



**Real help for Scotland**

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



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# About this booklet

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

Here in Scotland, the Scottish and UK Governments are working together to make sure that help is provided to those who need it.

This booklet is produced by the UK Government and details all the help and sources of information that are available to families and businesses. Real help for homeowners with difficulties paying their mortgages, for people who have lost their jobs, small businesses with cash flow problems or large businesses needing working capital.

The UK Government has intervened to stabilise the banking system and protect people's savings. It is boosting the Scottish economy by £2bn this year.

Both governments are taking steps to ensure viable businesses get access to the capital they need and the financial system can lend responsibly again to support Scottish businesses.

The Scottish Government has introduced a further Council Tax freeze and further relief on business rates. They are also improving PACE services to ensure those facing redundancy have the support they need to get back into work quickly.

The UK Government is also boosting the economy by putting money into people's pockets, through cuts in VAT and income tax and extra money for pensioners. This comes on top of tax credits and social security payments targeted at those most in need.

This booklet brings together the real help that is available now in Scotland. It will help individuals, families and businesses find the support and assistance that is most appropriate for them.

# Real help for people now

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The economic downturn could be causing you to worry about a number of things, including keeping your home, maintaining skills and training and money problems. The following sections advise you where to get help for these and other problems. You can also find advice on the range of available sources of support through the UK Government's *Real Help Now* website [[www.realhelpnow.gov.uk](http://www.realhelpnow.gov.uk)] and the Scottish Government's *Help through the downturn* website [[www.scotland.gov.uk/helpthroughthedownturn](http://www.scotland.gov.uk/helpthroughthedownturn)].

## Help with keeping your home

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

## Help to avoid repossession

We want to help people in financial difficulties stay in their homes. If you are worried about paying your mortgage, you should talk to your lender first as they may be able to help you find alternatives, such as cutting your monthly repayments. Repossession should always be a last resort, and lenders have agreed to look at all possible options to prevent it. The Office of Fair Trading is bringing forward new guidance for the sector to ensure that borrowers are treated sympathetically.

The **Support for Mortgage Interest Scheme** funded by the UK Government may help you with your mortgage interest payments to enable you to stay in your home if you have been on certain benefits for 13 weeks or more. This help has recently been extended to help households with mortgages up to £200,000. Visit Directgov [[www.direct.gov.uk](http://www.direct.gov.uk)] for more information.

A number of measures have recently been introduced in Scotland to improve the national availability of advice and representation for people affected by the economic downturn, including people at risk of repossession. You may be able to get free or subsidised legal advice under the legal aid scheme administered by the **Scottish Legal Aid Board** to help you avoid immediate repossession if you are attending court. Call the Legal Aid Helpline on 0845 122 8686 or visit [[www.slab.org.uk](http://www.slab.org.uk)].

**In-court legal advice** is available in Scotland in seven Sheriff Courts (Edinburgh, Aberdeen, Paisley, Dundee, Kilmarnock, Airdrie and Hamilton) to unrepresented litigants, regardless of their financial situation. The service helps to: explain the legal processes facing the individual; secure an adjournment where appropriate to allow formal legal representation; and refer the individual to specialist help with other matters where relevant. Other local sources of help and advice are available including the eviction advice desk at Glasgow Sheriff Court and Citizens Advice Bureaux throughout the country.

In addition, the disposable income limits for **civil legal aid** were increased on 7 April 2009 so that over 1 million more people in Scotland can become eligible for free or subsidised help to protect their legal rights.

The Scottish Government is funding the **Mortgage to Rent** and **Mortgage to Shared Equity schemes**, which form part of the Home Owners' Support Fund. If you are facing mortgage difficulties, the Mortgage to Rent scheme offers you the opportunity to sell your home to a social landlord – such as a housing association or local authority – and to become a tenant of that social landlord. The Mortgage to Shared Equity scheme allows home owners in financial difficulty to retain ownership of their home. The scheme involves the Scottish Government taking an equity stake in your home, thereby enabling you to reduce the amount you have to pay to your lender(s) every month. For more information visit [[www.scotland.gov.uk/topics/built-environment/housing/investment/hosf](http://www.scotland.gov.uk/topics/built-environment/housing/investment/hosf)] or call 0845 279 9999.

## Help with housing costs

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

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

For more information contact your **local council** by visiting the Convention of Scottish Local Authorities at [[www.cosla.gov.uk](http://www.cosla.gov.uk)] and clicking on 'Scottish Local Government'.

