



**Forum of Private Business**  
**Guide to business telecoms**  
**for small and medium-sized**  
**businesses**

With the ‘credit crunch’ hitting small businesses hard, most owners and managers are looking for ways to save money. One such way could be on telecoms, but do you know what to look out for and how you could make the technology available now work for you?

At the Forum of Private Business (FPB), we strive to provide timely and practical advice and information to our members on matters affecting their businesses. This mini guide provides a range of telecoms-related tips, whether you are looking for a new provider, or just wondering how to get the best value from your existing supplier.

Remember to call us on the member helpline **0845 130 1722** for further information or guidance.

Non-members can call **0845 612 6266** to find out how we can help.

## What to look for in a provider

### **1 Every company needs a way to communicate to survive, but you also need to get value for your money.**

Bear in mind the quality of your provider, as cheapest isn't always best. Consider how established the provider is and whether it has a good reputation. If your lines were to go down, does your provider have a manned call centre through which your fault can be rectified quickly?

### **2 When evaluating an existing or potential telecoms provider, consider the support that you, as a customer, will receive.**

- Is the provider's customer services operation based in the UK?
- Will your calls be answered by real people?
- Do you have to call expensive, premium rate numbers to talk to someone?

These are important factors to consider, especially if you need to contact your supplier in a hurry.

### **3 Cheap broadband can actually end up costing your business more than you think.**

Don't forget the old adage that time is money. If you choose a consumer rather than a business product, you will be sharing your contention ratio (the number of people using the same connection as you) with, for example, children coming home from school, so you could notice it slowing down at about 3.30pm every day. Can you afford for your internet connection to be working at half speed at different times throughout the day?

The important things to check are:

- Whether it has a low contention ratio.
- How good the upload and download speeds are.
- Whether it includes a router and installation.
- Whether a technical support team will be on hand in case anything goes wrong.



## ➔ Make technology work for you

### 1 Have you considered video conferencing as an alternative to travelling to meetings?

It could save you money as well as help the environment, by reducing carbon emissions. Software can be loaded onto your PC, with a webcam and speakers being the only equipment you'll need. Alternatively, a web conferencing product may be sufficient for your needs. Reliable and secure, you can present PowerPoint slides, quiz and survey participants, lead a web tour, even connect via VoIP – all with the same impact and results as face-to-face meetings. So, you meet more productively and more often, without the time and expense of travel.

### 2 If you use a laptop, you might want to think about getting mobile broadband, especially if you need to travel a lot for business.

Mobile broadband lets you access the internet from anywhere – on the train, in airport lounges, in coffee shops – enabling you to make the best use of any 'down time' you may have.

### 3 If you are on the move a lot and want to keep up to date with your emails but don't want to be weighed down with a laptop, an alternative is a smartphone or a wireless handheld device, like the BlackBerry.

Think about the value of being able to answer emails from customers in the evening, at weekends or during 'down time'.

The additional benefits of a BlackBerry include:

- Talk.
- Calendar management.
- Access to documents.
- Satellite navigation.



# ➔ Pick a number

## Non-geographical numbers (NGNs)

Non-geographical numbers (NGNs) are, as the name suggests, numbers that give no indication to the caller of the location of the line being called. NGNs that cost over 50p to call are classed as 'premium rate' and usually begin with '09'.

Prefix	Cost information	Description
03XX	Geographic call rate (same as for 01 and 02 numbers)	Assigned by Ofcom to replace 084X and 087X numbers considered inappropriate for revenue share.
0500	Free from landlines; varies from mobiles	Older freephone number; being phased out in favour of 0800 and 0808 numbers.
055, 056	Generally unknown, but charged at 5p/min from BT landlines	Generally used by companies that use a VoIP telephony service (see jargon-buster on p6).
070X	Varies	Premium rate numbers known as 'follow-me' or 'personal' numbers; formally known as Personal Numbering Service (PNS). Considered controversial because they can be confused with mobile numbers. Ofcom may move this range to 06X to avoid such confusion.
075XX, 077XX, 078XX, 079XX	Varies	Mobile phone numbers.
080X	Free from landlines; varies from mobiles	Free to call from landlines; however, may be charged at a premium rate if called from a mobile.
084X 087X	Usually between 0.5p/min and 8p/min from BT landlines	Companies, other entities, government departments and so on.
09X	Premium rate (varies)	Premium rate numbers; have many uses, including competition lines, chat lines, technical support helplines and order lines.

Source: Wikipedia

# ➔ Ways to save money

- 1 **Check with your supplier to find out whether you are billed on your calls per second rather than per minute.**

You may be paying more than you have to if your supplier rounds up to the nearest minute, rather than billing to the second. If you have a high volume of calls, the savings could be substantial.

- 2 **Do you know what your contract term is with your supplier?**

You might want to consider a longer contract term, because this usually means bigger savings for your business.

- 3 **When did you last review your contract for your organisation's mobile phones?**

Do you use all the minutes you are allocated? If you don't, you may be paying more for your monthly line rental than you need to. Shop around to find out whether you are on the best tariff for your needs.

# ➔ Other matters to be aware of

- 1 **Are you on a rolling contract with your telecoms supplier?**

This means that your contract doesn't have a specific end date and will roll on, unless you cancel it. Read the terms and conditions of your contract carefully. Make a note of when it is up for renewal and research alternative suppliers to make sure you are getting the best deal before you let the contract roll on. Rolling contracts are common in the telecoms and utilities industries. If your supplier uses them, just make sure that you know when your contract is up for renewal.

