

## **Welcome to Wandsworth Business Forum 27<sup>th</sup> January 2009**

### **Business Survival in Hard Times**

#### Introduction

Ever since Wandsworth Chamber of Commerce and Wandsworth Council began organising these regular forums, we have tried to involve our local business community in the direction and the agenda, using them to consult with local small and medium sized enterprises (SMEs) about key issues and topics.

Given the current uncertainties about the economy we want to make sure you know where to go to get help and advice about managing the particular challenges that you may face at this time.

While we eagerly await more news from central government about funds to support small business through the economic downturn, we have prepared this handout to complement the content of this evening's speeches.

I hope you find it informative.

A handwritten signature in black ink that reads "Mike Brook". The signature is written in a cursive style with a long, sweeping underline.

Mike Brook  
**Economic Development Officer**  
Wandsworth Council

**Website:** [www.wandsworth.gov.uk/business](http://www.wandsworth.gov.uk/business)

**Tel:** 020 8871 6884

**Email:** [edo@wandsworth.gov.uk](mailto:edo@wandsworth.gov.uk)

## The Real Help for Business Campaign

[www.businesslink.gov.uk/realhelp](http://www.businesslink.gov.uk/realhelp)

The Government launched a package of support in January 2009 under the banner of **Real Help for Business**.

Part of this package, called **Real Help with Finance**, provides financial measures that aim to help enable banks to continue or resume lending to viable SMEs during the current economic downturn. The Government's measures are designed to address the cash flow, credit and investment needs of SMEs, and therefore consists of loan guarantees along with a new Enterprise Fund.

Overall the package will provide:

- Up to £1.3 billion equivalent funds for additional lending, through an **Enterprise Finance Guarantee** scheme (targeted at firms with a turnover of up to £500 million)
- A further £10 billion within a **Working Capital Guarantee** scheme, securing up to £20 billion of lending for enterprise (targeted at firms with a turnover of up to £25 million)
- A **£75 million capital fund** (£50 million from government and £25 million from banks) especially targeted towards encouraging investment in small businesses who want to raise equity or quasi equity

Further information and sign-posting relevant for this package is available from the dedicated web portal, [www.businesslink.gov.uk/realhelp](http://www.businesslink.gov.uk/realhelp) which is being regularly updated to provide more information and details about changes to the business support package that is delivered by the Business Link service.

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### **Business Link in London**

**Enquiry Line (London): 0845 6000 787**

**Or Call: 0845 600 9006 to be directed to your local office**

**Email (London): [info@bllondon.co.uk](mailto:info@bllondon.co.uk)**

This service aims to fast track customers to relevant business support. You can speak to an adviser about the different types of intervention, advice, events and seminars that are generally available for businesses, consult the extensive online resources, or make an appointment to meet with someone to discuss your specific concerns. In recognition of the need to develop alternative, effective management techniques for the changing market place, Business Link have added the following support and advice to their Real Help for Business Now web-pages:

[www.businesslink.gov.uk/realhelp](http://www.businesslink.gov.uk/realhelp) includes links to these support pages;

### **How can I save money?**

- Get a health check for your business
- Reduce waste and save energy

### **Can I find help with my finances?**

- Find out about action for business
- Find finance help for your business
- Help with managing your cashflow
- Get more time to pay your tax bill

### **Can I find help with staffing issues?**

- Find out about training, recruitment and redundancy
- Find out about alternatives to redundancy
- Help to deal with staff restructures and major change

[www.businesslink.gov.uk](http://www.businesslink.gov.uk) (the main website) provides many other resources, including some "recession-related" guides, to help business owners and manager to better protect their business interests and to respond to changing trends, such as:

- Cashflow management; the basics
- Recovering late payments
- Preventing late payments
- Insolvency and bankruptcy
- Avoid the problems of overtrading
- Recover debt through court
- Debt factoring and invoice discounting
- Getting paid when selling overseas
- Stock control and inventory
- Decide whether to lease or buy assets
- Alternatives to redundancy
- Making an employee redundant
- Managing staff restructure and major change
- Negotiate the right deal with suppliers
- Choose and manage a solicitor
- Get help and advice about debt problems

The following "Check-ups" and interactive tools will also help you assess areas of risk and areas of improvement:

### **The Business Health Check**

Further information is available by following this link:

