

A woman with curly hair, wearing a green sweater, is smiling while working on a laptop in a home office. The background shows framed pictures on the wall and a desk with various items.

Impact Report

What we're doing for our members – and what to expect.

2020 / 2021

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A word from our CEO



Derek Cribb, CEO of IPSE

In summer 2021, there is evidence that the economic impact of the pandemic is easing and that business confidence is finally beginning to return. But listening to our members, we know that things are still far from alright for the self-employed sector.

Not only is there the lingering financial damage of the pandemic: from the crippling debt forced on excluded freelancers to the Chancellor's threatened tax rises to pay for patchy support; there is also the government-created crisis of IR35.

Listening to you, we know this and we know what you want from us in this difficult and worrying situation. Using what you told us in last year's Member Survey, we have been working hard to adapt and build IPSE. And based on this year's survey, you have reinforced that we are going in the right direction and we will keep working hard on all the areas you care about.

Listening to you - Last year, you told us you wanted more means to feed into our work and get your voice heard. In response, we've built up our Policy and Research Committee and our Members Forum: I encourage you to feed into both whenever you can. We are also now launching a new Research Community, where you can tell us your experiences and point us to crucial new policy areas you want us to focus on.

Building the IPSE community - You told us you wanted more ways to connect with other freelancers and the IPSE community. So, this year we have launched our IPSE member meet-ups, where you can meet other IPSE members to share experiences and advice on a range of crucial subjects. We are also in the process of reinvigorating our Community Forums, so you can connect with the IPSE Community whenever and wherever you want.

IR35, Covid and improving the self-employed landscape - Responding to your feedback, we have also beefed up our advice and guidance and now our Advice Pages offer exhaustive information on a wide range of issues from Covid business support and insurance to setting up your business and winning work. And, we've also improved our member benefits, adding not only extensive cover if you're working through umbrella companies, but also insurance to protect you from the risk of investigations into SEISS and Furlough claims.

Finally and most importantly, we continue to campaign hard to make the UK a better place to be self-employed. We have had important wins on Universal Credit for freelancers, clamping down on late payment, opening up support to newly self-employed people – and although government was determined to bring in the disastrous changes to IR35, we ensured they were delayed and that they didn't apply to small clients. And we continue to campaign hard on the issues you have told us matter most to you: the mess the government has left after IR35, the damning lack of regulation of umbrella companies and, above all, creating a tax system that is fair and simple for freelancers.

Thank you for your continuing support: IPSE is defined by its members and we will always listen to you and build our work around you. Your membership makes all this possible and ensures the self-employed have a voice in the UK.

IPSE at a glance in 2020/2021

IPSE, the Association of Independent Professionals and the Self-Employed, is the **voice of the UK's self-employed population**, who make up one in seven people working today.

Our mission

Empowering, protecting and connecting our members for success, making IPSE the association of choice for the self-employed.



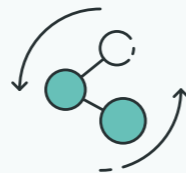
We empower you

IPSE membership offers you tax and legal helplines for advice and peace of mind, mental health and wellbeing support, guides and advice, as well as meet-ups and other events so you can get practical tips and support from the freelance community.



We protect you and your business

We want to see your business succeed. An IPSE membership offers you up to £10,000 in cover if a client, umbrella company or agency goes into administration. You can also get vital tax investigation insurance, sickness and injury cover and more.



We connect the self-employed

Being part of the UK's largest community of freelancers and self-employed professionals gives you the safety net, support and inspiration you need to thrive, wherever you are in your self-employed journey.

Community of
13,000+
full voting members

£
117
thousand

Our members saved
£117,000 through
IPSE Rewards.

£
88
thousand

£88,000 claimed
through insurances.



1,246
members supported
through the tax and
legal helplines.



374
contracts
professionally
reviewed.



93
%
would recommend
IPSE webinars
to others.



12,733
Attendees at
IPSE webinars

Shortlisted for 3 Memcom awards:



**Best
Campaign on
a Shoestring**



**The Best Public
Awareness
Campaign**



**Membership
Organisation
of the Year**

Representing our members

At IPSE we put our members at the heart of everything we do, including our policy and lobbying work. This year we have continued to seek members' views through our frequent webinars, surveys and focus groups. We've also set up our Policy and Research Committee to directly inform our policy work and we have hosted monthly member meet-ups so that members can share their views not only with us, but with each other too. Building on the experience and input of our members, we have had some crucial policy successes.



of our members think that **representation in government** is one of the most useful member benefits.

“ You not only look after and support freelancers, but you look at the bigger picture and actively lobby Government to make change. ”

Feedback from member survey



Key Successes

IPSE successfully campaigned for the introduction of **financial support for the self-employed** during the pandemic.

IPSE successfully campaigned for the **extension of the Universal Credit minimum income floor suspension**, keeping a lifeline open for hundreds of thousands of self-employed people during the pandemic.

Although government was determined not to open SEISS to limited company directors, **IPSE did ensure the newly self-employed got support.**

IPSE regularly appears before ministers, MPs, and the media to speak on behalf of the self-employed.

IPSE successfully **lobbied for small clients to be exempt** from new IR35 rules.

The IPSE team fed into key government meetings

- Tax after Coronavirus Inquiry, [Oral Evidence Oct 2020](#), Treasury Committee
- House of Lords, Economics Affairs Committee, [Oral Evidence September 2020](#) Will COVID lead to mass unemployment?
- House of Lords, Finance Bill Sub-Committee, [Oral Evidence December 2020](#) Off-Payroll Working
- House of Lords, Youth Unemployment Committee, [Oral Evidence April 2021](#)

IPSE met with people at the very top

- **Boris Johnson**, Prime Minister, August 2020
- **Rishi Sunak**, Chancellor, October 2020
- **Kwasi Kwarteng**, Secretary of State for Business, May 2020 and January 2021
- **Paul Scully**, Small Business Minister – various occasions

Key 2020/2021 campaigns

Coronavirus

- At the start of the pandemic, IPSE was instrumental in the government's decision to create the Self-Employment Income Support Scheme – a lifeline for approximately 3 million people. But the scheme was and is a long way from perfect. **Too many didn't meet the eligibility criteria**, including those who were new to self-employment or who worked through their own limited company. IPSE has persistently lobbied government to include these groups.
- In March of this year, it was announced the so-called 'newly self-employed' – typically those trading since late 2018 – would be included in SEISS. It was a key win for IPSE and a culmination of our year-long efforts.
- We had less success with company directors. Despite devising a scheme called 'Pay Now, Claw Back Later' that was fully endorsed by the Treasury Committee, the government rejected it. IPSE went on to support alternative proposals – most notably the Directors Income Support Scheme – but again the government refused to budge. **IPSE continues to call for support for company directors affected by coronavirus and the lockdowns.**



Too many didn't meet the eligibility criteria



IPSE continues to call for support for company directors affected by coronavirus and the lockdowns.



