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## Worthy winners recognised at IAB Awards

The House of Commons Terrace Pavilion was a fitting location for the IAB and IAAP International Business and Skills Awards 2017

Samantha Nelmes FIAB was named Bookkeeper of the Year, a category sponsored by Lloyds Banking Group. The runner-up was Kim Deere FIAB.

The other award-winners were:

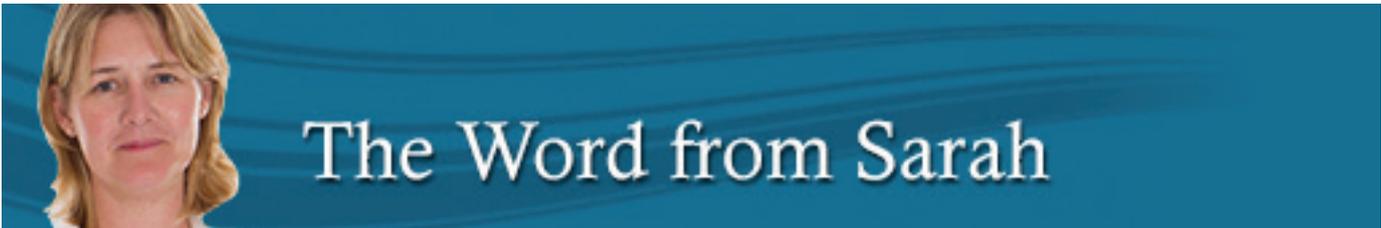
- IAB Small Business Mentor of the Year: Kris McCulloch MIAB (sponsored by SFEDI Group).
- IAB Payroll Professional of the Year: Emma Fone MIAB (sponsored by CIPP)
- IAB Accountant of the Year: Julie Grant FIAB (sponsored by F A Simms and AMLCC)
- IAB Student of the Year: Sarah Smith MIAB (sponsored by Butler Rose)
- Vivienne Burrows Award for Longstanding Commitment to the IAB: Beryl Shepherd FIAB



### Runners up:

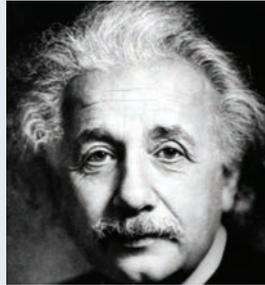
- Small Business Mentor of the Year: Anastasia Georgiou
- Payroll professional of the Year: Nikki Belshaw AIAB.
- Accountant of the Year: Michael Bannister.
- Student of the Year: Aaron Conroy

**If you've not yet renewed your membership, there's still time to do so - see page 3 for details**



# Clear as day

I have just come home from parents evening and I am compelled to share the message contained in the headmaster's speech. It was targeted at 14 year olds but I felt that it applied as much to me as it did to them!



every single day. I'm in a privileged position – I work with and talk to an extraordinary amount of bookkeepers running their own bookkeeping businesses. So what really struck a chord

with me was the theme I hear on a daily basis – that time is in short supply.

I understand that time management outside the structured day of school can be more challenging, but the premise is that as adults we are more in control of our lives and we are in a position of choice in the tasks we undertake.

My business only really took off when I got my time management under control. Once I took the emotion out of the equation and took an honest look at the billed hours I worked (and the unbilled hours) I was empowered to make

the right decisions about which tasks to make a priority on a daily basis.

The second point that stood out was “three hours of doing something you are passionate about”. The example given was of two students: one became a professional golfer, the other had gone on to be part of the Olympic team for kayaking. Both found the time to train for three hours every day on top of their daily studies. Just imagine how far forward your business would be if that much time was invested.

I advocate a commitment of four hours PER WEEK to work ON (rather than IN) my business. It doesn't sound much when put in this context!

Pertinently, the headmaster finished his speech with a famous Einstein quote: “Madness is doing the same thing over and over again and expecting a different result.”

Love to know your thoughts,  
Sarah Palmer, FIAB, owner of Women Who Count

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## A message from Janet Jack, IAB Chief Executive

This is my first update as the new CEO of the IAB. I have had an amazing first few weeks. We had a fantastic celebration at our annual awards – I was lucky enough to be on the judging panel and there were so many wonderful and deserving candidates. It was a tough job, but very enjoyable. Many congratulations to all our candidates and centres.



