

## Business Support & Funding assistance in the Economic Downturn

This document has been produced to help businesses identify current funding and support schemes within the region.

Scheme	Offered by	Contact Details	Description	Limitations (if known)	Eligibility Notes (if known)
<b>Redundancy</b>			<b>Redundancy</b>		
<b>Response to Redundancy (R2R)</b>	Train to Gain (via EEDA)	Email <a href="mailto:R2R@tchc.net">R2R@tchc.net</a> or <a href="mailto:Philip.shackleton@tchc.net">Philip.shackleton@tchc.net</a>  Tel: 07773 818223	Offers services to people whose jobs are at risk and employed by public/ private sector organisations at a location in East of England, Cambs, Essex, Herts, Norfolk & Suffolk.		To be eligible staff must be directly employed by the company, temps and agency workers are excluded, for example. For sub-contractors, R2R would need to make separate arrangements with their employing company.
<b>Training &amp; People Skills</b>			<b>Training &amp; People Skills</b>		
<b>Train to Gain</b>	LSC	<a href="http://www.traintogain.gov.uk/Helping_Your_Businesses/eligible/">http://www.traintogain.gov.uk/Helping_Your_Businesses/eligible/</a>  contact a skills broker on 0800 015 55 45	Train to Gain is the national skills service that supports employers of all sizes and in all sectors to improve the skills of their employees as a route to improving their business performance.		
<b>Skills Pledge (Train to Gain)</b>	LSC	<a href="http://www.traintogain.gov.uk/Helping_Your_Businesses/ttgincontext/Skills_Pledge_and_Train_to_Gain/default.htm">http://www.traintogain.gov.uk/Helping_Your_Businesses/ttgincontext/Skills_Pledge_and_Train_to_Gain/default.htm</a>	The Skills Pledge is a public commitment; a promise to drive your business forward by training your employees. The Skills Pledge is voluntary you fulfill it in your own time and your own way. And you're supported with impartial advice from the Government's Train to Gain service.		

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Training Support for Apprentices		<p><a href="http://www.apprenticeships.org.uk/Employers.aspx">www.apprenticeships.org.uk/Employers.aspx</a></p> <p>Tel: 0800 015 0600</p>	Apprentices can bring many benefits to your business- increased productivity, improved competitiveness and committed and competent workforce. You can get full or partial financial support for training up to the equivalent of A level.		
takeITon		<p>Tel: 01727 733889</p> <p>or</p> <p><a href="http://www.takeiton.org.uk">http://www.takeiton.org.uk</a></p>	The takeITon campaign offers free IT support and advice to businesses to improve their efficiency and effectiveness.		
Recruiting Employees		<p>More details of how to access this help will be made available shortly on the Business Link Website <a href="http://www.businesslink.gov.uk/realhelp">www.businesslink.gov.uk/realhelp</a>.</p>	From April 2009, you could get an incentives of up to £1000 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.		
National Employer Service (NES)	LSC	<a href="http://nes.lsc.gov.uk/workingwithnes">http://nes.lsc.gov.uk/workingwithnes</a>	<p>The National Employer Service (NES) offers specialist advice on workforce development to national, multi-site employers with more than 5000 employees, supported by a direct funding contract with the LSC.</p> <p>This enables employers to develop large scale, sustainable training programmes giving their</p>		Must have more than 5000 employees

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			people better skills and improving business performance.		
<b>Beyond 2010</b>	EEDA (works alongside Train to Gain)  Managed by ExDra	<a href="http://www.eeda.org.uk/311.asp">http://www.eeda.org.uk/311.asp</a>  Tom Bendy (Programme Administrator)  Tel: 01245 702407 or tom.bendy@exdra.co.uk	Beyond 2010 is a new initiative to assist small to medium-sized businesses in the East of England give staff new skills to move the business forward.	Available to 10 key sectors	Businesses employing up to 250 staff can contact specialist sector advisors who are able to discuss training needs in detail and agree with the business which training course will best meet their needs. Up to half of the cost of training is available from EEDA and the European Social Fund.
<b>AAT Courses</b>	Government funding  via Kaplan Financial	AAT Product Manager, Tanya Floringer, on 01603 617638  or email <a href="mailto:tanya.floringer@kaplan.co.uk">tanya.floringer@kaplan.co.uk</a>	Anyone interested in studying for the AAT NVQ Apprenticeship qualification may be eligible for government funding. The funding was previously restricted to the under 24 year olds, but now funding is available to more mature accounts staff.		Subject to meeting qualifying criteria
<b>Apprenticeship funding</b>	LSC	Tel: 0800 150 600  <a href="http://www.apprenticeships.org.uk/Employers/Funding.aspx">http://www.apprenticeships.org.uk/Employers/Funding.aspx</a>	There are a large number of Apprenticeship frameworks within each sector and the exact amount of funding available depends on the exact framework that is taken.		
<b>Jobcentre Plus</b>		<a href="http://www.jobcentreplus.gov.uk">www.jobcentreplus.gov.uk</a>	Jobcentre Plus is a free service specifically designed		