Tax reform

- IPSE spent much of last year robustly campaigning against the changes to IR35 in the private sector. We had previously secured a delay, a government review, fed into a damning report from the House of Lords and helped bring about a vote in the House of Commons. Despite gaining considerable support from all the opposition parties, key Conservative rebels and several business groups – including the CBI – the government remained determined to push ahead with this calamitous legislation. It's not the result we wanted.
- We will continue to push for the removal of IR35 altogether, while also seeking to address the worst impacts of the reform such as poor and sometimes illegal practices by umbrella companies. **Ultimately, IPSE believes fundamental reform of the tax system is needed and we will continue to push for it.**
- Sole traders were also in the Chancellor's crosshairs. His thinly veiled threat to raise their taxes as a sort of quid pro quo for the SEISS scheme loomed large over the March Budget. IPSE pushed back hard and we were delighted when no mention of it was made. This issue hasn't gone away, however, and IPSE will **continue to fight against any tax rises that target the self-employed**, as our CEO, Derek Cribb, made clear when he appeared before the [Treasury Committee in October](#): *"If I am entirely honest ... they would not be comfortable with any tax rises. Being self-employed, you tend to have significantly fewer reserves than some of the larger organisations. The idea of an increase in taxes, whether that is corporation tax, NICs or dividend tax, would be very difficult to bear."*
- The Chancellor did indeed use the Budget to set out plans to raise corporation tax – and by a significant amount. Like many others, IPSE expected this, so we called for the reinstatement of the small profits rate that would shield our members from the worst effects of any rise. We were therefore delighted when the Chancellor announced that the rise would be graded based on turnover, hitting larger businesses harder. But the precise turnover bands have yet to be confirmed and IPSE continues to lobby government for greater relief for the smallest businesses.

IPSE pushing for REFORM of tax system



Fight against any tax rises that target the self-employed

“ IPSE is the only organisation I know of that is working towards getting the government to bring in a tax system that recognises the special circumstances of freelance workers. ”

Feedback from member survey



Late payment

- All the evidence shows that late payment has worsened since the onset of the pandemic. At a time when many freelancers are more desperate than ever for their much larger clients to pay them on time, they are being made to wait and chase invoices. It can be the difference between success and failure, which is why we continue to press on this issue.
- Last year we gained crucial government commitments on payment practices that will see clients fined and 'named and shamed' for non-payment. This year we have taken **a seat on the Prompt Payment Code Compliance Board which gives us a direct say in which** companies are and are not complying with the code.
- We will also continue to highlight the problem of 'no payment', where freelancers are expected to work for free, or have their work used without permission. This problem is particularly rife in the creative sector and IPSE has been calling for it to stop. Everyone should be paid properly for their work, regardless of their employment status.



a seat on
**Prompt Payment
Code Compliance
Board**

Universal Credit

- At the end of 2020, IPSE research revealed there had been a 341 per cent increase in the number of self-employed claiming universal credit – a staggering legacy of not just the pandemic but the gaps in government support such as SEISS. IPSE called for the immediate suspension of the Minimum Income Floor (MIF) which negatively affects the amount self-employed claimants receive.
- **We secured the suspension and then through directly lobbying Thérèse Coffey, the Secretary of State for Work and Pensions, we secured an extension.** We continue to call for the permanent removal of the MIF or for the start-up period – during which the MIF doesn't apply – to be extended.



**Secured an
extension**

Making Tax Digital

- IPSE has consistently and **successfully argued for a more flexible timetable for the Making Tax Digital programme** to make sure freelancers are not adversely affected. We continue to engage with government to ensure they understand the impact of MTD on the smallest businesses.
- We are also closely consulting with the government on the latest concept for tax payments to be made more frequent, in line with reporting obligations under MTD. Early indications are there is considerable concern over 'timely payment' amongst our members and IPSE will continue to forcefully make this point to government.



Successfully argued
**more flexible
timetable**
Making Tax Digital programme



IPSE in the news

IPSE uses press and PR work to not only raise the profile of self-employment, but also to push our policy arguments – to make the case for our members and the wider self-employed community on a range of subjects. In the last year, our two key areas have been the changes to IR35 and support for the self-employed during the pandemic. In fact, one of the main tools we used to secure support for the newly self-employed was a joint opinion piece in the Times with the Federation of Small Businesses.

IR35 and Covid support aren't our only areas either: we've also had significant coverage on the gig economy, big tech's treatment of the self-employed, mortgages, pensions and much more. In fact, in the last year we've had our highest-ever coverage, including an online reach of over 9 billion.



Red tape to be slashed
Appeared on the front page of the Times commenting on Amazon increasing its self-employed seller fees.



Appeared on the front page of the Daily Telegraph commenting on the delay to the May SEISS payment.

The changes to IR35

It was deeply disappointing that government pushed ahead with the changes to IR35 this April. Before this, we managed to secure an exemption for small businesses and several delays, but government was determined to press ahead with the changes. During our campaign against the changes over the last year, we secured coverage on BBC Radio 5 Live, LBC, the Times, the Financial Times, the Daily Telegraph, the Daily Express, City AM and many more.



and many more.

Covid support

Over the last year, IPSE has campaigned hard to push the government to fill the gaps in the Self-Employment Income Support Scheme (SEISS): in particular, to get support to directors of limited companies and the newly self-employed. Although we managed to get SEISS extended to include the newly self-employed, government was adamant it would not extend support to directors of limited companies. In the course of campaigning on these issues, we secured coverage on BBC News, Sky News, the Today Programme, Channel 4 News, the Times, the Guardian, the Daily Mirror, the Sun, the Daily Telegraph, the Daily Mail and many more.



and many more.

