

# **Real help now for people and businesses in North East Derbyshire**

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

**From the Office of Natascha Engel MP**

**62 Market Street, Eckington, Derbyshire S21 4JH**

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## Real help for people and businesses

The international financial crisis and the recession it has caused around the world, and now in the UK, is having a real impact on individuals, families and businesses.

The Government is acting because extra support is needed to get us through the downturn. So a range of new help is being made available for those who need it, from homeowners with difficulties paying their mortgages, or people seeking employment or training, to small businesses with cashflow problems and larger businesses needing working capital.

This booklet tells you what help is available now and where to find it. It also includes details of extra support that is being introduced this spring, and we will update it as more help becomes available.

The Government's priorities to get Britain through the recession are:

- to prevent the collapse of the banking system, so that people's savings are secure and the banks can do their job;
- to get the financial system lending responsibly again so as to support businesses, jobs and growth;
- to support the economy and jobs through direct government action, including tax cuts and important investment projects; and
- to help people through more difficult times with the support described in this booklet.

Action has also been taken to boost our economy by putting money in people's pockets and bringing investment plans forward. This includes:

- income tax cuts of £145 for every basic rate taxpayer;
- £60 extra for pensioners this winter;
- a VAT cut worth on average over £200 to every family this year;
- an extra £3 billion investment in projects that will protect and create jobs; and
- a £75 above inflation increase in the child element of the Child Tax Credit from April 2009, worth up to £2,235 a year for families.

Real help now, when you need it.

## **Contents**

### **Real help for people now**

Directory of Help in North East Derbyshire

Help with keeping your home

Help with skills and training

Help with jobs and benefits

Help for people on a low income

Help with money problems

Help for employees

Help for pensioners

Help with buying a new home

## **Real help for businesses now**

Real help for businesses

Help with business finances

Help with managing your business

Help with investing for the future

Call charges

# Directory of Help in North East Derbyshire

## North East Derbyshire Citizens Advice Bureau

126 High Street, Clay Cross, Derbyshire S45 9EE (open 10am-2pm Monday to Friday)

0844 8489800 (lines open 10am-2pm Monday to Friday, calls charged at 5p/minute)

[mail@nedcab.org.uk](mailto:mail@nedcab.org.uk)

Text "ADVICE" followed by a space and your query to 80800

NEDCAB is also available at

Clowne Community Centre, Recreation Close, Clowne S43 4PL (Thursdays 10am-12noon)

The Peel Centre, High Street, Dronfield S18 1PY (Monday 10am-2pm and Thursdays 10am-2pm)

Eckington Library, Market Street, Eckington S21 4EG (Tuesdays 10am-2pm by appointment and Fridays 10am-2pm drop-in)

Grassmoor Community Centre, New Street, Grassmoor (Tuesdays 1pm-3pm and Wednesdays 1pm-3pm)

Renishaw Community Centre, Main Road, Renishaw S21 3UW (Tuesdays 10am-2pm)

## Chesterfield Citizens Advice Bureau

6-8 Broad Pavement, Chesterfield S40 1RP (open Monday, Tuesday, Friday 10am-3.30pm and Wednesday, Thursday 10am-12.30pm)

01246 209164

## Rykneld Homes

Pioneer House, Mill Lane, Wingerworth, Chesterfield S42 6NT

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6

01246 217670 or text to 07800 002425

[www.rykneldhomes.org.uk](http://www.rykneldhomes.org.uk)

Area housing offices (open Monday, Tuesday, Thursday, Friday 9am-4pm and Wednesday 9am-2pm) all via 01246 217670

High Street, **Dronfield** S18 1PY

Gosber Lane, **Eckington** S21 4DA

Stanley Street, **Killamarsh** S21 1EL

Market Street, **Clay Cross** S45 9JE

North Wingfield Resource Centre, Whiteleas Road, **North Wingfield** S42 5PW

### **North East Derbyshire District Council**

Council House, Saltergate, Chesterfield S40 1LF

01246 231111

Text via 07800 002425

[www.ne-derbyshire.gov.uk](http://www.ne-derbyshire.gov.uk)

### **Chesterfield Borough Council**

Town Hall, Rose Hill, Chesterfield S40 1LP

01246 345345

Text via 07960 910264

[www.chesterfield.gov.uk](http://www.chesterfield.gov.uk)