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			<p>to make your recruitment service run smoothly. With the network, technology and contacts to advertise your vacancy as quickly and widely as possible, Jobcentre Plus has a proven track-record of providing the right people to fill vacancies when you need them.</p> <p>Jobcentre Plus can offer: advice on recruitment methods and procedures, information about the local labour market; availability of candidates and wage rates; advice on any difficulties or barriers to filling your vacancies.</p>		
<p><b>Opportunities for business</b></p> <p><b>(New Deal Scheme)</b></p>	YMCA Training	<p><a href="http://www.ymcatraining.org.uk">www.ymcatraining.org.uk</a></p> <p>Tel: 01473 406126</p>	<p>If you employ a YMCA participant, you could get a government subsidy from between £40 to £75 per week for their first six months on the job, depending on the participant's age and working hours.</p> <p>You could receive a grant for certified vocational training up to £750.</p>		
GradsEast		<p><a href="http://www.i10.org.uk/recruitment">www.i10.org.uk/recruitment</a></p>	<p>First Move is a directory sent to every graduating student containing over 1,000</p>		

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			graduate opportunities from the region's small and medium-sized businesses. It is free to advertise for vacancies and easy to get involved.		
Nextstep Suffolk & Essex  Careers Advice Service		<a href="http://www.nextstepeastofengland.org.uk/">http://www.nextstepeastofengland.org.uk/</a>  [ <a href="http://www.direct.gov.uk/careersadvice">www.direct.gov.uk/careersadvice</a> ] or Tel: 0800 100 900.	Works with other organisations to provide a free, impartial, easily accessible service to adults on issues associated with learning or work, including training, how to improve your confidence and self esteem and help with CVs, application forms and letters.		
i10 GRANTnet		Tel: 0845 234 2314 Or email <a href="mailto:funding@i10.org.uk">funding@i10.org.uk</a> .  <a href="http://www.i10.org.uk/funding">http://www.i10.org.uk/funding</a>	For advice on how to proceed once you have received your GRANTnet search results, i10 has a team of business development managers based across the East of England. Team members have a high degree of commercial experience and knowledge and are out on the front line listening to businesses and building long-term partnerships. They act as a conduit into the universities and can help facilitate relationships with the university of your choice.		To be eligible the first step is to register on the website

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Free Skills Advice	Suffolk TAP (managed by Suffolk Chamber)	Tel: 01473 694810 email: <a href="mailto:tap@suffolkchamber.co.uk">tap@suffolkchamber.co.uk</a>	The service is aimed at businesses of all sizes but will particularly assist small businesses. As an integral part of Suffolk Chamber, we are well placed to work with all companies in the county to help them increase the skills of their workforce. Small companies in particular require the assistance of qualified advisers in order to assess their skills needs.		
Training seminars		Visit <a href="http://www.bookevents.org">www.bookevents.org</a> for a listing of events or visit <a href="http://www.businesslink.gov.uk/east">www.businesslink.gov.uk/east</a> for more information on Business Link East	There are a variety of business-focused events and training sessions on offer throughout the region. These include seminars for those who are considering setting up and starting their own businesses and workshops on business expansion and future planning. Many of these events are run by Business Link East - the place to go for business support.		
Alliance of Sector Skills Councils		[ <a href="http://www.sscalliance.org/Sectors/SectorSkillsCouncils/SectorSkillsCouncils.asp">www.sscalliance.org/Sectors/SectorSkillsCouncils/SectorSkillsCouncils.asp</a> ]	Sector Skills Councils (SSCs) can give specialist advice and access to extra and more flexible funding to meet the needs of your specific sector.		hospitality, construction, manufacturing, chemical, pharmaceutical, nuclear & engineering

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HERO's 'University finder'		[ <a href="http://www.hero.ac.uk/uk/universities_colleges/index.cfm">www.hero.ac.uk/uk/universities_colleges/index.cfm</a> ]	Find your local universities and colleges and gives contacts for their dedicated business teams.		
<b>Growth Opportunities</b>					
<b>Business Services</b> Including Credit crunch survival package	Suffolk Chamber of Commerce	<a href="http://www.suffolkchamber.co.uk/bfora/systems/xmlviewer/default.asp?arg=DS_SCC_ABOUTART_24/firsttitle.xsl/28">http://www.suffolkchamber.co.uk/bfora/systems/xmlviewer/default.asp?arg=DS_SCC_ABOUTART_24/firsttitle.xsl/28</a>  email: <a href="mailto:services@suffolkchamber.co.uk">services@suffolkchamber.co.uk</a>  Tel: 01473 694807	Offers a wide variety of services to help boost the effectiveness and profitability of your business.  Membership of Suffolk Chamber provides you and your employees with a comprehensive range of products and services which offer significant discounts and cost savings.		
<b>Business Start-up Services</b>	Suffolk Chamber of Commerce	<a href="http://www.thebusiness-startup.co.uk">www.thebusiness-startup.co.uk</a>  Tel: 01473 694807	The Business Start-up pack has been especially designed to get you off to the right start - and to save you money. The pack offers a suite of products, services and support for new businesses including: <ul style="list-style-type: none"> <li>● Financial support through 3-years free business banking from your local high street bank (RBS/NatWest).</li> <li>● Discounted business insurance.</li> <li>● Highly competitive IT and telecommunications solutions</li> </ul>		