<http://www.businesslink.gov.uk/bdotg/action/layer?topicId=1077717513>

For ease, or to search for this information on the main Business Link site, type this headline into the search area provided and click "go": **Assess the health of your business**

### **Waste Reduction and Efficiency**

This assessment tool will help you to calculate where you can save money and protect the environment, by assessing where you might cut costs according to your business activity. Further information is available by following this link:

<http://www.businesslink.gov.uk/bdotg/action/layer?topicId=1079446510&r.lc=en&r.s=s>

For ease, or to search for this page on the main Business Link site type this headline into the search area provided and click "go": **Identify where you can save money by going green**

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## Small Firms Loan Guarantee Scheme

Information about the Small Firms Loan Guarantee Scheme is available from most banks, or alternatively, go to the Business Link website [www.businesslink.gov.uk](http://www.businesslink.gov.uk) for more information (currently located under the Finance and Grants, Borrowing, Loans and Overdrafts sub menu).

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## Solutions for Business

Since its launch in October 2008, this campaign has aimed to simplify access to and information about publicly funded business support. The products being brought together under this title include grants for business investment, expert advice services and specialist facilities for businesses in all sectors.

The product portfolio consists of support packages via the Business Link network for:

### Starting up in London

Website: [www.businesslink.gov.uk/london](http://www.businesslink.gov.uk/london)

### Finance and grants for business investment

Employing People (including **Train to Gain** – see more information below)

**Growing your business** – Coaching for High Growth

Business Collaboration Networks

Manufacturing Advisory Service

Business Premises

**Exploiting your ideas-**

Innovation Advice and Guidance

Designing Demand (see more information below)

Business Growth, Specialist Facilities and Environments

**International Trade-**

Maximising Foreign Direct Investment

Developing your International Trade Potential

Accessing International Markets

Export Credit Insurance

Further information is available by following this link:

<http://www.businesslink.gov.uk/bdotg/action/detail?type=ONEOFFPAGE&itemId=1081397463>

For ease, or to search for this page on the main Business Link site type this headline into the search area provided and click "go": **Solutions for Business Portfolio**

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## BERR's Action for Business Programme

The Department for Business, Enterprise and Regulatory Reform (BERR) does not deliver services directly to businesses but supports other agencies to do so. The Enterprise Directorate is responsible for decision-making and policy directives that govern investment in the range of business support tools that include Business Link, Enterprise Insight and Access to Finance funds.

The **Action for Business Initiative** was designed to help businesses overcome the problems arising from the current economic downturn and to ensure the UK economy is stronger for the future, and can be responsive when an upturn does arrive. Individual elements of the initiative are described more fully on the BERR

site, and include the Real Help for Business and Real Finance for Business offers listed above.

Further information is available by following this link:

<http://www.berr.gov.uk/aboutus/corporate/performance/actionforbusiness/index.html>

BERR are streamlining over 3000 UK business support schemes into 30 and expect to complete this process by 30 March 2009. All the schemes be accessible via the Business Link network.

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### **BERR Guides – Credit Management Matters**

A series of guides have been published giving practical, straight forward tips and simple checklists. Developed in partnership with the Institute of Credit Management, they are available to download from the Credit Management Matters portal.

Further information is available by following this link:

<http://www.creditmanagement.org.uk/berrguides.htm>

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### **HMRC Business Payment Support Line**

**Tel: 0845 302 1435**

This is a new dedicated service to give businesses the opportunity to make alternative arrangements with HMRC to establish a new timetable for tax payments. HMRC have made a commitment to offer further practical help by not subsequently adding additional penalties or surcharges on to tax within the context of the agreed time to pay arrangement.

Open Monday to Friday from 8:00 am to 8:00 pm

Open Saturdays and Sundays from 8:00 am to 4:00 pm

Some general advice about using the support service and some frequently asked questions can be found on the relevant pages of the HMRC website, or use this link:

<http://www.hmrc.gov.uk/pbr2008/business-payment.htm>

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### **London Development Agency (LDA) Initiatives**

The regional development agency for London has an integral role in supporting economic growth and works in partnership with many other organisations from all sectors to encourage investment in London and its businesses. All current programmes are advertised on the LDA website ([www.lda.gov.uk](http://www.lda.gov.uk)).

