



Real help for Yorkshire and the Humber

www.realhelpnow.gov.uk

Contents

About this booklet	1
The crisis	2
The Government's response	3
Working internationally, nationally and locally	6
Real help for people now	7
Real help for businesses now	29
Real help for the future in Yorkshire and the Humber	46
Contact information for help in Yorkshire and the Humber	52

About this booklet

The purpose of this booklet is to set out how Britain is taking decisive action to come through the global economic crisis sooner, stronger and fairer. This booklet also tells you about the real help that is available now to families and businesses in Yorkshire and the Humber and where to find it.

The crisis

The world economy is seeing the most difficult economic conditions for generations. All countries have been hit. America has been in recession since December 2007. Europe and Japan have been in recession since the spring of 2008. China too has been badly affected – in only a few months 6 million people have lost their jobs.

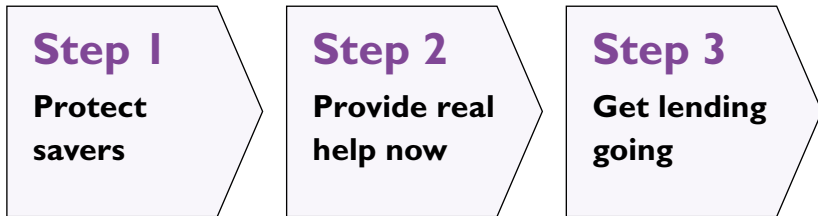
Encouraged by low global interest rates, the banks took on too much risk. They often did not fully understand these risks. As the banks realised they were all exposed to each other's losses, they started cutting off the supply of credit to businesses and mortgage borrowers. This rapidly fed through into sharp falls in trade, production and investment around the world.

The UK, as a trading nation with a proud history of international links and a large financial sector, could not avoid this turmoil and so we too are now in recession.

The banks in our towns and cities are not working as they used to. Local businesses are not able to get the loans and the finance that they need, and mortgages that were advertised all over our high streets only months ago are now much harder to find.

The Government's response

The Government believes that Britain must act decisively. We cannot save every job, save every house and stop every business from going under – but we can take action to protect ourselves from the worst of the storm and begin investing so that we come through it stronger. Since last year we have set out three stages to our action plan.



Step 1

In October 2008, we acted to **protect savers** by preventing the collapse of the entire banking system. In return for our support, we required the banks to keep lending. For banks receiving public help, there will also be a ban on paying cash bonuses to board members. And our help to them was in return for shares, an investment which we aim to sell in the future to get our money back.

Step 2

This was to give the economy a shot in the arm by providing **real help** that puts money in people's pockets and brings 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; and
- an extra £3 billion of investment brought forward for projects that will protect and create jobs.

Almost every country is putting money into the economy now, even if the way they do so varies.

Step 3

The third stage was to **get lending going to the people and businesses who need it** with a package of measures to unblock financial markets, remove uncertainty for banks and provide loan guarantees. Foreign banks and lenders have left the UK, so we need home banks to expand their work, so that more businesses are able to invest for the future, mortgages are once again more widely available, and people who rely on banks for their savings can feel more secure.

Next steps

All the steps we have taken will take time. There are no miracle cures or overnight answers. The Government believes we must next transform the sectors of our economy which will fuel our future prosperity – creating **real hope for the future**. This will include key areas such as low carbon technology, high value manufacturing and digital and creative industries, because we must rebalance our economy and increase our exports to the world. Britain is strong enough to take a big share of the wealth that will be created as the global economy doubles in size.

Working internationally, nationally and locally

Action is required:

- internationally
- nationally and
- locally

On the international stage, we are leading the work to agree international solutions. This year, the UK is chairing the G20 – the group of countries that make up over 80 per cent of the world's economy. In April, G20 leaders meet in London. We believe growth will return faster if we act together. Our goals are to agree:

- no slide back to protectionism, as in the 1930s
- coordinated action to inject money into world economies
- reform of the rules for banks so that everyone is clearer about their businesses – and the risks they are taking

Real help for Yorkshire and the Humber

Like all regions of the UK, Yorkshire and the Humber is facing its share of challenges. Our priority is to ensure that the region is well placed to both weather the recession and quickly take advantage of the recovery. This booklet describes the real help now available to families and businesses and spells out the investment in skills and infrastructure taking place.