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			tailored to start up needs with local support available. <ul style="list-style-type: none"> <li>• Access to local and national discounts from leading suppliers offered through the Chamber Connect Card.</li> </ul>		
<b>Business Services</b>	Essex Chambers of Commerce	<a href="http://www.essexchambers.co.uk/memberservices/">http://www.essexchambers.co.uk/memberservices/</a> Tel: 01206 765277	Providing members with the best, most comprehensive range of services, support and products available, at the keenest price possible. To this end Essex Chambers of Commerce has created a range of beneficial packages that are built with the needs of modern business in mind.		
<b>£500 Voucher Scheme</b>	Business Link	Tel: 0845 717 1615 or email <a href="mailto:healthcheck@businesslinkast.org.uk">healthcheck@businesslinkast.org.uk</a> for further information.	Businesses that have been trading for over 12 months are eligible for the £500 voucher scheme redeemable in exchange for consultancy services.	£500	
<b>Business development and collaborations</b>		<a href="http://www.businesslink.gov.uk/east">www.businesslink.gov.uk/east</a>	You can achieve business growth through any number of strategies - the key to effective growth lies in the research and planning processes you put in place.  The growth line gives you a comprehensive overview of		

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			the services, the opportunities and the advice available free to businesses like yours in the East of England. Checkout <a href="http://www.bizmapeast.co.uk">www.bizmapeast.co.uk</a>		
Grant for Business Investment (GBI)	EEDA	<a href="http://www.eeda.org.uk/Grant-for-Business-Investment.asp">http://www.eeda.org.uk/Grant-for-Business-Investment.asp</a>  Access to Finance Team on 01223 713900  email: <a href="mailto:businesssupport@eeda.org.uk">businesssupport@eeda.org.uk</a>	GBI is a national scheme, managed regionally by EEDA, supporting businesses to make investments to set up, expand, diversify and modernise. Typically, a grant is offered to support the acquisition of key assets, such as buildings, plant and machinery and to support the creation of new jobs or to safe guard existing ones.	Grants will, on average, cover 10 to 20 per cent of the project's total cost. £10,000 is the minimum grant value available	Most industry sectors are eligible for support. However, specific industries are excluded by national and European rules (e.g. agriculture, farming and fisheries, the coal, steel and synthetic fibres industries, transport and shipping)
Grant for R&D	EEDA	<a href="http://www.eeda.org.uk/grant-for-research-development.asp">http://www.eeda.org.uk/grant-for-research-development.asp</a>	the Grant for Research and Development is designed to help technology-focused entrepreneurs carry out research and development work on innovative products and processes	There are four tiers of grant available, each supporting a different aspect of research and development	Micro project grant your business must have less than ten full-time employees and a turnover of no more than €2 million.  <ul style="list-style-type: none"> <li>• Research project grant your business must have less than 50 full-time employees and a turnover of no more than €10 million.</li> <li>• Development project grant or an exceptional development project grant</li> </ul>

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					your business must have less than 250 full-time employees and a turnover of no more than €50 million.
<b>Proof of Concept</b>	EEDA	<a href="http://www.eeda.org.uk/P/roof-of-concept.asp">http://www.eeda.org.uk/P/roof-of-concept.asp</a>	'Proof of Concept' funding is designed to assist companies in the region test the commercial viability of innovative business ideas.	Grants of between £5,000 and £40,000 are available	Funding is limited to 75 per cent of the project's total cost.
<b>Grant for Business Investment</b>	EEDA	<a href="http://www.eeda.org.uk/Grant-for-Business-Investment.asp">http://www.eeda.org.uk/Grant-for-Business-Investment.asp</a>  Tel 01223 713900	Grant for Business Investment (GBI) forms part of 'Solutions for Business' - a highly targeted, publicly funded suite of products and services offering solutions to real business needs and tackling market failure.		Most industry sectors are eligible for support. However, specific industries are excluded by national and European rules (e.g. agriculture, farming and fisheries, the coal, steel and synthetic fibres industries, transport and shipping)
<b>East of England International Tax</b>		<a href="http://www.eei-online.com">www.eei-online.com</a>	East of England International provides support for businesses that are looking to grow internationally. They work with overseas-owned companies locating in the region and with businesses located in the region who would like to export their services and products.		
<b>Small Business Rate Relief</b>	Local Councils	<a href="http://www.businesslink.gov.uk/bdotg/action/detail?r.l1=1073858808&amp;r.l3=1074019801&amp;r.lc=en&amp;type=RESOURCES&amp;itemId=107379239">http://www.businesslink.gov.uk/bdotg/action/detail?r.l1=1073858808&amp;r.l3=1074019801&amp;r.lc=en&amp;type=RESOURCES&amp;itemId=107379239</a>	If you own a business which has a rateable value of below £15,000 a year (or less than £21,500 in Greater London) you could claim up		In small business rate relief the amount of relief depends on the rateable value.

