



Small Business
Commissioner

Business Plan

April 2022 to 30 April 2025

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Message from the Small Business Commissioner

Welcome to the OSBC's 2022/25 Business Plan and Budget.

We are living and operating in exceptionally challenging times. From rising energy prices and supply chain disruptions to the forecasts that general inflation may reach 10%, business of all sizes are grappling with a number of significant challenges. Each has an impact on other costs. Businesses of all sizes face increasing pressure on their financial stability and, for many, on their financial viability. The smaller ones, freelancers and sole traders, micro businesses and those classed as small are increasingly vulnerable to problems accessing funds and managing cashflow. They are also in many cases dependent on consumers who are themselves increasingly financially fragile. Problems are exacerbated if they also face delays in getting paid, whether because of overdue invoices, unfair payment practices imposed by more powerful bigger customers, or the inability of businesses to pay while waiting to be paid.

Despite the challenging economic environment, the Office of the Small Business Commissioner (OSBC) will continue to drive the agenda for faster and fairer payments for small suppliers, better payment arrangements for all firms, and a better payment culture across business in the UK. A fair payment culture that supports the smallest suppliers in the chain creates a sustainable, resilient small business sector. This is vital to the UK economy and contributes significantly to the success of firms of all sizes. It is more important now than ever to get money to the suppliers as quickly as possible.

While small businesses are constantly cited as vital many are also fragile by nature. By responding to their payment enquires through our complaints service and providing practical and much needed advice and signposting, we can help many small businesses deal with their temporary difficulties, to their benefit and to the benefit of the wider economy. This document sets out how the OSBC will deliver on those wider aims.

Liz Barclay
Small Business Commissioner (SBC)

Introduction

The performance and activity of small businesses is vital to UK economic growth. Small and micro businesses and medium-sized enterprises¹ employ around 16 million people accounting for 60% of UK private sector employment. They also generate just over half of private sector turnover, around £2.2 trillion.

While many larger businesses treat smaller suppliers fairly, evidence shows that small businesses can experience unfair or unfavourable treatment when contracting with larger firms. Late payment of invoices where invoices are overdue, is just one of the common payment problems. In November 2019, Pay.UK reported that, of those small and medium sized firms affected by late payments, nearly two thirds were affected negatively, with the average small business waiting for almost £25k each of overdue payments. Xero, the accounting software provider, reports a similar figure of £23k owed on average per business.

The term 'late payment' is used to cover a multitude of poor payment practices. We don't know whether, in the above figures, 'late' payment always refers to overdue invoices. There is too little research available to understand the payment practices landscape fully. To reduce payment delays, small businesses are taking advantage of API/Open Banking driven apps that allow invoice creation. The uptake of these has risen significantly during the pandemic as firms adopt digital technology. It would seem from the experiences of most small business representative organisations that the SBC has discussed this with, many of the problems faced by small businesses lie in the imposition/acceptance of long, extended payment terms such as 90/120 days, and various other detrimental clauses in contracts. However, everything is included in the term 'late payment'.

Since the OSBC was created, the problems caused by poor payment practices have remained broadly the same. There were signs that payment terms were improving but the Covid-19 pandemic has, anecdotally, seen some firms use the pandemic as a reason to extend payment terms to 120/180 even 360 days. However, others have improved payment terms to 14 days and even 7 days in some cases as they wish to be first in the queue for goods and services from their suppliers in order to have those goods and services available to their own customers.

Whatever the reason, where smaller business have to wait for payment, there is potential for detriment. Late, long, delayed, extended payments can limit the opportunity for growth, and in some circumstances, putting their very survival at risk. On a national scale, the impact includes reduced economic growth and productivity and reduced opportunity for employment.

¹ Businesses with fewer than 250 employees.

Our role

The Office of the Small Business Commissioner (OSBC) was established by the UK government and devolved administrations in December 2017 to empower small businesses throughout the UK to resolve payment disputes with larger businesses.