Reach of over
9 billion
in the last year

Appeared over
20x
in the Financial Times



Over
30x
radio appearances

Appeared over
50x
in the Daily Telegraph





Derek Cribb - Sky News

IPSE CEO Derek Cribb speaks to Sky News.



Derek Cribb - BBC News

IPSE CEO discusses lack of support for limited company directors.



Andy Chamberlain

IPSE warns Lords' Economic Affairs Committee of reasons for drop in self-employment.



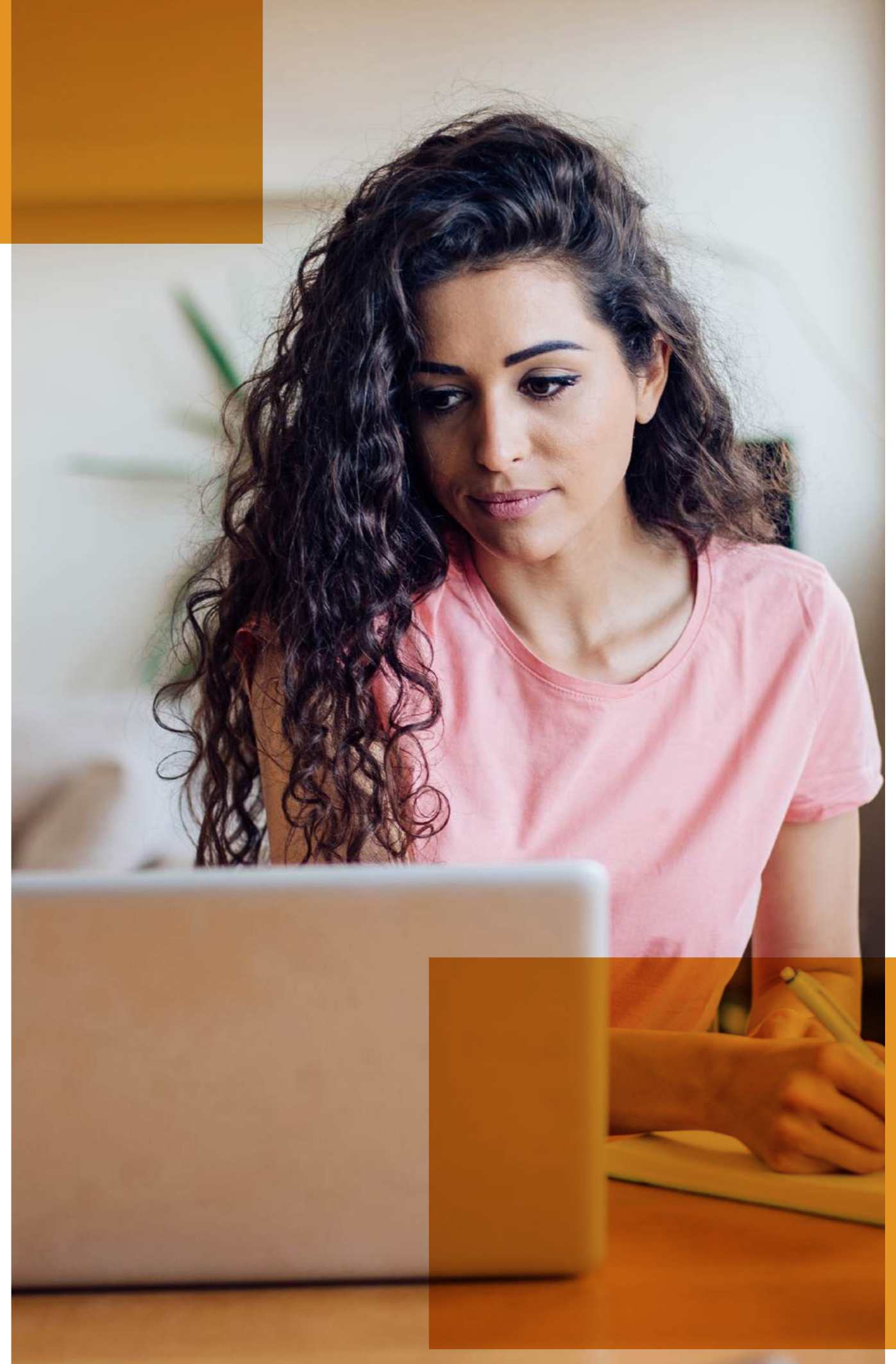
Andy Chamberlain

IPSE to Economic Affairs Committee: Gov't must be ready to re-open self-employed support in 2nd wave.



Andy Chamberlain

IPSE to Lords' Youth Unemployment Committee: Freelance numbers are falling due to the pandemic.



IPSE Research

understanding the sector

IPSE's research team undertook a wide range of research projects throughout the year to explore the self-employed landscape, the impact of the pandemic and the concerns of the sector. The research helps to raise awareness of the issues affecting the sector and provides vital evidence to support IPSE's policy positions.

Focusing on the pandemic

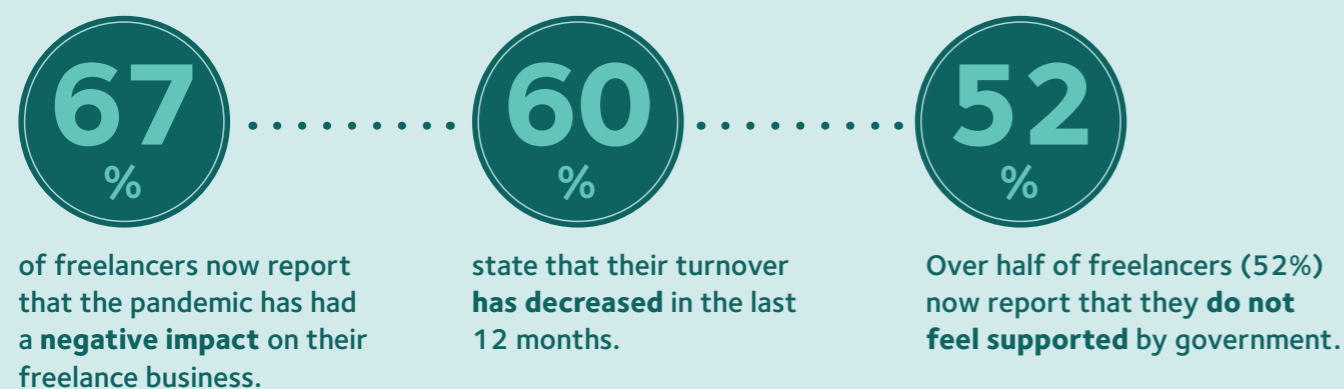
With the sudden financial shock of the pandemic hitting freelancer businesses almost overnight, it was important for IPSE to evaluate the impact of lockdowns, restrictions and gaps in government support in order to develop targeted policy proposals for those suffering the most.