Real help for people now

The recession is having a real impact on individuals and families and many need extra support. So a new range of government help is being made available for those who need it, from homeowners with difficulties paying their mortgages, to workers facing redundancy and people seeking employment or training.

This section 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.

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. Your local county court can tell you more. Visit [www.hmccourts-service.gov.uk/HMCCSCourtFinder].

Depending on your circumstances you may be eligible for one of two 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, or if you are on the lowest income and have limited savings. This help has been extended to increase the maximum amount of capital borrowed on which we will meet the interest payments.

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.

Contact your **local council housing department** or local **Citizens Advice Bureau** [www.citizensadvice.org.uk] for more details. Turn to page 53 for contact 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 **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, 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.

For more information, 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, call 0845 0521 040 or visit [www.nextstepyorkshireandthehumber.org.uk].

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** on 0800 015 0600, or visit [www.apprenticeships.org.uk].

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].

Skills for Jobs programmes

For people not currently in work, the Yorkshire and Humber Skills for Jobs programmes offer tailored training to help prepare you for work in specific sectors that have skills shortages and vacancies. They also provide support and employability training

for long-term unemployed people. For more information, contact your local Learning and Skills Council (see page 53) or Jobcentre Plus (see page 54).

ICT Skills Fund

If you are facing redundancy, the Yorkshire and Humber Information and Computer Technology Skills Fund can help your employers pay for ICT training at NVQ Level 1 for you. For more information, contact your local Learning and Skills Council (see page 53) or Jobcentre Plus (see page 54).

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 see the list on page 55 or visit **HERO's University Finder** [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.

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 59 Jobcentres in Yorkshire and the Humber 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

In Yorkshire and Humber, Jobcentre Plus handles over 30,000 vacancies each month, and gives customers who are under notice of redundancy or are newly unemployed with access to those vacancies, plus advice on job search, help with writing a new CV and filling in applications, retraining and skills advice and rent or mortgage help.

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:

- **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] 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), 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

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.

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.

In the Barnsley, Doncaster, Rotherham and Sheffield council areas, the **Save 'n' Warm scheme** offers free or discounted cavity wall insulation and loft insulation, depending on whether you are on any qualifying benefits. To register your interest, call the Energy and Sustainability Team at Doncaster Metropolitan Borough Council on 0800 028 1067 or email [savenwarm@doncaster.gov.uk].

The Kirklees Council **Warm Zone** initiative will offer free loft and cavity wall insulation to all suitable homes by the end of 2010. It also provides benefit and debt checks, home appreciation loans, fire safety checks, water conservation advice and free carbon monoxide detectors. For more information, call 0800 512 512 or visit [www.kirklees.gov.uk/warmzone].

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].

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** on 0845 300 3900.

More information about tax credits is available at [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 from April 2009 will help to solve this. More information will be available soon.

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 (CAB) can also provide you with help and advice on debt, including helping you work out repayments and negotiate with creditors. 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. Visit [www.citizensadvice.org.uk/index/getadvice.htm] to find your nearest CAB.

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].

Moneydeclared from the **Financial Services Authority** gives facts about financial products and services, to help you to make an informed decision
[www.moneydeclared.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].

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 £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** on 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 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.

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.

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 are a number of shared ownership and shared equity schemes to help you.

All households earning less than £60,000 a year who wouldn't otherwise be able to afford to buy are now eligible for these schemes. To apply, contact your local **HomeBuy agent**. Contact details are provided on page 54 or on the Directgov website [www.direct.gov.uk].

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.

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 for any of these schemes, contact your local **HomeBuy agent**. Contact details are provided on page 54 or on the Directgov website [www.direct.gov.uk].

HomeBuy Plus

If you are a tenant of Leeds City Council, Harrogate Borough Council, City of York Council or a housing association in these areas, or are registered on their waiting list or low cost home ownership list, you may qualify for help from Homebuy Plus

to buy outright a home (old or new) on the open market in the districts of Harrogate or York, or some selected areas in North Leeds. You will pay between 55 and 65 per cent of the market value of the property through a mortgage from a qualified lender and/or your savings, and receive an equity loan for the remaining 35 to 45 per cent. For further information and to receive an application form, contact Guinness Northern Counties on 0845 603 7604.

Real help for businesses now

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;
- 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 calling your local Business Link adviser on 0845 600 9 006.

