



Real help for the North West

www.realhelpnow.gov.uk

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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 the North West 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.

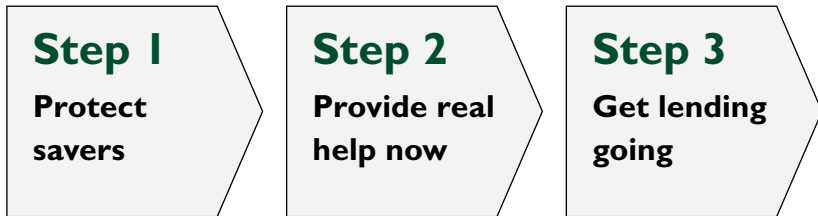
Encouraged by low global interest rates, the banks took on too much risk. They often did not fully understand these risks. As the banks realised they were all exposed to each other's losses, they started cutting off the supply of credit to businesses and mortgage borrowers. This rapidly fed through into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

Like all regions of the UK, the North West 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. In the North West, many councils have joined forces with local Citizens Advice Bureaux, Housing Associations and organisations such as Shelter to make sure that you have access to free independent advice on these matters. 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. Turn to page 53 for county court locations, or visit [www.hmcourts-service.gov.uk/HMCSCourtFinder].

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 56 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, visit [www.nextstepnorthwest.org.uk] or call 0800 434 6129, or visit [www.nextstepgreatermanchester.org.uk] or call 0800 107 4060.

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].

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 57 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 474747.

If you are looking for a new job

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

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

If you need to claim benefits

If you are unemployed, you can find information about Jobcentre Plus services and benefits online. The usual benefit is Jobseeker's Allowance (JSA), which you can claim over the phone. You will also be given an appointment to come into one of over 100 Jobcentres in the North West for personal help and advice on finding work.

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

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

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

Textphone 0800 023 4888.

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

Extra support to help you back to work

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

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

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.

The Energy Savings Trust has established three advice centres in the North West to provide free advice and information on CO₂ reduction and energy efficiency, and practical support to make changes. For more information, call 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].

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, or for more information visit [www.direct.gov.uk/taxcredits].

Help with money problems

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

Debt relief

The cost of becoming bankrupt means that at the moment the very poorest do not always get the opportunity to make a fresh start. **Debt Relief Orders** 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 57 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 57 or on the Directgov website [www.direct.gov.uk].

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 the bank under the Enterprise Finance Guarantee, you may be eligible for a loan or other support from the North West Regional Development Agency.

More information is available from **Business Link** on 0845 600 9 006 or at [www.businesslink.gov.uk/northwest].

Small loans for business

Loans of £3,000 to £50,000 are available to individuals, small business owners and social enterprises to start up and expand, if they have a viable business plan but have been unable to secure commercial finance.

Venture capital and loan funding

Loans from £50,000 to £250,000 and equity and mezzanine funding up to £2 million to support business growth is available to companies that have a viable business plan, but have been unable to secure commercial finance.

Northwest Business Angels

Investment of between £10,000 and £500,000 may be available to new or expanding businesses from a regional network of private equity investors.

Grant for Business Investment

Grants are available to help businesses invest in buildings, plant and machinery and equipment that will support the creation of new jobs or safeguard existing ones. Grants range from 10 to 35 per cent of project costs, depending on the location and size of the business, with a maximum project value of £100,000.

For more information on the regional finance schemes listed above, call **Business Link** on 0845 600 9 006 or visit [www.businesslink.gov.uk/northwest].

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 Northwest

Business Link Northwest can give you help to grow an existing business, start a new business, or stabilise your business. Its staff have expertise in particular sectors, accessing finance and helping businesses to innovate, and their help is available face-to-face, online or by phone.

Call Business Link on 0845 600 9 006 or visit [www.businesslink.gov.uk/northwest].

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 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].

Manufacturing Advisory Service

The Manufacturing Advisory Service helps small and medium-sized manufacturing firms across the North West to reduce costs and improve productivity. Funding of up to 50 per cent is available for up to 30 days on-site consultancy and training support to implement improvements such as LEAN and Six Sigma.