In our ['Coronavirus Report'](#) in May 2020, we looked at the impact of the initial outbreak on the freelance sector, surveying freelancers on their attitudes towards the crisis, the economic impact and attitudes towards the government support measures (or lack thereof).

Back in May 2020



In our most recent report on the impact of Covid, over a year on from its onset – ['Lockdowns and support gaps: Counting the cost of the pandemic on self-employment'](#), we evaluated the true impact of the pandemic on businesses and assessed freelancers' current feelings about government support.



IR35

Ahead of the IR35 reforms in the private sector in April 2021, our research ['The impact of IR35 changes on the self-employed in 2021'](#) supported our policy and campaigning efforts to prevent the changes by revealing the devastating impact it would have on the sector. IPSE's research work will continue to evaluate the extent of the damage caused by these changes and raise awareness of the need for a complete reform of the tax system.



One in four clients revealed they would only work with contractors engaged via an **umbrella company**.



Over half (53%) will continue to work as contractors only if they can find contracts deemed to be **outside IR35**.

Mental health

With the pandemic bringing about lockdowns and associated restrictions, it was important to understand how freelancers' mental health had been affected – especially as freelancers are already more likely to experience periods of isolation and loneliness – and in turn the impact this has had on their lives and businesses. Our report ['The hidden cost: exploring the impact of the pandemic on freelancer mental health'](#) concluded with a series of policy recommendations which focused on the need for tailored mental health support and guidance for freelancers as well as the need for greater incentives for both clients and freelancers to invest in mental health support.



The proportion of freelancers **reporting poor mental health** has risen by 200 per cent since the onset of the pandemic – from 6 per cent to 20 per cent.



52% of freelancers have experienced a deterioration in **mental health** during the pandemic.

Late payment

Late payment is a multibillion-pound problem for the UK economy and small businesses. Our latest report exploring late payments, '[The Cost of Covid](#)' conducted in collaboration with Starling Bank, revealed that over a third of freelancers have seen late payment become more frequent since the onset of the pandemic. Many freelancers have also seen their financial situations worsen because of an increase in late payment. In the report we outline a number of recommendations for government to help end poor payment culture.



of freelancers say that **instances of late payment** have increased since the onset of the pandemic.



of freelancers who experienced late payment reported **using up all or most of their savings** as a result.

Mortgages

Focusing on freelancers' past experiences of obtaining mortgages and identifying the areas that caused difficulties, our report '[Getting the self-employed on the property ladder](#)', published in conjunction with specialist mortgage brokers CMME, explored policy recommendations for government and industry to improve the situation.



A quarter of freelancers (25%) stated that they had found it **somewhat or very difficult** to obtain a mortgage.



of freelancers stated that **some lenders wouldn't consider them** because of their self-employed status.

Freelancer Confidence Index

Over the last year, we also continued our quarterly assessment of freelancers through the '[Freelancer Confidence Index](#)' where our metrics on confidence, debt, turnover and job-satisfaction allow us to track the state of self-employment throughout the year. By assessing on a quarterly basis, we have been able to reveal the true impact of the pandemic on freelancers' businesses.

Freelancers' biggest worries are:



Irregularity of income (58%)



Blurring the boundaries between work and home life (40%)



Not being financially prepared for retirement (40%)



Finding work (37%)

We have also conducted several other pieces of research to help support policy development including:



Commissioned research – In 2020, working with YouGov, IPSE carried out a largescale piece of research to gain a broader, representative picture of the self-employed and their key support needs.



IPSE's annual report – In collaboration with Kingston University, [IPSE's annual report](#) looks at the demographics and make-up of the self-employed sector and how it has changed over the years.