- 2 **A verbal contract can be entered into over the phone – with immediate effect.**

Telephone contracts can ease – as well as speed up – the process of switching suppliers, but be aware that a recording of such a conversation is normally regarded as admissible evidence and sufficient proof for a court. So, check the terms of your contract before agreeing to anything with a new supplier.

- 3 **Before you enter into a new contract, make sure that you are not tied in to a contract with your current supplier.**

If you don't have your contract to hand, ask your supplier to send you a copy, which it should keep, along with any details of your account with the company. If you enter into a new contract before your old one has expired, you may get stung by high cancellation charges.

# ? How the FPB can help ...

Contact the FPB's member helpline on **0845 130 1722** to find out how we could help your business. Our friendly team is here for you between 8am and 6pm, Monday to Friday.

<b>3G (Third Generation)</b>	Mobile phone technology providing an enhanced range of multimedia services, such as video and high speed internet access.
<b>ADSL (Asymmetric Digital Subscriber Line)</b>	A form of DSL, a data communications technology that enables faster data transmission over copper telephone lines than a conventional voiceband modem can provide.
<b>Bandwidth</b>	The speed at which information can be transferred in a telecommunications system. Measured in bits per second (bit/s).
<b>Bit/s (bits per second)</b>	The rate at which digital data can be carried expressed in Kilobit (1KB - 1000 bits – Kbit/s), Megabit (1MB – 1 million bits – Mbit/s), or Gigabit (1GB – 1000 million bits – Gbit/s).
<b>BlackBerry</b>	A wireless handheld device, with talk, email on the move, calendar management, access to documents and other wireless information services.
<b>Broadband</b>	Term used to describe almost any ‘always on’ high speed connection to the internet.
<b>Contention</b>	The ratio of capacity vs users. The quality of the service degrades with an increasing number of users, usually at ‘peak’ usage times.
<b>Firewall</b>	A system designed to prevent unauthorised access to or from a private network.
<b>Hosting</b>	Service that allows individuals and organisations to provide their own websites, accessible via the World Wide Web.
<b>Internet</b>	A worldwide system of interconnected computer networks. These networks could be private, public, academic, business or government-related.
<b>IP (Internet Protocol)</b>	The protocol used for routing and carriage of messages across the internet.
<b>Internet security</b>	Involves the protection of a computer’s internet account and files from intrusion of an outside user. Basic security measures involve protection by well selected passwords, change of file permissions and back-up of computer’s data.
<b>ISDN (Integrated Services Digital Network)</b>	Prior to the ISDN, the phone system was viewed as a way to transport voice, with some special services available for data. The key feature of the ISDN is that it integrates speech and data on the same lines, adding features that were not available in the classic telephone system.

<b>ISDN2</b>	A two-way digital line that is ideal for small businesses that need two or more telephone lines to handle their communications. It enables two employees to be on the phone at the same time.
<b>ISDN30</b>	An 8-30-way digital line that is ideal for medium/large businesses. It provides a minimum of 8 digital channels, delivering voice and data. There is a maximum of 30 calls that can be made simultaneously.
<b>Mbit/s (mega (million) bits per second)</b>	A measure of the speed of transfer of digital information.
<b>MMS (Multimedia Messaging Service)</b>	A service that enables you to send messages from a mobile phone that include multimedia objects (images, audio, video, rich text). MMS is an extension of SMS, allowing longer message lengths and using WAP to display the content.
<b>Network</b>	A collection of computers connected to each other. The network allows computers to communicate with each other, and share resources and information.
<b>Router</b>	Equipment that links a LAN (local area network) to another network, such as the internet, hence the ability to 'route' traffic.
<b>SDSL (Symmetric Digital Subscriber Line)</b>	Used by businesses with high data or bandwidth requirements. With SDSL you can download and upload at the same speed – that makes SDSL upload speeds up to 4 times faster than other broadband connections.
<b>SMS (Short Message Service)</b>	A communication protocol allowing the interchange of short text messages between mobile phones.
<b>Video conferencing</b>	Video and audio communication between remote parties facilitated by broadband.
<b>VPN (Virtual Private Network)</b>	Used by a company to make inter-site connections for telephone or data over a private network.
<b>VoIP (Voice over Internet Protocol)</b>	Allows you to make telephone calls over the internet.
<b>Wi-Fi</b>	Wireless communications used to connect PCs, BlackBerrys and so on to a LAN (local area network).

# How the FPB helps its members to save money



## Credit reporting

View company credit reports quickly and easily online.



## Debt recovery

Trace debtors and recover your money quickly.



## Green buying

Save 5% on sustainable business goods and services.



## Business insurance

As a member, save 10% on your business insurance.



## Invoice finance

Save on invoice finance and discounting facilities.



## Utilities

Get the best prices for your electricity and gas.



## Business monitoring

Monitor daily changes in key business data.



## Practical business guides

Members save over 50% on our easy-to-use guides.



## Member helpline

Call our member helpline on weekdays, 8am to 6pm.



## Business rates appeal

Get a FREE appraisal of your business rates.



## D&O insurance

Comprehensive insurance for your directors and officers.



## Purchasing

Save on stationery, office supplies, print and more.



## Business telecoms

Save money on your business telecoms.



## Card processing

Discounted rates for taking payments by card.



## Asset finance

Get help with the purchase of your next asset.



## Legal expenses insurance

Protect your business with up to £825,000 of cover.



## Downloadable HR templates

Members can download our HR templates for FREE.



## Mobile card terminals

Do business anywhere in the UK using mobile terminals.



## Payroll

Reduce your overheads with our managed payroll service.



## Franchising

Get free advice and save £500 on consultancy services.