



Small Business Commissioner



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Our Remit

If the SBC cannot take on your complaint, we will put you in touch with the relevant body to help solve your problem. The SBC can't help if you're currently trying to resolve the problem with:

- Legal action
- Mediation
- Adjudication
- Arbitration

You'll also need to resolve the problem another way if:

- your customer didn't pay because they're unhappy with your price or service
- you've already had a legally binding decision about the problem, for example from a court, arbitrator or adjudicator

The SBC cannot deal with complaints from the:

- Public sector
- Construction industry
- Grocery sector

Why use the SBC?

- We provide a free to use service
- You will have a designated caseworker managing your case
- If your complaint is out of scope, we will signpost you to the relevant body
- We will help you maintain your business relationship
- You can remain anonymous
- We will support you throughout the complaint to resolution point



How to Contact Us

To find out more visit us at:
www.smallbusinesscommissioner.gov.uk

For advice email:
enquiries@smallbusinesscommissioner.gov.uk

To submit your complaint email:
complaints@smallbusinesscommissioner.gov.uk

Address

Office of the Small Business Commissioner
Victoria Square House
Victoria Square
Birmingham, B2 4AJ

- ☎ : 0121 695 7770
- ✉ : SB_Commissioner
- 🌐 : [small business commissioner uk](http://smallbusinesscommissioner.uk)
- 📺 : The Small Business Commissioner
- 📱 : @TheSmallBusinessCommissioner

www.smallbusinesscommissioner.gov.uk

Having problems with getting paid?

The SBC is impartial, free to use on a non-risk basis and provides general advice and information to small businesses.



We can help with

- Resolving disputes and dealing with an unpaid invoice
- Checking contracts and getting invoices right
- Calculating interest on a late payment
- Signposting small businesses to existing support and dispute resolution services

Call us on: 0121 695 7770

www.smallbusinesscommissioner.gov.uk

Who are we?

The Small Business Commissioner (SBC) is an independent public body set up by Government under the Enterprise Act 2016 to tackle late payment and unfavourable payment practices in the private sector. The SBC covers the whole of the UK - England, Wales, Scotland and Northern Ireland.



Launched in December 2017 the Small Business Commissioner leads an independent office aimed at empowering small businesses in resolving disputes around late and unfair payment issues and provides advice, including on how to take action if a payment is overdue.

The Commissioner urges small businesses affected by late or unfair payment practices to use the SBC's complaint investigation service and promises to take action to tackle the worst examples of supply chain bullying.



5.7m
SMALL
BUSINESSES
in the UK (less than
50 employees)

96%
are **micro**
businesses with **1-9 employees**

LARGE BUSINESSES pay **43%**
of their invoices later than 30 DAYS



10% of **LARGE BUSINESSES**
pay their invoices later than 60 days



Late Payment in UK

60%
ACCOUNT
for of **all**
BUSINESS EMPLOYMENT

Late payment **kills**
50,000
businesses each year



52%
of SMES are **OWED**
monies from
LATE
PAYMENT

Late payment costs the UK economy

£2.5bn
annually and
an estimated
350,000 JOBS

Complaint Criteria

The Small Business Commissioner (SBC) considers complaints from small businesses (with less than 50 employees) about payment problems they are encountering concerning their larger business customers (with over 50 employees), making non-binding recommendations on how the parties should resolve their disputes.

You can still complain if you had fewer than 50 employees:

- on the day when payment was due
- on average in your last tax year
- on average so far in your current tax year, if you're at least 6 months into it
- on average since your business started, if that's less than 6 months ago

If payment was due within the past 12 months and you have already attempted to resolve the payment issue with your customer, we might still accept your complaint if you have a good reason for not meeting these requirements, for example:

- trying to resolve the problem with your customer
- would have damaged your business
- deliberate delays by your customer stopped you complaining within 12 months of when payment was due than 6 months ago