

Real help for businesses now

Where to find help for your business when you need it.

The Government is taking action to help businesses through the global recession and to ensure they emerge stronger on the other side. This sheet gives you a quick summary of what help is available and where to find it. More details of the full range of support can be found at www.businesslink.gov.uk/realhelp, or call 0845 600 9 006.

Help with business finances

■ Finance from your bank

You may be able to benefit from the Government's *Enterprise Finance Guarantee* if you apply for a loan from your bank. It supports loans of up to £1 million for firms with turnover up to £25 million; you can also convert an existing overdraft into a loan to free up capital.

■ Equity investment

The *Capital for Enterprise Fund* provides equity investment which you can use to pay off existing debt or invest in your business. Call the registration helpline on 0845 459 9780.

To find the right finance for your business, including details of loans available regionally, visit [www.businesslink.gov.uk/realhelp] or speak to an adviser on 0845 600 9 006.

Free guides on managing your cashflow are also available at [www.businesslink.gov.uk/realhelp].

■ More time to pay your tax bill

You may be able to spread tax, National Insurance, VAT, PAYE or other payments over time to help you overcome temporary difficulties. Contact the HMRC Business Payment Support Service on 0845 302 1435.

■ Managing debt

For free, confidential and independent help to deal with business debt problems, call the Business Debtline on 0800 197 6026.

Help with managing your business

■ Business healthcheck

For a free review of your business by a professional adviser who can provide hands-on advice and help you access the full range of government help, call

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

■ Recruitment and redundancy

From April 2009, you could get an incentive of up to £1000 to recruit a person who has been unemployed for over 6 months, and access to in-work training for them, worth up to £1500. More details will be available soon at [www.businesslink.gov.uk/realhelp].

An interactive guide to help you find alternatives to making redundancies, plus guidance on staff restructuring, is available at [www.businesslink.gov.uk/realhelp].

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. Visit [www.jobcentreplus.gov.uk/employers].

■ Help with exporting

For help finding the right contacts, navigating local business regulations and raising your company profile in overseas markets, call a UK Trade & Investment adviser on 020 7215 8000 or visit [www.uktradeinvest.gov.uk].

Help with investing for the future

■ Funding and support for training

Train to Gain provides Government funding and free skills advice to businesses, including funding for retraining and access to business-critical training for small and medium-sized firms. Call 0800 01 555 45 or visit [www.traintogain.gov.uk/helping_your_business].

■ Training support for apprentices

You can get full or partial financial support for training apprentices up to the equivalent of A level. Call 0800 015 0600 or visit [www.apprenticeships.org.uk/employers.aspx].