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		<a href="#">3&amp;r.l2=1073859221&amp;r.s=sc</a>	to half of your business rates back. Applications for relief must be made to your local billing authority.		
<b>Health Check for your business</b>	Business Link	Tel: 0845 600 9006 <a href="http://www.businesslink.gov.uk/healthcheck">www.businesslink.gov.uk/healthcheck</a>	Get a free review of your business with a professional business adviser for hands-on advice and help accessing the full range of government help.		
<b>Solutions for Business</b>	Business Link	<a href="http://www.businesslink.gov.uk/solutions">www.businesslink.gov.uk/solutions</a>	Various products in the Government's portfolio of business support, including help with finance, premises, and manufacturing		
<b>NESTA</b>	Nesta	<a href="http://www.nesta.org.uk/apply-for-funding/">http://www.nesta.org.uk/apply-for-funding/</a> Tel: 020 7438 2500	We invest in early-stage companies, inform and shape policy, and deliver practical programmes that inspire others to solve the big challenges of the future.		
<b>NESTA Ventures</b>	Nesta	<a href="http://www.nesta.org.uk/ventures/">http://www.nesta.org.uk/ventures/</a> Tel: 020 7438 2500	We have strict investment criteria, and only work with companies that have high potential for growth, are at seed or start-up stage, and have the potential to attract syndicated support.		NESTA Ventures invests directly in early-stage companies in the following sectors: <ul style="list-style-type: none"><li>• Life Sciences / Healthcare</li><li>• ICT, Engineering and</li></ul>

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			When we do invest, we aim to maximise our investment by connecting companies to specialist staff.		CleanTech
The Suffolk Business Network Online		<a href="http://www.suffolkb2b.co.uk">http://www.suffolkb2b.co.uk</a>	The Suffolk Business Network Online aims to simplify the way that businesses can access information on both 'Private and Public' Sector Business Opportunities. This service works by matching up Business Opportunities with companies that are registered on this unique platform.		
Olympic Opportunities - CompeteFor		<a href="http://www.CompeteFor.com">www.CompeteFor.com</a> for	Compete for gives businesses unique access to opportunities that arise from the London 2012 Games. Businesses of any size can use the CompeteFor brokerage service as a buyer or supplier of Games-related goods and services. Register your organisation's details to allow you to view opportunities and gain access to Games-related business news and events.		
<b>Rural Services</b>					
Rural Gateway Service		0845 600 9006	Launched to help rural and agricultural businesses in Suffolk. The service will		All farm, land-based, or rurally located businesses are eligible, including businesses based

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		email <a href="mailto:ruralink@bls.org.uk">ruralink@bls.org.uk</a> or <a href="http://www.ruralgateway.info">www.ruralgateway.info</a>	support those who are planning to start a new business in the countryside, as well as those who want to diversify or make their business more successful.		within an urban community but which are dedicated to rural customers
Rural Pubs (advice and grants)		<a href="http://www.onesuffolk.co.uk/creditcrunchsuffolk/news/RuralPubs.htm">http://www.onesuffolk.co.uk/creditcrunchsuffolk/news/RuralPubs.htm</a>	Under the Suffolk Rural Economy Scheme, rural public houses can benefit from fully funded business support and a grant of up to a maximum of £5,000 to help them diversify their business to include services such as a grocery/newsagent shop in order to serve their local community.		
Support for rural shops		<a href="http://www.onesuffolk.co.uk/creditcrunchsuffolk/news/supportforruralshops.htm">http://www.onesuffolk.co.uk/creditcrunchsuffolk/news/supportforruralshops.htm</a>	Small one-off revenue and capital grants will be awarded to shops in rural areas, which can demonstrate sustainable economic community benefits.		
Suffolk Rural Services Scheme	Suffolk County Council	For more information, and to receive an application form, please contact Cheryl Paget, Economic Development Project Officer at Suffolk County Council on 01473 260793 or email <a href="mailto:cheryl.paget@suffolkcc.gov.uk">cheryl.paget@suffolkcc.gov.uk</a>	Private rural shops/ post offices, which are based in the community they serve, are viable, an asset to the community and the only business of that type in the settlement. Social enterprises, charities, voluntary/community groups which run, or are creating, an economically viable community shop for benefit of their rural community.	Shops with a turnover of £7500 per week or less may apply for grants to improve premises or to expand their business	Grant applications from communities threatened with post office closure are welcomed, but grants will not be made to support campaigns to prevent a post office closure.