Just a reminder: if you have not yet renewed your membership there is still time. As part of your membership you receive regular technical updates to keep you informed of any regulation changes as well as a range of other support and benefits. This information is available to you by logging into the Members' Area of our website: [www.iab.org.uk/login/](http://www.iab.org.uk/login/).

You must read the article 'A Word from Sarah' (opposite). It really makes you think about how you manage your time, something we all need to get better at as we all have such busy lives.

We also have a great article on cyber security. Many thanks to the FSB for this (see page 8). For IAB members who wish to join the FSB as a Business Essentials member a £30 discount is available.

How does HMRC treat you and your clients? Read the article on why HMRC is being criticised for its customer service measures. Also, HMRC has published the updated standard for agents (page 4). How does this affect you?

Finally, we have great news – the next edition of IAB update will have a new look, maybe even a new title. I'm not going to give anything away so you will have to wait and see.

Janet Jack

## Auto Enrolment triggers remain unchanged

The automatic enrolment (AE) earnings trigger and qualifying earnings band for 2018/19 remain unchanged, following a government review.

The existing earnings trigger of £10,000 was found to be at the correct level and will not change for 2018/19. In addition, the link with the National Insurance Contributions (NICs) Lower Earnings Limit will be maintained at its 2018/19 value of £6,032 as the lower limit of the qualifying earnings band.

The review also confirmed that mandatory employer contributions should still be capped at the NICs Upper Earnings Limit at its 2018/19 value of £46,350.

The review considered the latest analytical evidence, the policy



objectives of AE and the evidence received during the course of the Automatic Enrolment Review 2017.

The government reached these decisions as a result of several key considerations, in particular, the need for stability for employers.

"With staging not yet complete and the phasing (the planned increases in minimum contribution rates for qualifying scheme) of contributions set

to begin in April 2018. The Automatic Enrolment Review 2017 highlights the need for stability as the post staging period of the policy is implemented," stated the report.

Additionally, it was felt that the current triggers and limits were understood and would continue to provide an important element of consistency for both employers and individuals in the coming year, while striking a balance between meaningful levels of saving and affordability.

Further information about the government review can be found here: <https://www.gov.uk/government/publications/automatic-enrolment-review-of-the-earnings-trigger-and-qualifying-earnings-band-for-201819>.

For further information on the earnings thresholds for automatic enrolment please visit: <http://www.thepensionsregulator.gov.uk/automatic-enrolment-earnings-threshold.aspx>

## Membership renewals

Thank you to everyone who has renewed their professional membership for 2018. If you haven't yet renewed this is now overdue. However, you are still able to renew via one of the following methods:

- Paying online in the Members' Area. You can login here <https://www.iab.org.uk/login/>. Once logged in you will then need to click on

'Make an online membership payment.' If you are unable to log in please contact the Membership Department on [membership@iab.org.uk](mailto:membership@iab.org.uk).

- Over the phone by credit or debit card.
- By cheque made payable to the 'IAB'.

Please note as part of the renewal process you will also need to complete the renewal statements document that was sent with the letter in October. You are also able to complete these renewal statements online here: <https://www.iab.org.uk/renewal-statements/>.

If you have any questions about renewing your membership please contact the Membership Department: +44 (0)1732 897750 or [membership@iab.org.uk](mailto:membership@iab.org.uk).

# HMRC facing criticism over customer service measures

HMRC has come under fire over its failure to deliver its transformation programme as planned, disparities in the treatment of high net worth individuals (HNWI) compared with other taxpayers, and a lack of clarity in its customer service.

In its review of HMRC's performance 2016-17, the Public Accounts Committee (PAC) found that HMRC's transformation programme is not deliverable as planned due to unrealistic assumptions, particularly around reduced customer demand, and increased pressure from the 15% of additional workload caused by Brexit. The current estimate is the department will deliver £707m by 2020 against a target of £717m.

The PAC says HMRC may face massive changes over the next quarter of a century, such as from a revolution in business technology, and its long-term property deals may restrict its ability to transform or relocate in the future, to support new responsibilities and new ways of working.

On the subject of customer service, while 2016-17 saw HMRC's best performance in the past five years against its key targets, the PAC says future improvements are dependent on reducing levels of customer demand as new digital services are introduced.

The committee points out that



HMRC's original assumptions on the extent to which customer demand could be reduced were too aggressive, and HMRC's call centre advisers had to deal with eight million more calls in 2016-17 than forecast.