Statutory functions

The OSBC's statutory functions, set out under the Enterprise Act 2016, are to:

1. Provide general advice and information to small businesses in connection with their supply relationships with larger businesses, including signposting small businesses to existing services
2. Consider complaints from small businesses relating to payment matters in connection with the supply of goods and services to larger businesses and make (non-binding) decisions and recommendations.

Strategic aims

As part of these statutory functions, the OSBC has several strategic aims:

- a) To build the confidence and capabilities of small businesses to assert themselves in contractual disputes and negotiate payment terms more effectively before work starts by accessing information and advice
- b) To raise awareness among small businesses of existing support, including alternative dispute resolution providers as well as appropriate sector ombudsmen and other appropriate regulators
- c) To encourage larger businesses to improve payment practices involving smaller suppliers
- d) To help small businesses resolve payment disputes in ways that preserve business relationships.

Building on the statutory functions, BEIS announced in 'Creating a Responsible Payment Culture: Government Response', published in June 2019, that, to unify prompt payment measures, responsibility for administering the Prompt Payment Code (PPC) would move to the OSBC and it would be reformed. The OSBC took over administration of the Code on 9 March 2020.

The criteria for signatories to the PPC changed on 1st July 2021. Signatories must pay at least 95% of invoices from small suppliers (with fewer than 50 employees) within 30 days.

The OSBC is committed to working with BEIS, its partner organisation.

Our Strategic objectives

Background

The OSBC will contribute to the BEIS priorities as part of our strategic objectives.

The strategic ambition of the OSBC is to empower small businesses throughout the UK to resolve payment disputes with larger businesses and avoid future issues by encouraging a culture change in payment practices. To date the expectation has been that small businesses that need help to deal with payment disputes will contact the OSBC directly. There has been extensive engagement work done, with practical talks and workshops given by members of the team to outside organisations, to raise awareness of our free dispute handling service for small business owners in payment disputes with bigger businesses. Despite this approach, numbers of cases (within scope of the OSBC remit) presenting for help remain low. However, we have witnessed hugely increased traffic to the OSBC website and page views for our self-help tools.

Small businesspeople approach outside advisers for help when they are on their knees, and frequently they leave it too late. Owners have businesses to run and do not have time to look for the support that might help them deal with the problems they are facing. They take the pragmatic approach that they will be able to work through the crisis. Small business owners prioritise preserving existing business relationships. That means that they will not complain about another business they have delivered work for, in the hope of winning further contracts. In the event they do seek help they are more likely to do so for a dispute with another small business than with a bigger business, on the grounds that a bigger business will eventually get around to paying and a small business of a similar size to themselves is more likely to be in trouble and eventually become insolvent, possibly due to payment problems of their own, therefore 'we may need help to get our payment through before that happens'.

The OSBC Vision for 2022/25

A UK where the smallest businesses are respected as a vital part of the supply chain, making a crucial contribution to the UK economy and economic recovery post-covid, and are paid fairly and quickly for the work they deliver.

Ideally, we should be so effective that the need for the OSBC reduces over time and ceases to exist as a culture of prompt payment takes hold.

The OSBC Mission

To empower small businesses to avoid and resolve payment disputes with larger businesses, to reduce future conflict by encouraging behaviour change, the use of technology, and confidence in contract negotiations, invoicing processes and cash flow management, and to encourage and nurture a culture change and ethical behaviour in payment practices and how businesses deal with each other.

To ensure all small business (0-49 employees) know how to get help when they are not paid on time for the work delivered to bigger contractors and are unable to resolve disputes, and have the knowledge, confidence and information to access any support, including the use of appropriate and available technology, they need to improve contract payment terms negotiations, improve invoicing and cashflow management processes, and chase up late payments.

To ensure all bigger businesses are aware of the vital role played by their smaller contractors and why it is crucial to the UK economy and their supply chains that smaller businesses are treated with respect, ethically, and paid fairly and on time. This includes raising awareness of the value of being signed up to the PPC.

Our key strategic objectives

This section describes the work we will do to support achievement of each of our strategic objectives.

1. Raising awareness

Awareness of the OSBC is already high as shown by the number of people using the website.