The LDA supports a venture capital fund for London, along with other initiatives that support creativity, innovation and entrepreneurship. From time to time reviews of the provider network and support offer are undertaken, and ad hoc seminars or events focusing on specific issues may also be organised.

A leaflet called **Keeping London Working** was published in December 2009 (see enclosures). This gives more detailed information, and contact numbers where available, for support in relation to businesses, jobs and training.

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### **The Train to Gain Initiative**

**Specialist Advisers, c/o Prevista (Tel): 020 7619 8304**

[http://www.prevista.co.uk/skills/skills\\_brokerage.aspx](http://www.prevista.co.uk/skills/skills_brokerage.aspx)

Train to Gain is now more flexible, and has been extended by relaxing the rules for smaller businesses and agreeing flexibilities tailored to the needs of different sectors.

SMEs are the focus of planned increases in spending on Train to Gain of £350 million over the next two years - together with a new SME package for employers with fewer than 250 employees. In addition, businesses with less than 50 employees can receive a contribution to wage costs to cover the cost of time off to train. Impartial, quality-assured and independent advice is given by skills brokers

Key managers of an organisation with more than 5 employees could be eligible for up to £500 of funding with a further £500 available for your team. This programme will run until March 2011. The programme assists senior individuals, within organisations from any sector to develop their leadership and management skills with the aim of benefiting their company as a whole. The training does not need to be qualification based, and can include 1-2-1 coaching or mentoring but should be within the parameters of developing general management skills.

Prevista are a provider of this programme for the Learning and Skills Council.

There will also be help for groups of SMEs located together in business parks so that they can increase their purchasing power and share resources to support the training of staff. Further information is available at <http://www.dius.gov.uk/business/help-SMEs.html>

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### **GLE One London**

General Advice Line – Balham (Tel): 020 8772 0500

Head Office - London SE1 (Tel): 020 7403 0300

Website: [www.one-london.com](http://www.one-london.com)

GLE One London provide a range of business advice and mentoring that is suitable for new and existing businesses, and have an excellent reputation for providing independent, impartial advice to businesses.

The local office in Balham organises regular seminars in Wandsworth for businesses on a variety of topics. Often, these sessions are free of charge.

For example, tomorrow evening (28<sup>th</sup> January 2008), Wandsworth Council and GLE One London will be hosting a seminar called "**Beat the Crunch**". This event is aimed at the local Putney business community and is being held in St. Mary's Church by the Odeon in Putney High Street. Please pre-register by emailing the Putney Town Centre Manager, Stephen Wallace at [sdwallace@wandsworth.gov.uk](mailto:sdwallace@wandsworth.gov.uk) .

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**Wandsworth Council's Economic Development Office Services**  
**General Business Enquiries (Tel): 020 8871 6884**  
**Website: [www.wandsworth.gov.uk/business](http://www.wandsworth.gov.uk/business)**

The Economic Development Office (EDO) has a remit to attract investment to the area, to encourage a healthy local economy, to facilitate the provision of business advice and support and to voice the needs of businesses within the Council and to relevant organisations for the sub-region.

Wandsworth's Fact File for Businesses, 2009 is enclosed. Free copies are available from the EDO offices, and it is also available to download from [www.wandsworth.gov.uk/business](http://www.wandsworth.gov.uk/business) (go to the publications area) along with other EDO publications.

Some initiatives that may be of interest at this time are:

**Town Centre Improvement Scheme**

Helps businesses refurbish and improve their premises with grants and loans up to £15,000. All applications are subject to individual assessment and all financial assistance is discretionary. See page 21 of Wandsworth's Fact File for Businesses, 2009 or email [jruske@wandsworth.gov.uk](mailto:jruske@wandsworth.gov.uk) for more information.

**Business Improvement Scheme**

A loan and grant scheme (up to £15,000) to promote private investment in 3 industrial areas. See page 19 of Wandsworth's Fact File for Business, 2009 or refer to [www.wandsworth.gov.uk/business](http://www.wandsworth.gov.uk/business).