For more information, call **Business Link** on 0845 600 9 006 or visit [www.businesslink.gov.uk/northwest].

Help with exporting

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

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

Reduce waste and save energy

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

For more information, visit the **Business Link** website at [www.businesslink.gov.uk/realhelp], or call 0845 600 9 006.

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]. Local contacts are provided on page 58.

Leadership and management skills

Organisations in the North West with 5 to 999 employees can get grant funding of up to £1,000 (matched by £500 from the business) to pay for training for each of up to six managers or leaders.

For more information, call **Business Link** on 0845 600 9 006 or visit [www.businesslink.gov.uk/northwest].

Mentoring for North West businesses

From summer 2009, free mentoring for leaders and managers of small businesses in the North West will be available, to support business performance and growth.

For more information, call **Business Link** on 0845 600 9 006 or visit [www.businesslink.gov.uk/northwest].

Coaching for high growth

Intensive individual coaching through workshops, networks and online resources is available to create and develop new and existing businesses in the North West with high growth potential (£500,000 turnover for new businesses within 3 years, or small and medium-sized firms capable of 20 per cent growth a year).

For more information, call **Business Link** on 0845 600 9 006 or visit [www.businesslink.gov.uk/northwest].

Coaching for international trade

Advice and funding for coaching through workshops, networks and online resources is available to support North West businesses with preparation, entry and expansion into overseas markets. Financial support is also available for small and medium-sized businesses to help with the costs of overseas trade fairs and missions, international travel and market reports.

For more information, call **Business Link** on 0845 600 9 006 or visit [www.businesslink.gov.uk/northwest]

Helping specific sectors

Business Link in the North West can offer sector business information, networking, supply chain and business development opportunities to all businesses in the following sectors:

- Aerospace
- Automotive
- Advanced flexible materials
- Chemicals
- Food and drink
- Bio pharmaceutical and healthcare
- Energy and environmental technologies
- Digital and creative
- Finance and professional

For more information, call **Business Link** on 0845 600 9 006 or visit [www.businesslink.gov.uk/northwest].

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/uk] also 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 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].

Innovation vouchers

Innovation vouchers are also available to businesses in the North West to fund research and development from universities, colleges or private sector research establishments in the region. Up to £3,000 is available, which can be pooled with other businesses to create a larger project.

For more information, call **Business Link** on 0845 600 9 006 or visit [www.businesslink.gov.uk/northwest].

Real help for the future in the North West

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

Investment in housing and regeneration

The Government is investing over £830 million in housing for the North West (2008-11). £526 million is being invested to provide affordable housing for rent or for low cost home ownership. £305 million is being allocated to local authorities for housing purposes, such as improving the quality of existing housing.

In addition, the Government expects to invest over £530 million from 2008 to 2011 in the North West to restructure housing markets in areas where there is low demand for existing housing. This Housing Market Renewal funding has been allocated to the following projects:

- Pennine Lancashire – £150 million of housing refurbishment, clearance and new building in parts of Blackburn, Darwen, Bacup, Accrington, Nelson and Burnley
- Merseyside – £152 million of renewal activity focusing on low demand areas such as the Klondyke and Bedford Queens areas of Sefton, the Stanley Park, Anfield, Kensington and Eastern Approaches areas of Liverpool, and the Rock Ferry area of Wirral

- Manchester/Salford – £140 million of renewal and refurbishment in areas around the thriving City Centre, including a 180-acre clearance area in New Broughton and the construction of 3,500 new dwellings
- Oldham/Rochdale – £90 million of refurbishment and construction of new houses on former commercial sites in Werneth, Derker, Hathershaw and Central Rochdale
- West Cumbria – £6 million of housing renewal to complement the redevelopment of the Barrow Waterfront

The Government has also announced six new Growth Points within the North West, where additional housing will be provided over and above existing allocations in the Regional Spatial Strategy. Over £30 million has been allocated to help finance the start up of the Growth Points and the provision of a high proportion of affordable housing will be a priority. The Growth Point areas are:

- Greater Manchester – additional houses will be built within Manchester, Salford, Trafford and Bolton
- Liverpool/Wirral – additional dwellings are being proposed on derelict land on the waterfront
- Central Lancashire – sites will be brought forward in Preston, Chorley, South Ribble and Blackpool

- Mid Mersey – sites in Halton, Warrington and St Helens will be developed to take advantage of the area's communications network
- West Cheshire – additional development is being proposed in Chester, Ellesmere Port, Northwich and Winsford on surplus public sector land
- Carlisle – additional housing will be brought forward to support the City's economic growth ambitions

In addition, the region has received £26.4 million in Disabled Facilities Grants to enable disabled people to continue to live independently by paying for adaptations to their homes.

£150 million of new and accelerated investment for the Government's Warm Front programme will provide free or subsidised heating and energy efficiency measures for low income households. Around 17,000 households in the North West could receive free or subsidised heating or energy efficiency support as a result of this investment.

Other key redevelopment projects in the North West include:

- Media City – £1 billion initiative between the public and private sector at Salford Quays, to accommodate 1,500 new businesses (including BBC relocation), create 15,000 new jobs and provide 2,000 new residential units

- University of Cumbria – a new and upgraded estates strategy totalling £182 million, to support the newly-created University of Cumbria, providing new jobs, business growth and skills training
- Waterfront Business Park, Barrow – an £80 million scheme to provide a new high-quality environment and sustainable Business Park for employment use on Barrow’s waterfront, with the potential to create 1,500 new jobs
- Mersey Multi-modal Gateway, Widnes, Halton – a £40 million scheme to reclaim a contaminated site, helping secure a major new end user with the potential to create up to 1,200 new jobs

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 up to £70 million that will be spent on purchasing rolling stock that will be used in the North West. In the North West, investment in key transport infrastructure includes:

- £352 million of planned funding for local integrated transport between (2008-11) and £320 million on highways capital maintenance, including exceptional maintenance schemes

- £51.6 million A34 Alderley Edge and Nether Alderley Bypass in Cheshire, due for completion in 2011.
- £13.1 million for eight local authorities to carry out improvements to roads transferred to them under the de-trunking programme
- Over £7 million over three years for the North West's three new cycling demonstration towns in Blackpool, Chester and Southport
- Significant rail investment in the West Coast Main Line upgrade (now nearing completion) with service improvements including:
 - Increased Manchester/London frequency, with an average journey time of 2 hours and 8 minutes
 - Hourly London/Liverpool service with an average journey time of 2 hours and 9 minutes
 - An Hourly service between Chester and London

Investment in education and skills

The Government is accelerating £800 million of investment in schools across England. In the North West, this builds on almost £4.3 billion of investment committed to schools over the last 11 years.

As part of the Government's Building Schools for the Future investment programme, a number of new schools are being built in the North West:

School	Opening due
Christ the King Catholic and Church of England Centre for Learning, Knowsley	2009
Halewood Centre for Learning, Knowsley	2009
Kirkby Sports College and Centre for Learning, Knowsley	2009
South Huyton Centre for Learning, Knowsley	2009
Prescot & Whiston Centre for Learning, Knowsley	2009
All Saints Centre for Learning, Knowsley	2009
Prescot & Whiston Catholic Centre for Learning, Knowsley	2010
Sir John Thursby Special School, Knowsley	2009
Sir John Thursby, Lancashire	2009
Marsden Heights, Lancashire	2010
Unity, Lancashire	2010
Blessed Trinity, Lancashire	2010
Hameldon, Lancashire	2010
Lower Lee, Liverpool	2010
Alsop, Liverpool	2011
Piper Hill, Manchester	2009

School	Opening due
St. Matthew's RC, Manchester	2009
Our Lady's RC, Manchester	2008
Buglawton Hall, Manchester	2010
New SEN, Manchester	2009
King David High, Manchester	2010
Burnage Boys, Manchester	2010
Levenshulme Girls, Manchester	2010
The Grange, Manchester	2010
St Anne's Academy, Rochdale	2010