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**Chesterfield County Court** (Court No 171, County Court No 171)

St Mary's Gate, Chesterfield, Derbyshire S41 7TD (open 9am-4pm Monday to Friday)

01246 501200

The Court handles Civil, Family and Bankruptcy cases

**Chesterfield Savings and Loans** (Credit Union)

10 Theatre Yard, Low Pavements, Chesterfield S40 1PF (open Monday – Friday 10am-5pm, Saturday 11am-1pm)

01246 278833

[chesterfieldcu@abcul.org](mailto:chesterfieldcu@abcul.org)

**Chesterfield Law Centre**

44 Park Road, Chesterfield S40 1XZ

01246 550674 (phone-in times Monday, Thursday, Friday 9.30am-1pm and 2pm-4.30pm, Tuesday 9.30am-1pm and 2pm-6.30pm, Wednesday 9.30am-1pm)

Minicom 01246 204570

[clc@chesterfieldlawcentre.org.uk](mailto:clc@chesterfieldlawcentre.org.uk)

[www.chesterfieldlawcentre.org.uk](http://www.chesterfieldlawcentre.org.uk)

The centre is restricted to handling Housing, Immigration, Employment, Community Care, Housing Debt, Disability Discrimination, Racial Harassment cases in the Chesterfield and North East Derbyshire areas.

## **Derbyshire Unemployed Workers' Centres**

70 Saltergate, Chesterfield S40 1JR (open Monday to Thursday 9am-3.30am and Friday 9am-12noon)

01246 231441

[info@duwc.org.uk](mailto:info@duwc.org.uk)

DUWC services are also available as follows

**Clay Cross** Adult Education Centre, Market Street (Mondays 9.30am-12.30om)

**Eckington** Resource Centre, John Street (Monday 1.30pm-3.30pm)

**Grassmoor** Community Centre, New Street (Fridays 10am-12noon)

**Holmewood** St Albans Centre (Tuesdays 9.30am-11.30am)

**Staveley** Learning Matters, High Street (Tuesdays and Fridays 9am-12noon and Wednesdays 1pm-4pm)

## **Chesterfield Connexions Centre**

Knightsbridge Court, Shentall Gardens, West Bars, Chesterfield S40 1BA (open Monday, Tuesday, Thursday, Friday 9.30am-4.30pm and Wednesday 9.30am-1pm)

01246 201581

[www.connexions-derbyshire.org.uk](http://www.connexions-derbyshire.org.uk)

## **Chesterfield Jobcentre Plus**

Markham House, Markham Road, Chesterfield S40 1TG

01246 343100

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**Chesterfield College**

Infirmery Road, Chesterfield S41 7NG

01246 500500 (General Enquiries)

01246 500562/563 (Course Information)

[advice@chesterfield.ac.uk](mailto:advice@chesterfield.ac.uk)

[www.chesterfield.ac.uk](http://www.chesterfield.ac.uk)

## 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. Additional support for homeowners is being developed and will be available over the next few months.

### 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 Chesterfield County Court. See the Directory section for further details or visit [www.hmcourts-service.gov.uk](http://www.hmcourts-service.gov.uk).

## Depending on your circumstances you may be eligible for one of two schemes

**1. Homeowners Mortgage Support** may help you reduce your monthly mortgage interest payments to an affordable level for up to two years whilst you get back on track with your finances. The following high street lenders will offer HMS to customers: Lloyds Bank Group (which includes Halifax and Bank of Scotland), Bradford & Bingley, Northern Rock, Royal Bank of Scotland (which includes Nat West and Ulster Bank), Cumberland Building Society and the National Australia Bank Group (which includes Clydesdale and Yorkshire Bank). Other lenders have confirmed that they will join the scheme soon and HSBC, Barclays (including First Plus), Nationwide and Santander (including Abbey and Alliance & Leicester) offer comparable arrangements. You should seek independent money advice about HMS and their equivalents; see the Directory section for local agencies. Visit **Directgov** [www.direct.gov.uk](http://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 biggest provider of houses for rent, in the North East Derbyshire District Council Area, is Rykneld Homes. See the Directory section for full details. Further advice is available at local Citizens Advice Bureau and Chesterfield Law Centre. See the Directory section for full details.