The report said: "HMRC says it will support vulnerable and digitally excluded customers by continuing to provide phone services seven days a week and face-to-face 'surgeries' in 300 locations.

"However, we remain sceptical that this will be enough to help more vulnerable people, and are concerned about the disparity of service between how HMRC deals with high-net-worth customers compared with the ordinary customer. HMRC could not give a guarantee that it would wait for demand to fall before cutting its headcount, and warned of a potential

risk to customer service performance in future years."

The committee flagged up concerns about the measures HMRC uses to assess customer service.

HMRC improved its average speed to answer calls from approximately 12 minutes in 2015-16 to under four minutes in 2016-17. HMRC's target is for its customers to spend no more than five minutes waiting to speak to an adviser. However, this measure excludes the time customers are in HMRC's automated telephony system before entering the queue.

HMRC admits that typically customers spend an additional two to four minutes listening to automated messages before entering a queue for an adviser, so the total time spent waiting could often be more like nine minutes.

The report also noted: "Some of HMRC's other performance measures also provide a misleading picture of the reality of customers' experiences. For example, HMRC counts most calls terminated in its automated telephony system as successfully handled. In many cases, though, the customer simply hangs up because they are having difficulty navigating through the automated message system and are frustrated by how long this is taking."

## HMRC publishes updated standards for agents

HMRC has revised its acceptable standards guide to tax agents. The move reflects the updated professional code of conduct on tax (the PCRT) that came into effect on 1 March 2017. The PCRT is published by a consortium of seven leading professional bodies involved in tax.

The updated HMRC standard is in effect a 'PCRT lite' and is really designed to set out some minimum expected standards on those tax agents who are not a member of a professional body.

This updated standard imports some of the new standards in the PCRT on providing advice on tax planning. The key standard in the PCRT now included in HMRC's standards is that:

'Agents must not create, encourage or promote tax planning arrangements or structures that:

- set out to achieve results that are contrary to the clear intention of Parliament in enacting relevant legislation.

- are highly artificial or highly contrived and seek to exploit shortcomings in the relevant legislation'.

HMRC intends to use the updated standard to help guide agent behaviour and make clearer the case for HMRC interventions relating to agents. Agents not meeting the standard face a range of possible sanctions, including refusal to deal with the agent and suspending access to online services.

# Apprenticeship levy coming under fire

The controversial apprenticeship levy is facing a growing backlash from businesses, with companies claiming that a well-meaning policy is being strangled with red tape.

Many are complaining the funds raised do not cover training costs and the levy has, in effect, become just another business tax. Launched in April last year, the levy aims to raise £3bn a year to fund better training.

Some companies say the maximum allowance of £27,000 per apprentice does not cover the cost of complex or high-level apprenticeships, while others say they will never get out as much as they pay in.

Other problems listed by businesses – especially smaller ones – are that it is too difficult to navigate, and that training programmes have not been certified so apprentices cannot be sent on the required courses.

“The levy is nothing but a tax,” said Sir John Timpson, chairman of high street chain Timpson. “The only way to get money back is a tortuous process of changing your training programme to fit government guidelines.”



The claims come as the education select committee prepares to wade through industry’s views on the levy, which requires all employers with an annual wage bill of £3m or more to pay 0.5% of their staff costs into an apprenticeship fund topped up by government.

In November, the committee launched an inquiry into apprenticeships and training, with the levy widely blamed for a collapse in the number of people becoming apprentices.

Government data showed that in the May to June quarter, covering the period when the levy came into effect, apprenticeship starts plunged 59.3% to 69,800. The drop raised

questions over the Government’s target of three million people starting apprenticeships by 2020.

Leo Quinn, chief executive of Balfour Beatty, described the situation as “like something out of Yes, Minister”. He said: “In many cases the regulator hasn’t yet approved the courses people are already being trained on, meaning that firms are paying twice – once for the training and once for the levy.”

Paul Everitt, head of aerospace trade body ADS, said: “The pitch for the levy was that those already providing high quality training would be no worse off. However, we’re seeing many large businesses, which already spend significant sums on training, handing over far more than they get back.”

A spokesman for the Department for Education said: “Feedback we have had from levy payers shows they are planning to increase their demand for apprenticeships to ensure they have the right skills in their workforce to grow their business and boost their productivity.

“Government will continue to work with employers on how the apprenticeship levy can be spent so that it works effectively and flexibly for industry, and supports productivity across the country.”