We will engage with small businesses and take on board their comments and requests as far as possible, to make sure that we have the right content, and engaging and attractive content, on the website (including other sources of help and support and self-tools available). We will also continue to engage across the small business sector through enhanced communication activities and strategic partnerships.

Measuring progress

We will use the improved website and wider communication strategy to engage with partners and to gather data that will help identify sector-wide improvements. To understand progress made in this area we will track the number of website users and their profile, and overall engagement rates on newsletters and social media impression rates associated with blogs, articles and events. We will conduct:

- Weekly reviews of communications outputs
- Weekly reviews of communications outcomes against strategic objectives

- A yearly or bi-annual external perception survey (how well known is the OSBC and the work we do (including the PPC) and how easy are we to work with).

The OSBC will publish more information online about the success of its casework interventions and wider signposting and make sure we are transparent about what we do by providing more data on our work and its impact:

- To identify opportunities (including with stakeholders, journalists and on social media) to disseminate and promote key reports and publications
- Improve signposting and referrals and understanding of common themes, so we can identify how we can work together with small firms to overcome barriers.
- We will track online engagement rates to check whether users tap into the most helpful resources matched to their needs and build self-help tools to support business capability.

We are transparent about our organisation and what complaints we can and cannot deal with. We are open and share our latest news, insights and intelligence, and highlight and celebrate our casework and signpost achievements. We will examine how we can update the online portal and social media strategy to ensure more effective user engagement.

2. Providing quality and comprehensive information: Effective Practice

We will provide increasingly high-quality and comprehensive information to support small businesses in tackling payment problems and work to help them build their confidence and capability to assert themselves and negotiate more effectively.

Measuring progress

We will generate effective practice insights from complaints and enquiries recorded on our casework dashboard and assess what content on our website, such as self-help tools and guidance information, users want to see. The OSBC will prepare a quarterly Management Information (MI) pack for the Non-Executive Directors, the sponsorship team in the BEIS Business Growth Directorate and a monthly newsletter for wider circulation among stakeholders.

We will make sure team members have the knowledge and skills necessary to provide high-quality responses to enquiries via email and over the telephone and are able to refer enquiries that fall outside our statutory functions, accurately, to third party organisations. We will also routinely share our insights, where poor payment practice thrives with the aim of ensuring small businesses are treated fairly.

3. Investigating complaints

We will investigate complaints from small businesses experiencing payment problems, quickly and impartially against clear standard metrics.

We will provide quarterly casework insights to our key stakeholders and where possible, publish cases more routinely online on our website if given consent (by the firms involved), helping other people learn from peers about the problems of poor payment practices and how to avoid similar issues. We will also provide information and insight to the Small Business Minister and government officials on relevant issues affecting small businesses.

Measuring progress

We will remain within our target complaint Average Actual Clearance Times (AACT) of 40 days but also aim, routinely, to publish data related to the number of complaints and enquires administered by the OSBC. We will share more of our casework insights to generate discussion about best practice and help prevent complaints and participate in meetings and networks within the business sectors we cover, as well as working on new formats and via different channels to extend the reach of this insight, for example by joining relevant social media fora.

We will share regular case insights on social media, our website through blogs and additional content, our MI pack and our newsletter. We will also add more case study examples to our website if given consent, helping other people learn from peers about the problems of poor payment practices and how to avoid similar issues.

4. Develop and enhance the current governance and operating structure for the Prompt Payment Code (PPC) and increasing sign-up to the PPC

The more businesses of all sizes become signatories to the PPC, the more credible the Code becomes. We need that credibility to press for culture change in payment processes underpinned by a set of principles, behaviours and pledges that lead to culture change.

We will, from CEO and Board level throughout businesses, work to increase awareness, through enhanced communication activities and strategic partnerships, of the importance to the UK economy and the supply chain of quick payment and more favourable payment terms in contracts, of good induction processes for smaller suppliers including details of how to get paid and the information required for payment, with a point of contact who will help the supplier resolve any issues before disputes have arisen.