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 keep lending moving, especially for 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. 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 who 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.

For more information, visit the **Business Link** website [www.businesslink.gov.uk/realhelp].

Regional Loans

If your business hasn't been able to secure funding from a bank under the Enterprise Finance Guarantee, you may be eligible for a loan or other support from Yorkshire Forward, the Regional Development Agency. Your local Business Link can advise on what additional financial help is available. Call 0845 600 9 006 or visit [www.businesslink.gov.uk].

Connect Yorkshire

Connect Yorkshire matches innovative, ambitious companies with investors looking for growth. They also hold an investment forum twice a year – a platform for you to present your business plans to venture capitalists, business angels and other funding providers – and can help you make your business plan more relevant and attractive to potential investors. For more information, visit [www.connectyorkshire.org].

South Yorkshire Investment Fund

The South Yorkshire Investment Fund offers investment and mentoring support to small and medium-sized firms located in or relocating to South Yorkshire. Investment options include:

- seedcorn finance from £15,000 to £500,000 to fund early-stage proof of concept and commercialisation for technology and knowledge-based businesses
- business loans, usually in the form of an unsecured loan between £15,000 and £150,000, to fund expansion
- equity-linked investments from £100,000 to £2.5 million, with minority equity stakes and competitive interest rates.

For more information and to find out if your business qualifies, visit [www.syif.com].

Partnership Investment Fund

Small and medium-sized businesses in areas in Yorkshire, the Humber and North Lincolnshire that are unable to raise finance from traditional sources may be able to secure a loan

from £5,000 to £100,000 or equity finance from £100,000 to £1 million (over a 4 to 5-year term) through the Partnership Investment Fund. For more information and to find out if your business is eligible, contact [www.partnershipif.co.uk].

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** on 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] or call the Business Payment Support Service on 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/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** on 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.

Business Link Yorkshire

Business Link Yorkshire is the single point of contact for advice and access to public, private and voluntary sector help to start up, develop and grow your business in the Yorkshire and the Humber region. Business Link Yorkshire provides free and impartial advice that is tailored to meet the needs of individual businesses. For more information, call Business Link on 0800 600 9 006, visit [www.businesslinkyorkshire.co.uk] or email [info@businesslnkyorkshire.co.uk].

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, 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. Call 08457 47 47 47 or visit the **ACAS** website at [www.acas.org.uk].

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.

For more information, visit the **Business Link** website [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].

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 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].

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.

UKTI provides the TradeYorkshire service specifically to help businesses in this region start exporting, or expand their activity into new and more difficult markets. Call **TradeYorkshire** on 0845 6048 048 or visit [www.tradeyorkshire.com], or **UKTI** on 020 7215 8000 or at [www.uktradeinvest.gov.uk].

Help with bidding for contracts

Small and medium-sized businesses can get help from **Virtual Enterprise Networks** to come together and win access to new commercial opportunities, more customers and bigger contracts, by collaborating to offer more competitive proposals under one contract. For more information, visit [www.VENGroup.com].

The **NHS Commercial Procurement Collaborative** works with local businesses to help them tender more effectively for NHS contracts, facilitate collaborative bids and break down some of the barriers faced by small and medium-sized firms. For more information, visit [www.yhcpc.nhs.uk].

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 at [www.businesslink.gov.uk/realhelp].

Yorkshire Forward supports a number of initiatives to help smaller businesses make environmental improvements.

WhyWaste is a free, online advice and resource exchange for businesses in Yorkshire and the Humber, which helps prevent waste that could be used from reaching landfill. Visit [www.whywaste.org.uk] to register your waste for free.

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 [www.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 calling 0800 015 5545 or visiting [www.traintogain.gov.uk/Helping_Your_Business].

ICT Skills Fund

The Yorkshire and Humber Information and Computer Technology Skills Fund helps employers pay for ICT training at NVQ Level 1 for workers that are facing redundancy. For more information, contact your local **Learning and Skills Council** (see page 53) or **Jobcentre Plus** (see page 54).

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 contact details for your **closest college**, click on 'Directory' at [www.aoc.co.uk/en/about_colleges].

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

Help for manufacturers

Yorkshire Forward supports a range of initiatives to help manufacturing industries in Yorkshire and the Humber become more successful.

CenFRA helps food and drink manufacturing companies use robotics and automation to become more innovative and competitive, with help from the UK's leading experts at the University of Salford. For more information, visit [www.cenfra.co.uk].

