

Real help now

for people

for businesses

**Where to find help with
homes, jobs and finances
when you need it**

April 2009

www.realhelpnow.gov.uk

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About this booklet

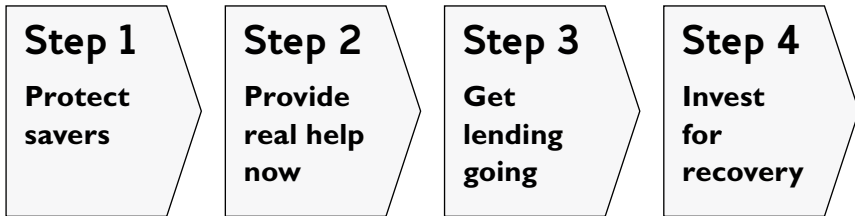
The Government's priority is to ensure that Britain is well placed to both weather the recession and quickly take advantage of the recovery. This booklet describes the action the Government is taking to fight the recession, and the real help now available to families and businesses to support them through the downturn.

You can also find information on the range of available sources of support through the Real Help Now website [www.realhelpnow.gov.uk].

Introduction

The world economy is seeing the most difficult economic conditions for generations. All countries have been hit. The Government is taking action internationally, nationally and locally to protect people and businesses from the worst of the downturn, and investing for recovery so that we come through the recession sooner and stronger.

There are four key steps in our action plan to deliver real help now and to fight back against the global economic slowdown.



Step 1 – protecting savers and stabilising the banks

The Government acted to protect people’s savings and prevent the collapse of the banking system. Similar action followed in countries around the world. We made a commercial investment in banks in return for shares which we will sell in the future to ensure the best value and deal for taxpayers. Banks receiving our help are required to increase mortgage and business lending, and we are changing the bonus culture in banks to ensure there are no rewards for failure.

Step 2 – providing real help now


The Government is giving the economy a shot in the arm by providing real help now for people and businesses, including:

- a VAT cut that will benefit households by £275 on average this year, income tax cuts of £145 for every basic rate taxpayer and a child tax credit increase of £150;
- six key measures to help people stay in their homes and avoid repossession, including the £200 million Mortgage Rescue Scheme;
- more help for people looking for work, including up to £2,500 in recruitment and training subsidies for employers giving work to someone who has been jobless for more than six months, depending on location; and
- deferred business tax payments to protect jobs – over £2 billion in tax has been deferred by more than 116,000 firms since November 2008.

Step 3 – getting lending going again for mortgages and businesses

The Government has secured binding agreements with Lloyds Banking Group, NatWest and Royal Bank of Scotland to expand availability of credit by hundreds of millions of pounds each week for new mortgages and business loans.

We have also authorised the Bank of England to use a new approach to ensure there is sufficient money flowing around the economy and to control




inflation. Putting this extra money into the system, often called quantitative easing, will help prevent a damaging spiral of falling prices and support the economy and jobs.

Step 4 – building Britain’s future by investing for a strong recovery and a fairer future

The Government is investing for recovery now to build a stronger economy in the future, with new jobs and higher living standards. £3 billion of investment is being accelerated for new housing, schools, hospitals, transport and energy-saving measures, which will create and protect jobs. This includes transforming the sectors of our economy that will fuel our future prosperity: low-carbon technology and transport, high-value manufacturing and the digital and creative industries.

- **As part of a £1 billion housing package a £400 million fund will stimulate housing development, which could deliver an additional 9,000 homes and create and protect around 30,000 jobs. £100 million over two years will enable Local Authorities to deliver new social housing.**
- **Investment across education and training is giving Britain’s workers the skills they need to compete in the new global economy, with more than 250,000 Government-funded apprenticeships, including 75,000 for people who are out of work.**

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- The Government is supporting low carbon industries, advanced green manufacturing, renewable energy and energy efficiency, to create new jobs and businesses and place the UK at the forefront of the worldwide low carbon recovery.
 - Stronger regulations will create a more responsible financial sector in the UK that remains a world leader and enables trade and investment in the growing economy.

The Government is investing now to make sure Britain's families and businesses are well-placed to take advantage of the opportunities that will come with recovery.

Help with keeping your home

You may be concerned about how the global economic downturn might affect your housing. If your job has been affected, you may be worried about keeping up with your mortgage repayments. Below you will find information about the help that is currently available.