### Who else can help?

Your local **Citizens Advice Bureau** [[www.cas.org.uk](http://www.cas.org.uk)]

#### **Citizens Advice Direct**

[[www.citizensadvisedirect.org.uk](http://www.citizensadvisedirect.org.uk)], 0844 848 9600

#### **National Debtline,**

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

## Help with skills and training

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

### 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 careers and learning support, visit **Skills Development Scotland** at [[www.skillsdevelopmentscotland.co.uk](http://www.skillsdevelopmentscotland.co.uk)] and click on 'Careers Scotland' or call 0845 8 502 502.

To find your **closest college** so that you can contact it directly visit [[www.ascol.org.uk/colleges.cfm](http://www.ascol.org.uk/colleges.cfm)].

To find your **closest university** visit [[www.universities-scotland.ac.uk](http://www.universities-scotland.ac.uk)] and click on the map.

## **Get Ready for Work**

Get Ready for Work supports young people to move into a job, further training or college by helping them learn new skills and build up confidence. For more information, you can visit [[www.skillsdevelopmentscotland.co.uk](http://www.skillsdevelopmentscotland.co.uk)] or call on 0845 8 502 502.

## **Skillseekers**

Skillseekers is a vocational training programme for young people who want to develop skills and equip themselves for the world of work. It is open to people who have left school and have a job or who are looking for work. For more information visit [[www.skillsdevelopmentscotland.co.uk](http://www.skillsdevelopmentscotland.co.uk)] or call 0845 8 502 502.

## **Training for Work**

Training for Work is a vocational skills programme for unemployed people seeking work. It offers training linked to local job opportunities. For more information contact Jobcentre Plus at [[www.jobcentreplus.gov.uk](http://www.jobcentreplus.gov.uk)].

## **Modern Apprenticeships**

Modern Apprenticeships offers people aged over 16 the chance of paid employment linked with the opportunity to train for jobs at craft, technical and management level. For more information, contact Skills Development Scotland by visiting [[www.skillsdevelopmentscotland.co.uk](http://www.skillsdevelopmentscotland.co.uk)], emailing [[info@skillsdevelopmentscotland.co.uk](mailto:info@skillsdevelopmentscotland.co.uk)] or calling 0141 225 6710.

## Financial support for training

Whatever course you are taking, you may be able to get a grant, a loan, (including Career Development Loans to study at college or university), help with childcare costs, or other financial help. For further information visit [[www.scotland.gov.uk/fundingforlearners](http://www.scotland.gov.uk/fundingforlearners)].

The Scottish Government's **Individual Learning Accounts** (ILA) scheme helps pay for learning for people who have an income of £18,000 a year or less or who receive benefits. For more information visit [[www.skillsdevelopmentscotland.co.uk](http://www.skillsdevelopmentscotland.co.uk)] and click on ILA Scotland, email [[enquiries@ilascotland.org.uk](mailto:enquiries@ilascotland.org.uk)], or call 0800 100 1090.

Skills Development Scotland also offers advice on free and low-cost learning options. For more information, visit [[www.learnirectscotland.com](http://www.learnirectscotland.com)] or call 0808 100 9000.

## Help for graduates

If you are have recently graduated or are about to graduate, the **Association of Graduate Careers Advisory Services Scotland** can give you advice about career opportunities and what working life might mean. You can contact your local Careers Advisory Service at [www.agcasscotland.org.uk](http://www.agcasscotland.org.uk).

**Directgov** can also give you advice if you are about to graduate anywhere in the UK and are thinking about your career options, 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 at [[www.direct.gov.uk/graduates](http://www.direct.gov.uk/graduates)].

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

## If you need to claim benefits

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

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

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

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

Textphone 0800 023 4888.

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

For jobs in local government [[www.myjobscotland.gov.uk](http://www.myjobscotland.gov.uk)] is a single site showing all local authority vacancies in Scotland.

## **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, Jobcentre Plus is offering extra support, including:

- **help to set up a business** – advice on creating a business plan, plus funding for the first months of trading;
- **training places** – 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.

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

## Help for people on a low income

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

### National minimum wage

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

Visit the employment section of **Directgov** [[www.direct.gov.uk/nmw](http://www.direct.gov.uk/nmw)] or telephone 0845 6000 678. If you wish to report non-compliance with the National Minimum Wage details on how to make a complaint can be found on the HMRC website [[www.hmrc.gov.uk](http://www.hmrc.gov.uk)].

### Help with fuel bills

The Scottish Government's **Energy Assistance Package** provides a range of help to reduce fuel bills and improve household incomes. You will receive free energy efficiency advice and you may be eligible for a benefits and tax credit check, along with advice on special fuel bill tariffs. If you are on benefits or are aged over 75 and own your own home or rent from a private landlord, you could receive help with free loft

and cavity wall insulation to make your home warmer and more affordable to heat. Those not on benefits may still be able to receive some help.