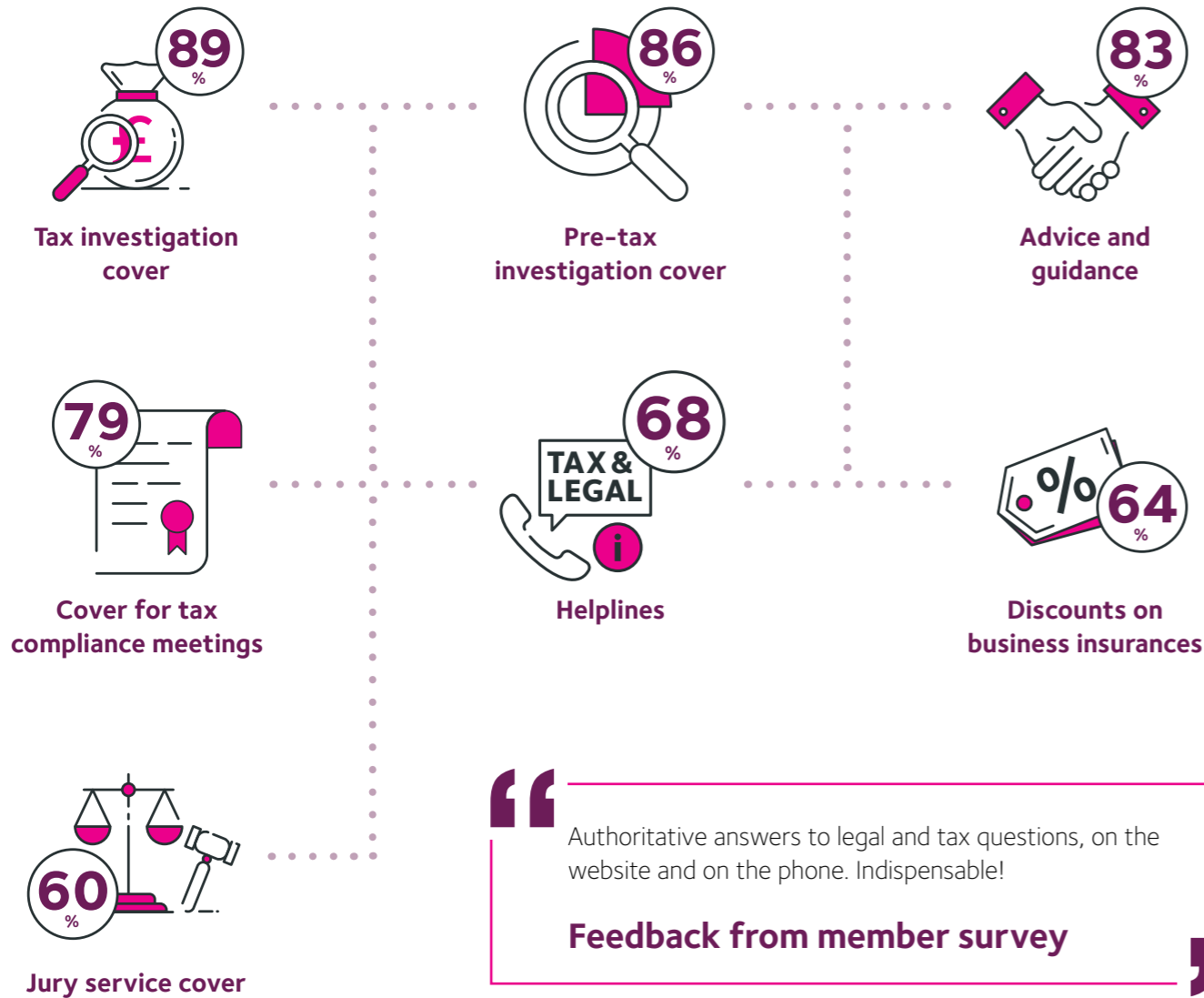


Opening up the economy – With the government on track with its roadmap, we wanted to understand the impact the second stage had had on freelancers – as well as what they expected from the third stage, from 17 May. We also wanted to investigate the concerns freelancers have as the economy begins to re-open and how long they predict it may take for their businesses to return to pre-pandemic operation levels – if they haven't already.

IPSE Benefits

As well as supporting IPSE's work lobbying for and representing the self-employed sector, IPSE membership also offers a range of benefits to protect you and support you through the complexities of self-employment. These include insurances to protect your business, helplines and resources to answer your questions on everything from tax to mental health, as well as a range of discounts to help you get the best deals on supplies and resources.

The benefits you said you find most useful:



“ Authoritative answers to legal and tax questions, on the website and on the phone. Indispensable! ”

Feedback from member survey

In the last year, IPSE members have claimed over **£88,000 in business interruption and tax claims.**



£88,000

Business interruption and tax claims

In the last year, our members have made **678 calls to the tax and VAT helplines** and a further **568 calls to the legal helplines.**



678 calls to tax and VAT helplines

568 calls to legal helplines



In the last year **374 contracts** were submitted to be professionally reviewed.

374

Through IPSE rewards our members have redeemed almost **35,000** discounts saving a total of at least **£117,000.**



35k discounts

£117k saved

This includes over **£39,000 saved at Currys PC World**, **£18,000 saved at John Lewis** and almost **£8,000 at Boxx Method** Physical fitness.

IPSE Advice

To ensure that our members can get the advice they need to make a success of their business, IPSE launched its new advice section this year. We are constantly developing the section to provide our members with information from experts on a range of topics. We are working on another **20 advice sections** but so far we have launched advice sections on:



83%

of our members think that advice and support are among the most useful member benefits.



In the last year almost

1,000

users have made use of IPSE's range of contract templates.

“

Best source of information about IR35 related matters.

Feedback from member survey

”

“

IPSE have helped me to navigate the uncertainties of freelancing and made me feel like someone has my back.

Feedback from member survey

”



Committed to supporting those new to self-employment, this year we've launched an Incubator providing 12 months of support for anyone just starting out or those looking to strengthen the foundations of their existing business.

Our Incubator will help people develop business knowledge essential for getting their freelance career off the ground and offer a holistic picture of what they need to succeed. The content contains practical elements such as templates and guides and information focused on sales, marketing, finance and wellbeing.

We've also partnered with great companies to get preferential rates on products and services - so they can focus on winning work.



IPSE partners

IPSE partners with businesses which specifically solve challenges that our members tell us they experience. In a world where there is so much choice and the self-employed are time poor, we save our members time by recommending companies we believe can help. We also negotiate a saving on our members' behalf: a group rate lower than any freelancer could get on their own.

Our partnerships are always structured with the member in mind first. We meet with prospective partners multiple times before agreeing a partnership to ensure their motivations for working with IPSE and our members are all aligned with our mission.

It's not only discounts: we also work with partners to make sure our members have the best information and guidance available.

We have also introduced our new Marketplace to increase the range of services and products for our members. Covering business, home, health and development services, the Marketplace offers members preferential rates on everything from currency conversion and storage costs to accountancy, phone insurance and training.

Who we partner with:



AA: Breakdown cover

Partnership offers: Money saved on keeping your vehicle moving.

Member benefit: Up to 69% off business breakdown cover.



AXA: private medical insurance provider

Partnership offers: access to increased medical resources, reduced waiting times and a wider range of specialist treatments.

Member benefits: 15% off business plans or 2 months free cover with a £100 M&S gift card on personal plans.



CMME: mortgage broking specialists for independent professionals

Partnership offers: expert assistance in securing your dream property, irrespective of where you are on your self-employed journey.

Member benefit: £50 amazon voucher for all completed mortgages.



Markel Direct: specialist insurer of contractors, freelancers and self-employed professionals

Partnership offers: Peace of mind that you're fully covered for the unexpected.

