

# Federation of Small Businesses

## What is the FSB?

The Federation of Small Businesses is an independent body of experts that are able to provide business advice, finance, and ongoing support to all of their members.

For a fee, you will be able to join the FSB and have access to a number of resources that can aid and support you and your business.

## Benefits of FSB Membership

### Legal Protection Scheme

Legal costs insurance can be provided by the FSB which can cover the following:

- Criminal Prosecution Defence
- Employment Tribunal Representation
- Tax and VAT
- Property disputes cover
- Data Protection Prosecution cover
- Jury service payment
- Personal injury pursuit cover
- Statutory Licence Protection

As an FSB member, you also have access to the following:

- 24 hour Legal Advice helpline
- Tax and VAT advice
- Health and safety advice and support
- Online Legal Hub providing a comprehensive range of support materials
- Health and safety training videos
- General Data Protection Regulation (GDPR)

### Growth Opportunities

As a member of the FSB, you could benefit from having access to a network of similarly minded business owners and entrepreneurs.

### FSB Business Banking

FSB members can take advantage of Co-Operative banking. The benefits of which include:

- No charges for everyday banking services.
- Free to pay in up to £2,000 cash per month.
- If you need to deposit more, you pay 75p for every extra £100.
- Fee-free overdraft subject to application and status.
- Free to pay in cheques.
- Annual £25 Loyalty Bonus.
- Access to a business loan, subject to status.
- Access to a business debit card, subject to status.

### Chance to Shape Policy

As a member of the FSB you can make your voice heard by participating in studies and surveys that will be taken to politicians to lobbying and to shape future policy.

As a business owner, it is beneficial to have as much professional support and expertise as possible. It is also prudent in this day and age to ensure you have substantial coverage and protection for potential legal disputes.



PROFESSIONAL



PRO-ACTIVE



SUPPORT