## Tax-free childcare opens to children under nine

HMRC has opened its tax-free childcare scheme to parents who have children under the age of nine, with the scheme opening to all remaining eligible families on 14 February, after full rollout was delayed due to the service experiencing IT difficulties.

Tax-free childcare will open to all remaining eligible families with children under 12 on 14 February 2018, meaning that all eligible parents will be able to apply before the end of this financial year.

The scheme was originally meant to start on 28 April 2017, for parents of the youngest children with all parents being able to join by the end of 2017.

However, full rollout was delayed to March 2018 as part of a phased approach after the online service suffered from several IT difficulties.

HMRC says it introduced a phased rollout so that it can manage the volume of applications going through the service, ensuring parents continue to receive a better experience and prompt eligibility responses when they apply.

When the service first launched it faced a number of technical difficulties with parents finding they were unable to verify various details and being locked out of their accounts. HMRC offered compensation to parents

affected by the technical issues when the service first launched in April, and considered refunding costs caused by delays and mistakes due to the service not working as planned.

Parents are eligible for these payments if they have been unable to complete an application for tax-free childcare; been unable to access their account; or not received a decision about whether they are eligible without explanation, for more than 20 days.

Tax-free childcare is an initiative that helps working parents with the cost of childcare with up to £2,000 of support per child per year, or £4,000 for disabled children.

Parents can apply for tax-free childcare online via the government’s Childcare Choices website – go to <https://www.childcarechoices.gov.uk/>

# New position available: be a money mule!

One-third (32%) of Britons would apply for a job as a money mule, helping criminals to launder money. That's the finding of an experiment carried out by Santander to shed light on just how convincing the 'bogus job ad' is: a technique criminals use to lure people looking for work into transferring money connected to criminal activity.

Santander's experiment involved presenting 2,000 British adults with a falsified job description to work at a fictitious company called Money Spark as a 'Financial Transaction Control Analyst'. Details of the role included "receiving and processing of incoming cash funds" and "transferring of funds to accounts indicated by our managers".

While some people were suspicious of the description of the role and spotted the tell-tale spelling mistakes and bogus link in the ad, one in three (32%) said they would definitely apply for the job if they were looking for work. What's more, one in four (27%) said they would leave their current job to join the Money Spark

Company. Alarming, upon learning the job was a front for criminal activity, 7% said they would still accept the job anyway. Only 15% correctly spotted the role was for a money mule.

Although 91% of Britons are familiar with the term money laundering, almost three-quarters (71%) of those taking part had not heard of the term 'money mule'. The research also suggests that many Britons are not aware of the true risks associated with becoming a money mule.

Sixty-nine per cent of the 'applicants' in the study did not think that becoming a money mule and partaking in the movement of stolen funds (unwittingly or not) could lead to a jail term in excess of three years (money launderers can face a maximum prison sentence of 14 years). While around a quarter of people thought the punishment would be no more than a fine or a warning.



This form of criminality is an increasing problem, with the latest official statistics showing that the number of Britons using their bank account for money mule activity has grown by 55% in the past year. Around 4% of respondents to Santander's research believed they, or someone they knew had been approached by a criminal looking to recruit money mules, with this figure doubling to 8% for those in the age bracket 18-24 years – that's around 453,3604 young adults across the UK.

- The number of young people acting as 'money mules' has risen by 75% in one year says Cifas, the UK's fraud prevention service. Between January and September 2017 there were 8,652 cases involving 18-24-year-olds.

Young people, especially students, are often targeted because they are perceived as being more vulnerable and short of money.

A rise in cases have prompted a new Cifas campaign called 'Don't Be Fooled', as much of the money being laundered is coming from drug smuggling, people trafficking and terrorism.

## HMRC should reduce VAT claim times for Carillion customers

Many small and medium sized companies who have been trading with Carillion not only face huge threats to their business in terms of lost earnings, but because of Carillion's payment terms they may not be able to claim VAT relief on unpaid bills for more than 10 months by which time many could be out of business, says leading accountants Blick Rothenberg.

VAT Partner at Blick Rothenberg Daphne Hemingway said: "Companies were suffering from the lengthy payment terms and may not get paid at all. Now they are facing a long wait to reclaim the VAT already paid to HMRC on those invoices."

HMRC has announced they will provide practical advice and guidance

to businesses affected by the Carillion liquidation through its Business Payment Support Service which can agree installment arrangements if a company is unable to pay its tax on time following the company's collapse.