**Cluster Action Team**

Also called the London B2B Net for back office services this is a self-help business support group for the 14,000 firms in the business to business cluster in Wandsworth, Lambeth and Southwark. See page 20 of Wandsworth's Fact File for Business 2009 or refer to the website [www.londonb2b.net](http://www.londonb2b.net)

**Small Business Concordat**

The Small Business Concordat is a voluntary Code of Practice for local authorities, that was designed to make it easier for SMEs to contract with local councils. It encourages the local authorities to use a transparent, user-friendly process for all procurement. As part of Wandsworth Council's efforts to support the recommendations in the Concordat, we have published a brief guidance about

**Contracting with the Council** and our current processes, on our website at this link; <http://www.wandsworth.gov.uk/Home/CouncilandGovernment/Contracting>

**Vacant Premises**

A search service for vacant industrial and office premises in Wandsworth is managed by South London Business, go to [www.southlondonbusiness.co.uk/property](http://www.southlondonbusiness.co.uk/property) to use the online tool.

**Voluntary Sector Development**

The EDO funds the Wandsworth Voluntary Sector Development Agency (WVSDA) to run the volunteering service and to help develop the borough's voluntary groups and organisations. We partner with others to ensure that voluntary sector organisations

receive appropriate advice and guidance. For more information, view  
<http://www.wandsworth.gov.uk/Home/CommunityServices/VIS>  
<http://www.wvsda.org.uk>

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### **Wandsworth Business Support Network**

A list of network members (January 2009) can be found on pages 23-24 of the Wandsworth Fact File for Businesses 2009.

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### **Wandsworth Chamber of Commerce**

Website: [www.wandsworthchamber.org](http://www.wandsworthchamber.org)

Email: [enquiries@wandsworthchamber.org](mailto:enquiries@wandsworthchamber.org)

The EDO works in partnership with the Chamber to organise business events throughout the borough, to promote information and advice for businesses and to develop related local strategies and policies. The Chamber also provides opportunities for members to network informally and publishes a business directory listing of members, as well as lobbying on behalf of the business community.

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### **Wandsworth's Greening Business**

Greening Business Officers are employed by Southlondon.biz ([www.southlondon.biz/greening](http://www.southlondon.biz/greening)) the trading arm of Merton Chamber of Commerce) on a joint project to help businesses become greener. Wandsworth's officer, Greice Tavares can be contacted on 0781 4683334.

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### **Wandsworth Council Services for Businesses**

Website: [www.wandsworth.gov.uk/business](http://www.wandsworth.gov.uk/business)

Quick links to the contact details for these Council services and other relevant departments are also published on the website above.

### **Business Rates**

Tel: 020 7378 5941

Email: [brates@wandsworth.gov.uk](mailto:brates@wandsworth.gov.uk)

We recommend you telephone rather than email in the first instance to receive a quicker response.

From 1st April 2009 no Transitional Relief will be granted because the scheme finishes for all ratepayers at 31st March 2009. There will be no change to the Small Business Rate Relief.

Hardship relief may be claimed by rate payers who meet the following criteria:  
If the business would suffer hardship or cease to trade if relief was not granted AND it is in the interests of Council Tax payers for relief to be granted.

Relief may only be granted for a period within the current financial year and is subject to review. Any application for relief needs to be supported by current trading figures as well as previously audited accounts or accounts accepted by the Inland Revenue. In assessing an application employment issues for the business and / or any related business and the anticipated impact to the local area of the loss of the business will be considered.

As this is a discretionary power there is no formal appeal process against our decision.

### **Licensing Service**

The Licensing Service at Wandsworth processes a wide variety of licence and registration applications. The service aims to ensure that, as far as possible, residents are protected from adverse environmental impact from entertainment venues within the Borough, whilst also respecting the business perspective. The service also aims to ensure that residents and visitors using licensed premises can do so safely, aims to protect the public from unscrupulous traders, and ensures the protection of animal welfare.

Most licences are dealt with by the Trading Standards Section. For more information please telephone the Licensing Service on: 020 8871 6160.

### **Trading Standards**

Tel: 020 8871 7720 (9am to 5pm)

Fax: 020 8871 7702

**Website** (for consumer complaints and enquiries):

[www.consumerdirect.gov.uk/contact?action=complain](http://www.consumerdirect.gov.uk/contact?action=complain)

**Email** (for other matters): [tradingstandards@wandsworth.gov.uk](mailto:tradingstandards@wandsworth.gov.uk)

The overall objective of the Trading Standards team is to protect the public and maintain a fair and safe trading environment within Wandsworth. Our staff routinely visit and inspect trading premises to ensure that the various fair trading laws are complied with. They also follow up complaints made by the public. Any inspections and actions taken are carried out in accordance with our enforcement policy. Since most businesses want to comply with the law, we therefore take care to help businesses meet their legal obligations without unnecessary expense.

