



Benefits **and** Services Brochure

Sponsored by:



Supporting:



Partners:



About Us

Our team has over 25 years of experience providing benefits and services for trade associations and membership groups. We have launched the Intelligent SME platform so smaller companies can enjoy the benefits often only available to their larger counterparts. Our partners are tasked to offer the best deals available, including utilities, merchant services, compliance and auditing of existing and often mis-sold commercial agreements. We aim to keep all members up to date with all new legislation and new incentives and employers latest responsibilities. We work closely with our partners to achieve a progressive and mutually beneficial community for all our members and benefit providers offering the best deal for our members and not the best commission deal for the association. We grow through word of mouth, so please tell others if you like our services or let us know if you don't!

Is Membership Really Free?

Yes, it is free, and it always will be. The only cost is if you choose to upgrade to our premium membership benefits which are either bespoke or not available at our exclusive rates or trial service, and decide to contract with our suppliers.

Do you Lobby?

We regularly communicate with relevant government ministers but disagree with using members fees to subsidise full-time representation where others fail.



INVESTORS IN
COMMUNITY

Membership That Pays

Who Do We Support?



FitStars Support CIC provides funding to help children to be active and healthy. Not all parents can afford to let their children join a sports team or attend an after-school sports club, and with the cost of living going up all the time, it's going to be harder and harder for children to participate in what they love. FitStars are looking for Ambassadors and Corporate Partners throughout the UK, so talk to them today!

Find out more - www.FitStars.org.uk



Approved Supplier Network

No one's perfect but the benefits we provide are through our "Approved Supplier Network", who have signed our SLA to commit to providing a professional service. We monitor all our providers for ongoing quality services and commitments.

CSR Corporate and Social Responsibility

Becoming a CSR associate costs nothing for INSME members and shows the positive effect it can have on your business, with this now becoming more of a requirement when tendering.

What is CSR, and why should I register?

Corporate Social Responsibility (CSR) is when a company operates ethically and sustainably and deals with its environmental and social impacts. This means careful consideration of human rights, the community, the environment, and the society in which it operates. Although it's not a legal requirement, it's seen as good practice to consider social and environmental issues.



Membership That Pays

Protection & Compliance



Employment law
HR Health & Safety
Legal advice

With years of experience helping organisations of all sizes, you can rely on our partners to help with any issue you may have: whether it's a problem with a disciplinary procedure, absenteeism, a holiday pay query, or help with a mental health problem.

The Advice Hub is free and available from 09:00 to 17:30 Monday to Friday. Their team of experts is available to take your call.

Check your employees properly or risk a £20,000 fine

You can also be penalised if you employ someone who does not have the right to work and you did not do the correct checks or did not do them correctly. Use our simple corporate rates to protect your business with our DBS, right to work, adverse credit history and identity checks.



Free debt recovery when you need it (Free registration)

We are committed to working with you and your business in recovering those outstanding debts or debt. You pay no commissions up to £3,000 and only 2% for those more significant debts. No upfront fees or expensive solicitors bills. This service can be used as many times as you wish.



Income protection - a fully taxable necessity

Long-term income protection covers almost all occupations; it is designed to pay you a regular benefit if you cannot work due to being ill or injured.



Credit Checks - Prevention is better than cure (first 16 free)

Why not use our credit checks to get a better-informed idea of who you are about to work with. Once checked, we will also monitor your customers for any changes that might impact your business over 12 months.



Marketing Solutions

Customer reviews with a difference



Fake reviews are highly damaging and can take months to remove, if at all. Our review system is a low cost managed solution that enables us to control third party reviews before the damage is done.

Free website review

Let us put review your website and send you our in-depth findings. Lousy SEO will vastly affect your website being found and lead generation. Let us help you generate more of the right leads with the best ROI (return on investment).



Human UK chat professional service



Let us deal with your enquirers and never miss a lead again. Our UK human chat facility is like having a business that never sleeps. All visitors, including weekends and evenings, are sent for immediate contact when your business is open.

Networking

Maximise your marketing campaigns potential by getting your message in front of the right prospects. We work with several local networks to get you in front of the right business without an initial outlay.



Social networking with low monthly campaigns



Social media optimisation social signals are now an essential part of search engine algorithms. Social media is now critical for SEO; we will run your campaigns for you to run your business.

Free local listing that helps with your SEO

Finding and supporting Local Businesses has never been easier.



We take your news to the world!



Pronounce Media is a press release and news distribution service. We take news content and distribute it directly to consumers via digital and traditional media.