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<b>Support &amp; Access to Finance</b>			<b>Support &amp; Access to Finance</b>		
Finance & Grants (various)	Business Link East	<a href="http://www.businesslink.gov.uk/bdotg/action/layer?topicId=1073858790&amp;site=150">http://www.businesslink.gov.uk/bdotg/action/layer?topicId=1073858790&amp;site=150</a>	Various help with raising finance		
Small Business Loans	Foundation East (via EEDA)	<a href="http://www.foundationeast.org/page/business-loans">http://www.foundationeast.org/page/business-loans</a> Tel: 01284 757777	Loans for new and existing businesses	£500 - £50,000	
Innovation Finance	EEDA	<a href="http://www.bizmapeast.co.uk/finance/innovation-finance/">http://www.bizmapeast.co.uk/finance/innovation-finance/</a>	Grants and loans are available for businesses that require assistance to develop innovative products, processes or services.		
Grants for the Arts - (individuals and organizations)	Arts Council	<a href="http://www.artscouncil.org.uk/funding/regularfunding.php">http://www.artscouncil.org.uk/funding/regularfunding.php</a>	<p>Their ambitious vision for the future of the arts in England includes the investment of £1.3 billion between 2008 and 2011. The strategy is designed to shape an arts sector committed to delivering excellent art to the widest range of people and one empowered to take artistic risk.</p> <p>The money will be invested in nearly 900 arts organisations - including 81 new organisations - and more than 75% of Arts Council regularly-funded.</p>		

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Relief On Carry Back	HM Revenue & Customs	<a href="http://www.hmrc.gov.uk/pbr2008/">http://www.hmrc.gov.uk/pbr2008/</a>	Businesses that have recently become loss-making can benefit from trading loss carry-back, will be extended for a temporary period from one to three years, for up to £50,000 off losses. (this came into effect on 24 November 2008)		
Enterprise Finance Guarantee (formally Small Firms Loan Guarantee)	Business Link East	<a href="http://www.businesslink.gov.uk/bdotg/action/gsdDetail?r.lc=en&amp;type=GSD&amp;searchQueryId=1021&amp;searchTerm=enterprise+finance+guarantee&amp;page=1&amp;itemId=1081834978&amp;searchId=3&amp;refpage=4">http://www.businesslink.gov.uk/bdotg/action/gsdDetail?r.lc=en&amp;type=GSD&amp;searchQueryId=1021&amp;searchTerm=enterprise+finance+guarantee&amp;page=1&amp;itemId=1081834978&amp;searchId=3&amp;refpage=4</a>		£1,000 - £1,000,000	SME's only
Government Grants		<a href="http://www.govgrants.com/">http://www.govgrants.com/</a>	Variety of loans and credit assistance.		
Capital for Enterprise Fund	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  Tel 0845 459 9780.	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 for investment for the future.		Small businesses with high levels of existing debt

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<p><b>REGIONAL SME FUND....</b></p> <p><b>2009 - Nat West &amp; RBS announce £250 million funding for SME's</b></p>	Banks	<p>Your branch Business Relationship Manager</p> <p>New customers should visit their local branch</p>	<p>A new 2009 locally administered fund will offer flexible business loans, which allow customers to postpone capital repayments, invoice finance products which may guarantee debtor payment, ways to release cash through using the assets already owned and short term trade finance for imports and exports. The fund will also offer SME's lower priced loans from the £250m of funding which the bank has recently secured from the European Investment Bank. It forms part of a pledge made by RBS last month to increase lending to UK borrowers by an extra £6 billion.</p>		<p>The fund will be available to all businesses customers with a turnover of up to £25m</p>
<b>Managing Cash Flow</b>		<p><a href="http://www.businesslink.gov.uk/reahelp">www.businesslink.gov.uk/reahelp</a></p>	<p>You can find short guides on managing cash flow, developed by the Institute of Credit Management and funded by the Government, at Business Link</p>		
<b>Prompt Payers</b>			<p>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</p>		