Measuring progress

To achieve this, we will publish the number of signatories joining the PPC scheme on a quarterly basis and enhance PPC roles, responsibilities, and activities. We will map our existing training requirements, and quality assure case interventions and action plans.

We will use case findings to influence national dialogue by working with the senior staff and Boards of businesses and sharing our expertise and insight from our

casework with representative organisations. This will include lessons learned from the impact of changing economic climate on small businesses.

5. Value for money and improving insight

We are perfectly placed to gather insight into the issues faced by the small business sector using financial and/or non-financial information and to make that insight available to BEIS, the Small Business Minister and all other relevant policy makers, regulators and support organisations.

Measuring progress

We will meet with BEIS and partner groups as part of roundtable discussions to discuss specific topics in more depth and increase our reach by using management accounting information, and monitoring trends against non-financial performance metrics, management information, key milestones, commitments, and risks.

We will leverage our performance data to highlight opportunities for policy reform so we can support those businesses better that access OSBC services.

Strategic objectives: Key metrics

1. Raising Awareness

We will continue to generate awareness within the business community about the support available from the OSBC, and of the OSBC as the go-to organisation for small businesses experiencing payment problems with larger businesses.

Metric	Target / volumes
Referrals to OSBC website from social media channels	20% Increase from existing 2021/22 baseline
Total Website users	20,000 extra users from 2021 baseline
New Website users	10% annual increase
Returning website users	To sustain 4% per quarter
Newsletter open rate (OR) and click-through rate (CTR)	30% OR & 20% CTR from 2021/2022 baseline
Newsletter subscribers	To increase the number of subscribers to the newsletter by at least 50%
Social Media Engagement rates: <ul style="list-style-type: none"> • Twitter • LinkedIn 	1.8% Total engagement from 2021/22 baseline To consistently average 1.5% - 2% engagement across social media channels
Create more effective, clear, concise, comprehensible online messaging and content for our range of audiences, about how to get paid and why small	3 per quarter

businesses need to be paid fast and fair, through better use of social media, our partners and stakeholders, and the OSBC website and team members and more consistent use of those messages

Publish and launch blogs, articles and online tools – potentially with a partner organisation as help tools.

2. Providing quality and comprehensive information

We provide increasingly high-quality and comprehensive information and support to small businesses about tackling payment problems and build the confidence and capability of small businesses to assert themselves and negotiate more effectively.

Metric	Target / volumes
We will interrogate effective information about complaints and enquiries recorded on our website and casework dashboard to inform us which self-help tools and information users of our website want to see. The OSBC will prepare a quarterly management information pack for the Non-Executive Directors, the sponsorship team in the BEIS Business Growth Directorate and a monthly newsletter for wider circulation among stakeholders.	Quarterly MI Report

3. Investigating complaints

Small businesses will rarely complain officially about larger businesses delaying payments. This is because they do not want to damage the business relationship and want to work for their bigger customers in future. For those who do contact us, we will ensure we meet minimum expected standards.

Metric	Target / volumes
To produce quarterly casework insight reports	Quarterly
OSBC Casework Average Actual Clearance Times	40 days
90% complaints and enquiries resolved within Service Level Agreement (SLA)	90%

Enquiries answered SLA 7 days	7 days
To deliver a casework online dashboard to track key metrics and publish results on a quarterly basis	Quarterly

4. Develop and enhance the current governance and operating structure for the Prompt Payment Code (PPC) and increasing sign-up to the PPC

Metric	Target / volumes
Increase number of signatories joining the PPC	500 (per annum)
To deliver a PPC online dashboard and publish results on a quarterly basis.	Quarterly

5. Value for money and improving insight

Metric	Target / volumes
Reporting on monthly management account information covering expenditure, future spending requirements, cash balances, contingency requirements and financial position	Monthly
In depth reporting on in year/end year progress against non-financial performance metrics, management information, key milestones, commitments, and risks	Quarterly updates
Our aim is to remain within annual funding limits without the need to reduce the size of the OSBC team to ensure service delivery.	Quarterly updates

Evolving our strategy: Road map

To achieve our broader ambitions, and building on our previous work, we will strive to develop additional strategic objectives over the course of the business plan. Our service road map will examine in creative ways how to support small businesses. The OSBC will continue to be available to intervene in payment disputes, within scope, when asked to intervene by a small business owner.