Hemingway said: "In this instance, perhaps HMRC should also look at reducing the wait time for obtaining a VAT refund, especially as the government is trying to get large corporations to deal more fairly with small and medium sized businesses when it comes to the payment of bills.

"In order to make a VAT debt relief claim, the debt must have remained unpaid for a period of six months, not from date of invoice, but from

the date when the invoice was due to be paid by Carillion (120 days payment terms). Therefore, it would be at least 10 months before any of these companies would get a refund of the VAT paid upfront to the government."

Andy Sanford, a partner at the firm said: "Some 30,000 firms are estimated to be owed money by Carillion, but there are steps that companies can take to mitigate their loss.

"Any potential bad debts from Carillion should be provided against and corporation tax/income tax relief can be claimed on the deduction hence reducing the tax liability."

He added: "In due course, the company should make a claim to the liquidators as an unsecured creditor, however there is likely to be limited funds for distribution to such creditors."

# What does the future hold?

PwC's experts provide their tech predictions for 2018

Jon Andrews, head of technology and investment: "I believe 2018 will be the year in which businesses of all sizes engage with the hype and get to grips with the difference between tech for tech's sake and understanding how it can be used to augment human capability. This is the year to overcome the tech fear."

## Artificial Intelligence (AI) and automation

Euan Cameron, UK AI leader: "2018 is the year when AI will start to become mainstream in many organisations. The ability to provide comfort that these systems are built, deployed and operated in a responsible and transparent fashion will be critical. There will be significant benefits for organisations which adopt this approach when implementing AI, but potential pitfalls for those that decide to 'play it by ear'."

Sultan Mahmood, robotic process automation leader: "Over the past year many companies have embarked on pilot and small deployments of robotic technologies to automate manual, mundane, repetitive tasks and have seen varying levels of success. The stage is set for 2018 to be the year in which companies deliver automation at scale which, when combined with transformed business process and operational improvements, will result in many thousands of robots being deployed in organisations. These will vastly improve employees' roles by removing monotony and allowing for more creative work."

On AI in financial services, Aldous Birchall, AI solutions leader in Technology Consulting: "Our clients are moving beyond viewing AI and Machine Learning as experimental technology and shifting their focus to implementing commercially driven, end-to-end business applications. 2018 will be the year when many come to understand the limitations of trying to fully automate existing human processes and think more creatively about alternative operating



models. The result will be a move away from the anthropomorphic concepts commonly used in the business AI community towards increasing sophistication around the possibilities for operating in ways that currently have no human equivalent."

## Data analytics

Neil Hampson, data analytics leader: "Data remains king – so, while emerging technologies like AI, blockchain and drones are becoming the new 'it' crowd, let's not forget about the magic ingredient behind them all – data. In the coming year it will be more important than ever for organisations to ensure they have a clear picture of the data assets they're sitting on, in order to mine it for better business outcomes and to take advantage of the latest technologies."

## Drones

Elaine Whyte, UK drones expert: "The drones market will continue to move from an early adopter tool to a mature professional service offering. Drones will become a key tool in enabling organisations to gather data about their operations quicker, more easily and more cheaply than ever before.

"For example, we predict a real take-up in the use of drones in capital and infrastructure projects to provide an interactive 3D visual of the site to enhance all stages of the build. Uses include assisting the planning application process by providing 3D data with BIM (building

information modelling) overlays and the visualisation of proposed infrastructure for local communities, monitoring performance during the build (including adherence to design, contractor performance and interactive stakeholder reporting), along with providing a 'golden record' of the site for handover to the maintenance side of the business along with supporting any potentially lengthy litigation claims."

## Future of Work

Rob McCargow, AI programme leader: "2018 will likely see a proliferation of companies applying AI for a wide range of uses. The area that I believe requires the most scrutiny is the adoption of AI in HR and workforce management. AI-augmented recruitment stands out as a key growth area with a range of offerings in the market from CV selection, to advanced assessment through video analysis, and improved 'candidate journeys' supported by conversational agents. Marching in lockstep with this plethora of opportunity is an abundance of risk. Whilst AI can be marshalled to drive efficiencies and make HR processes more fair, if not governed and implemented responsibly, it can lead to an amplification of bias and discrimination. As these technologies become more pervasive in the workplace, expect to see increased demand from candidates and employees seeking clear and transparent policies setting out how their data is used to make decisions."