Help to avoid repossession

We want to help people in financial difficulties stay in their homes. If you are worried about paying your mortgage, you should talk to your lender first as it may be able to help you find alternatives, such as cutting your monthly repayments. New rules introduced in November 2008 mean that repossession should always be a last resort, and lenders have agreed to look at all possible options to prevent it.

You may be able to get free legal advice from the **Community Legal Service** to help you avoid immediate repossession if you are attending court. To find out about this help, contact your local county court (or sheriff court in Scotland).

Depending on your circumstances you may be eligible for help through one of these schemes


1. Support for Mortgage Interest may help you with your mortgage interest payments to enable you to stay in your home, if you've been on certain benefits for 13 weeks or more. This help has recently been extended to help households with mortgages up to £200,000.

Visit **Directgov** [www.direct.gov.uk] for more information.

2. The Mortgage Rescue Scheme is designed to help you stop your home being repossessed, if this would mean that you became homeless and entitled to support from your local council. If you are likely to be able to get your situation back on track, then a housing association may buy a share in your home. This would cut your monthly repayments. If you are in more serious difficulties, a housing association may buy your home and you will then be able to stay there as a tenant.

The Mortgage Rescue scheme is available in England only. Separate schemes are either in place or being developed in Scotland, Wales and Northern Ireland.

Contact your **local council housing department** or local **Citizens Advice Bureau** [www.citizensadvice.org.uk] for more details.



3. Homeowners Mortgage Support could help if your household has had a temporary, unexpected drop in income and it's harder to meet your mortgage repayments. You could be eligible to delay some of the interest repayments for up to two years. Lenders covering more than 80 per cent of the mortgage market will now provide enhanced support to their customers.

Visit **Directgov** [www.direct.gov.uk/HMS] for more information.

Help with housing costs

If you need financial help to pay all or part of your rent, you may get Housing Benefit, provided that your income and capital (savings and investments) are below a certain level. If you are on a low income, you may be entitled to Housing Benefit and/or Council Tax Benefit even if you are in work. If you rent from a private landlord there's a new way of working out Housing Benefit – known as Local Housing Allowance.

Your council can also help with advice on rented accommodation or social housing and can tell you what help you may be able to receive, including temporary housing and other help if you are at risk of becoming homeless.

For more information contact your **local council** by visiting [www.direct.gov.uk].

Who else can help?

- **National Debtline**
[www.nationaldebtline.co.uk],
0808 808 4000
- **Your local Citizens Advice Bureau**
[www.citizensadvice.org.uk]
- **National Homelessness Advice Service**
[www.nhas.org.uk]



Help with skills and training

New skills can help you get on in life. Taking a course can increase your chance of keeping or getting a job, help you move up in your job, or enable you to change to a different industry or type of job. Depending on your age and circumstances, you may be able to get free training and other support.

If you are in Wales or Scotland, see the separate box at the end of this section for contact details for local help.

Advice on careers, skills and training

Whether you are in work or not, you can get independent advice about skills and job possibilities. From basic skills to work-related training, management and leadership training and university courses, you may be able to get free or partially funded training.

Visit the **Careers Advice Service** website [www.direct.gov.uk/careersadvice] or call 0800 100 900.

nextstep can also provide face-to-face advice and careers guidance. For more information, visit [www.direct.gov.uk/nextstep].

For people aged 13-19, **Connexions** offers advice on education and careers by phone, online or face-to-face from a local Connexions provider. Call 080 800 13 2 19 or visit [www.connexions-direct.com].



To find your **closest college**, so that you can contact it directly, visit [www.aoc.co.uk/en/about_colleges] and click on 'Directory'.

Apprenticeships

Apprenticeships are a way to learn while you work. You can now do apprenticeships in a wide range of new areas, covering more than 180 different careers and about 80 industry sectors. They are open to women and men and to younger and older workers, and you can apply whether or not you are already in employment.

Contact the **Apprenticeships Service** [www.apprenticeships.org.uk], 0800 015 0600.

Financial support for training

Whatever course you are taking, you may be able to get a grant, a loan, (including Professional Career Development Loans to study at college or university), help with childcare costs, or other financial help. For example, around two-thirds of higher education students should be able to get a full or partial non-repayable grant – ranging from students who receive the Education Maintenance Allowance to learners up to the age of 60 taking their first degree.

Visit the education and learning section of **Directgov** [www.direct.gov.uk/learning].



