



Small Business
Commissioner

“Any form of late or unfair payment practice can seriously affect the effective running and potential for growth among small businesses and is simply not acceptable!”

Paul Uppal, Small Business Commissioner



The need for change

Britain has 5.5 million small businesses across England & Wales, Scotland and Northern Ireland, and removing barriers to their growth will be essential if we are to maintain a dynamic, market economy.

It is estimated there is in the region of 50,000 ‘business deaths’ each year, many in part due to late or unfair payment practices. As part of a package of measures introduced by Government the Small Business Commissioner was appointed in October 2017 to tackle the late payment culture that exists among some businesses.

Research shows that:

- A third of payments to small businesses are late.
- 20% of small businesses have run in to cash flow problems due to late payments.
- If small businesses were paid on time, this could boost the economy by an estimated £2.5 billion annually.

The Commissioner will support small businesses to resolve payment disputes, tackle the unfair payment practices of larger businesses that adversely affect many small businesses, and help bring about a culture change.

About us

The Small Business Commissioner (SBC) is a non-departmental public body, which is operationally independent of Government and a partner organisation of the Department for Business, Energy and Industrial Strategy.

The role of Small Business Commissioner was established under the Enterprise Act 2016 as part of a package of measures to tackle the late and unfair payment practices that so often stifle the development of small businesses in terms of their growth and ability to innovate.



The Commissioner will have responsibility for advising, signposting and dealing with complaints from those small businesses across England, Wales, Scotland and Northern Ireland who employ up to fifty staff.

We will provide general information and advice about payment issues, direct small businesses to existing services which may help them resolve payment issues, and handle their payment related complaints.

The Commissioner will make non-binding determinations in response to complaints submitted by small businesses about the payment practices of a larger business. Although these determinations are non-binding, the Commissioner will have the ability to report about an enquiry into a complaint and “name and shame” those larger businesses that have not followed fair and reasonable payment practices.



Small Business Commissioner

How we can help you

The Small Business Commissioner will:

- provide general advice and information to small businesses on matters such as resolving disputes;
- signpost small businesses to existing support and resolution dispute services through the Commissioner's own website; and,
- consider complaints about payment issues between small business suppliers and their larger business customers making recommendations on how the parties should resolve the disputes. Where appropriate the Commissioner will publish reports to highlight findings and remedies that may be of help and interest to other businesses.

Companies that are experiencing issues will find useful help and advice on our website, and find guidance for small businesses on payment issues including how to take action if a payment is overdue.

Enquiries should be made to the Commissioner directly by an authorised individual working for the businesses affected and not via a third party such as a trade body, local MP or Councillor or an individual or body not directly involved.



Contact us

To find out more about how you can avoid late payments or if you are a small business who wish to make a complaint you can visit us at: www.smallbusinesscommissioner.gov.uk.

Enquiries about how we could help, offer advice or signpost you to other services that could help your business should be directed to: enquiries@smallbusinesscommissioner.gov.uk.

If you're a small business that is affected by a payment-related issue you can submit your complaint to us at: complaints@smallbusinesscommissioner.gov.uk



Small Business Commissioner

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