

### Protecting and promoting the interests of freelance consultants and contractors

The Professional Contractors Group (PCG) is the not-for-profit trade association that represents freelance consultants and contractors.

PCG seeks to be the heart of the freelance community, supporting its members through all parts of the freelance life cycle, offering commercial support, fostering peer support and encouraging new ways of working.

PCG's aim is to be the voice of freelancers, working with government and industry to protect and promote freelancing and freelancers on a local, national and European level, ensuring recognition of the contribution that independent freelancers make to the economy by generating wealth and employment and providing industry with a flexible workforce. PCG represents UK freelancers on a range of issues that affect

small business owners and self-employed workers, including regulations, taxation, economics and employment.

#### Reasons for joining

- PCG is the most comprehensive source of advice and tools to help freelancers cope with the implications of IR35 and S660A tax legislation.
- PCG's Professional Expenses Insurance policy covers all members and pays up to £75,000 per member per membership year, to cover professional fees relating to any tax investigation including those on IR35, S660A, PAYE, VAT and other matters.
- PCG works with agency bodies ATSCo and REC to explore and find common solutions to issues that matter to freelancers and has introduced an Approved Contract scheme for the benefit of agencies and their contractor clients.
- PCG's membership fee is quickly recouped by most members thanks to discounts on professional advice and services.
- PCG has made submissions on a variety of topics that matter to freelancers, including Agency Regulations, E-Commerce Regulations, Regulation of Investigatory Powers (RIP) Bill and Security Clearances.
- PCG is actively developing tools, services and relationships that will assist freelancers to develop commercially.
- With other organisations and individual freelancers, PCG helped remove IT skills from the Register used by Work Permits UK to issue Fast Track Visas.

*“Does exactly what a co-operative should do. Excellent people, good information and worth every penny.”*

<b>Single</b>	<p><b>Standard membership</b></p> <p>Suitable for a freelancer with one company with only one fee earner. Includes PEI and various PCG member benefits.</p> <p style="text-align: right;"><b>£120</b></p>	<p><b>PCGPlus membership</b></p> <p>Standard membership benefits shown overleaf plus:</p> <ul style="list-style-type: none"> <li>● PAYE Audit Cover</li> <li>● Jury service expenses insurance</li> <li>● Agency failure and default insurance</li> <li>● Discount on Creditsafe Fee Recovery Service</li> <li>● Access to the Ashridge Virtual Learning Resource Centre (VLRC)</li> <li>● Printed copies of PCG publications</li> </ul> <p style="text-align: right;"><b>£220</b></p>
<b>Double</b>	<p>Suitable for a freelancer with one company with two fee earners. Includes PEI and various PCG member benefits via a single member login.</p> <p style="text-align: right;"><b>£180</b></p>	<p>Standard membership benefits shown overleaf plus:</p> <ul style="list-style-type: none"> <li>● PAYE Audit Cover</li> <li>● Jury service expenses insurance</li> <li>● Agency failure and default insurance</li> <li>● Discount on Creditsafe Fee Recovery Service</li> <li>● Access to the Ashridge Virtual Learning Resource Centre (VLRC)</li> <li>● Printed copies of PCG publications</li> </ul> <p style="text-align: right;"><b>£310</b></p>
<b>Two company</b>	<p>Suitable for a freelancer with two companies with two fee earners. Includes PEI and various PCG member benefits via a single member login.</p> <p style="text-align: right;"><b>£180</b></p>	<p>Standard membership benefits shown overleaf plus:</p> <ul style="list-style-type: none"> <li>● PAYE Audit Cover</li> <li>● Jury service expenses insurance</li> <li>● Agency failure and default insurance</li> <li>● Discount on Creditsafe Fee Recovery Service</li> <li>● Access to the Ashridge Virtual Learning Resource Centre (VLRC)</li> <li>● Printed copies of PCG publications</li> </ul> <p style="text-align: right;"><b>£310</b></p>
<b>Solo</b>	<p>Suitable for sole traders, partnerships and limited liability partnerships. Includes PEI, Jury service cover and various PCG member benefits.</p> <p style="text-align: right;"><b>£120</b></p> <p><b>All fees are annual and exclude VAT, apart from the Quality Umbrella</b></p>	<p><b>Other memberships</b></p> <p><b>OneStop</b> - Suitable for a freelancer who wants to set up a limited company in one easy move. <span style="float: right;"><b>from £205</b></span></p> <hr/> <p><b>Quality Umbrella</b> - Suitable for a freelancer who wants work through a fully compliant umbrella scheme. <span style="float: right;"><b>£97.75 per month</b></span></p>