Help for graduates

Directgov can give you advice if you are about to graduate anywhere in the UK and are thinking about your career opportunities and what working life might mean, or if you are interested in further study options. It can also advise you if you are working but would like to apply your skills to a different sector.

Visit the advice for graduates section of **Directgov** [www.direct.gov.uk/graduates].

If you are a recent graduate who is now unemployed, you can also contact any university's careers advice service. To find your local university visit **HERO's University Finder** [www.hero.ac.uk].

Training and skills advice in Wales and Scotland

In Scotland

For careers and learning support, visit

Careers Scotland

[www.careers-scotland.org.uk] or call 0845 8 502 502.

For advice on free and low-cost learning options, visit **learndirect scotland**

[www.learndirectscotland.com] or call 0808 100 9000.

For advice on funding, visit **ILA Scotland**

[www.ilascotland.org.uk] or call 0808 100 1090.

In Wales

For careers and learning support, including information about the ReAct programme to help you retrain and find work after redundancy, visit **Careers Wales** [<http://careerswales.com/>] or call 0800 101 901.

For advice on funding for training, visit the

Welsh Assembly Government website

[www.wales.gov.uk].



Help with jobs and benefits

If you are worried about losing your job and about what you would do for money if the worst happened, there is a wide range of services and help available to support you.

If you are about to be made redundant

Redundancy can be a worrying time. Jobcentre Plus provides information on what to expect from your employer and what effect redundancy has on making a claim for benefit. Jobcentre Plus will give you details of where to find extra information and help on redundancy issues, making a claim for benefit and finding a new job.

To find out more visit the **Jobcentre Plus** website [www.jobcentreplus.gov.uk]. If you are a member of a trade union, you can also get help, advice and support from it if you have concerns about redundancy.

The Advisory, Conciliation and Arbitration Service (ACAS) can provide advice and guidance on legal issues connected to redundancy. Visit the **ACAS** website [www.acas.org.uk] or call 08457 47 47 47.

If you are looking for a new job

Jobcentre Plus can tell you about the advice and support you can get if you are out of work and looking for a job, want to find out about learning or training opportunities, can't work at the moment, or need financial help.

To find out more visit the **Jobcentre Plus** website [www.jobcentreplus.gov.uk]. To access thousands of vacancies online visit **Directgov** [www.direct.gov.uk].

If you need to claim benefits

If you are unemployed, you can find information about Jobcentre Plus services and benefits online. The usual benefit is Jobseeker's Allowance (JSA), which you can claim over the phone. You will also be given an appointment to come into one of over 750 jobcentres for personal help and advice on finding work.

To make a claim for JSA you will need the following information:

- **your National Insurance number;**
- **details of your rent or mortgage;**
- **details of your past or present employment;**
- **adults who live in your home; and**
- **details of other income and savings, including those of a spouse or partner.**

Phone 0800 0 55 66 88 (phone lines are open from 8am to 6pm, Monday to Friday). The call will take about 40 minutes and if necessary we can call you back. Textphone 0800 023 4888.

You can also make a claim for Jobseeker's Allowance online at **Directgov**, or visit [www.direct.gov.uk/benefitsadviser] to check whether you may be eligible for other financial help.




Extra support to help you back to work

During the time that you claim JSA, Jobcentre Plus gives you access to a range of practical advice and support to help you get back to work.

If you are still unemployed and claiming JSA after three months you will be given more intensive help to find work.

Most people are still getting back to work quickly – three quarters of people move off Jobseeker's Allowance within six months. But if you don't, Jobcentre Plus is offering extra help, including:

- **personalised support** – a Jobcentre Plus adviser who will work with you to identify the steps needed to enable a swift return to work;
- **a recruitment subsidy and subsidised training** – a 'golden hello' for employers worth up to £2,500, made up of a £1,000 recruitment subsidy plus access to in-work training typically worth £1,500, depending on location;
- **support if you want to become self-employed** – advice on creating a business plan and employment credit of £50 per week for up to 16 weeks, so that you have financial support during the early days and months of trading;

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- **new training places** – extra funding for training places to help you get new skills in order to increase your chances of getting a job; and
 - **volunteering options** – more opportunities to volunteer to help you keep your skills and experience up to date or develop new skills.

The longer you are out of work, the harder Jobcentre Plus will work with you. Visit **Directgov** [www.direct.gov.uk] to search for a job, or visit **Jobcentre Plus** [www.jobcentreplus.gov.uk] for information on recruitment subsidies, support with starting a business and other help.



