

All you need to know

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.

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.
- PCG continues to campaign for the elimination of abuses of the Intra Company Transfer mechanism for granting work visas.
- PCG was a key influence in getting the Agency Regulations modified to mitigate the impact on freelancers.
- In line with its case law strategy, PCG supports a selection of cases for its members each year.
- PCG Quality Systems (QS) is a UKAS-accredited ISO9001 certification scheme designed to help members compete on a level playing field for public sector projects.

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.

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



	Standard membership	PCGPlus membership
Single	Suitable for a freelancer with one company with only one fee earner. Includes PEI and various PCG member benefits. £120	Standard membership benefits shown overleaf plus: <ul style="list-style-type: none"> ● PAYE Audit Cover ● Jury service expenses insurance ● Discount on Creditsafe Fee Recovery Service ● Access to the Ashridge Virtual Learning Resource Centre (VLRC) ● Printed copies of PCG publications £220
Double	Suitable for a freelancer with one company with two fee earners. Includes PEI and various PCG member benefits via a single member login. £180	Standard membership benefits shown overleaf plus: <ul style="list-style-type: none"> ● PAYE Audit Cover ● Jury service expenses insurance ● Discount on Creditsafe Fee Recovery Service ● Access to the Ashridge Virtual Learning Resource Centre (VLRC) ● Printed copies of PCG publications £310
Two company	Suitable for a freelancer with two companies with two fee earners. Includes PEI and various PCG member benefits via a single member login. £180	Standard membership benefits shown overleaf plus: <ul style="list-style-type: none"> ● PAYE Audit Cover ● Jury service expenses insurance ● Discount on Creditsafe Fee Recovery Service ● Access to the Ashridge Virtual Learning Resource Centre (VLRC) ● Printed copies of PCG publications £310

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.
- 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
- 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.

For further information

www.pcg.org.uk

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

VIRTUAL LEARNING RESOURCE CENTRE

Latest Updates

Neuro Linguistic Programming (NLP) is a technique for improving individual performance and that of others. This learning module looks at the basic concepts and techniques for effective NLP, NLP phrases and is complimented with a variety of development activities and further reading on the subject area.

The book *The definitive guide to managing the numbers* has been reviewed by Edgar Ville, an associate at Ashridge.

Following four industry trends, written by David Ross, an economics consultant, have been added:

1. Public transport - January 2004
2. Management consultancy - January 2004
3. Technology - January 2004
4. Banking - January 2004

Click here for a list of archived industry trends.

Karen Blakemore, an associate at Ashridge, reviews the following two books, *Leadership* by Rudolph W. Giuliani with Ken Kurson, and *The tipping point* by Malcolm Gladwell.

This month's useful website is [Resource Discovery Network](#).

VLRC design and development
Barrie Butler
Tracy Mackenzie
Scott Phillips
Emma Thompson

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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.

Affiliate membership

PCG recognises the contribution of a wide range of stakeholders in the freelance marketplace, and invites them to join the PCG as Affiliate members for an annual fee of £250 plus VAT.

The Affiliate membership currently includes accountants, agencies, lawyers, tax advisers, financial advisers, training and development organisations, business advisers, software houses and insurance companies.

PCG publishes news and analysis covering all relevant legal, accounting and other areas. Affiliates can communicate with members using the online discussion forums and by advertising in PCG's flagship publication, Freelancing Matters, and its regular newsletters.

To apply, email admin@pcg.org.uk