Building Capability

The OSBC will put increased emphasis and effort into building OSBC capability in order to play an increasingly vital role through its interventions, signposting and engagement programmes, in resolving any small business payment disputes.

Measuring Progress

To monitor our effectiveness, we will establish and develop a new online dashboard to track and measure key website and social media metrics and publish results on a quarterly basis. We will ensure that case management trends are easily accessible through a similar format. To track our effectiveness and impact, we will share not only why the case does not meet the remit of the OSBC, but also how further signposting will assist in the intervention.

We will build website content so that businesses can find relevant information, or a route to the sources of help, support and advice they need, on payments and payment practices. Improved content will centre around the OSBC remit: negotiating payment terms, managing cashflow, technology, relevant accounting and collection practices and services, and invoicing.

We will also work to find more effective ways of referring between organisations as signposting has been proved to be very ineffective with around 90% of people signposted to other organisations failing to engage further. People do not want to have to give their information more than once if possible.

Using key performance data, we will review the effectiveness and efficiency of the case management services and the policies and processes that case managers follow.

We will use case findings to develop our thought leadership to influence national dialogue, where that's most likely to be effective. For example, with businesses, through interaction with their senior staff and Boards and representative organisations we will share our expertise and insight from our casework. This will include lessons learned from the pandemic and impact of changing economic climate on small businesses.

Empowering small business owners such that they have the confidence to negotiate and prevent future disputes.

We will build confidence in small businesses, by providing tools and resources that encourage them to be confident enough to turn down work on offer if the payment terms threaten their ability to manage their cashflow and call pose a threat to the viability of the business, and to resolve disputes themselves in such a way as to preserve the business relationship. Small business owners learn through their peers. We will therefore strive to bring on board other appropriate small business owners to lead webinars, write blogs, share experiences, problems and solutions that worked for them.

Measuring progress

We will engage with technology firms to encourage them to develop online/digital/mobile tools for companies of all sizes to help them: negotiate better payment terms; build better invoicing and payment processes; resolve disputes in such a way as to preserve business relationships; identify which businesses in the supply chain are 'small'.

The OSBC will also contribute insight gained through its work, to BEIS, the Small Business Minister and all other relevant policy makers, regulators and support organisations as to the issues small businesses may need further support and information on.

Assessing Impact

We need to know whether our activities are making a difference and prove that we have a positive role in culture shift, behaviour change, insight dissemination and technological development and adoption, and we are therefore providing value for money. Currently, the OSBC can only measure its impact through the number of small firm complaints it deals with, and the amount of money recovered for small business owners. That is not a fair reflection of the impact the work of the OSBC has on the payments culture.

We also need to know the extent of the problem. We need a root cause analysis of why payments are 'late'. We need to know how many invoices are really 'late'. Many may be within the agreed payment terms of the contract as negotiated but perceived to be late as they are outside of a 30-day period.

We will assess the nature and scale of the problem we are trying to fix. Without that information we cannot be sure of the tools and solutions we need to apply to the problem.

Measuring progress

We will seek to conduct appropriately procured independent research to explore these areas, funded from our budget, if possible, to ensure its credibility. Research 'paid for' by any other organisation may be seen to be biased and not fully independent. We will also work to put our existing 'impact measurement framework' proposal into operation. This will allow us to prove that the OSBC is delivering value for money for the taxpayer.

We will also engage with independent research providers to sample why payments are 'late' and the underlying reasons that prevent people from bringing their complaint to us, which groups of people are less likely to do so and why. We will use that data to develop and implement a programme of engagement in response to findings.

However, we must be realistic and take into account the current economic factors that are likely to impede efforts to improve payments speeds and processes over the lifetime of this business plan.