You can also visit the **Technical Services Department One-Stop** reception at Wandsworth Town Hall, which is open Monday to Friday 9am to 5pm and Saturday 9.30am to 12.30pm. The One-Stop reception is on the 5th floor and can be reached by lift. There is free parking available on Saturdays.

### **Planning**

General enquiries (Tel): 020 8871 6636

Planning Service email address - [boroughplanner@wandsworth.gov.uk](mailto:boroughplanner@wandsworth.gov.uk)

Fax number - 020 8871 6003

The Planning Services Department offers advice on development proposals and wishes to encourage businesses to discuss their planning applications and building plans before submitting them for approval. The Planning Service also offers specialist advice on matters such as conservation, and access for disabled people.

Wandsworth is covered by 2 area teams:

West Group Manager - Nick Calder 020 8871 8417

Putney area 020 8871 6632 or 8411

Wandsworth area 020 8871 6644 or 8410

East Group Manager - David Vickers 020 8871 8415  
Battersea area 020 8871 6639 or 8412  
Balham and Tooting area 020 8871 8413 or 8416

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**Other Useful Websites:**

**A new Supply London programme for 2009** is being devised at the time of writing, to help small businesses compete for major public sector and commercial contracts. Urgent enquiries about tender assistance can be directed to [supplylondon@pera.com](mailto:supplylondon@pera.com), and will be published on the Supply London Website in due course, [www.supplylondon.com](http://www.supplylondon.com)

The **CompeteForWebsite** – [www.competefor.com](http://www.competefor.com) promotes commercial contracting opportunities across the capital.

The **Designing Demand** programme promises a package of business support from the Design Council to help managers get the most from design, through workshops and up to five days Design Associate support. For more information go to;

[http://lda.designingdemand.org.uk/How\\_Does\\_it\\_Work](http://lda.designingdemand.org.uk/How_Does_it_Work)

**The Federation of Small Businesses**, Tel: (0125 333 6000) or website [www.fsb.org.uk](http://www.fsb.org.uk)

The **Gateway to Investment Programme** - [www.g2i.org](http://www.g2i.org) – actually delivered through a consortium of private sector specialists, led by Grant Thornton.

The **Innovation website** – [www.london-innovation.org](http://www.london-innovation.org) – a facilitator of business support and advice for innovators.

The **Knowledge Connect project** – helps enterprises undertake collaborative grant funded projects with universities, further education colleges and other specialists. Can provide mini-grants for product or service testing.

[www.knowledgeconnect.org.uk](http://www.knowledgeconnect.org.uk)

**www.enterprisecentral.co.uk** brings together local providers into a skills development network that offers business training and advice.

**Think London** is funded by the LDA (see [www.lda.gov.uk](http://www.lda.gov.uk)) and is the inward investment agency for the capital. [www.thinklondon.com](http://www.thinklondon.com).

**Wandsworth Youth Enterprise Centre**, provides support for young people (aged 16-30), including counselling and low cost start-up units, [www.wyec.org.uk](http://www.wyec.org.uk).

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This list represents a small selection from the range of sources of advice and guidance that appear in **Wandsworth's Fact File for Businesses 2009**, which contains a directory of website and contact details for national and local business support. If you would like additional copies of this publication, or want to recommend a source of information you have found helpful to other businesses, please contact Bushra Farooq at the Economic Development Office (on Tel: 020 8871 7549 or by email to [bfarooq@wandsworth.gov.uk](mailto:bfarooq@wandsworth.gov.uk)).

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**Further information and reading:**

"Be efficient, please customers, cut costs.... that's it", Simon Caulkin, management editor, The Observer, Sunday 28th December 2008

See Business Link's "10 ways to beat the recession depression" article, latest feature on 9th January 2009

"How to train staff during a recession", Jo Ouston, 9th January 2009,  
[www.realbusiness.co.uk/new](http://www.realbusiness.co.uk/new)

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## **Business Survival in Hard Times – Wandsworth Business Forum**

27<sup>th</sup> January 2008

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