## 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 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 **North East Derbyshire District Council, Rykneld Homes or Chesterfield Borough Council**. See the Directory section for further details

### Who else can help?

#### **National Debtline**

[www.nationaldebtline.co.uk](http://www.nationaldebtline.co.uk),  
0808 808 4000

Your local **Citizens Advice Bureau**, see the **Directory section**

#### **National Homelessness Advice Service**

[www.nhas.org.uk](http://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, 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.

### 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](http://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](http://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; see the Directory section. Call 080 800 13 2 19 or visit [www.connexions-direct.com](http://www.connexions-direct.com).

Chesterfield College offers a range of courses and advice on retraining. See the Directory section. To find other colleges, so that you can contact it directly, visit [www.aoc.co.uk/en/about\\_colleges](http://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](http://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

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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](http://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](http://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 a local university visit **HERO's University Finder** [www.hero.ac.uk](http://www.hero.ac.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. For details of Chesterfield Jobcentre Plus see the Directory section. To find out more visit the **Jobcentre Plus** website [www.jobcentreplus.gov.uk](http://www.jobcentreplus.gov.uk)

If you are a member of a trade union, you can also get help, advice and support 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](http://www.acas.org.uk) or call 08457 474747.

Derbyshire Unemployed Workers' Centres also offer a range of advice and support. See the Directory section for more information.

## 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. See the Directory section for details of Chesterfield Jobcentre Plus. Visit the **Jobcentre Plus** website

[www.jobcentreplus.gov.uk](http://www.jobcentreplus.gov.uk) to access thousands of vacancies online visit **Directgov** [www.direct.gov.uk](http://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:

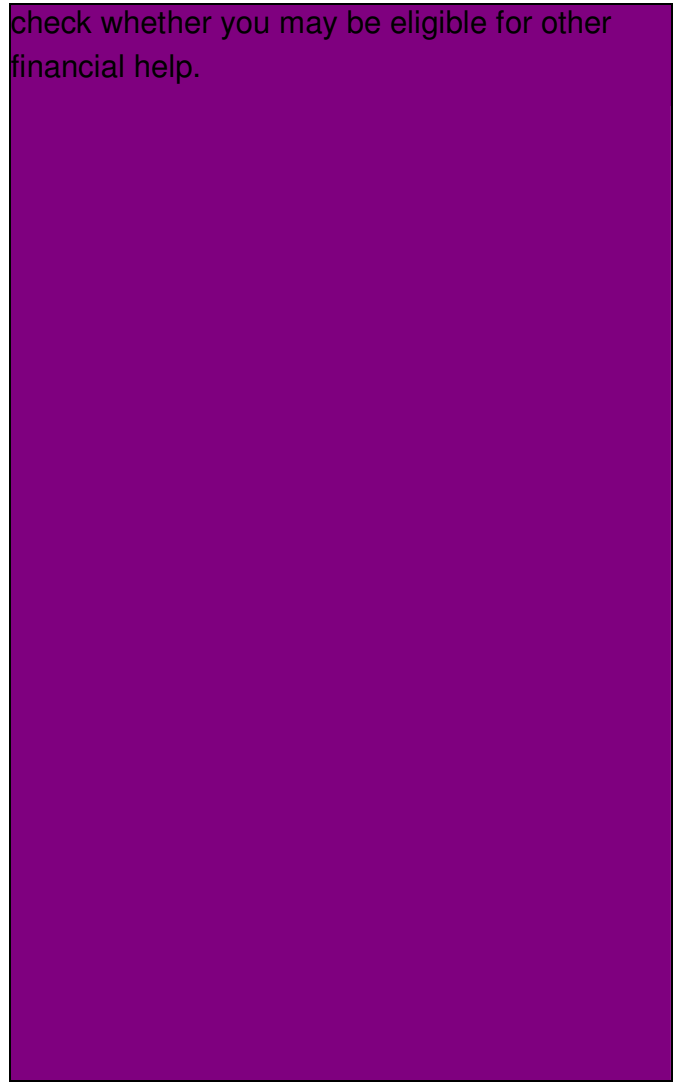
- your National Insurance number;
- details of your rent or mortgage;
- details of your past or present employment;
- adults who live in your home; and
- details of other income and savings, including those of a spouse or partner.