Help for people on a low income

If you are on a low income, for example if your working hours have been reduced, you may be entitled to a wide range of help. This might entail ensuring that you are paid a living wage or it could take the form of help with extra bills and a top up to your income.

National minimum wage


The national minimum wage (adult rate £5.73 an hour), along with Working Tax Credit and other benefits, provides a guaranteed income of at least £292 a week for families with one child and one full-time worker, which is equivalent to over £7.38 an hour.

Visit the employment section of **Directgov** [www.direct.gov.uk/nmw] or telephone 0845 6000 678.

Around 1 million low-income workers are helped each year by the national minimum wage. Since October 2008 the adult rate has been £5.73 an hour.

Help with fuel bills

A new package of support means that households can save money on energy bills. This includes help with loft and cavity wall insulation and a range of energy-saving devices. In addition, people aged 70 or over and low-income households may also be eligible for free energy-saving improvements to their homes, such as insulation, and other support.



For more information go to the **ACT ON CO₂** website [www.direct.gov.uk/actonco2] or contact the ACT ON CO₂ advice line on 0800 512 012.

For details of a comprehensive range of help visit the money, tax and benefits section of **Directgov** [www.direct.gov.uk/en/MoneyTaxAndBenefits/index.htm].

Child Tax Credit


If you are responsible for at least one child or young person who normally lives with you, you may qualify for Child Tax Credit.

Child Tax Credit is a regular payment made to support families with children, including those with 16 to 19 year olds still in full-time education or approved training. Extra money is available if any of your children is disabled. The amount you receive is based on your income and you can receive help whether or not you are in work. For more information, call the **Tax Credits Helpline** on 0845 300 3900 or visit [www.direct.gov.uk/taxcredits].

Working Tax Credit

Do not forget that if you work, but earn low wages, you may qualify for Working Tax Credit.

If you're at least 25, working over 30 hours a week and on a low income, you may be able to receive Working Tax Credit. Single people, couples and parents can all claim.



If you have children, you only have to work for 16 hours or more a week and be over 16 to claim.

If you're disabled or over 50 and returning to work, you may also qualify even if your circumstances are different.

If your circumstances change, for example your income falls, then you should tell HMRC quickly, as you may be entitled to more help.

For more information, call the **Tax Credits Helpline** on 0845 300 3900 or visit [www.direct.gov.uk/taxcredits].



Help with money problems

If you find that with the downturn your finances have become a problem, there is a range of help on offer to make it easier for you to get back onto an even footing.

Debt relief

The cost of becoming bankrupt means that at the moment the very poorest do not always get the opportunity to make a fresh start. **Debt Relief Orders** newly available in England and Wales from April 2009 will help to solve this.

Credit card repayments

If you are having trouble paying your credit card bills, contact the company to discuss a realistic repayment plan with the help of a not-for-profit debt advice agency. Credit card companies have signed up to a set of 'fair principles' that commit them to putting an end to overnight increases in credit card interest rates. In addition, the credit card industry has agreed to give a breathing space of up to 60 days to borrowers in difficulty. This means that they won't chase a debt when you are trying to get back on your feet.

For more information, look at the **Choosing and Using** credit card factsheet [www.choosingandusing.com/resources/documents/CreditCardFactsheet.pdf].



Debt advice

In order to help you if you're having difficulty with debt, the Government has increased funding for the National Debtline until 2011, which means it will be able to help 70,000 more people with their debt problems.

Your local Citizens Advice Bureau can also provide you with help and advice on debt. The Government has increased the amount of funding for the CAB this year, so that they can help over a third of a million more people each year with local, face-to-face advice.

In order to help you find free, independent sources of advice on and support with debt, the Government has set up an online debt advice gateway on **Directgov** at [www.direct.gov.uk/debtadvice].

Where to go for help

- **National Debtline** [www.nationaldebtline.co.uk], 0808 808 4000.
- Your local **Citizens Advice Bureau** [www.citizensadvice.org.uk].
- The new online debt advice gateway on **Directgov** [www.direct.gov.uk/debtadvice].
- **Moneymadeclear** from the **Financial Services Authority** gives facts about financial products and services, to help you to make an informed decision [www.moneymadeclear.fsa.gov.uk].

Help for employees

Help is in place to make it better and easier for people to stay in work.

Flexible working

Flexible working can benefit employers and employees by helping to keep businesses profitable and people at work. From April 2009 you have the right to request flexible working if you have parental responsibility for children aged 16 or under.