Other funding allocated to schools in the North West region includes:

- £247.5 million (2009-11) for all local authorities in the region to roll out the Primary Capital Programme
- £80 million (2009-11) to local authorities to support the provision of facilities for delivery of 14-19 diplomas and to improve special educational needs facilities
- £50 million in funding over three years (from April 2008) for the ten Greater Manchester local authorities, as part of the Greater Manchester Challenge.
- £6.5 million (2008-09) to each of the Knowsley, Manchester and Wigan local authorities, to pilot the 15-year Primary Capital Programme

Skills investment is also vital for the region – 37,720 learners in the North West have already benefited from Train to Gain learning programmes. In addition, new colleges are being built in the region:

Higher/further education developments	Due
Aquinas College	September 2010
Bury College	July 2009
Loreto College	September 2010
Trafford College	November 2011
Stockport College of Further and Higher Education	July 2010
Carmel College	August 2010
Mid-Cheshire College of Further Education	June 2010
South Cheshire College	September 2010
Blackpool Sixth Form College	July 2009
Burnley College	August 2009
Cardinal Newman College	Phase 2 July 2009

Investment in the NHS

Investment programmes for the NHS in the North West are continuing to build a stronger healthcare infrastructure, including:

Project	Investment	Completion Due
Adult and children's facilities, Manchester Royal Infirmary	£530m	June 2009
Redevelopment of Whiston and St Helens Hospitals	£330m	August 2010
Redevelopment of Salford Royal Hospital	£196m	Early 2012
Redevelopment of the Tameside General Hospital	£112m	July 2010
Radiotherapy unit and medical beds, Oldham Hospital	£33m	May 2010
Community Hospital, St Catherine's Hospital, Birkenhead	£32m	August 2011
Woman's and newborn unit, Burnley General Hospital	£30m	September 2010
New women and children's unit at North Manchester Hospital	£25m	March 2010
Primary care centre, Whitegate Drive, Blackpool	£24m	Mid 2009
Community Hospital, St Thomas's, Stockport	£22m	February 2011

Project	Investment	Completion Due
Community facilities, Blackburn town centre	£19m	October 2010
Primary care centre, south Blackpool	£16m	2010
Primary care centre, north Blackpool	£15m	February 2009
Community facilities, Heywood, Wardleworth and Hamer	£15m	September 2009
Community facilities, Leigh Infirmary	£11m	October 2010
Community facilities, Royton	£11m	November 2010
Treatment centre, Bolton town centre	£11m	August 2011
Low House development, St Helens	£10m	February 2010

Contact information for help in the North West

Connexions

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

County courts

See the list below for your local county court. Check your telephone directory or visit [www.hmcourts-service.gov.uk/HMCSCourtFinder].

- Accrington County Court
- Altrincham County Court
- Barrow-in-Furness County Court
- Birkenhead County Court
- Blackburn County Court
- Blackpool County Court
- Bolton Combined Court Centre
- Burnley Combined Court Centre
- Bury County Court
- Carlisle Combined Court Centre
- Chorley County Court
- Crewe County Court

- Kendal County Court
- Lancaster County Court
- Leigh County Court
- Macclesfield County Court
- Manchester County Court
- Nelson County Court
- Northwich Magistrates' and County Court
- Oldham County Court
- Penrith County Court
- Preston Combined Court Centre
- Rawtenstall County Court
- Salford County Court
- Southport County Court
- St. Helens County Court
- Stockport County Court
- Tameside County Court
- Warrington & Runcorn County Courts
- Whitehaven County Court
- Wigan County Court

Government Office for the North West Manchester Office

City Tower, Piccadilly Plaza, Manchester, M1 4BE.
Call 0161 952 4000, visit [www.go-nw.gov.uk] or email [gonwmailbox@gonw.gsi.gov.uk].

