



Case Study

British Shops & Stores Association - BSSA

Robert Jarret, Professional Services Director

The huge role played by smaller and medium sized outlets is essential to the life and vibrancy of High Streets across the country, both for selling varied products and helping keep traditional skills alive, as well as constituting a major employment sector and economic contributor. Helping represent small and medium sized retailers in the non-food sector is the British Shops & Stores Association, who have been working with Abbey Legal Protection to give their members unrivalled access to legal advice and insurance products – services which are proving massively popular as smaller businesses try to keep ahead of employment and insurance issues affecting their industry.

Working alongside owners of the UK's small and medium sized retailers, the British Shops & Stores Association – BSSA – witnesses first hand the issues and concerns of the country's non-food retail sector. It was established in its present form in 1991, although its roots go back over 100 years, and it has grown to be recognised as the leading trade association for businesses across the full range of non-food retailing industries. With over 4,000 members, who boast a combined turnover exceeding £3billion, more than 6,200 outlets and over 45,000 staff, it has unparalleled interaction with managers at the chalk-face of the UK's SME community.

Over the past few years the Association has particularly reacted to members' concerns over changes to employment regulations and has been at the forefront of organisations attempting to ameliorate the time and cost effects of new legislation. "The nature and number of rules and dictates around employment law have seen a marked shift recently", commented Robert Jarret, Professional Services Director of the BSSA. "To a lot of our members, the law has become confusing and changeable and they have struggled to keep ahead on new regulations – we recognised some time ago the need to help them and provide services that could make their lives easier."

2-for-1 Offer

The BSSA's answer was to use its position at the centre of the retail industry to offer premium legal guidance and services to its members, allowing them access to answers on a wide and varied number of matters relating to employment issues. To fulfill this they approached Abbey Legal Protection, (ALP), one of Britain's leading suppliers of specialist employment law advice and legal expenses cover to devise a suitable offering for members.

"Our initial conversations with the BSSA covered familiar territory for ALP", commented Chris Ward, Managing Director of ALP. "We deal with companies of all sizes, across an array of industries, and are often approached by managers who are concerned that they don't have the time or resource to keep up to speed with employment legislation.

"The BSSA's initiative struck a particular chord with us as the SME market is the key sector that doesn't have the luxury of dedicated, internal personnel resource – and managers are often too busy working to religiously follow new amends to employment regulation." The solution for the BSSA was a joint offering with ALP for BSSA members offering Legal Benefits cover - giving members free cover for fees incurred in a range of employee disputes, and access to ALP lawyers, all included for their membership fee. The success of this offering urged ALP and BSSA to develop the programme further, with BSSA mindful that there was much wider scope to give even more value added services and assistance to its membership.



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From Strength to Strength

Since its beginnings, the BSSA and ALP offering has been enhanced to include both the core legal advice and indemnity protection and also comprehensive Health & Safety advice. More recently an online information and employment law management system – CybHR, has been developed by ALP specifically for the BSSA. As well as providing up-to-date guidance to ensure compliance with legal requirements, CybHR also provides an employee management system for a fully functional document portfolio for each employee. This allows BSSA members to store employee information, policy statements and all the details about what has been issued to whom in one place.

Robert Jarret is in no doubt about the popularity and success of the scheme with his members – “Since introducing this benefit in 1999 we’ve seen spectacular take up from our members who have been quick to recognise the value of a service such as ours. In the increasingly litigious and complex regulatory climate we’re in, no SME manager can put a price on the value of having first-class employment advice, and straight forward insurance protection, available at the end of the telephone,” he commented.

For ALP, the relationship has brought many benefits – not least of all market incite. “Sign up for services such as the Health & Safety facility has been very strong, suggesting to us these issues are high up in the SME corporate psyche. Similarly, we are able to see, through our work for the BSSA when and where trends are developing, as well as where the sweet spots and stress points are – giving us excellent market knowledge to quickly and accurately develop new products and services.

“It’s a win-win situation, as we are able to respond quickly to market needs, and the BSSA, and its members, get first class, up to the minute, service. Providing a helping hand through the maze of employment regulations and health and safety requirements we know that we and the Association are helping make working life that little bit easier for the UK’s army of smaller businesses.”