Membership That Pays

Marketing Solutions

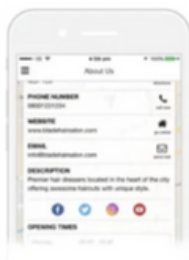
Free websites that mean business



Our websites utilize Artificial Intelligence to trigger 'Smart Personalization', automatically changing how your website works in predetermined and unique situations (such as the user's location, the time, the number of times that they've visited etc.), creating a more productive, engaged, and relevant experience, and driving approximately 19% more conversions.*

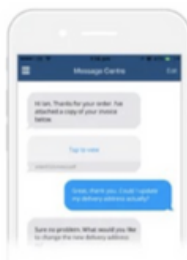
Free Apps for your business needs!

Our experts love creating Apps that get the most out of your business & customers. Our developers have years of experience in the field; we know how to make a fully functional, aesthetically pleasing and valuable App for all size businesses. Your App can be available through the Apple App Store and the Google Play Store.** With no initial setup fee, just a low monthly price, all businesses can now enjoy having their App! Mobile apps are no longer just for large companies; we can help to create a personalised experience for you and your customers.*



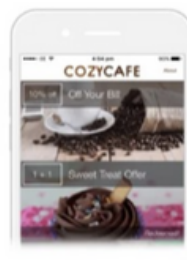
About Us

Provide your contact details, directions, your opening hours and social links from one easy to access tab.



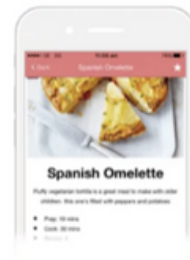
Message Centre

Communicate directly with individual app users with a secure chat centre and send attachments.



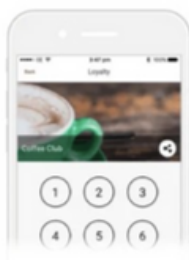
Special Offers

Incentivise app downloads and drive sales with redeemable coupons that can have set start and expiry dates.



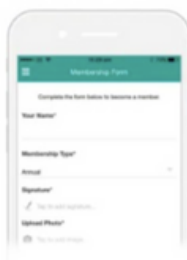
Content Pages

Create unlimited pages of content - add text, images, videos.



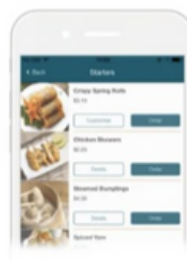
Stamp Card

Customise an embedded stamp card, and create midpoint offers to keep your customers coming back.



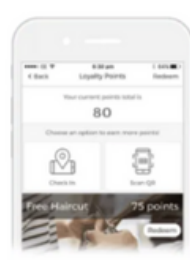
Contact Forms

Create custom forms for anything, include features like photo upload, text and signature fields.



Food Ordering

Perfect for restaurants and takeaways, your branded can offer food ordering services, including tabletop ordering functionality.



Loyalty Points

Let your customers earn points which they can redeem against rewards by checking into your business or scanning a unique QR code.

Cost Savings



The Audit Hub - We earn only if you save

We retain our suppliers to provide the best service possible. This free to use service covers the following business products, and our savings are regularly in five figures.

Electric - Gas - Telecoms - Waste - Photocopiers - Merchant services

Business financing with over 100 lenders

Whatever type of business you are in, we will work hard to secure you the necessary funds quickly. We offer a 5-star service that covers all types of business finance.



Commercial insurance discounts

Guaranteed discount off your following policy, all commercial and domestic insurance covered. Our providers are here to help and assist while providing excellent service and value.

Top-rated mobile cover at a low discounted price

Sign up today for immediate cover to our market-leading product and choose from three levels of protection to suit your needs.



12 months free total motor and van assist products

TMA sits alongside your insurance and plugs the gaps, providing vital extra services. As our member, you'll be able to call us first after an accident and save money, time, stress.

Car or van replacement within 24 hours to keep you on the road.

Private medical insurance with full market choice

My Health PA is a ground-breaking new service working with both the NHS and Private Healthcare providers to deliver members a cost-effective alternative to Private Medical Insurance.



New bank and merchant service account

No monthly fees, just low-cost transactions. Fast set-up and a free bank account make this an incredible offer.

Membership **That Pays**

Cost Savings

Training courses with a 65%+ discount for our users



Join over 250,000 people who have taken a course with our provider. Get verifiable qualifications and improve your career prospects. With over 500 courses to choose from, you're sure to find a course that interests you.