## GDPR

Stewart Room, lead partner for GDPR and data protection: "The GDPR introduces new data subject rights and personal data breach notification from May 2018. These rules will shine an intense spotlight on the performance of technology systems and their ability to deliver on the law's requirements. Data controllers and processors may have a rude awakening if they have overlooked technology systems during their GDPR preparations."

# Cybersecurity and fraud: how to beat the crooks

The Federation of Small Businesses offers some top advice on protecting your business from fraudsters and hackers

As we are now well into February, we would hope that the New Year's resolutions you made have now become habits and are part of your everyday life. If you're seeing the benefits of hitting the gym, sticking to a diet or taking up a new hobby, perhaps you should consider adding one more habit that would help to protect you and your business from cyber attacks and online fraud.

Taking the time to complete these simple actions will protect your business year-round from the most common online threats and could potentially save you thousands of pounds and hours of frustration. Action Fraud, the UK's national reporting centre for fraud and cyber crime, have stated that one in four small businesses are affected by fraud every year, with costs estimated at £18.9 billion across all sectors.

In 2018 I will:

## Passwords

- Ensure all my passwords are unique and complex.
- Use two-factor authentication on all accounts where possible.
- Consider using a password manager to store complex passwords.

## Antivirus

- Install reputable antivirus software and ensure it is kept up-to-date.
- Schedule regular scans of my computers by my antivirus software.
- Not ignore any messages my antivirus software generates.

## Software

- Keep all software and operating systems up-to-date where possible.
- Consider upgrading devices and software that no longer receive security updates.
- Consider uninstalling software that I no longer require.

- Stick to only installing software from reputable vendors where possible and research any other software prior to installation.

## Web Browsing

- Avoid unfamiliar websites where possible.
- Ensure websites are using HTTPS when transferring sensitive information.
- Consider installing an ad blocker as advertisements/popups can be used to deliver malware.

## Wi-fi

- Ensure my wi-fi networks are password protected with WPA2 encryption or stronger.
- Avoid using public/communal wi-fi where possible and avoid using it for the transmission of sensitive data (such as login/banking information) at all costs.

## Backup

- Make regular backups of all important files and computers.
- Try to have more than one backup available and attempt to store at least one of them off-site.
- Ensure all backups are stored securely both physically (in locked storage) and digitally (password protected and/or encrypted).
- Test that my backups work by performing a dry run of using them to restore data.

## Devices

- Ensure all computers and mobile devices are password protected and encrypted where possible.
- Lock devices when not in use and not leave devices unattended in untrusted locations.
- Avoid inserting unverified removable media (CDs/DVDs/USB Drives) into devices.

In addition to following industry

standard tips and advice on securing your business, it's also important to keep up to date with new scams and threats. The National Cyber Security Centre (NCSC) and Action Fraud's websites are excellent resources for information on emerging threats and guidance for SMEs:

<https://www.ncsc.gov.uk/>

<https://www.actionfraud.police.uk/news>

FSB Business Essentials members can call the FSB Cyber Helpline, if they have any doubt over any of these tips or need support with an ongoing Cyber Incident. The Cyber Helpline will provide jargon-free, actionable advice on how to protect you and your business. Or you can access the FSB Legal Hub for access to cyber factsheets and documents.

- Thanks to the Federation of Small Businesses (FSB) for this article

## Join FSB

For IAB members that wish to join FSB as a Business Essentials member, a £30 discount is available (terms and conditions apply)\*. The £30 registration fee will be waived for all IAB members (quote code IAB915). This promotion is provided by the Federation of Small Businesses (FSB).

To find out more or to join FSB please phone: 0808 2020 888†

You can also visit: <https://www.fsb.org.uk/>

\* FSB Business Essentials membership starts from £142.50 per annum with a £30 registration fee in the first year. Please see the website for full details of subscription rate bands. Until 5.00pm on the 30/06/2018 the registration fee will be waived for all professional members joining over the telephone or online and quoting the code IAB915. Code must be quoted during the telephone joining process or inputted during the online joining process. †Calls are normally free of charge from UK landlines but charges may apply from mobile phones. Lines open 8am – 6pm weekdays, closed Bank Holidays. Registered Office: National Federation of Self Employed and Small Businesses Limited, Sir Frank Whittle Way, Blackpool Business Park, Blackpool, FY4 2FE.