

Peace of mind for the self-employed

Helping you navigate an unpredictable economy and giving you a collective voice on the issues that matter.



We are the UK's
self-employed



community
For a better working world

Introducing Community

For centuries trade unions have supported working people, but we recognise that the world of work is changing.

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 of 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 self-employed workers. 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.

Expanding the self-employed and freelance network of users 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.



Roy Rickhuss CBE
General Secretary, Community



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, gender, 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 the meaning of them.

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.



“Sometimes I’ve heard it said that ‘even self-employed people need a union’. I disagree. Especially self-employed people need a union.”

Rachel Eden is a self-employed Community member



How Community can support you

Community has a wide range of benefits to support independent workers, some great examples of how we can help you straight away are:

- A real collective voice for national issues: you'll join our diverse and ever growing community of freelancers, self-employed and independent workers who will work with you to make sure your voice is heard
- Access to personal legal advice, covering a range of issues from discrimination to client relations
- Help with self-assessment tax returns, and exclusive discount to 'untied' - the UK's personal tax app
- Support with debt recovery and late payments
- Flexible online training to develop key business skills
- Access to Community's extensive package of member benefits, including big savings on leisure, insurance and retail products

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

If your situation is more complicated or you need personal legal services, we will draw on our partnership with Union Lawyers; an online signpost service which puts you in touch with one of our trusted solicitors.

Benefits for you and your family

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're family is growing, you're recovering from an illness or looking for disability support, we can help you.

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 with us.

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





**“For much of the past two years
I’ve been able to work from wherever I wanted
and dial the work up and down as I saw fit.
But this flexibility, and the perceived freedom
that comes with it, throws up a whole ton of risk.”**

Jessica Toale is a political and international development consultant, writer and law student

LifeChange

Our LifeChange benefit was created to give members a little extra help at key moments in your life.

There are three key LifeChange benefits:

- Bereavement benefit — 50% of your account on the death of your spouse/partner or child under the age of 18; 100% of your account on your death
- Accident-related injury benefit — draw 100% of your account if you lose your job through injury or 500% of your account if it's a serious injury
- 65th birthday bonus — claim 10% of your account to help mark this milestone occasion

If you've been a member for a while already, then you've already built up an amount in your individual LifeChange 'account' and your LifeChange benefit will still be there for you as long as you retain your membership.

Working members accrue £200 each year for the first 6 years of membership, and £20 each year thereafter. (So if you've been a working member for 5 years you already have a total of £1,000, or £1,380 if you've been a working member for 15 years, or £1,580 for 25 years membership).

As a retired member this benefit continues to accrue at £20 per year and is still available as long as you continue your membership. If you leave the union, the benefit is lost.

Community offers

Community members can take advantage of exclusive offers and discounts through Community offers, some examples of those offers and discounts are:

- Get cashback on grocery shopping from various retailers like Sainsburys
- Savings on car, home and travel insurance
- Discounts on various home appliances
- Discounts on mobile phone contracts
- Discounted eye care through Vision Express

Making your voice 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.

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

That's why we have consistently called for better rights for the self-employed in Government consultations, meeting with Ministers and in our policy reports.

In addition to this we have recently set up an enquiry into the future of self-employment to investigate how the self-employed have been hit by the pandemic and set out what policymakers must do to support them in the short and medium term.

We're also supporting campaigns to extend shared parental leave and pay to the self-employed. We believe all workers should be treated equally no matter what.

Helping you save for retirement

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

We are therefore exploring all options in order to 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 saving, trials to encourage long term savings, auto-enrolment into pension schemes and more.



Supporting the disabled self-employed

Our latest research shows that one in seven self-employed workers have a disability, and are a significant and growing section of the self-employed sector with an increase of 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 that they get the right support from government.

We want to change that.

Partnering with like-minded organisations and charities, we believe we can create a better working world for people with disabilities through self-employment - but that also needs the right focus, policies and attitude from government, which is why we have met with the government to discuss our report findings and recommendations.



Campaigning

We know that 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're campaigning to help self-employed people have greater access to government support and help end some of the risks that come with self-employment.

From conversations with our members we realised that too many people across the UK don't understand what it means to be self-employed. From your sectors and jobs, your hours and pay, to the support you need.

On the back of this we launched a campaign which shares the stories of our self-employed and freelance members.

Read the stories, and share your own at theUKselfemployed.co.uk.



I joined Community Union at the start of this year because I thought it was the right thing to do - to have support for myself as a self-employed NGO worker, and to contribute in solidarity with others for good workplace practices, living wage, access to resources. Your work makes me feel part of something bigger.

Kate Monkhouse,
self-employed Community member



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 with access to learning, training and education.

We know that cost is the greatest barrier for self-employed people when 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 time for regular training very challenging.

Community offers online training that can be taken at your pace, enabling you to fit training around other commitments and minimise loss to earnings.

We provide practical and flexible training, catered to your individual learning and development requirements. Everything can be tailored, to make sure your learning plan is exactly as you need it to be.

The below is a small taste of the kind of training we can offer:

- Setting up a business
- Business improvement techniques
- Self-assessment
- Business expenses
- Capital allowances
- Tax/national insurance
- Literacy and numeracy
- Digital skills
- Data protection/compliance
- Marketing
- Health and well-being
- Bid writing
- Higher education
- Plus many more!

Whether you're taking up digital learning or joining one of our various bespoke skills workshops, being a member of Community guarantees you will benefit from a greater learning experience.



How we've helped so far

Read below to see how we have helped a self-employed member recover a late payment from a company:

One of our self-employed members contacted our service centre and informed us that **he was owed money by the delivery company UK Express**. Our member had been working for UK Express as a self-employed courier driver under a service contract.

At the end of the contract, **UK Express failed to pay our member's invoices for the previous two weeks of work.**

Our advisors at the service centre assisted our member with a communication to UK Express, demanding payment of the outstanding amount.

A payment was duly made to our member, however UK Express had made deductions to the payment, citing a 'damaged vehicle'. Our member disputed this, and said the damage was there prior to his use of the vehicle.

Our advisors at the service centre assisted the member with further communications, evidencing the member's position and demanding payment of the outstanding payment.

The company was put on notice that unless payment was made, legal action would begin. The member then received all outstanding payment.

This is the kind of difference we can make to you as a Community member.



**We are the UK's
self-employed**



www.theukselfemployed.co.uk

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0800 389 6332