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			Code www.promptpaymentcode.org.uk Central Government is also helping by committing to pay its own bills with 10 days		
Business Debtline		Tel: 0800 197 6026 or <a href="http://www.bdl.org.uk/englandandwales.asp">http://www.bdl.org.uk/englandandwales.asp</a>	Providing businesses with free, confidential and independent advice on how to deal with debt problems.		
CREATE		<a href="http://www.createpartners.com">www.createpartners.com</a>	<p>The CREATE East of England Fund specialises in making investments in new or existing small and medium-sized businesses (SME's) that can demonstrate significant growth potential and are either based, or conduct a significant part of their business, in the East of England.</p> <p>The Fund will provide venture capital investments, of up to an initial £250,000 with follow-on investment of up to a further £250,000 available. Once invested in a business, the Fund is capable of investing further to avoid dilution up to a maximum of £2 million in any one company.</p>		

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			The Fund may invest alongside private investors, banks or seed corn venture capital funds.		
BizGrowthEast	EEDA	<a href="http://www.bizgrowtheast.com">www.bizgrowtheast.com</a>	<p>BizGrowthEast is a business support campaign from the East of England Development Agency offering entrepreneurs within the East of England support, advice and funding.</p> <p>BizGrowthEast provides you with a simple, single route to all the resources, advice and business support you need and aims to inspire and motivate you to start or grow your company.</p> <p>In addition, a new investment readiness programme, which forms part of the campaign, will help participants identify and access the funding that best meets their needs.</p>		
MEASURE ANNOUNCED to assist Essex -  'Bank of Essex'		<a href="http://www.essexcc.gov.uk/vip8/ecc/ECCWebsite/diss/ned.jsp?oid=128675">http://www.essexcc.gov.uk/vip8/ecc/ECCWebsite/diss/ned.jsp?oid=128675</a>	EIB allocates around EUR30 billion to support SMEs and establish a competitive, innovative and knowledge-based economy. Funds are made available through intermediary banks in the form of lines of credit or indirect loans. This could be		

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			linked with the development of Foundation East, a community finance initiative providing high-risk, small business loans of up to £20,000.		
<b>International Trading</b>					
<b>Passport to Export</b>	UK Trade & Investment	<a href="mailto:trade@eeia.com">trade@eeia.com</a>	An assessment and skills based programme that provides new and inexperienced exporters with the training, planning and ongoing support they need to succeed overseas.	SME's Up to £1,500	UK based organisation with trading history. Employ less than 250 people. Turnover less than £35 million. Independently owned company ie not be more than 25% owned by one or more companies.  Have proactive exports currently representing less than 10% and all exports not exceeding 25% of turnover by value.
<b>Export Marketing Research Scheme</b>	UK Trade & Investment (via British Chambers of Commerce)	<a href="http://www.britishchambers.org.uk/emrs">www.britishchambers.org.uk/emrs</a>  email: emr@britishchambers.org.uk	Free independent advice on how to get the most out of a marketing research project.  Funding to subsidise the cost of export marketing research: <ul style="list-style-type: none"> <li>● In-house - up to half the costs of travel, daily subsistence and interpreter's fees, as well as a combination towards</li> </ul>		Companies with fewer than 250 employees.  With products/services mainly of UK origin and a proven track record.  Those who wish to research a specific market for those products or services.

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			<p>administrative costs for studies conducted overseas by a member of staff.</p> <ul style="list-style-type: none"> <li>Using a market research agency - up to half the cost of a commissioned overseas research project and up to a third of a desk research project.</li> <li>Purchasing published market reports - up to a third of the cost of purchasing a report.</li> </ul>		Trade Associations looking to research overseas markets on behalf of their membership.
<p><b>Communities: Volunteers, Charities and Social Enterprises</b></p> <p><i>Real Help for Communities: Volunteers, Charities and Social Enterprises</i> is an action plan outlining £42.5 million support for the third sector in the difficult economic climate.</p>					
<b>Volunteer Brokerage Scheme</b>	Office of the Third Sector	<a href="http://www.cabinetoffice.gov.uk/third_sector/real_help_for_communities.aspx">http://www.cabinetoffice.gov.uk/third_sector/real_help_for_communities.aspx</a>	Up to £10 million investment in a volunteer brokerage scheme for unemployed people. This will create over 40,000 opportunities for people to learn new skills and give back to communities through volunteering. <b>Available from April 2009</b>		
<b>Community Resilience Fund</b>	Office of the Third Sector	<a href="http://www.cabinetoffice.gov.uk/third_sector/real_help_for_communities.aspx">http://www.cabinetoffice.gov.uk/third_sector/real_help_for_communities.aspx</a>	A £15.5 million Community Resilience Fund will provide grant funding to small and		