## **Child Tax Credit**

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

Child Tax Credit is a regular payment made to support families with children, including those with 16 to 19 year olds still in full-time education or approved training. Extra money is available if any of your children is disabled. The amount you receive is based on your income and you can receive help whether or not you are in work.

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

## **Working Tax Credit**

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

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

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

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

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

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

## Help with money problems

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

### Credit card repayments

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

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

## Debt advice

You can get advice by telephone or email from **Citizens Advice Direct** and **National Debtline**. The online debt advice gateway on **Directgov** can also help you find free, independent sources of advice on and support with debt.

### Where to go for help

Your local **Citizens Advice Bureau** [[www.cas.org.uk](http://www.cas.org.uk)].

**National Debtline** [[nationaldebtline.co.uk](http://nationaldebtline.co.uk)],  
0808 808 4000.

The new online debt advice gateway on **Directgov** [[www.direct.gov.uk/debtadvice](http://www.direct.gov.uk/debtadvice)].

Moneymadeclear from the **Financial Services Authority** gives facts about financial products and services, to help you to make an informed decision [[www.moneymadeclear.fsa.gov.uk](http://www.moneymadeclear.fsa.gov.uk)].

## Help for employees

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

### Flexible working

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

Find out more at **Directgov** [[www.direct.gov.uk](http://www.direct.gov.uk)].

### Employment rights

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

The **STUC** can also offer advice [[www.stuc.org.uk](http://www.stuc.org.uk)], 0141 337 8100.

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

## If you are about to be made redundant

Redundancy can be a worrying time. There are a number of services you can contact for help.

**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](http://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 give advice and guidance on legal issues around redundancy. Visit ACAS at [[www.acas.org.uk](http://www.acas.org.uk)] or telephone 08457 47 47 47.

**Partnership Action for Continuing Employment** is the Scottish Government's redundancy service led at a national level by Skills Development Scotland and supported by partners like JobCentre Plus, Skills Development Scotland, Scottish Enterprise, Highlands and Islands Enterprise and the local authorities. It offers a service to help people made redundant move into alternative employment or training as quickly as possible. For more information, visit [[www.skillsdevelopmentscotland.co.uk/redundancy](http://www.skillsdevelopmentscotland.co.uk/redundancy)] or call 0808 100 1855.

## Help for pensioners

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

### Pension Credit

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

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

### State Pension

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

### Help with buying a new home

The Scottish Government's Low-cost Initiative for First Time Buyers (LIFT) brings together a range of schemes to help people on low to moderate incomes buy their own home where that is affordable for them.

The LIFT initiative includes the **Open Market Shared Equity Pilot scheme**, through which you can own a home but only pay for part of it, with the Scottish Government funding the remainder through taking an interest-free equity stake. You do not pay any charges on the equity stake, but you pay the Scottish Government a proportion of the sales price at the time of sale (or earlier if you wish).

More information is available on the Scottish Government website at [[www.scotland.gov.uk/LIFT](http://www.scotland.gov.uk/LIFT)].

# Real help for businesses now

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Businesses are the lifeblood of the economy. 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 Gateway website [[www.bgateway.com/realhelp](http://www.bgateway.com/realhelp)], or by contacting your local Business Gateway adviser by calling 0845 609 6611. You can also find advice on the range of available sources of support through the Scottish Government's Help through the downturn website [[www.scotland.gov.uk/helpthroughthedownturn](http://www.scotland.gov.uk/helpthroughthedownturn)].

## Help with business finances

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

## Freeing up bank lending: action behind the scenes

The UK Government is working with UK banks and the European Investment Bank to keep lending moving, especially for small and medium-sized firms.

The UK Government is also helping banks secure up to £20 billion of working capital credit lines for ordinary risk companies with a turnover of up to £500 million a year, under the **Working Capital Scheme**. This will 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 for, making more credit available for businesses to benefit from.

## **Help from your bank – backed by the UK Government**

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

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

Barclays, Clydesdale/Yorkshire Bank, HBOS, HSBC, Lloyds TSB, RBS/Natwest, Northern Bank and other designated lenders such as Airdrie Savings Bank and Developing Strathclyde Limited in Scotland have signed up to this scheme. Ask about the Enterprise Finance Guarantee if your lender is not ready to set up a normal loan. The UK Government is monitoring the scheme and making sure bank staff know how it works.

