For your peace of mind at work.

Join the modern union for the self-employed.
Introducing Community.

For centuries trade unions have supported working people, but we recognise that the world of work is changing. Rather than simply celebrating our past success, we know trade unions should be leading the way in shaping the future of work.

Five million people in Britain are now self-employed and this continues to grow, soon to overtake that of the public sector. Community believes those workers need a voice — not just at workplace level — but also on issues that impact on their lives and those of their families beyond work.

Community is a modern trade union for a changing world, with over a hundred years’ experience standing up for working people. With roots in traditional industries, Community now represents workers across the UK in various sectors, including the self-employed.

For many people, self-employment is the answer to finding a good work-life balance. It can be extremely rewarding, but it can also mean longer hours, less pay, and more worry about your finances. We want to help you.

Whether it is chasing late payments, receiving legal advice through our Service Centre team, accessing our package of member benefits, or joining our growing community of freelancers, self-employed and independent workers, we’re here to help you have your voice heard.

Developing a network of self-employed and freelance workers and organising them into a collective group with a voice on the issues that matter to them is why we’re proud to be a modern union for a changing world.

Join Community today, and together we can create a better working world for the self-employed.

Roy Rickhuss CBE
General Secretary

We are Community. The modern union for a changing world.
Your rights at work

We’ve been helping our members to navigate difficult situations at work for many years. Advice and representation at work are the cornerstone of our service offering, and as a part of Community, you have access to all our experience and expertise.

**Discrimination**

When it comes to discrimination, the self-employed have the same rights as other workers. Discrimination may relate to age, sex, marital status, sexual orientation, pregnancy, gender reassignment, disability, colour, race, nationality, religion and ethnic background.

In reality, the way in which a self-employed person deals with discrimination may be difficult. Unlike an employee, a self-employed person does not have a manager or human resources department to discuss and complain about instances of discrimination.

Community has expert advisors who can provide legal advice on discrimination matters.

**Contracts with clients**

Some self-employed people sign contracts with their clients. These contracts contain details of rights and responsibilities.

These rights and responsibilities may not be part of employment law for the self-employed. The exceptions are references to discrimination and health and safety. A contract is more likely to focus on the specific work a self-employed person performs for a client.

The detail of these contracts differs from industry to industry. A self-employed person should be familiar with this detail. If not, it’s wise to study and fully understand a contract before signing.

Community’s expert advisors can interpret contract terms and offer advice on their meaning.
Your rights at work

Welfare Benefits
Self-employed people on low income have a right to receive tax credits and certain welfare benefits. This can also include Jobseekers allowance and statutory maternity allowance.

Making a claim for tax credits and welfare benefits can be complex. Community can advise you on how to make a claim.

Health and Safety
The self-employed must assess workplace health and safety risks to themselves and others. This is a duty under the Health and Safety at Work Act 1974.

Self-employed people sometimes work alongside other self-employed workers. If so, everyone has the right to expect that their fellow workers have assessed any health and safety risks.

Similarly, a self-employed person working on a client’s premises has the right to expect that the client has carried out a health and safety risk assessment. This assessment applies as much to self-employed workers as to the client’s employees.

Community can provide advice on how to approach a client on a health and safety assessment.

Tax Relief
You may be able to claim expenses as a tax relief if you are self-employed or working from home. This can include office costs, travel costs, clothing expenses and financial costs.

You can claim these on your self-assessment tax return so there is no additional work to be done. Just keep records of all your business expenses as proof to your costs.

Get in touch with our experts at Community if you need help on your self-assessment tax returns.
Community support

Community has a range of benefits which help to support independent workers, including:

- Advice on debt recovery.
- Access to legal advice through our Service Centre team.
- Access to Community’s package of member benefits and personal legal services.
- Join our growing community of freelancers, self-employed and independent workers and have your voice heard.
- Save money with discounts and savings on a range of leisure, insurance and retail products.

Our expert advisors have years of experience in understanding issues at work, and may be able to give you all the answers you need — just by calling our Service Centre on 0800 389 6332.

Or if your situation is more complicated or you need personal legal services, we will draw on our partnership with Union Lawyers; an online facility which signposts members to our recommended solicitors for...
Solo & family benefits

Every life stage brings its own rewards and challenges, and our benefit scheme ensures that you’re getting the help you need to make things a little easier. Whether you’ve just had a child, are recovering from a loss or illness, or are seeking support for a disability, we can help.

**Child benefit scheme**

Our members' children represent the future, and we aim to support them on their journey into adulthood. If your children are under the age of 16, you can register them with us.

They will then receive birthday cards and gift vouchers at key stages of their childhood, such as when they first start school. We also celebrate the birth or adoption of members’ children with a £50 ‘baby bonus’ payment for parents.

**Helping your causes**

As a union we want to make a difference to where our members live as well as where they work. Our regional charity committees each have a pot of funds they can distribute to local causes. From sports clubs to local charities to community groups we’re helping create a better working world.

*It was a really nice surprise to receive a gift from Community when Amy was born.*

David Gale, Community member
Benevolent Fund
The Benevolent Fund exists to provide assistance to members and their families who are experiencing severe financial hardship. Donations are made to those with exceptional needs, for whom state support is insufficient or not forthcoming. Typically many individuals and families are in distress and have few other places to turn to for support.