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			medium providers in the local areas that are at most risk of deprivation - <b>Available from April 2009</b>		
<b>Modernisation Fund</b>	Office of the Third Sector	<a href="http://www.cabinetoffice.gov.uk/third_sector/real_help_for_communities.aspx">http://www.cabinetoffice.gov.uk/third_sector/real_help_for_communities.aspx</a>	A £16.5 million modernisation fund to help with the cost of mergers, partnerships and moves to more efficient sharing of back office functions for at least 3000 third sector organisations. <b>Available from summer 2009</b>		
<b>Workforce Development - Fully Funded Training</b>	Via Train to Gain	<a href="http://www.suffolklearninconsortium.org/funding.htm">http://www.suffolklearninconsortium.org/funding.htm</a>	This provides fully funded training and development which has widened its criteria to provide more support to VCS organisations: <ul style="list-style-type: none"> <li>● Second Level 2 qualifications for people new to the sector.</li> <li>● Applicable to volunteers as well as employees.</li> <li>● Leadership and Management training offers.</li> </ul>		
<b>Futurebuilders Tender Fund</b>	FUTUREBUILDERS ENGLAND	<a href="http://www.futurebuilders-england.org.uk/our-products/tender-fund/tender-fund/">http://www.futurebuilders-england.org.uk/our-products/tender-fund/tender-fund/</a>	The Tender Fund offers loans to help third sector organisations tender successfully for specific public service delivery contracts. The loans are	between £3,000 and £50,000.	Various - see website link

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		Tel: 0191 261 5200	interest-free, over three years and between £3,000 and £50,000. There is a limited pot of £1 million for this Fund. The money will be allocated on a first come, first served basis.		
<b>Business Resource Efficiency</b>			<b>Business Resource Efficiency</b>		
<b>Anonymous Business Helpline</b>		Tel: 08453 13 45 10 the caller will be put straight through to an experienced information adviser from the service who will provide confidential business support, without asking for contact or identity information.	Business Link has launched a helpline that offers anonymity to business owners who want to discuss their business issues without disclosing their identity.		
<b>Suffolk Trading Standards</b>	Suffolk County Council	<a href="http://www.suffolk.gov.uk/BusinessAndConsumer/TradingStandards/NewsListing#animalhealth">http://www.suffolk.gov.uk/BusinessAndConsumer/TradingStandards/NewsListing#animalhealth</a>			
<b>Essex Trading Standards</b>	Essex County Council	<a href="http://www.essexcc.gov.uk/vip8/ecc/ECCWebsite/diss/cha.jsp?channelOid=16786">http://www.essexcc.gov.uk/vip8/ecc/ECCWebsite/diss/cha.jsp?channelOid=16786</a>			
<b>Small businesses in Suffolk benefit from fire advice</b>		<a href="http://www.onesuffolk.co.uk/creditcrunchsuffolk/news/fireAdvice.htm">http://www.onesuffolk.co.uk/creditcrunchsuffolk/news/fireAdvice.htm</a>	Since its introduction in November 2008 Suffolk Fire and Rescue Service have been applying this guidance and have supported a number of small businesses in achieving safe standards without extensive cost.		

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<b>Carbon Trust</b>		<a href="http://www.carbontrust.co.uk">http://www.carbontrust.co.uk</a>	The Carbon Trust works with businesses and other organisations to reduce carbon emissions and develop commercial low carbon technologies. Services include help to reduce energy costs.		
<b>Eastex - materials exchange</b>		<a href="http://www.eastex.org.uk">http://www.eastex.org.uk</a>	Eastex is a free online information service where businesses can view and place information about redundant stock and surplus raw materials. Businesses and other organisations are automatically matched via the internet so that unwanted items can be passed on or sourced.		
<b>Empty Properties Rate Relief</b>			The Government is temporarily increasing the threshold at which an empty property becomes liable for business rates. For financial year 2009-10, empty properties with a rateable value of less than £15,000 will be exempt from business rates. This will come into effect in April 2009.		
<b>HMRC Payment Support Service</b>		Tel: 0845 302 1435  (Monday-Friday 8 am to 8 pm, Weekend 8 am - 4 pm)	This Pre-Budget Report (PBR) measure deals with problems relating to meeting tax, NI, VAT and other payments owed to HMRC. A Business Payment Support Line can be		

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			called seven days a week and temporary options can be discussed, ie arranging for you to make payments over a longer period.		
Chamber Utilities		<a href="http://www.suffolkchamber.co.uk/pooled/articles/BF_NEWSART/view.asp?Q=BF_NEWSART_309283">http://www.suffolkchamber.co.uk/pooled/articles/BF_NEWSART/view.asp?Q=BF_NEWSART_309283</a>	This cost-cutting service is delivered in partnership with Utility Auditing Ltd, which is recognised as a market leader in utilities management - providing a comprehensive range of specialist services, totally independent of the utility industry's suppliers. Chamber UtilitiesTM has saved Suffolk Chamber members over £80k in the last 12 months.		
Chamber Carshare		<a href="http://www.SuffolkCarShare.com">www.SuffolkCarShare.com</a>	As part of the 'Chamber Cost Cutting Campaign' Suffolk Chamber has established a car-sharing scheme for its members and their staff. The scheme, which is designed to reduce travel costs as well as congestion and pollution, is accessed online and enables individuals to share lifts to any destination with others from a wide database. Chamber Members can access the scheme from home or work		