## **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 UK 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.

## Equity funding

**Scottish Enterprise** provides support for securing equity investment through its range of investment funds, the Scottish Seed Fund, the Scottish Co-investment Fund and the Scottish Venture Fund. Together these three funds offer risk capital investment for Scottish companies at various stages of growth. Each of these funds adopts a highly innovative co-investment/shared risk intervention model to encourage more private investors and funding into Scottish early stage companies. For more information, on these funds visit

[[www.scottish-enterprise.com/invest-scottish-business.htm](http://www.scottish-enterprise.com/invest-scottish-business.htm)].

## Help with business tax bills

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

You won't be charged additional late payment surcharges or penalties on payments included in the arrangement. Interest will still be payable on those taxes where it applies. More than 100,000 businesses made agreements to defer more than £1.75 billion in tax between November 2008 and the end of March 2009.

Call the Business Payment Support Service on 0845 302 1435 between 8am and 8pm Monday to Friday, or between 8am and 4pm on Saturday or Sunday.

The Scottish Government's **Small Business Bonus Scheme** is focused on reducing the rates burden for businesses in Scotland whose properties have a combined rateable value of £15,000 or less. The scheme is implemented in full from 1 April 2009. For specific enquiries about your individual bill, or to request an application form, contact your local authority. For more information on the scheme visit [[www.scotland.gov.uk/sbbs](http://www.scotland.gov.uk/sbbs)], or for contact details for your local authority visit [[www.scotland.gov.uk/localgovernmentcontacts](http://www.scotland.gov.uk/localgovernmentcontacts)].

## 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](http://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](http://www.promptpaymentcode.org.uk)].

Both the UK Government and the Scottish Government are also helping by committing to pay their 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, or visit [[www.bdl.org.uk/scotland.asp](http://www.bdl.org.uk/scotland.asp)].

## 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. You can get access to real help with finance, managing your business and investing for the future through your local business support networks. Contact **Business Gateway** at [[www.bgateway.com/realhelp](http://www.bgateway.com/realhelp)] or call 0845 609 6611.

Business Gateway offers businesses in Scotland a free interactive website to help you carry out a health check of your business, identifying areas that could improve. Visit [[www.bgateway.com](http://www.bgateway.com)].

## Review for manufacturing businesses

The **Scottish Manufacturing Advisory Service** offers manufacturing businesses of all sizes a free on-site diagnostic review by one of their practitioners. The visit is followed by a report highlighting opportunities and actions for the company to improve productivity and competitiveness. For more information, visit [[www.scottish-enterprise.com/manufacturing](http://www.scottish-enterprise.com/manufacturing)] or call 0845 607 8787.

## Help with developing a co-operative business

Co-operative Development Scotland provides help to start and develop co-operative enterprises, from specialist advice including business reviews and financial health checks, to identifying sources of funding and providing training. For more information, visit [[www.cdscotland.co.uk](http://www.cdscotland.co.uk)], email [[info@cdscotland.co.uk](mailto:info@cdscotland.co.uk)] or call 0141 951 3055.

## 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 Gateway 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 Gateway** website [[www.bgateway.com/realhelp](http://www.bgateway.com/realhelp)] and select 'Find out about alternatives to redundancy'.

**Partnership Action for Continuing Employment** is the Scottish Government's redundancy service led at a national level by Skills Development Scotland and supported by partners like JobCentre Plus, Skills Development Scotland, Scottish Enterprise, Highlands and Islands Enterprise and the local authorities.

It offers a service to help people made redundant move into alternative employment or training as quickly as possible. For more information, visit [[www.skillsdevelopmentscotland.co.uk/redundancy](http://www.skillsdevelopmentscotland.co.uk/redundancy)] or call 0808 100 1855.

Jobcentre Plus helps people at risk of losing their job to start looking for a new one, even before they are made redundant, through online and telephone-based services. Visit the **Jobcentre Plus** website [[www.jobcentreplus.gov.uk/employers](http://www.jobcentreplus.gov.uk/employers)] and select 'Help with redundancies' to find your local Jobcentre Plus contact.

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

## Recruiting employees

Employers in Scotland can get an incentive of up to £1,000 to recruit a person who has been unemployed for over six months. More details of how to access this help is available on the **Business Gateway** website [[www.bgateway.com](http://www.bgateway.com)].

## Staff restructuring and major change

You can find guidance to help you with staff restructuring on the **Business Gateway** website [[www.bgateway.com/realhelp](http://www.bgateway.com/realhelp)].

The **Advisory, Conciliation and Arbitration Service** (ACAS) can provide advice and guidance on legal issues connected to business restructuring. Visit the ACAS website [[www.acas.org.uk](http://www.acas.org.uk)] or call 08457 474747.