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](http://www.direct.gov.uk/benefitsadviser) to

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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.

If you are still unemployed after six months, from April 2009 we may offer you extra support, including:

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- **help to set up a business** – advice on creating a business plan, plus funding for the first months of trading;
- **new training places** – extra funding for training places to help you get new skills in order to increase your chances of getting a job;
- **volunteering options** – more opportunities to volunteer to help you keep your skills and experience up to date or develop new skills; and
- the **opportunity to be employed** by an employer who may receive a recruitment subsidy and in-work training support.

The longer you are out of work, the harder Jobcentre Plus will work with you. Visit **Directgov** [www.direct.gov.uk](http://www.direct.gov.uk) to search for a job.

## 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 as of October 2008), 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](http://www.direct.gov.uk/nmw) or telephone 0845 6000 678. There is also lots of information from the TUC at [www.worksmart.org.uk](http://www.worksmart.org.uk)

### Help with fuel bills

If you are on a low income and either you are disabled, have a child under five or have an older disabled child, you may be entitled to Cold Weather Payments when temperatures are low. You don't need to apply. You'll get the payment as long as you qualify.

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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 CO<sub>2</sub>** website [www.direct.gov.uk/actonco2](http://www.direct.gov.uk/actonco2) or contact the ACT ON CO<sub>2</sub> 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](http://www.direct.gov.uk/en/MoneyTaxAndBenefits/index.htm)

## Tax credits

If you are responsible for at least one child or young person who normally lives with you, you may qualify for Child Tax Credit. If you work, but earn low wages, you may qualify for Working 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. If you work more than 16 hours a week, you could get Working Tax Credit as well.

If you don't have children, you may also be eligible for Working Tax Credit if you are over 25 and working more than 30 hours a week. If your circumstances change, for example your income falls, you may be entitled to more help.

Call the **Tax Credits Helpline**, 0845 300 3900.

More information about tax credits is available at [www.direct.gov.uk/taxcredits](http://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** 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](http://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 is increasing 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](http://www.direct.gov.uk/debtadvice)

### Where to go for help

- **National Debtline**  
[www.nationaldebtline.co.uk](http://www.nationaldebtline.co.uk)  
0808 808 4000.
- Your local **Citizens Advice Bureau** (see Directory section or visit

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[www.citizensadvice.org.uk](http://www.citizensadvice.org.uk) )

- The new online debt advice gateway on **Directgov**  
[www.direct.gov.uk/debtadvice](http://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](http://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 will 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](http://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](http://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](http://www.direct.gov.uk/agencyworkers) or by calling 0845 955 5105.

To find a trade union use the TUC Union Finder at [www.worksmart.org.uk/unionfinder](http://www.worksmart.org.uk/unionfinder)

## 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. Chesterfield and North East Derbyshire Pensioners Action Group meet on the last Thursday each month at the North East Derbyshire District Council office, see Directory section, except for December. Contact Cameron Philpot on 01246 235998 for more information.

### 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 £124.05 a week for single people or £189.35 a week for couples. From April 2009 the rate for a single pensioner will increase to £130 a week.

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 is being increased by 5 per cent from April 2009. This means that if you are getting a full basic State Pension your weekly income will go up from £90.70 to £95.25.

### Christmas Bonus

There is £60 extra for pensioners this winter on top of the regular £10 Christmas bonus.

### Winter Fuel Payments

You could get up to £250 if you are aged 60-79 or up to £400 if you are aged 80 or over. This is paid automatically if you are getting a state pension or other social security benefit (excluding Housing Benefit, Council Tax Benefit and Child Benefit).

For more information call the **Winter Fuel Payment Helpline**, 08459 151 515, textphone 0845 601 5613.

### Cold Weather Payments

Cold Weather Payments for this year have been tripled to £25 per week. These payments become payable when the average temperature where you live is zero

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degrees Celsius or below for seven consecutive days during the period from 1 November 2008 to 31 March 2009. You do not need to apply. You'll get the payment as long as you qualify.

People aged 70 or over may also 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 CO<sub>2</sub>** 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.