No win, no fee rate reduction

Business rates are a very complex form of commercial property tax. In a large number of cases, the rateable value on a property is likely to be incorrect due to the government not having the people power and resources to assess every commercial property in the UK fairly.



Save thousands on taking card payments

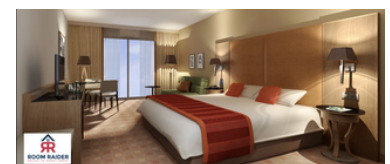


Pay between 5p & 50p maximum per transaction Intelligent SME members get an additional 10% discount. Receive money in seconds with direct bank payments. Add a Paylink to your invoices and reduce your debtor days.

Reduce Fees | Special Discount | Get Paid Instantly | Get Paid Quicker

Specially negotiated hotel rates

We go above and beyond to give you the best pricing and hotel booking experience possible with our service. We have negotiated special hotel rates and consolidated the best hotel rates available in the marketplace. Additional discounts are available for groups.



Never pay pump prices again.



Working exclusively with Shell in the UK, we offer a range of services designed to provide optimal value to the SME Fleet & CRT market. One nationwide network with over 3,800+ Shell-branded and partner stations at less than pump price.

Free will with every plan and 50% discount off LPT

We offer Wills & estate planning solutions through a simple and easy to use online platform. You also receive a free personalised estate planning report and free lifetime updates at no extra cost.



Membership That Pays

Business Services



Company Formation

Ready to be your own boss? Now you can register your limited company and open a business account, all in one go, for free!



Business Banking

Get £50 on us! Open a business current account in minutes with Tide and Intelligent SME



Sales Agents UK

Ready to find the perfect sales agent? Contact thousands of agents looking to sell your products



Free Business Valuation

Business Valuation Calculator. Get a guide and help on getting your business ready for sale.



Low-Cost Mail

Easily send critical post from your desktop, saving you time and money today!



Telecoms

Low-cost telecoms systems, from only £5.95/month - Free UK Landline and Mobile calls included.

Premium Membership

Our premium members receive an unrivalled bespoke service offering comprehensive legal protection, guaranteed credit facility mental health and wellbeing services, and substantial savings averaging five times the cost of membership.

Premium benefits at a glance

Premium EAP (Employee Assistance Programme)

The basic average award for unfair dismissal is £16,320, and a defence of a claim for an employer to defend is £8,000. Not providing an EAP is not what a tribunal wants to hear, and our EAP can also help with employees' wellbeing and mental health in times of need.

24/7 GP 365 Access for you and your family

Avoid and cut down on appointment time and staff visits to the GP. We give you and your family access when needed, home or away in another country, totally free. **RRP £120**

£1500 Credit line guaranteed

Use your credit line to purchase anything for your business immediately. Exhibition space, printing, marketing advice or even social media management.

365 24/7 Free legal advice

A one-hour consultation with a local solicitor will not only cost you more than our premium membership but is only for one piece of advice. Our members receive free advice on any business or personal matter as many times as needed.

PerksDirect Average savings of £600 plus

Savings in over 15 countries with our award-winning multilingual discount portal. Discounted theme parks, cinema tickets, and weekly shopping make this our most popular benefit.

Free CSR Associate membership Corporate Social Responsibility

Corporate Social Responsibility (CSR) is when a company operates ethically and sustainably and indicates how it deals with its environmental and social impacts. This is becoming a common request when tendering or applying for more significant contracts.

Premium Membership



24/7 GP Keeping you and your family fit and healthy

Employees can speak to a GP at any time of the day and night, from wherever they are in the world.

Peace of mind: Issues of all sizes can be discussed in confidence with a doctor.

Choice: Employees can speak over the phone or use the video consultation service.

Quality: All doctors are GMC registered, licenced and fit to practice.

Support for the whole family: Partners and children can benefit from the service too at no extra cost.

Leading benefits platform that saves you ££££££££££

Perks Direct offer fantastic benefits and rewards for your employees and staff. Our perks include everything from savings on travel to money off at theme parks and restaurants. Show your employees that you care by registering with Perks Direct and giving them the deserved rewards. Unlike other platforms that have a minimum requirement of 10 employees and exclude SME's, we are happy to offer this to all members no matter if you are a sole trader or just a few employees.



More details on page 12



Guaranteed credit facility of £1500

Often, credit is hard to come by as banks prefer to finance government, debt and big corporations. They are not so keen to support small and medium enterprises, and bank credit is unreliable since it is rarely there when you need it.