The **Manufacturing Advisory Service** for Yorkshire and the Humber provides manufacturers in the region with advice and support to improve their profitability through lean manufacturing. For more information, visit [www.mas-yh.co.uk].

The **Logistics Institute** works with manufacturing and service organisations of all sizes in the region to improve the efficiency and effectiveness of their supply chains. The institute offers training, consultancy and research services, technology development and demonstrations, incubation space for start-up businesses and advice on supply chain management software. For more information, visit [www.yorkshire-forward.com/helping-businesses/improve-your-business/best-practice/logistics/institute-of-logistics].

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 apprentices up to the equivalent of A level.

In January 2009 a new service was launched to offer employers free web-based vacancy advertising when recruiting an Apprentice.

For more information on Apprenticeships and how to advertise a vacancy, visit the **Apprenticeships Service** website [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].

Grant for Research and Development

The Grant for Research and Development aims to help start-up businesses and small and medium-sized firms carry out research and development work on technologically innovative products and processes.

Firms with less than 250 employees make up 99 per cent of businesses in Yorkshire and the Humber, and it is anticipated that Grants for Research and Development will support at least 185 projects across the region.

Grants up to £500,000 are available to fund 60 per cent of the cost of R&D projects, providing firms can fund the balance themselves. For more information on briefing sessions that offer advice to potential applicants, or to make an application, visit [www.yorkshire-forward.com], or call Business Link on 0845 600 9 006.

Industrial Research and Development Awards

Large companies with a base in Yorkshire and the Humber, or moving to the region, may be able to get grant help to fund industrial research and pre-competitive development projects that have a total value of between £650,000 and £2.5 million. For more information and to make an application, visit [www.yorkshire-forward.com/helping-businesses/funding-for-businesses/rd-funding].

Centres of Industrial Collaboration

Yorkshire Forward (the Regional Development Agency) has established several Centres of Industrial Collaboration (CICs) to help businesses of all sizes to access the innovation, technology and expertise of world-leading university research and development facilities. The CICs' expert knowledge and facilities in the healthcare, pharmaceutical, chemical, biotechnology, aerospace, digital/electronic, food and drink and automotive sectors can translate into commercial benefits for local businesses. For more information, visit [www.yorkshirecic.com].

KnowledgeRICH

KnowledgeRICH is a free service that connects businesses who want to innovate with a network of experts at universities in Yorkshire and the Humber. After establishing a company's needs, the enquiry is broadcast to the region's universities. Within seven working days, the company will receive proposals back from those who feel they have the right expertise to help. For more information, visit [www.knowledge-rich.com].

Real help for the future in Yorkshire and the Humber

As part of our action plan, the Government is accelerating £3 billion of investment. This will benefit Yorkshire and the Humber, especially through investment in new homes, improved transport links, better healthcare and skills.

Investment in housing and regeneration

The Government is investing almost £1.4 billion in housing in Yorkshire and the Humber (2008-2011).

Key housing and regeneration projects in the region include:

- Sheffield – a flagship project, part of the revival of Sheffield city centre, to transform Park Hill, the largest Grade II* listed building in England, into high-quality mixed-tenure housing for a vibrant 21st century neighbourhood.
- Bradford – a community-led £50 million ten-year regeneration programme in the Park Lane, Marshfields and West Bowling areas, to carry out demolition and redevelopment, including a one-stop housing advice service and help for residents to maintain and improve the external appearance of their properties.
- Bradford – over £50 million to deliver the first city centre park in the country for over 50 years and to pave the way for a new business district.

- Barnsley, Doncaster and Wakefield – joint Council projects to tackle low housing demand, abandonment and market vulnerability in areas with a common coalfield legacy. By the end of March 2009 over 910 houses will have been demolished, over 2,340 houses improved, and over 460 new homes built.
- Leeds – a housing scheme on the Swardcliffe estate, to include selective demolition and tenure diversification as well as refurbishment and ongoing repair and maintenance of remaining council housing.
- Leeds – a major project to provide opportunities for adults with learning disabilities or mental health needs to live independently, by providing high-quality purpose-built properties on a number of sites across the city.
- Leeds – over £60 million investment in sites in Holbeck and Beeston to enhance the city's cultural offer through a new arena and bring forward development opportunities along the Aire Valley.
- Hull – £40 million for key developments within the city's masterplan, including building on the early success of the World Trade Centre.
- Sheffield – over £20 million to support the delivery of the Heart of the City masterplan, with a focus on digital and creative media, innovation and services.