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<b>Envirowise</b>		Tel: 0800 585 794 or <a href="http://www.envirowise.gov.uk">http://www.envirowise.gov.uk</a>	Envirowise offers free, independent advice to business on becoming more resource efficient and saving money.		
<b>Manufacturing Advisory Service - East</b>		Tel: 0845 300 4443 or <a href="http://www.mas-east.org.uk">www.mas-east.org.uk</a>	Provides manufacturing businesses with expert advice to deliver measurable improvements by helping improve performance and productivity.		
<b>NetRegs</b>		<a href="http://www.netregs.gov.uk/">http://www.netregs.gov.uk/</a>	Free environmental guidance for small and medium-sized businesses in the UK. Helping businesses to understand what they need to do to comply with environmental law and protect the environment. Potential savings from increased efficiencies.		
<b>Suffolk County Council Environmental Advice</b>		<a href="http://www.suffolk.gov.uk/BusinessAndConsumer/ServicesToBusiness/EcoSupportForSuffolkBusinesses.htm">http://www.suffolk.gov.uk/BusinessAndConsumer/ServicesToBusiness/EcoSupportForSuffolkBusinesses.htm</a>	CRed Suffolk, the Suffolk Climate Change Partnership, has recently developed the 'What can I do - Business' section of the Greenest County website to provide a one-stop-shop to help Suffolk's businesses address environmental issues.		
<b>The National Waste Directory for Businesses</b>		<a href="http://www.wasterecycling.org.uk/">http://www.wasterecycling.org.uk/</a>	Maintained by the Environment Agency. This database contains information on the licensed waste recycling companies		

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			operating in England and Wales. However, this Directory does not provide information on licensed disposal sites (as not all waste is economically recyclable).		
<b>CRED - Community Carbon Reduction Project</b>		<a href="http://www.cred-uk.org/CentralContent.aspx?intCID=4">http://www.cred-uk.org/CentralContent.aspx?intCID=4</a>	The Community Carbon Reduction Project (CRed) is based in the East of England and aims to take action to address climate change by reducing carbon. CRed recognises that cutting carbon is both a business issue and a big business opportunity. Environmental issues cut across everything a business does and getting to grips with a low carbon future can be a catalyst to business excellence and innovation. Find out more about what CRed can do for your business.		
<b>The Business Resource Efficiency Project</b>		<a href="http://www.businesslink.gov.uk/east">www.businesslink.gov.uk/east</a>	The Business Resource Efficiency Project is a Business Link East service that is designed to support small and medium-sized enterprises in the East of England. As part of the project you will be asked to complete a simple diagnostic tool, either		

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			online or face-to-face with a business advisor. This takes the form of a series of questions that look at how your organisation manages its energy consumption, waste, carbon emissions and general environmental impact. The results of this process will determine the advice you are given and where necessary you will be referred to other organisations for specialist assistance.		
Federation of Small Businesses (FSB)		<a href="http://www.fsb.org.uk/default.aspx?id=0&amp;loc=general">http://www.fsb.org.uk/default.aspx?id=0&amp;loc=general</a>	The Federation of Small Businesses is the UK's largest campaigning pressure group promoting and protecting the interests of the self-employed and owners of small firms. Formed in 1974, it now has over 215,000 members across 33 regions and 230 branches.		
East of England Energy Group		<a href="http://www.eeegr.com">www.eeegr.com</a>	The East of England Energy Group offers strategic advice, information, signposting and networking opportunities to businesses in the energy industry or business wishing to diversify into the energy and related industries.		

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National Industrial Symbiosis Programme (NISP)		<a href="http://www.nisp.org.uk/what_is.aspx">http://www.nisp.org.uk/what_is.aspx</a>	NISP is an innovative business opportunity programme that delivers bottom line benefits for our members whilst generating positive outcomes for the environment and society. Put simply, our vision is to change the way business thinks. Operating at the forefront of industrial symbiosis thinking and practice, the programme helps companies take a fresh look at their resources		
Inland Revenue	HM Revenue & Customs (HMRC)		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		

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			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.		
Suffolk County Council		<a href="http://www.suffolk.gov.uk/">http://www.suffolk.gov.uk/</a>			
Essex County Council		<a href="http://www.essex.gov.uk/">http://www.essex.gov.uk/</a>			

An SME is defined by HM Revenue & Customs as a company with fewer than 250 employees, **and** either an annual turnover not exceeding €50M or a balance sheet total not exceeding €43M. Also an SME can have no more than 25% of its voting rights or capital owned by one or more non-SME's (large companies)