Find out more at **Directgov**
[www.direct.gov.uk].

Employment rights

You can get advice about your basic employment rights and how to report workplace abuses in the employment section of **Directgov**
[www.direct.gov.uk/employment].

If you are an agency worker you can find out more about your rights in the employment section of **Directgov**
[www.direct.gov.uk/agencyworkers] or by calling 0845 955 5105.



Help for pensioners

Help is available not just for people of working age but also for older people whose lives may have been affected by the global economic conditions.

Pension Credit

If you are 60 or over you may be entitled to Pension Credit. Pension Credit guarantees everyone aged 60 and over an income of at least £130 a week for single people, or £198 a week for couples.

You can now claim Pension Credit, Housing Benefit and Council Tax Benefit in one call, with no need to fill in any forms. To apply call 0800 99 1234 or textphone 0900 169 0133.

State Pension

The basic State Pension increased by 5 per cent in April 2009, making the pension £95.25 for a single person, or £152.03 for a couple. In addition, an extra one-off payment of £60 was made to pensioners earlier this year, on top of the Christmas bonus.

Help with fuel bills

People aged 70 or over may be eligible for free energy-saving improvements to their homes, such as insulation, and other support. The Warm Front scheme offers up to £2,700 worth of central heating and energy efficiency measures to low-income and pensioner households. This scheme is only available in England. Other schemes are available in Scotland, Wales and Northern Ireland.

To find out more, contact the **ACT ON CO₂** advice line on 0800 512 012.

In addition, energy suppliers now offer lower 'social tariffs' to their most vulnerable customers and are planning to bring the number of these discounted accounts to around 600,000 by the end of the year. The discounts can be worth £200 to £250 a year. For more information contact **your energy supplier**.

For households including someone aged over 80, this year's Winter Fuel Payment will include an additional £100, taking it to £400 per year.

For households including someone aged over 60, it will include an extra £50, taking it to £250 per year. For more information call the **Winter Fuel Payment helpline**, 08459 151 515, textphone 0845 601 5613.

Help with buying a new home

If you cannot afford to buy a suitable property in your area, for example because you are finding it hard to save for a large enough deposit, there are a number of shared ownership and shared equity schemes that may be able to help you.

Households in England earning less than £60,000 a year who wouldn't otherwise be able to afford to buy are now eligible for these schemes.

New Build HomeBuy

This scheme allows you to own a property jointly with a housing association. You start by purchasing as little as 25 per cent, but you can build up a larger stake, eventually moving to full ownership, if you want to. You pay subsidised rent on the rest of your home.

Open Market HomeBuy

Under this scheme, you are the sole owner and there is no rent to pay on your home. You take out an equity loan from one of the products below to top up your mortgage:

- **MyChoice HomeBuy:** An organisation called Chase made up of eight housing associations will lend you between 15 and 50 per cent of the property value. You will pay a small fee on this loan. The mortgage to meet the rest of the purchase price can be taken out with any lender.

- **Ownhome HomeBuy:** A housing association called Places for People will lend you between 20 and 40 per cent of the property value. You will pay a small fee on the loan, but nothing will be due for five years. The mortgage to meet the rest of the purchase price must be taken out with the Co-operative Bank.

Having this equity loan, which can be used as a deposit, will make buying a home more affordable. When you sell the home, you will share any increase or decrease in value with the housing association providing the loan. Under this scheme, you can buy any house from any estate agent.

HomeBuy Direct

Like Open Market HomeBuy, this is a shared equity scheme. Your equity loan, covering between 15 and 30 per cent of the property value, will be provided equally by the Government and a developer. This scheme covers only certain newly-built properties. You will pay a small fee on the loan but nothing will be due for the first five years. You will need to take out a conventional mortgage with any lender to meet the rest of the purchase price.



Rent to HomeBuy

Under this scheme, you rent a newly-built property from a housing association at 80 per cent of the market rent for up to five years. At the end of that time, or earlier if you can afford to do so, you have the option to buy a share in the home. This means that you can take advantage of the low rent to save for a deposit.

These schemes are only available in England. To apply, find your local **HomeBuy agent** on **Directgov** [www.direct.gov.uk].

Real help for businesses

UK businesses are the lifeblood of the economy. The Government is taking action to help businesses through the recession and to ensure they emerge stronger on the other side. The support outlined in this section includes:

- help to secure credit and finance for your business;
- help with managing your business in more difficult times; and
- help with investing for the future.