And as part of the Government's Warm Front programme £150 million of new and accelerated investment will be made nationally in free or subsidised heating and energy efficiency measures for low income households. Around 8,700 households in Yorkshire and the Humber could receive free or subsidised heating or energy efficiency support as a result of this investment.

Investment in roads and railways

The Government is bringing forward £700 million nationally to increase capacity on the motorways and other critical highways and to accelerate the delivery of up to 200 new carriages on the rail network, including around £60 million that will be spent on purchasing rolling stock that will be used in Yorkshire and the Humber. This builds on over £1.2 billion of investment in the region during 2007-8.

Key investments in the transport network include:

- £68 million on upgrading six miles of the A1, between Bramham and Wetherby, to motorway standard
- £61.2 million on the Scarborough Integrated Transport Scheme, including diversion of the A165 single carriageway and two year-round park-and-ride sites
- £47.1 million for the Hemsworth to A1 Link Road
- £41.5 million for the A628 Cudworth and West Green Bypass in Barnsley

- £35.7 million for the A638 Quality Bus Corridor in Doncaster, including bus priority measures and two park-and-ride sites
- £30.5 million for the Kirklees Major Maintenance Scheme
- £18.4 million on the Glasshoughton Coalfields Link Road to ease congestion at J31 of the M62
- £11.7 million for the Bridlington Integrated Transport Scheme
- £10 million for the Brigg line in South Humber to allow the scheduled movement of freight trains
- Improvements to the southern section of the A1 Dishforth to Barton to improve safety, reduce congestion and improve journey time reliability
- Additional train carriages to serve Leeds and Sheffield in the peak commuting hours each day, and for TransPennine Express services linking the region with other major cities across the North of England
- Planned introduction of controlled use of the hard shoulder as an extra lane on key stretches of the M1 and M62 motorways

Investment in education and skills

The Government is accelerating £800 million of investment in schools across England. In Yorkshire and the Humber, this builds on almost £3.8 billion of investment committed to schools over the last 11 years.

As part of the Government's Building Schools for the Future investment programme, Sheffield North Special Educational Needs school and High Storrs school in Sheffield are due to open in 2010 and 2011.

Skills investment is also vital for the region – 22,160 learners in Yorkshire and the Humber have benefited from Train to Gain learning programmes. In addition, new colleges are being built in the region:

New further education colleges	Completion due
Sheffield College	August 2009
Bishop Burton College, Beverley	September 2009
East Riding College, Bridlington	September 2009
Park Lane College, Keighley	January 2010
Wyke Sixth Form College, Hull	February 2010
Selby College	June 2011

Investment in the NHS

Investment programmes for the NHS in Yorkshire and the Humber are continuing to build a stronger healthcare infrastructure for the region. Schemes underway include:

Project	Investment	Completion due
New hospitals to replace Pinderfields, Wakefield, and Pontefract General Infirmary.	£353m	2010
New Primary Care Centres in Hull at Orchard Park, Bilton Grange, and Kingswood.	£21m	2009
A new Primary Care Centre in Rotherham.	£14m	2009

Project	Investment	Completion due
A new Adult Mental Health unit in Grimsby.	£13m	2010
Bingley Locality Hub. A new unit near Bradford providing GP services (including minor surgery) and a range of community, therapy and other services.	£12m	2010
A new personality disorder centre at Humber Mental Health Teaching NHS Trust.	£9.5m	2009

Contact information for help in Yorkshire and the Humber

Connexions

There are many Connexions contact points in Yorkshire and the Humber. Address, telephone number, website address and details of opening hours are available at [www.connexionsdirect.com/index.cfm].

County courts

To contact your local county court check your telephone directory or visit [www.hmcourts-service.gov.uk/HMCSCourtFinder].

Government Office for Yorkshire and the Humber

Lateral, 8 City Walk, Leeds, LS11 9AT.
Call 0113 341 3000 or email [yhenquiries@goyh.gsi.gov.uk].

Regional Development Agency

Yorkshire Forward, Victoria House, 2 Victoria Place, Leeds, LS11 5AE.
Call 0113 394 9600, visit [www.yorkshire-forward.com] or email [info@yorkshire-forward.com].