## Standard membership benefits

- Professional Expenses Insurance (PEI) via PCG's policy which covers all members and pays up to £75,000 per member per membership year, to cover professional fees relating to any tax investigation including those on IR35, S660A, PAYE, VAT and other matters. Investigations dealing with business related enquiries into your personal return such as Expenses Claims will also be covered.
- Access to free tax and legal helplines
- IR35 and S660A analysis and manuals
- Standard contract templates
- Discounted professional indemnity, public and employers' liability insurance
- Access to a wealth of technical and commercial advice via the forums
- A comprehensive range of services and preferential rates from suppliers, including home office insurance, hotels, online credit checking and training

## PCGPlus membership benefits

- Professional Expenses Insurance (PEI) and other benefits of standard membership
- PAYE Audit Cover
- Jury service expenses insurance
- Agency failure and default insurance
- Access to the Ashridge Virtual Learning Resource Centre (VLRC)
- Discount on Creditsafe Fee Recovery Service
- Printed copies of PCG publications

## PAYE Audit Cover

A PAYE audit is a routine check from the HM Revenue & Customs (HMRC) to ensure that your company is keeping appropriate records and operating PAYE correctly. Although not an investigation, it could become one if a non-compliance is found. HMRC runs these checks regularly, but does not publish details of how it chooses whom to audit.

PAYE Audit Cover is designed for any business that runs a payroll, including partnerships and sole traders that have employees. The scheme guarantees expert advice and support throughout the whole process of an IR35 investigation, up to and including a hearing at the Special Commissioners, and includes expert professional support during the PAYE compliance visit itself. It includes support in preparing all the responses required by HMRC, saving you considerable time and effort and offering excellent chance of an early conclusion.

## Ashridge VLRC



Ashridge is a leading international business school. Its Virtual Learning Resource Centre (VLRC) offers access via the web to a wealth of materials, including 54 of Ashridge's highly regarded learning guides, which cover a broad range of business and management competencies and are continually updated.

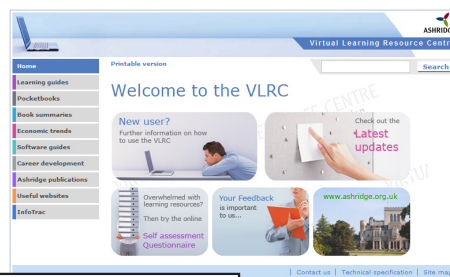
*"Ashridge is an excellent learning resource, delivering outstanding information for a range of key topics whilst allowing you to set your own pace for learning."*

David Green, Director General, British Council

The VLRC combines Ashridge's expertise in management development with the power of internet technology to deliver learning materials to the desktop. It also offers regular book summaries and features on trends in particular industries.

Other benefits include:

- Access to a range of management pocketbooks from the Pocketmanager series
- Four industry sector reports each month, providing valuable insights into industry performance around the world
- Links to over 600 recommended websites in business and management, country information, general interest and industry-specific information
- IT help guides and reviews
- Reviews of training products such as videos and multimedia resources
- Just-in-time learning at your fingertips, accessible from home or office



## Jury service expenses insurance

PCG has taken out a jury service expenses insurance policy, effective from 1 January 2006, for the benefit of PCGPlus members.

The policy is underwritten by Brit Insurance Limited and is administered by Abbey Tax Protection (ATP) on their behalf.

The insurers agree to indemnify PCG for claims made on its policy in connection with loss of earnings by PCGPlus members as a result of jury service providing the court requires the PCGPlus member (or the PCGPlus member's employee) to be in attendance or available on specified days.

The Jury Service Allowance will be limited to a maximum of 10 days at £300 per day less a deduction of any amount recovered from the relevant court. In order to arrive at the daily amount payable, the PCGPlus member will be asked to provide details of the length and value of the current engagement from which it will be possible to calculate a daily rate.

## Creditsafe Fee Recovery Service

Creditsafe Limited is a commercial debt recovery and credit reporting agency now well into its second decade of service. It is approved and recommended by a number of leading organisations.

PCG has negotiated a preferential Fee Recovery Service for members who need help with debt collection. Members will deal directly with Creditsafe Limited and will be billed only upon collection of a debt. There are no initial fees and the member will be given progress updates as part of the service.

For further information

[www.pcg.org.uk](http://www.pcg.org.uk)



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