## Help with exporting

Overseas customers and markets continue to offer your business real opportunities. **UK Trade and Investment** (UKTI) advisers can help you access the right contacts and raise your company's profile. They can also help you navigate the local business culture, regulations and logistics. Visit the UKTI website [[www.uktradeinvest.gov.uk](http://www.uktradeinvest.gov.uk)] or call 020 7215 8000.

**Scottish Development International** (SDI) can provide help, advice and support to Scottish companies looking for opportunities in other countries, particularly in getting access to international market information from countries across the globe and gaining an understanding of the main opportunities, obstacles and requirements you must consider in exporting. Visit the SDI website [[www.sdi.co.uk](http://www.sdi.co.uk)] or call 0141 228 2828.

## Help with public contracts

To find details of how to access public sector contracts small and medium sized firms across Scotland can log on to the UK Government's [Supply2.gov.uk](http://Supply2.gov.uk) website to take advantage of the thousands of government contracts available.

The Scottish Government has also introduced a number of measures to help small and medium sized Scottish businesses to access public sector contracts. This includes a national advertising portal – Public Contracts Scotland – which provides details of contract opportunities (including consultancy) at all levels across the Scottish public sector. The portal can be accessed at [[www.publiccontractsscotland.gov.uk](http://www.publiccontractsscotland.gov.uk)].

### **Reduce waste and save energy**

Energy Saving Scotland network can give you advice on how your business can save money at the same time as protecting the environment. Dedicated business advisers help businesses assess the areas where they are most likely to be able to cut costs, on the basis of their business activities. Interest free loans for investment in energy efficiency or small scale renewable energy technologies are available to help you cut your fuel bills in the longer term. Contact the Energy Saving Scotland advice network on 0800 512 012.

**Waste Aware Business** (WAB) is a national campaign run by Waste Aware Scotland which aims to raise awareness of how businesses can deal with their waste more sustainably. Businesses based in Scotland can use the WAB website to access information and tools to help to reduce, reuse and recycle business waste. For more information and access to web-based tools, visit [[www.wasteawarebusiness.org.uk](http://www.wasteawarebusiness.org.uk)].

## Help with investing for the future

Businesses that invest during a recession often emerge 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.

Businesses in Scotland can get specialist help with investing in training and skills for the future from Skills Development Scotland, which runs 35 information centres around the country. For more information, visit [[www.skillsdevelopmentscotland.co.uk](http://www.skillsdevelopmentscotland.co.uk)], email [[info@skillsdevelopmentscotland.co.uk](mailto:info@skillsdevelopmentscotland.co.uk)] or call 0141 225 6710.

## Funding and support for training

Learndirect Scotland 4 Business provides small and medium-sized firms with free training advice and support, through a helpline, online or face-to-face. For more information, visit Skills Development Scotland at [[www.skillsdevelopmentscotland.co.uk](http://www.skillsdevelopmentscotland.co.uk)] or call 08456 000 111.

## 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. For SSC contacts, visit the **Alliance of Sector Skills Councils** website at [[www.sscalliance.org/Sectors/SectorSkillsCouncils/SectorSkillsCouncils.asp](http://www.sscalliance.org/Sectors/SectorSkillsCouncils/SectorSkillsCouncils.asp)].

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

To find your **closest college** so that you can contact it directly visit [[www.ascol.org.uk/colleges.cfm](http://www.ascol.org.uk/colleges.cfm)].

To find your **closest university** visit [[www.universities-scotland.ac.uk](http://www.universities-scotland.ac.uk)] and click on the map.

## **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. Further information can be found on Research Councils UK Knowledge Transfer Portal [[www.rcuk.ac.uk/innovation/ktportal/default.htm](http://www.rcuk.ac.uk/innovation/ktportal/default.htm)]

Interface provides a unique service designed to match businesses with world class expertise, skills and research facilities available in Scottish universities and Research Institutes ([www.interface-online.org.uk](http://www.interface-online.org.uk)).

Scottish Enterprise and Highlands and Islands Enterprise are Scotland's main economic, enterprise, innovation and investment agencies. They aim to help Scottish businesses develop a culture of innovation by encouraging more companies to invest in research and development (R&D) and offer a range of R&D support for both industrial research and experimental development. They also work with academia to support the commercialisation of research, resulting in new spin-out companies or collaborative ventures. For further information, visit the Scottish Enterprise website [[www.scottish-enterprise.com](http://www.scottish-enterprise.com)] or if you are a business based in the Highlands and Islands, visit the Highlands and Islands Enterprise website [[www.hie.co.uk](http://www.hie.co.uk)].



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Publication date: April 2009

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Ref: 293231 / 0409

Prepared for Cabinet Office by COI