## Help with buying a new home

You may be trying to get onto the property ladder, but struggling to find a suitable mortgage. If you are finding it hard to save for a large enough deposit, there is a number of shared ownership and shared equity schemes 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.

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**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.

Some developers are already taking pre-applications for this scheme. It will be fully open soon.

## **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, you have the option to buy the home. This means that you can take advantage of the low rent to save for a deposit. To apply, find your local **HomeBuy agent** on **Directgov** [www.direct.gov.uk](http://www.direct.gov.uk)

# **Real help for businesses now**

## **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:

If you need help or further assistance with anything or would like more information please contact Natascha Engel MP at 62 Market Street, Eckington S21 4JH, 01246 439018 [engeln@parliament.uk](mailto:engeln@parliament.uk)

- help to secure credit and finance for your business;
- help with managing your business in more difficult times;
- 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](http://www.businesslink.gov.uk/realhelp) or [www.businesslink.gov.uk/eastmidlands](http://www.businesslink.gov.uk/eastmidlands) or by contacting your local Business Link adviser by calling 0845 600 9 006 or emailing [info@businesslinkem.co.uk](mailto:info@businesslinkem.co.uk)

## 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. Further measures to support business have been announced recently and will be introduced soon. This booklet will be updated as help is in place.

### 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.

The **Working Capital Scheme** will secure up to £20 billion of working capital credit lines for ordinary risk companies with a turnover of up to £500 million a year, so ensuring that they are safe from reduction or withdrawal. It will also free 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 to. They aim to make more credit available, which businesses can then benefit from.

## Enterprise Finance Guarantee

If you have a business with an annual turnover of up to £25 million, you could get a loan of up to £1 million for a period of up to 10 years under the Enterprise Finance Guarantee. 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 and Northern Bank have signed up to this scheme, so if you apply for a loan from one of these banks you may be able to benefit from the Government's guarantee. As with any other loan, your bank will decide whether to lend to your business, but the Government's guarantee will mean that some businesses which might otherwise not have been able to borrow will be able to obtain a loan. The Government will be monitoring the implementation of this scheme.

## Regional Loans

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/eastmidlands](http://www.businesslink.gov.uk/eastmidlands) 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,

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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. But interest will still be payable on those taxes where it applies. Over 30,000 businesses have been helped to spread payments in this way, amounting to more than £500 million of tax.

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

### 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/barrguides.htm](http://www.creditmanagement.org.uk/barrguides.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](http://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**

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**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](http://www.businesslink.gov.uk/realhelp) or [www.businesslink.gov.uk/eastmidlands](http://www.businesslink.gov.uk/eastmidlands)

### 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](http://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](http://www.jobcentreplus.gov.uk/employers) and select 'Help with redundancies' to find your local Jobcentre Plus contact. See the Directory section for further information.

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](http://www.acas.org.uk) or call 08457 474747.

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## Recruiting employees

From April 2009, you could get an incentive of up to £1,000 to recruit a person who has been unemployed for over six months, and access to in-work training for that person worth up to £1,500.

More details of how to access this help will be made available shortly on the **Business Link** website [www.businesslink.gov.uk/realhelp](http://www.businesslink.gov.uk/realhelp)

## 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](http://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](http://www.acas.org.uk) or call 08457 474747.

## Solutions for Business

Solutions for Business brings together and simplifies the range of 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](http://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](http://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](http://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.

### 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](http://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](http://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

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training offered fits in with the way your business works and can be tailored to your needs. Chesterfield College provides a range of courses and advice. See the Directory section for further information.

To find other colleges visit [www.aoc.co.uk/en/about\\_colleges](http://www.aoc.co.uk/en/about_colleges) and click on 'Directory'.

**HERO's 'University finder'** [www.hero.ac.uk/uk/universities\\_colleges/index.cfm](http://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](http://www.apprenticeships.org.uk/Employers.aspx) or ring 0800 015 0600.

## 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](http://www.dius.gov.uk/business)

Small and medium-sized firms can access real help through a web portal [www.businesslink.gov.uk/realhelp](http://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

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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. 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.

### **Ofcom**

Further information on call charges and premium rate numbers is available from Ofcom at [www.ofcom.org.uk/consumeradvice](http://www.ofcom.org.uk/consumeradvice)