You can get information on the packages of support available to businesses by visiting the **Business Link** website [www.businesslink.gov.uk/realhelp], or by contacting your local Business Link adviser by calling 0845 600 9 006.

Business help in Wales, Scotland and Northern Ireland

If your business is based in Wales, Scotland or Northern Ireland, you can get access to real help with finance, managing your business and investing for the future through your local business support networks:

Wales

Flexible Support for Business at:
[www.business-support-wales.gov.uk/realhelp]
or call 03000 6 03000.

Scotland

[www.bgateway.com/realhelp] and
[www.hiebusiness.co.uk] or call 0845 609 6611.

Northern Ireland

[www.nibusinessinfo.co.uk/realhelp] or call
0800 027 0639; and [www.investni.com] or call
028 9023 9090.

Help with business finances

In the current economic climate we know that some companies are struggling to secure the finance they need, not because of any failure in their business but due to much tougher credit conditions. The support outlined here is designed to improve access to credit and provide help with business finances.

Freeing up bank lending: action behind the scenes

The Government is working with UK banks and the European Investment Bank to maintain existing lending and make more available to small and medium-sized firms.

We are making the banks **clean up their balance sheets** and getting the financial system working properly again so banks can **lend responsibly to businesses**. Government has made legally binding agreements with banks securing £44 billion of additional lending this year.

The Government is also helping banks secure credit lines for ordinary risk companies with a turnover of up to £500 million a year, under the Working Capital Scheme. This is freeing up capital which the banks must use for new business lending that would otherwise not be available.

With the **European Investment Bank**, the Government has helped UK banks to negotiate credit lines of more than £4 billion in order to provide loans to small and medium-sized businesses – £1 billion of which have already been made available by banks.

Both the schemes above are for banks, not individual businesses, to apply for – making more credit available for businesses to benefit from.



Help from your bank – backed by the Government


Your bank is the first port of call for extra lending. But some companies who might otherwise not have been able to borrow can now apply for bank loans backed by the Government's Enterprise Finance Guarantee.

If you have a business with an annual turnover below £25 million, you could get a loan of up to £1 million for a period of up to 10 years. You can use the money to convert an existing overdraft into a loan so that you can free up the overdraft facility for other working capital demands.

Barclays, Clydesdale/Yorkshire Bank, HBOS, HSBC, Lloyds TSB, RBS/Natwest, Northern Bank and 20 other lenders have signed up to this scheme, so ask about the Enterprise Finance Guarantee if your lender is not ready to set up a normal loan. The Government is monitoring the scheme and making sure bank staff know how it works.

Regional Loans (in England)

If your business hasn't been able to secure funding from the bank under the Enterprise Finance Guarantee, you may be eligible for a loan or other support from your Regional Development Agency. Your local Business Link can advise on what additional financial help is available from the development agency in your region.



Visit **Business Link** [www.businesslink.gov.uk], or call 0845 600 9 006.

Capital for Enterprise Fund


Through this fund, viable small businesses with high levels of existing debt can get real help to raise long-term finance. Professional fund managers will provide equity investment which you can use to pay off existing debt, so as to free up capital for day-to-day cash flow and for investment for the future. The Government is providing £50 million of this £75 million fund, with the remaining £25 million coming from RBS, HSBC, Lloyds TSB and Barclays.

Call the **Capital for Enterprise Fund Registration Helpline**, 0845 459 9780.

Need more time to pay your tax bill?

If you are worried about paying your tax, National Insurance, VAT, PAYE or other payments to HM Revenue & Customs (HMRC) then you can contact the Business Payment Support Service. HMRC staff will review payment of your tax liabilities with you and try to come to an arrangement which allows you to spread payment over a period which meets the needs of your business and helps you over temporary difficulties.

You won't be charged additional late payment surcharges or penalties on payments included in the arrangement. Interest will still be payable on those taxes where it applies. More than 116,000



businesses have made agreements to defer a total of more than £2 billion in tax since November 2008.

Visit **Business Link** [www.businesslink.gov.uk/realhelp] or call the Business Payment Support Service, 0845 302 1435.

Help with business rates

Businesses now have the option of deferring most of the business rate increase that was due to take effect in April 2009. Because business rates are set in line with RPI inflation in the previous September, they would have increased by five per cent from 1 April. Instead, companies can now pay a two per cent annual increase for 2009-10, and will be able to spread the remaining three per cent over the following two years.