Higher education bursary fund
Community has always been a champion of lifelong learning. But we always want to do more. So we have established a fund that provides members (or their children) with a bursary to support them in their first year at university or higher education college.

- Bursaries are available for the first year of study only.
- The amount of the bursary will be £1,500, £3,000 or £4,500, depending on the successful applicant’s circumstances.
- Bursaries are available to both members returning to education, and their children entering into higher education.
- The benefit is available to members throughout the UK, irrespective of national funding provisions.
Making your voices heard

Whether it's being able to retire comfortably or ensuring that there is a level playing field for all self-employed workers, we are listening and taking action across the UK.

Employment rights
Employment rights are more defined for those in mainstream employment and these rights are often the minimum standards — with decent employers going beyond the statutory minimum in areas such as maternity pay, paternity leave, adoption leave and holidays.

Given the expected rise in self-employment, it is clear that the minimum level of social protection is not sufficient for either the individuals or the wider economy — particularly for those with insecure working arrangements.

That’s why have consistently called for better rights for the self-employed in Government consultations, meetings with Ministers and in our policy reports.
Helping you save for retirement
Community believes everyone deserves security and dignity in retirement, and that certainly includes our growing self-employed membership who are becoming an increasingly important part of the UK’s employment landscape.

However, for the self-employed, there is no-one to choose a pension scheme for you, no employer contributions and, for many, irregular income patterns can make saving difficult.

We are therefore exploring all options in order to help equip our self-employed members to save and prepare for their retirement.

Community sits on the Department for Work and Pensions Working Group to improve retirement savings amongst the self-employed by exploring attitudes to pension saving, trials to encourage long term savings, auto-enrolment into pension schemes and much more.

Supporting the disabled self-employed
Our latest research shows that one in seven self-employed workers are disabled, and are a significant and growing section of the self-employed sector with an increase in 30% over the last five years.

While the majority of those workers overwhelmingly see self-employment as a positive way of working, they do not believe they get the right support from government.

Partnering with like-minded organisations and charities, we believe we can create a better working world for disabled people through self-employment but that also needs the right focus and policies from government.

Shared Parental Pay
We’ve joined the campaign to support the #SelfieLeaveBill in Parliament to extend shared parental leave and pay to the self-employed. Community believes all workers should be treated equally no matter what sector they come from.

Get in touch to get involved at self-employed@community-tu.org.
Learning, Training & Education

Education is key to succeeding in our ever-changing working world, where flexible skill development is vital. That’s why we have an in-house education team based around the UK, dedicated to supporting the self-employed access learning, training and education.

We know that cost is the greatest barrier for the self-employed to uptake learning, as taking time out to invest in training may mean passing up the next paid opportunity. Furthermore, the self-employed typically have unpredictable work schedules, which can make finding a regular time to undertake training very challenging.

Community offers self-paced, online training better suited to the self-employed, enabling them to fit training around other commitments and minimise any loss to earnings. We work across all sectors and industries delivering learning to help the self-employed develop key business skills that will help them survive and thrive.

We provide a practical and flexible approach to the individual’s learning and development requirements as training can be tailored, making your agenda as bespoke as you need it to be.

Help and support for our self-employed members

Get help if you’re running your own business by using videos, webinars and online courses.

- Setting up your Business
- Business Improvement Techniques
- Self-Assessment
- Business Expenses
- Capital Allowances
- Tax and National Insurance
- Literacy and Numeracy
- Digital
- Compliance/Data protection
- Marketing
- Health and Wellbeing
- Bid Writing
- Higher Education
- Plus many more!

Whether the self-employed take up distance learning or join one of our various bespoke skills workshops, they will benefit from our guarantee of a better learning experience.

Contact our learning team: learn@community.org.uk
How we’ve helped so far

Read below to find out how we have helped a self-employed member in recovering a late payment from a company.

Recovering late payments

One of our self-employed members contacted our Service Centre recently and informed us that he was owed money by a major national delivery company. Our member had been working for the company as a courier driver, under a service contract.

At the end of the contract, the company failed to pay our member’s invoices for the previous 2 weeks.

Our advisers at the Service Centre assisted our member with a communication to the company, demanding payment of the outstanding amount.

A payment was duly made to our member, however, the company made deductions from the payment for ‘damage to a vehicle’ which our member disputed. He argued that the damage was already apparent when he originally collected the vehicle.

Our advisers at the Service Centre assisted the member with further communications to the company, evidencing the member’s position and demanding payment of the balance due.

The company was put on notice that unless payment was made, legal action would be commenced.

The member received payment of the outstanding amount shortly thereafter.

“99 per cent of the time clients pay up when they hear from the union.”
David Fiddler, Head of Services at Community
We are Community. The modern union for self-employed workers.

We are Community. The modern union for a changing world. We’ve been representing workers across the UK economy for generations. As the world of work has changed, we’ve changed too.

Self-employment is on the rise and self-employed workers need support. We’re building partnerships to develop a modern trade union offer that can help them.

We want to create a collective voice for UK self-employed workers, so that they can be independent but not alone.

If you want to find out more about our work on self-employment, just get in touch:

- self-employed@community-tu.org
- community-tu.org
- 0800 389 6332
- @CommunityUnion

We’d be happy to hear from you!

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