Member benefit: 10% discount on contractor insurance, including PI, PL, EL and more.



Markel Law: innovative legal services business

Partnership offers: practical DIY templates and guidance as well as downloadable contracts around everyday legal issues.

Member benefit: Up to a 69% discount for a year's subscription.



Tide Bank: digital, challenger bank

Partnership offers: Award-Winning, smart & simple business banking.

Member benefit: 12 months, free business banking, free credit card use UK and abroad, accountancy software integrations.



Tomato Pay: Payment app

Partnership offers: businesses and sole traders to receive payments from their customers in a fairer ethical way.

Member benefit: Discount subscription 50% off for 6 months, or 20% off for 12 Months.

Engaging our members

Webinars

This year, we've responded to member feedback with more advice webinars on a broader range of topics.

This year alone, we've run **87 webinars** across a range of topics - attended by over **12,700 people**.

The webinars have received very positive feedback from the attendees, and we are continuing to put on a packed programme based on what our members tell us they want to hear about. In addition to the live webinars, the webinar library now houses all of the recordings so that members can revisit the content at any time.

As well as our webinars, this year we introduced our new programme of member meet-ups on the last Thursday of every month. Here, members can come together and share advice on a wide range of crucial freelancer topics.

“ Each one that I've attended over the last year - I think it's been four in total - has been hugely informative and helpful, friendly and professional. Thank you.
Webinar attendee, March 2021 ”

“ Excellent organisation with really useful webinars. I am so glad I joined a year ago, particularly with IR35 looming.
Webinar attendee, March 2021 ”



would recommend IPSE webinars to others



were satisfied with the topics covered



were satisfied with the presenters



87x
webinars

12,733
attendees



National Freelancers Day

For the second year running, this year's National Freelancers' day was held online due to the ongoing restrictions. It was a day to celebrate freelancing in all its forms, share advice, offer support and form connections. The 2021 National Freelancers' Day was structured around three key themes:



Wellbeing – Exploring self-care as a freelancer and learning new ways to improve personal and professional wellbeing



Winning work – Making the most of new opportunities and growing your business and personal brand to win more work



Finance – Detailed expert insights on financial and legislative matters affecting freelance businesses



IPSE were also delighted to welcome Liana Bird as our Keynote speaker, who spoke about her inspiring freelancing career to-date.

NFD in numbers



41 speakers
29 sessions

including sessions from premium sponsors **Markel** and **CMME**.



240 attendees

93,703 

impressions across social channels on the day and **almost 1,000 engagements**

#NFD 2021
#NationalFreelancersDay

1,947 mentions | 23.6k shares | 11.2k likes



National Freelancers Day is excellent, it's hard to do virtual events well but the NFD App makes it incredibly easy to attend NFD despite my personally being with customers on the day - the catchup has allowed me to draw on invaluable insights from industry and still network meaningfully with other attendees.

Amritpal Gill



Although I'm now into my 17th year of freelancing, NFD remains a valuable time for me to share some 'sanity checks' with fellow freelancers through the various session themes, and also to be encouraged by hearing what IPSE are up to in open debates in continuing to represent and advocate for us with policy makers to reflect our experiences during the pandemic.

Adrian Ashton



The conference was so well organised... I really enjoyed the format and found it easy to access everything.

Jennifer Collins



total circulation



33.73m
online reach

4.86m
broadcast reach

Social media engagement

IPSE has a range of ways for members and non-members to connect on social media across Twitter, Facebook, Instagram and LinkedIn. We use these channels to share news and information, offer advice and support and gather feedback from the self-employed community.

Twitter



2 accounts:

@teamIPSE
@ipsewestminster

Total followers:

26,679

Facebook



Page and group

@teamIPSE
IPSE Community

Total followers:

9,085

Facebook group:

500+

Instagram



1 account:

@teamIPSE

Total followers:

2,322

LinkedIn



Page and group

Page followers:

8,081

Group members:

5,168

Total Impressions:

10,453,629

(+79.1k more with YouTube)

Total Video Views:

539,474

Total Engagements:

319,441

Total Post Link Clicks:

75,247

Other ways to connect with IPSE

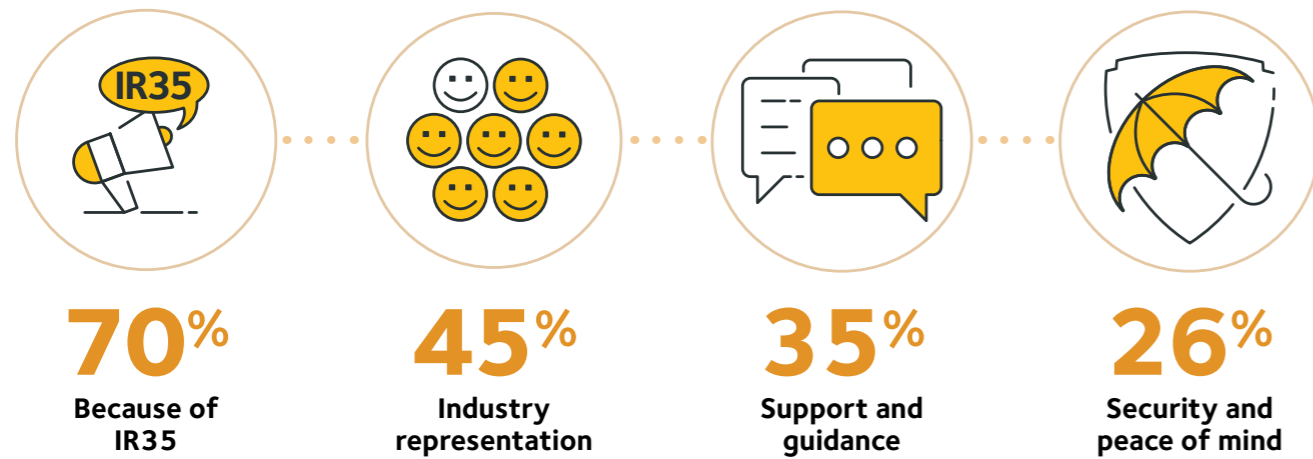
- As well as our social media platforms, IPSE has a whole range of other ways that members can engage with IPSE and each other:
 - Keep up to date with **IPSE's weekly newsletter** – Join our 35,000 subscribers to stay informed about news, events and more.
 - Look out for ways to get involved with **IPSE's campaigns** – Whether it's writing a letter to your MP, signing a petition, sharing your views through our research or spreading the word across your networks, there are always ways you can help amplify IPSE's voice.
 - Join one of **IPSE's committees** – We now have two member committees that help steer IPSE in the right direction. If you are interested in joining either the Member Forum or the Policy & Research Committee, please just get in touch.
 - Join our **events and webinars** – IPSE has a packed programme of webinars throughout the year. Check the website, newsletters or social channels to keep up to date with upcoming events.
 - Join our **member meet-ups** – IPSE is now running regular member meetups so that members can connect with each other and share their experiences.
 - Connect with members via **IPSE Community Forums** – Talk to fellow members, seek support and advice and share your experiences by logging onto the IPSE Community Forums.

