinars to find out about the main payroll changes coming in for 2016 – 2017:

Thursday 25 February @ 11.00 - <u>Getting payroll information right</u>
Monday 29 February @ 12.00 - <u>Employers - What's new for 2016</u>

Thousands of businesses have already benefited from the advice offered in the HMRC webinars. We would encourage those new to business to join and get answers to their questions about tax and payroll. Cameras and microphones are not needed to attend the webinars.

### **Access to finance for small firms improves**

Venture capital and private equity investment in small and medium-sized enterprises grew by 43% in the year to October 2015, according to a recent report published by the British Business Bank. The alternative finance sector (lenders such as peer-to-peer platforms and challenger banks) saw lending rise sharply by 75% to £1.6 billion. The report also indicated that the four largest banks accounted for 80% of the small business loan market in 2014.

With 56% of smaller firms aiming to increase their turnover during 2016, there is demand for more 'scale-up' funding. According to the report, UK start ups are less likely than those in many other countries to grow to more than ten employees, and this poor scale-up performance is a significant factor in the UK's productivity slump.

For more information, go to: <a href="http://economia.icaew.com/news/february-2016/sme-finance-markets-improving">http://economia.icaew.com/news/february-2016/sme-finance-markets-improving</a>

Freelancers fear they are paying too much tax

Almost a quarter of freelance workers believe that they regularly pay too much tax, according to a survey by PeoplePerHour.com. A major reason for overpayment is confusion among home-based freelancers about how much money they can deduct for expenses when filling in their tax returns. Almost half of survey respondents did not know whether they could claim household office space as an expense and 66% did not claim for office maintenance. A third couldn't work out the percentage of insurance bills that they could claim when running a business from home. Among those who feared they were paying too much, a third thought their overpayment might be as much as £1,000 annually.

For more information, go to: <a href="http://www.freelanceuk.com/news/4908.shtml">http://www.freelanceuk.com/news/4908.shtml</a>

\_\_\_\_\_

### **New National Insurance guide published**

HM Revenue and Customs has published a new guide for employers to assist with the new National Insurance contributions relief for apprentices who are under the age of 25.

The changes, which come into force from 6th April 2016, will result in employers not having to pay Class 1 National Insurance contributions on earnings of apprentices below £827 per week. This is provided that the apprentice is under 25 and is following an approved apprenticeship programme. In order to apply for the National Insurance relief employers need to provide evidence to HMRC, such as a written agreement between the employer, the apprentice and the training provider confirming the apprentice is on an approved scheme and the start and end date of the apprenticeship.

For further information about the guidance, go to:

https://www.gov.uk/government/publications/national-insurance-contributions-for-under-25s-employer-guide

# Enterprise Weekly IT AND NEW MEDIA NEWS

#### Manufacturers paying 'inflated' broadband costs



British manufacturers are paying "inflated" sums to secure fast enough internet access, according to EEF, the manufacturers' organisation. A survey by EEF found that a quarter of small firms and half of mediumsized firms were paying in excess of £5,000 a year for their internet access.

EEF claims that residential internet access has been given priority over improving access for business. It wants the government to "urgently" reverse that trend.

"While the quality of networks isn't currently an issue, companies are paying inflated sums to have proper access and are fearful they will not have competitive access five years down the line," said Lee Hopley, EEF chief economist. The organisation wants a review of competition for business broadband, with the aim of getting costs to fall over the current parliament.

The telecoms regulator Ofcom is currently investigating the provision of broadband in the UK and one option under consideration is splitting up BT, so that broadband infrastructure is managed by an independent company.

Read more at: <a href="http://www.bbc.co.uk/news/business-35517080">http://www.bbc.co.uk/news/business-35517080</a>

# Enterprise Weekly RETAIL SECTOR NEWS

### Changes to Sunday trading laws to go ahead



It is reported that the Government is pressing ahead with plans to allow local councils to extend Sunday trading hours. Amendments to the Enterprise Bill will be

introduced to enable the change in hours to be made in the autumn. Ministers said that local retailers will have the flexibility to adjust hours so they can compete for trade.

The FSB is a member of Keep Sunday Special, a campaign that opposes the proposed deregulation. Shopworkers' union Usdaw has also warned the move will mean staff have less time to spend with families and could put small stores out of business. We therefore continue to call upon members, particularly those in retail, to write to their MPs in support of the campaign using the template on the Keep Sunday Special website.

### Download the template at:

http://www.keepsundayspecial.org.uk/sites/keepsundayspecial.org.uk/files/downloadables/sunday trading - template letter for retailers.pdf



### Enterprise Weekly is edited by

Neville Martin

Development Manager – South and East Yorkshire
Federation of Small Businesses

http://www.fsb.org.uk/070 Tel: 0114 261 7132 Mobile: 07917 628922

### send your stories to him at:

neville.martin@fsb.org.uk



This free newsletter is for information only. The content is believed to be accurate at the time of publication, but you should make suitable checks before acting upon it. Content does not necessarily reflect the views of the FSB. Reproduction or copying of the information in this bulletin is strictly forbidden without prior written permission.