You will have access to a new interest-free line of credit and a new customer base that can generate repeat business you otherwise wouldn't have had and give you an edge over your competitors.

Premium Membership



Free associate CSR membership

Register now to become CSR Accredited. Registration is free and easy – on registration, you will be guided with composing your CSR Accreditation application, information on fees and a complete list of membership benefits.

With companies having a duty of care - enrol in an EAP and show your staff you care

EAPs and their expert counsellors are ready to talk and deal with the range of concerns generated by the COVID-19 crisis, psychological strains, family issues, managing finances. The critical importance of EAP counsellors and psychologists has been recognised nationally, meaning a ring-fenced resource of time and availability has been secured to support around 14 million UK employees with EAP access.



More details on
page 12



More details on
page 13

Members Helpline 365 24/7

Our helpline provides you with 24/7 access to legal advice, 365 days a year. Provided by one of the UK's largest law firms offering **personal** and **business** legal services, we're well placed to support you with whatever legal advice you need.

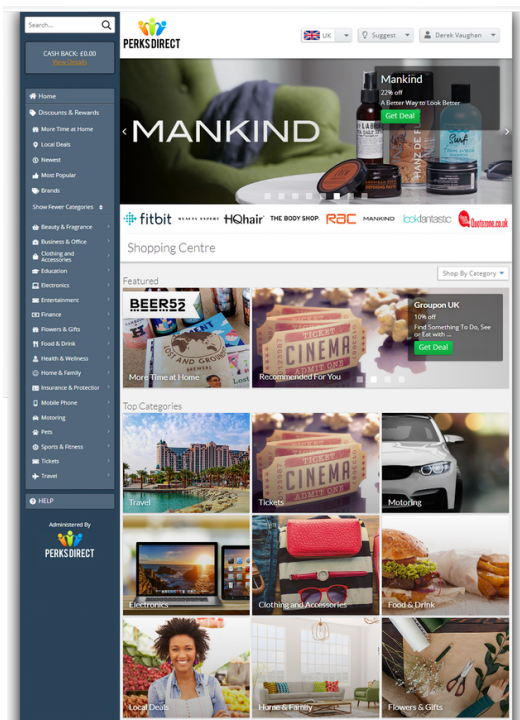
Is your business GDPR compliant?

General Data Protection Regulation requirements prohibit companies from hiding behind illegible terms and conditions that are difficult to understand. Instead, GDPR compliance requires companies to clearly define their data privacy policies and make them easily accessible.

With our Premium Membership, you immediately have access to 18 templates to help you become GDPR compliant.



Perks Direct Average savings of £600 per annum



Translated into 100+ languages, with deals in 15 different countries, and growing.



EAP Confidential Care and Support

We care about our users, so EAP is part of your premium membership.

Your EAP can gather information and offer support on a wide range of work, family and personal issues, including but not limited to:

- Bereavement and loss
- Childcare and parenting challenges
- Workplace pressure
- Elderly and disability care
- Debt counselling and budget management
- Traumatic incidents or life-changing events
- Health and wellbeing information
- Leading mental health APP
- Carer helpline
- Self-help library
- Work-life balance
- Stress, anxiety, and depression
- Psychological and emotional issues
- Marital, family and relationship difficulties



Free Legal Helpline 365/247

Our helpline provides you with 24/7 access to legal advice, 365 days a year. As one of the UK's largest law firms offering personal and business legal services, we're wellplaced to support members with whatever legal advice you need.

Business or Personal Advice

Support with any area of UK law, no matter if it's a personal or business legal query

Legal advice whenever you need it, 24/7, 365 days a year

Rapid access to highly trained, UK-based professionals who will give you advice in plain English

Seamless access to a nationwide team of specialist solicitors who can support with your specific situation

Our solicitors are regularly ranked amongst the best in the UK – so you know you're getting high quality advice

We provide an expert hand with a human touch – we understand that everyone's personal circumstances are unique, and pride ourselves on putting you at the centre of your advice

No complicated phone options to reach who you need to speak to, support is just one phone call away.

Your call will be answered by our highly trained, UK-based team of over 30 people.

A high-quality service that's added real value to UK businesses for over 10 years.

- Breach of contracts
- Business law
- Employment law
- Family law
- Insurance claims
- Intellectual property
- Neighbour disputes
- Personal Injury
- Professional negligence and employee grievances
- Property law both commercial and personal
- Wills, tax, trusts and estates
- Wills, trusts and estate disputes.



Thank you for your interest

www.insme.co.uk

Area Representative:



Membership That Pays