Sharing best practice and celebrating good practice

Sharing good, best practice sets the standard and raises the bar, with business owners learning from the stories of their peers and their experiences.

We will continue to identify examples of good payment practices, encourage good payers to share their processes, celebrate and publicise those firms (with their consent) and encourage businesses of all sizes to engage, build relationships, work in partnership and support each other and their suppliers along the length of supply chains. We will share these case studies or 'stories' through our website, using podcasts, videos, blogs/articles. We will also use these stories in conferences, speeches, articles etc.

Measuring progress

We will publicise stories on the OSBC website and through our social channels, encourage businesses to provide feedback to the OSBC as part of newsletter publications and raise the profile of the PPC.

We will use our communication strategy and communications plans to share stories and best practice through a wide variety of media channels.

Increasing understanding of the validity of payment practices as an important ESG measurement

We will lead on establishing the principle that given the priorities of the investment community, and skilled workers wishing to work for ethical companies, prompt payment is likely to play an increasingly important part as an ethical, Governance and Social issue and contribute towards formal Environmental, Social and Governance (ESG) criteria for investors.

Measuring progress

We will work with interested third parties and ESG experts to build evidence to back this argument and show the benefits of adopting payment practices as an ESG measure, to build powerful messages and to engage with thought leading firms that can establish the principle within their sectors.

OSBC expenditure 2021-2024

The following table outlines the OSBC's expenditure for 2021-2022, actuals, and 2022-2023 and 2023-2024, forecasted.

OSBC Expenditure (Actuals & Forecast)			
Category	2021-22 (Actuals)	2022-2023 (Forecast)	2023-2024 (Forecast)
Salaries	£629,875.23	£504,370.20	£642,978.70
Advisory Board / Consultancy	£6,300.00	£9,450.00	£9,450.00
Non-Staff / OSBC Services	£284,328.91	£493,508.00	£493,508.00
Total	£920,504.14	£1,007,328.20	£1,145,936.70

Annex A: Office of the Small Business Commissioner background

The Office of the Small Business Commissioner (OSBC) was established under the Enterprise Act 2016 to resolve payments disputes between small suppliers and their bigger customers where the parties were unable to reach agreement. Since the OSBC opened for business in December 2017, our service has evolved.

We took over the administration of the Prompt Payment Code (PPC) in March 2020. The PPC is owned by the Department for Business, Energy and Industrial Strategy (BEIS) and we administer the system and provide the secretariat for the PPC Compliance Board.

We have implemented new casework technology (iCasework) to make our case-handling and the administration of the PPC digital and paper-free. The system also helps us to assess the impact poor payment practices have on the UK's small businesses.

Continually improving our approach, our processes, and our service ensures we continue to be valuable and relevant to small businesses and supports our ambition to change the UK payment culture despite the challenges we face. Key to our aims is to constantly remind large businesses of their responsibility to their supply chains. We aim to make sure they recognise the impact that payment behaviour, good and bad, can have on the businesses of all sizes they work with. When we receive and investigate complaints with a view to resolving disputes about payments we can, if we find that a larger customer is behaving unfairly, call out that behaviour, write and publish a report with recommendations for improvement and payment, and ultimately name the parties to the dispute.

Given the challenges all businesses faced during the Covid-19 pandemic it was inappropriate to name bad payers. Many firms guilty of poor payment practices were fighting for survival or struggling to get paid themselves. The impact of the pandemic at the time of publishing this Business Plan seems to have abated despite still fluctuating case numbers, and we seem to be seeing a return to business as usual. BAU will involve further published reports should we receive complaints, and our investigations uncover poor payment behaviour. However economic and political instability may change that view and we will be keeping the unfolding situation under constant consideration.

Counter intuitively the number of complaints coming into the OSBC has not increased despite these unusually challenging economic environments. However, the number of people accessing our website for information and tools to help them resolve their disputes themselves has soared. We have been building trust in the OSBC and a greater awareness of our service and will continue to do so.