Join the conversation with thousands of other freelancers and make sure you don't miss a thing.



Looking to the future

Top reasons why members join IPSE



Why your membership matters

IPSE is the UK's only dedicated voice for the self-employed: your membership ensures freelancers and the self-employed continue to have a voice in government and the media; and the more members we have, the louder that voice can be.

Over the last year and before, although we haven't won every battle, we have secured important victories – steps forward for the freelance community that have been made possible by your membership.

Freelancing during the pandemic

At the start of the pandemic, IPSE was the first group to demand an emergency support fund for self-employed people, which materialised in the Self-Employment Income Support Scheme. And, when government failed to include crucial groups like limited company directors and the newly self-employed, IPSE led the national campaign to help these people. Although government was adamant it could not practicably include limited company directors, our campaign did secure support for 500,000 more newly self-employed people.

IR35

On IR35, IPSE's foundational cause, our campaigning has secured several delays to the damaging rule changes. And, although government was stubbornly determined to implement the changes this year, IPSE campaigning secured the vital Small Business Exemption. Now, we are gaining traction for a full review and reform of the tax system to make it fair for freelancers and employees alike – and, ultimately, make IR35 redundant. None of this – nor our other victories from clamping down on late payment to creating a Small Business Commissioner to champion freelancers – would have been possible without your membership.

Looking to the future: from umbrella companies to the risk of tax rises

Today, your membership is more important than ever as we face up to a host of challenges to the future of freelancing. The changes to IR35 mean more contractors and other self-employed people than ever face having to work some contracts through unregulated umbrella companies. So, we are pushing hard in government and media to secure better regulation for the sector. We will also fight tooth and nail to ensure government does not make another tax raid on freelancers to pay for support during Covid. Your membership is crucial to make these campaigns happen and help us protect and represent the self-employed sector.

Being the difference for our members and the freelance community

Your continuing support isn't just essential for our policy work: it also allows us to be the difference for you and the rest of our members, offering a one stop shop of everything you need for self-employment.

Empowering freelancers

Our evolving advice sections, dedicated events and financial and wellbeing services help empower our members so that they have the tools to maintain a healthy and rewarding business. What's more, our advice section is also available to the wider freelance community, offering guidance to many struggling self-employed people on everything from applying for financial support during the pandemic to mental health and generally running a business.

Protecting our members

Through our insurances, we offer our members a safety net to protect their business through the ups and downs of freelancing. Among the most important of these is IR35 and tax investigation insurance: this is still crucial not only if you are working with an exempt small business, but also because HMRC can still conduct retrospective investigations for any engagements in the last six years. We also offer other vital insurances from contract failure protection and jury service cover to illness and injury insurance – to give you the peace of mind to keep doing what you love, securely.

“ A one stop shop for everything that I need to know in relation to being self employed, plus supporting resources to help me further. ”

Feedback from member survey

Connecting the freelance community

IPSE's other crucial goal is to connect the freelance community and bring our members across the country together so they can learn, share and collaborate. We have been working hard to open up new ways for members to connect – from our member meet-ups to new social media groups. And we are working on plenty more initiatives to bring the IPSE community together, so that we can connect you not only with other members, but also with experts, policymakers and leading freelancers with inspirational success stories. Watch this space!

Your membership makes all this possible for you and all our other members – and ensures IPSE remains the dedicated voice for self-employed people in government and the media. Thank you for your continuing support.

What you said and what we're doing about it

Thank you so much to everyone who took part in the membership survey this year - it is a crucial tool to help us understand how we can improve. We would also like to thank everyone who provided feedback in other ways - through emails, the Members Forum, the Policy and Research Committee and via the IPSE Community Forum threads. We have listened to your feedback, and we are working hard to respond to it and give you more from your membership.

	You said	We're doing
Events	56 per cent of members said they would like webinars on topics related to self-employment, 45 per cent would like Q&A sessions with experts and 35 per cent would like to see industry specific events.	We are reviewing our events programme to make sure that, as well as the series of webinars, we are running a range of different events such as Q&A sessions and industry-specific events.
Advice	83 per cent of members said the advice and guidance is one of the things that they value most about their membership.	We will continue to listen to our members and create advice sections on the topics that are of most importance to them.
Umbrella companies	Our members said they wanted more support and advice with umbrella companies.	We are gathering information on umbrella companies, understanding where the issues are and what best practice looks like so we can share this with our members.
Finding work	A third of members would like more support with finding work.	We are actively looking at ways that we can help our members with finding work including working with recruitment agencies and creating ways for members to post their own opportunities.
Engagement	Members would like more opportunities to engage.	We are increasing the frequency of our member meet-ups so that members can share their experiences with each other. We are also reinvigorating the IPSE Community Forums to create a welcoming space for members to connect.
Engagement	Our members said they would like more opportunities to give feedback about their experiences.	We will shortly be launching the new Research Community to enable members to share their views on a range of topics through surveys, focus groups and case studies.