Business Link in Yorkshire

1 Capitol Court, Capitol Business Park, Dodworth, Barnsley, S75 3TZ.
Call 0845 6 048 048 or email [info@businesslinkyorkshire.co.uk]

Learning and Skills Council

Humber LSC

4 Earl's Court, Henry Boot Way, Hull, HU4 7DY.

Call 0845 019 4153 or email [humberinfo@lsc.gov.uk]

North Yorkshire LSC

7 Pioneer Business Park, Amy Johnson Way, Clifton Moorgate, York, YO30 4TN.

Call 0845 019 4146 or email [northyorkshireinfo@lsc.gov.uk]

South Yorkshire LSC

The Straddle, Victoria Quays, Wharf Street, Sheffield, S2 5SY.

Call 0845 019 4171 or email [southyorkshireinfo@lsc.gov.uk]

West Yorkshire LSC

Mercury House, 4 Manchester Road, Bradford, BD5 0QL.

Call 0845 019 4169 or email [westyorkshireinfo@lsc.gov.uk]

Citizens Advice Bureau

To find the Citizens Advice Bureau closest to you, enter your postcode at the Citizens Advice Bureau website

[www.citizensadvice.org.uk/index/getadvice.htm].

Local councils

To find contact information for your local council, search at

[www.direct.gov.uk] or check your local telephone directory.

Jobcentre Plus

There are 59 Jobcentres in the Yorkshire and the Humber region. Call 0845 6060 234 or find details of your nearest Jobcentre by visiting [www.jobcentreplus.gov.uk].

nextstep

Call 0845 0521 040 or visit [www.nextstepyorkshireandthehumber.org.uk]

Tax offices

To identify the right tax office to deal with claims for individuals, employers, the self-employed and corporation tax, please use the HMRC Tax Office finder at [<http://search2.hmrc.gov.uk/kbroker/hmrc/locator/locator.jsp>].

HERO University Finder web address

[www.hero.ac.uk/uk/universities___colleges/yorkshire_and_humber]

Home Buy agents

In North Yorkshire and the Humber

Joseph Rowntree Charitable Trust

The Garden House, Water End, York, YO30 6WQ.
Call 0800 633 5670, visit www.jrht.org.uk or email [homebuy@jrht.org.uk]

In West and South Yorkshire

my4walls

44 Call Lane, Leeds, LSI 6DT
Call 0113 243 6893, visit [www.my4walls.org.uk] or email [enquiries@my4walls.co.uk]

More information about the Homebuy scheme, including Homebuy agent details, can be found on the Homes and Communities Agency web site at [www.homesandcommunities.co.uk/home_buy].

Train to Gain contacts

To find local contacts, visit [www.traintogain.gov.uk/In_your_Region/Yorkshire_and_the_Humber]
or call 0800 015 55 45.

Universities

University of Bradford

Call 01274 232323 or visit [www.bradford.ac.uk]

University of Huddersfield

Call 01484 422288 or visit [www.hud.ac.uk]

University of Hull

Call 01482 346311 or visit [www.hull.ac.uk]

Leeds College of Music

Call 0113 222 3400 or visit [www.lcm.ac.uk]

Leeds Metropolitan University

Call 0113 812 0000 or visit [www.leedsmet.ac.uk]

University of Leeds

Call 0113 243 1751 or visit [www.leeds.ac.uk]

Sheffield Hallam University

Call 0114 225 5555 or visit [www.shu.ac.uk]

University of Sheffield

Call 0114 222 2000 or visit [www.sheffield.ac.uk]

York St John University

Call 01904 624624 or visit [www.yorks.ac.uk]

University of York

Call 01904 430000 or visit [www.york.ac.uk]

Cabinet Office
22 Whitehall
London SW1A 2WH

Telephone: 020 7276 1234

Web address: www.cabinetoffice.gov.uk

Publication date: March 2009

© Crown copyright 2009

The text in this document may be reproduced free of charge in any format or media without requiring specific permission. This is subject to the material not being used in a derogatory manner or in a misleading context. The source of the material must be acknowledged as Crown copyright and the title of the document must be included when reproduced as part of another publication or service.

The material used in this publication is constituted from 50% post consumer waste and 50% virgin fibre.

Ref: 293231 / 0209

Prepared for Cabinet Office by COI