While the volume of complaints received is low, the breadth and complexity of the disputes that reach our caseworkers is not. As we continue to raise awareness of the OSBC service, collaboration with other organisations is crucial and we have been building productive and collaborative relationships and partnerships with a wide range of stakeholders from small businesses and organisations representing and reaching firms of all sizes, to policy makers. That will allow us to reach the widest possible audience through a diverse range of channels. Through this we promote awareness of solutions and services that help small businesses to be more business savvy, reduce and mitigate their risks, and enhance their resilience, sustainability and confidence.

Our website relaunched in April 2022 to include more and better content supporting small businesses wishing to help themselves. We will build more and better, more relevant content over the next three years.

We are ever mindful that we need to offer a multi-channel approach that meets the needs of all potential users, including those who still prefer to, or can only, deal with their invoices, payments and finances offline. We must be accessible and make sure that we help all small firms that turn to us for assistance, to achieve the best outcomes. To that end, we prioritise the technical knowledge and case-handling skills of our caseworkers so that they are confident to deal with business owners and employees professionally, while showing empathy in situations that can cause great emotional as well as financial stress.

When we took over administration of the Prompt Payment Code (PPC) we enhanced its governance and strengthened it to make it more effective, and to increase the number of signatories. In March 2022 the PPC had more than 3,500 signatories including 1,500 which had signed up since the OSBC became the PPC administrator. The PPC provides a vehicle for businesses to show leadership and to demonstrate their ethical behaviour and core values to suppliers and the wider business community. Being a signatory to the PPC shows that a firm is committed to paying fast and fairly. We want PPC membership to signal ethical firms that investors can feel confident to invest in, employees can feel confident to work for and suppliers can feel confident to work with because they treat everyone ethically and fairly.

In an ideal world there would be no need for the services of the OSBC because all businesses would behave ethically. However, in the real world, the Covid pandemic, and subsequently the situation in the Ukraine proved that just when it looks like things are improving, reality intrudes. We must therefore continue striving to provide the best service we can, delivering good outcomes and supporting small businesses and sustainable supply chains. This business plan is designed to support those objectives and, in parallel, we are reviewing and continually improving the OSBC and our services and processes, in response to the needs of people who request our help.

Annex B: Progress to date

The following section summarises some of our key achievements since we were established in December 2017:

Set up the Office of the SBC in Birmingham, and recruited 11 permanent members of staff (including the Commissioner) into the team

Established Board, and Audit and Risk Assurance Committee, which each consist of the same 3 independent members.

Increasing awareness within the business community of the support available from the OSBC, and establish the OSBC as the go-to organisation for small businesses experiencing payment problems with larger businesses

Delivered high quality dispute resolution service and information and signposting, through a cross trained, flexible and resilient team. Training has included modules provided by ACAS on handling difficult conversations, to ensure each team member has the skills and knowledge required to perform their role and this training is regular and ongoing

Created a website for the OSBC, with the up-dated website going live in April 2022, through which we are providing high-quality and comprehensive self-help information and guidance for small businesses on avoiding late and poor/unfair payments and how to make a complaint to the OSBC. Developed and implemented a new dedicated website for the PPC

Developed and implemented a new case management system 'iCasework' for recording information about the complaints and enquiries we receive. It is tailored to the specific needs of the OSBC, and is central to us being able to provide a high-quality service to small businesses

Took over responsibility for administering the Prompt Payment Code from the Chartered Institute of Credit Management on 9 March 2020

Provided free, practical online tools available on the website, designed to offer practical help to small businesses. There are guidance notes on "How to deal with an unpaid invoice", "Getting your invoice right", & "Check your contracts" along with a 3-step tool to calculate interest owed and information on how to resolve problems via signposting and mediation.