Liverpool Office

Cunard Building, Pier Head, Water Street, Liverpool, L3 1QB.
Call 0151 224 6300, visit [www.go-nw.gov.uk] or email [gonwmailbox@gonw.gsi.gov.uk].

North West Development Agency (Regional Development Agency)

Renaissance House, PO Box 37, Centre Park, Warrington,
Cheshire, WA1 1XB. Call 01925 400100, visit [www.nwda.co.uk]
or email [info@nwda.co.uk].

Business Link North West

City Office Park, Bluebell Way, Preston, Lancashire, PR2 5PZ.
Call 0845 00 66 888, visit [www.businesslink.gov.uk/northwest]
or email [info@businesslinknw.co.uk].

Learning and Skills Council Cheshire and Warrington LSC

Dalton House, Dalton Way, Middlewich, Cheshire, CW10 0HU.
Call 0845 019 4142 or email [cheshireandwarringtoninfo@lsc.gov.uk]

Cumbria LSC

Venture House, Regents Court, Guard Street, Workington, Cumbria, CA14 4EW.

Call 0845 019 4159 or email [cumbrianfo@lsc.gov.uk]

Greater Manchester LSC

9th Floor, Arndale House, Arndale, Manchester, M4 3AQ.

Call 0845 019 4142 or email [grmanchesterinfo@lsc.gov.uk]

Greater Merseyside LSC

14th Floor, The Plaza, Old Hall Street, Liverpool, L3 9TD.

Call 0845 019 4150 or email [merseysideinfo@lsc.gov.uk]

Lancashire LSC

Citygate, Longridge Road, Preston, PR2 5BQ.

Call 0845 019 417 or email [lancashireinfo@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 over 100 Jobcentres in the North West region.

Call 0845 6060 234 or find details of your nearest Jobcentre by visiting [www.jobcentreplus.gov.uk].

nextstep

nextstep Greater Manchester

Call 0800 107 4060 or visit

[www.nextstepgreatermanchester.org.uk]

nextstep North West (not Greater Manchester)

Call 0800 434 6129 or visit [www.nextstepnorthwest.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>].

Association of Colleges college directory

[www.aoc.co.uk/en/about_colleges/Directory_of_AoC_member_colleges.cfm]

HERO University Finder

[www.hero.ac.uk/uk/universities___colleges/north_west.cfm]

Home Buy agents

In Cheshire

Riverside Housing Group

Call 0845 112 8800 or visit [www.cheshirehomebuy.org.uk]

In Cumbria

Eden Housing Association

Call 0800 358 1400 or visit [www.affordable-homes.co.uk]

In Greater Manchester and Lancashire

Manchester Methodist Housing Group

Call 0845 850 1966 or visit [www.plumlife.co.uk]

In Merseyside

Plus Housing Group

Call 0845 603 4559 or visit [www.homes-hub.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/North_West] or call 0800 015 5545.

Universities

The University of Bolton

Call 01204 900600 or visit [www.bolton.ac.uk]

The University of Central Lancashire

Call 01772 201201 or visit [www.uclan.ac.uk]

The University of Chester

Call 01244 511000 or visit [www.chester.ac.uk]

University of Cumbria

Call 01228 616234 or visit [www.cumbria.ac.uk]

Edge Hill University

Call 0800 195 5063 or visit [www.edgehill.ac.uk]

Lancaster University

Call 01524 65201 or visit [www.lancs.ac.uk]

Liverpool Hope University

Call 0151 291 3111 or visit [www.hope.ac.uk]

Liverpool John Moores University

Call 0151 231 2121 or visit [www.livjm.ac.uk]

The University of Liverpool

Call 0151 794 2000 or visit [www.liv.ac.uk]

Manchester Metropolitan University

Call 0161 2472000 or visit [www.mmu.ac.uk]

The University of Manchester

Call 0161 306 6000 or visit [www.manchester.ac.uk]

Royal Northern College of Music

Call 0161 9075200 or visit [www.ncm.ac.uk]

The University of Salford

Call 0161 2955000 or visit [www.salford.ac.uk]

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