	You said	We're doing
Engagement	Our members recommended a number of ways that the weekly newsletter could be improved.	We are reviewing all of the comments and suggestions from our members and using them to improve the newsletter.
Collaboration	Members said they wanted us to collaborate with other groups and organisations in the self-employed sector to strengthen our voice and the voice of the self-employed.	We are in the process of reviewing and relaunching our ambassador programme to strengthen our network of supporters. We are also forming meaningful relationships with other industry bodies to strengthen the voice of our community.
Industry specific content	Our members said they wanted to see more industry-specific content across the board.	We are currently looking at ways we can incorporate more industry-specific information in the newsletter, across the website and in our events programme.



Campaigns and policy focuses for the coming year

IPSE will continue to push for the self-employed to be encouraged, supported and protected. They are a vital part of our labour market, a critical resource for larger UK businesses and a driving force for the UK economy.

We will also put our members at the centre of everything we do through continuing our virtual events, surveys and meetups and hopefully more 'in-person' meetings too - once it is safe to do so. As always, our priorities will be guided by our members but there are some issues that must clearly be addressed.



Supporting the self-employed

It has been a rough year for those working for themselves. The pandemic, the patchy support and the changes to IR35 have created a perfect storm. Many businesses have been lost and others are barely hanging on. IPSE will call for the government to change its rhetoric around the self-employed. Rather than targeting them with tax rises or seeking to deny their true status as businesses, the government should be championing those who have taken the brave step of striking out on their own and help them get back on their feet.

From tax relief on coronavirus debt repayments, to ring-fencing part of the apprenticeship levy for training for the self-employed, to finally providing much-needed clarity on employment status, IPSE will be pushing for public policies that actually help rather than hinder those who work for themselves.



The impact of IR35

IPSE staunchly opposed the IR35 changes. We told government this legislation would have unintended consequences and we will be closely monitoring its effects now that the reforms have been made. Our research will be fed back to government to bolster our argument that IR35 remains critically flawed.

We will also call for the issues created by IR35 - zero rights employment, overpayment of tax, individuals shouldering Employers' NI liabilities (to name a few) - to be addressed.



Reform of the tax system

Our outdated, overly complex tax system needs updating for self-employment in the 21st Century. We need a wide-ranging review of small business tax to address these issues. If the tax system is properly designed, and clear guidelines on employment status are introduced, there will be no need for aberrations such as IR35 or the Loan Charge.



Access to financial products

For too long the self-employed have been disadvantaged when accessing financial products such as mortgages. There is growing evidence that government policies such as the Self-Employment Income Support Scheme and IR35 have made this problem more acute. Accessing loans, mortgages or appropriate pensions should not be contingent on employment status and IPSE will work to bring about much needed change in this area.



Regulation of umbrella companies

The changes to IR35 in both the public and private sectors have forced thousands of contractors to work through umbrella companies, mostly against their will. This is a problem in itself but it's made much worse by concerns some umbrellas are cheating the taxman and the workers. It is a wild west and it needs government to step in with a firm hand. IPSE will continue to push for greater regulation that will ensure umbrella workers receive the pay, holiday pay and employment rights they are entitled to, without being hoodwinked into non-compliant tax schemes that could land them in deep trouble in years to come.

With the right help and a supportive government, we believe freelancing could flourish in the years ahead, to the benefit of the whole economy. This is the message we will be taking to government.

What it means to be an IPSE member

IPSE's vision

A fair environment where self-employment is an aspirational and sustainable career option.

IPSE mission

IPSE's mission is to represent and promote the interests of the UK's self-employed population. We achieve this through a comprehensive policy agenda, research programme and services to members which make the lives of self-employed professionals easier. We endeavour to be the most appreciated source of protection and information for independent professionals in the UK. We work to provide legislators and regulators with authoritative and comprehensive policies to enhance the ability of freelancers, contractors and independent professionals to succeed.

IPSE values

Our members are at the heart of every decision

As a not-for-profit organisation, everything we do is for our members and anything we earn is put back into providing them with the best support we can offer. We have a responsibility to back our members through representation, advice, and support.

We provide outstanding services and unmatched expertise to the UK's self-employed

Through consistent and comprehensive research, we are experts in what the UK's self-employed want and need to thrive. We use this knowledge to make evidence-based decisions and deliver quality services and support.

We treat everyone with respect

We value everyone equally, encourage diversity, treat people with dignity and recognise each others' achievements. We demonstrate integrity as an organisation by being trustworthy, transparent, and honest. We are accountable to one another and empower every voice through open, courageous dialogue.

We are change-makers

When things aren't the way they should be, we have the bravery to challenge the status quo. We aren't afraid to raise our hand, or to try new things. To fail fast and adapt to change. To react and take proactive actions to change the situation for the better.

We find strength in numbers

Building communities and creating meaningful connections with others allows for ideas, skills and knowledge to be shared. We seek answers to problems through collaboration; between our teams internally; other organisations; government and crucially, our members. We are the focal point for making these connections.

Diversity statement

We, like our members, will be diverse and inclusive. We celebrate multiple approaches and points of view. We believe diversity drives innovation and that difference is an essential part of success. We are growing our broad network of people, programmes and tools to help employees and members grow and manage their careers.

Meet your team

Your leadership team

Derek Cribb Interim Chief Executive
Andrew Chamberlain Director of Policy
Robbie Fulton Director of Operations
Joanna Knowles Interim Finance Director

Your policy & press team

Tristan Grove Head of Communications and Policy Engagement
Fred Hicks Senior Policy and Communications Adviser

Your research team

Chloe Jepps Head of Research
Joshua Toovey Research and Policy Officer

Your membership team

Kristina Drinkwater Head of Membership
Nicholas Solarte Membership Co-ordinator
Patrick Carter Membership Co-ordinator

Your events team

Sarah Harper Head of Events

Your partnership team

Victoria Rodwell Head of Partnerships
Peter Thompson Partnerships Manager
Faye Newman Account Manager

Your marketing team

Toby Tetrault Head of Marketing
Christina McLean Digital Marketing Executive
Dieter Feyerabend Graphic Designer

Your IT team

Karl Wells IT Support Manager
Alex Wong IT Support Analyst

Your finance team

Linda Higgins Management Accountant

IPSE support team

Kate Krawczyk Executive Assistant

Freelancers

IPSE has also engaged a number of freelancers in the last year including: MHC Design, SergioTriay, Ella Creamer, Zoe Perkins and TheWayoftheWeb Ltd.



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