Received and investigated complaints raised by small businesses regarding their commercial dealings with larger businesses with an average turn-round time of 21 days

Facilitated total payment of £8,159,79 of payment to small businesses

Published reports setting out the findings, together with recommendations, of complaints we have investigated

Written to a number of larger businesses about their late payment practices that may adversely affect a small business after receiving supporting intelligence

Made representations to the BEIS Select Committee, the Small Business Minister, the CO and other stakeholders as required

Raised awareness of the service and disseminated information to small businesses to assist them in making decisions relevant to their commercial dealings with larger businesses, through events, meetings, workshops, forums, seminars and webinars. Worked closely with key stakeholders, including local authorities, business and industry associations, to ensure the needs of small businesses are identified and considered in the event scheduling

Uploaded case study examples on our website as a way of highlighting some of the issues businesses have experienced around late payments

Extended the reach of the OSBC's free service by collaborating with industry and business associations, local governments, and other organisations to reach huge numbers of new and existing small businesses with quality information and support. We have used a number of channels to widen our reach, speaking on radio, social media, in blogs, press releases and have made submissions to relevant inquiries and surveys at various levels. Webinar recordings are uploaded to our Twitter account and YouTube channel. Past webinars are available on our website to view.

New systems introduced by new Business Manager in 2022:

- Surveillance Plans: reminders of all the activities to be completed on a weekly, monthly, quarterly and annual basis to ensure the smooth running of the department
- Information Asset Register updates in line with BEIS standards
- Process Maps and guidance documents for all key Finance and administration processes
- Additional process maps, forms, templates and approval processes around budget/expenditure, to ensure appropriate internal sign off
- Filing system on SharePoint for all important documents, including copies of invoices, recharge spreadsheets, Bank Statements, HR information and contracts
- Improved Grant in Aid drawdown and the OSBC Budget/Forecasting
- Finance reporting to include breakdown of the monthly expenditure and remaining funding availability.

Annex C: Products and milestones

The following table sets out the key milestones over the period from 1 April 2019 to 31 March 2022, which support the achievement of our strategic ambition.

Milestone	Target completion date
Implement new iCasework system	June 2019
Finalise Business Continuity Plan	October 2019
Develop standard format for Review reports	December 2019
Lay 2018/19 Annual Report and Accounts in Parliament	January 2020
Complete preparation for taking on the Prompt Payment Code, including development a new website for the Code	March 2020
Update Business Continuity Plan	31 March 2020
Complete transition of Prompt Payment Code from CICM to SBC	March 2020
Finalise expenditure/year-end actions for 2019/20	June 2020
Prepare first draft of Communications Plan	August 2020
Commence implementation of new Communications Plan	September 2020
Lay 2019/20 Annual Report and Accounts in Parliament	September 2020
Update Business Continuity Plan	30 September 2020
Cross government Collaboration - Work with other departments to identify issues affecting small businesses. Educate small businesses about how to raise a complaint	30 September 2020
Review effectiveness of the SBC Governance Boards	31 October 2020
Analyse the impact of proposed PPC reforms. Respond to issues raised through outreach efforts and help develop policy reforms and recommendations.	October 2020

Work with BEIS during PPC reforms to provide feedback.	
Official launch of the reformed PPC	November 2020
Educational resources - Serve as a point of contact for small business enquiries Develop additional SBC educational resources on website Host external events/webinars to proactively promote education	December 2020
Direct outreach - Conduct outreach to small businesses. Attend local, regional & national events to solicit perspectives on small business issues. Invite small businesses and investors to meet with Commissioners and staff	January 2021
Finalise Business Plan for 2022/23 (and any further years), including budget forecasts	February 2021
Draft Annual Report Report on analyses and activities of the office. Communicate recommendations and forward-looking vision for the office.	February 2021
Update Business Continuity Plan	31 March 2021
Enhance our Case Management System to incorporate PPC. To develop metrics on issues and touchpoints. Craft a performance tool that is efficient and provides accountability.	30 April 2021
Draft Communications Plan for 21/22	30 April 2021
Commence implementation of new Communications Plan	June 2021
Finalise expenditure/year-end actions for 2020/21	June 2021
Lay 2020/21 Annual Report and Accounts in Parliament	September 2021
Update Business Continuity Plan	30 September 2021
Review effectiveness of the Governance Boards	October 2021
Finalise Business Plan for 2023/24 (and any further years), including budget forecasts	March 2022
Update Business Continuity Plan	31 June 2022