Since last September, RPI inflation has fallen to zero per cent, and is expected to fall even further later this year, so there is unlikely to be a further increase in business rates for the 2010-2011 financial year.

Your local authority will write to you soon offering you the option of deferring three per cent of the business rates increase. This is likely to be in the summer – you don't need to contact anyone in the meantime.

Managing cash flow

You can find short guides on managing cash flow, developed by the **Institute of Credit Management** and funded by the Government, at [www.creditmanagement.org.uk/berrguides.htm].

The Government is encouraging all businesses to agree to pay suppliers on time. You can see which businesses have signed up to this at

Prompt Payment Code

[www.promptpaymentcode.org.uk].

Central Government is also helping by committing to pay its own bills within 10 days.

Debt problems

To get free, confidential and independent help to deal with business debt problems so you can successfully manage your way through financial difficulties, call **Business Debtline**, 0800 197 6026.



Help with managing your business

You may have to face some tough decisions, but there is real help available for your business to build on its strengths and to weather the difficulties.

Health check for your business

Get a free review of your business with a professional business adviser who can provide hands-on advice and help you access other government help, including all the schemes mentioned here.

To find out about a free health check for your business by a professional, call the **Business Link** helpline on 0845 600 9 006.

Or, to use an online interactive tool to identify for yourself areas of your business that could improve, click on the 'Get a health check for your business' link at [www.businesslink.gov.uk/realhelp].

Dealing with redundancies

It can be tough making the difficult decisions that affect you, your employees and your business. An interactive guide is available on the Business Link website to help you find alternatives to making redundancies. Advice includes guidance on consulting with employees and on how you can plan effectively for better job security.

Visit the **Business Link** website [www.businesslink.gov.uk/realhelp] and select 'Avoid making redundancies'.

If you have to make people redundant, Jobcentre Plus helps people at risk of losing their job to start looking for a new one, even before they are made redundant, through online and telephone-based services.

Visit the **Jobcentre Plus** website [www.jobcentreplus.gov.uk/employers] and select 'Help with redundancies' to find your local Jobcentre Plus contact.

The Advisory, Conciliation and Arbitration Service (ACAS) can also provide advice and guidance on legal issues connected with avoiding and making redundancies. Visit the **ACAS** website [www.acas.org.uk] or call 08457 47 47 47.

Recruiting employees

The Government has developed a new scheme which can give your business an incentive of up to £1,000 to recruit a person who has been unemployed and claiming Jobseeker's Allowance for over six months. In addition, your business can access in-work training for that person worth up to £1,500, depending on location.

More details of how to access this help are available on the **Jobcentre Plus** website [www.jobcentreplus.gov.uk/£1000].

Staff restructuring and major change

You can find guidance to help you with staff restructuring on the **Business Link** website [www.businesslink.gov.uk/realhelp].

The Advisory, Conciliation and Arbitration Service (ACAS) can provide advice and guidance on legal issues connected to business restructuring. Visit the **ACAS** website [www.acas.org.uk] or call 08457 47 47 47.

Solutions for Business

Solutions for Business brings together and simplifies the support offered to businesses by government departments, their agencies and local authorities in England.

Find out more on the **Business Link** website [www.businesslink.gov.uk/solutions].



Help with exporting

Overseas customers and markets continue to offer your business real opportunities. UK Trade & Investment (UKTI) advisers can help you access the right contacts and raise your company's profile. They can also help you navigate the local business culture, regulations and logistics.

Visit the **UKTI** website [www.uktradeinvest.gov.uk] or call 020 7215 8000.

Reduce waste and save energy

Business Link can give you advice on how your business can save money at the same time as protecting the environment. An interactive tool is also provided to help businesses assess the areas where they are most likely to be able to cut costs, on the basis of their business activities.

Visit the **Business Link** website [www.businesslink.gov.uk/realhelp].



Help with investing for the future

Businesses that invest during a recession often emerge stronger and more competitive than they were before. In fact, independent studies have found that companies that don't invest in growth, training, research and development during a recession are two-and-a-half times more likely to fail than those that do invest.

If you are in Wales or Scotland, see the separate box at the end of this section for contact details for local advice on training and skills.


Making the Skills Pledge

Many companies are now making the Skills Pledge. This public demonstration of the importance you place on investing in the skills of your people helps increase your employees' confidence, motivation and productivity. Employers who make the Skills Pledge are also supported with impartial advice from the Train to Gain service.

Visit the **Skills Pledge** website [<http://inourhands.lsc.gov.uk/employers-pledge.html>].

Funding and support for training

Train to Gain provides Government funding and free, independent advice to businesses of all sizes, giving employers help to improve the skills of



their employees and boost the productivity of their business. It provides extra support for small and medium-sized businesses, including funding to retrain employees, access to short courses in business-critical areas and leadership and management training.

You can find out more about the support **Train to Gain** can offer your business by visiting [www.traintogain.gov.uk/Helping_Your_Business] or ringing 0800 015 5545.


Helping specific sectors

Sector Skills Councils (SSCs) can give specialist advice and access to extra and more flexible funding to meet the needs of your specific sector, including for example the hospitality, construction, manufacturing, chemical, pharmaceutical, nuclear or engineering sectors.

Visit the **Alliance of Sector Skills Councils** website [www.sscalliance.org/Sectors/SectorSkillsCouncils/SectorSkillsCouncils.asp] for SSC contacts.

You can also contact your local college or university to find out how it is working with local businesses to provide training flexibly and easily, in order to ensure that the training offered fits in with the way your business works and can be tailored to your needs.

To find your **closest college**, so that you can contact it directly, visit [www.aoc.co.uk/en/about_colleges] and click on 'Directory'.



HERO's 'University finder' [www.hero.ac.uk/uk/universities_colleges/index.cfm] makes it easy to find your local universities and colleges and gives contacts for their dedicated business teams.

Training support for apprentices

Apprentices can bring many benefits to your business – increased productivity, improved competitiveness and a committed and competent workforce. You can get full or partial financial support for training up to the equivalent of A level.

Visit the **Apprenticeships Service** website [www.apprenticeships.org.uk/Employers.aspx] or ring 0800 015 0600.

Training and skills advice in Wales and Scotland

If your business is based in Wales or Scotland, you can also get specialist local help with investing in training and skills for the future:

Wales

Find information on the Welsh Assembly Government's **Workforce Development Programme** at [www.wales.gov.uk].

Scotland

Find information on the services provided by **Skills Development Scotland** at [www.skillsdevelopmentscotland.co.uk]

Supporting business research and innovation

To help your business take advantage of research and new technologies and processes, there is now greater assistance available from universities and research institutions, and a range of additional funding and support. Knowledge Transfer Networks and Knowledge Transfer Partnerships enable businesses to link with universities and research institutions to share and take advantage of research findings and new developments.

Visit the **Department for Innovation, Universities and Skills Business Gateway** website [www.dius.gov.uk/business].

Small and medium-sized firms can access real help through a web portal [www.businesslink.gov.uk/realhelp] or by contacting their local Business Link adviser on 0845 600 9 006.



Call charges

0800 numbers

Calls to 0800 numbers are free from BT land lines but you may have to pay if you use another phone company or a mobile phone, or if you are calling from abroad. Calls from mobile phones can cost up to 40p per minute, so check the cost of calls with your service provider.

0845 numbers

From January 2009, calls to 0845 numbers from BT land lines should cost no more than 4p per minute with a 7p call set-up charge. You may have to pay more if you use another phone company or a mobile phone, or if you are calling from abroad. Calls from mobile phones can cost up to 40p per minute, so check the cost of calls with your service provider.

0870 numbers

From January 2009, calls to 0870 numbers from BT land lines should cost no more than 8p per minute with a 7p call set-up charge. You may have to pay more if you use another phone company or a mobile phone, or if you are calling from abroad. Calls from mobile phones can cost up to 40p per minute, so check the cost of calls with your service provider.

0300 numbers

Calls are charged the same as calls to other standard geographical 01 and 02 numbers. For example, if you dial from Bangor to the Flexible Support for Business 0300 number, the call will be charged the same as if you dial from Bangor to Cardiff (because our contact centre is based in Cardiff). However, if you call the 0300 number from Cardiff it will be charged as a local call, because you are dialling from Cardiff to Cardiff. This applies to any land line phone, mobile phone or pay phone.

Calls to 0300 numbers are included in packages' inclusive minutes or discount packages.

Textphone numbers

Textphone numbers are for people who cannot speak or hear clearly. If you do not have a textphone, your local library or Citizens Advice Bureau may have one. Textphones do not receive text messages from mobile phones.

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