

## Foreword

### **Councillor Clive Stockton**

North Norfolk District Council  
Cabinet Member for Economic Development

Economic recession affects everyone, individuals and businesses alike. When we brought together business leaders and decision-makers from the private and public sectors for a Recession Summit in the spring, two things became clear to us: there were things North Norfolk District Council could do itself, and there were ways we could help businesses and individual members of the community to help themselves.

North Norfolk District Council can work smarter. We're a major local employer, and a major purchaser of goods and services. So we are paying our bills faster and buying locally, for example, to have an immediate impact. Business leaders said that dealing with the council needs to be easier. So we are working to streamline processes like planning and licensing. We are also doing all we can to help individuals affected by the recession, in areas such as homelessness or access to benefits.

But we don't run businesses or individual lives – you do. So perhaps the most important thing we can do is help you find the services and solutions that can help you weather the recession and emerge from it in a powerful position, on the strength of your own innovation and competitiveness.

This eight-page *Outlook* supplement is a start, and should signpost a vast amount of support that's available, from a huge range of organisations. It's there for the taking.



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*Photo courtesy of Citizens Advice Bureau*

# Coping with the recession

We know we're in a recession. But what does it mean? One moment the headlines, the economists and the experts are saying the situation is terrible, with house prices at rock bottom, credit all but unavailable, shoppers reluctant to spend their cash, and people out of work in huge numbers. The next moment they're saying we're coming out of it, with markets picking up, great mortgage deals available, and plenty of opportunities to get good deals or make good investments.

But what's certain is that people and businesses are feeling the strain deeply. We still have bills to pay, we still go to work worrying about whether our jobs are secure and we want to be sure our hard-earned savings are safe.

Or maybe you're an employer, and you're trying to cope with bigger overheads but fewer customers. You need to make sensible decisions now to be competitive and ensure the survival of your business, to do the right thing for your employees, and to ensure you have some cash flow, while keeping an eye on the longer term and making sure you are in a strong position when the economy picks up.

Official figures show severe problems\*:

- In the first three months of 2009, the UK economy shrank at its fastest rate for 50 years. In the past year, the economy has shrunk by 5.6 per cent.
- Household expenditure fell by 1.3 per cent in the first quarter of 2009, the largest fall since 1980, and disposable income fell by 2.4 per cent (it rose by 2.4 per cent in the previous quarter).
- Total bank lending to individuals grew by half as much in May (£0.6 billion) as it did in April (£1.1 billion), and the average for the previous six months (£1.3 billion).
- The annual growth rate in borrowing secured against dwellings (new

mortgages or re-mortgages) was 1.3 per cent in May, down from nearly 12 per cent two years ago.

- In 2008, one in every 150 companies went into compulsory or voluntary liquidation. The number of companies going into receivership, administration or voluntary arrangements in the last quarter of 2008 was 2428, more than double the figure for a year earlier.
- About 12,000 independent shops and nearly 7,000 branches of major chains have closed in England and Wales so far this year.
- The number of people in employment fell by more than half a million in the year up to May 2009. By June, 2.5 million people were jobless – a 14-year high. Unemployment is hitting young people especially hard (928,000 under-25s were unemployed in June).

But:

- The Consumer Prices Index – Government's target rate of inflation – was down from 2.2 per cent in May to 1.8 per cent in June, largely because of falling food prices.
- Crime is falling, with a six per cent drop in recorded incidents of violence from the level a year before, which some commentators believe may be because alcohol consumption is also falling
- UK house prices fell by 0.4 per cent in the quarter ending May 2009, compared with a 4.8 per cent drop in the previous quarter.
- Businesses are increasing in confidence, with a Lloyds TSB 'confidence index' (the difference between those expecting an improvement and those expecting a fall) showing a minus 3 per cent level in July – not good, but much better than the minus 32 per cent level six months ago. Importantly, there are more businesses expecting an increase in sales over the next six months than those anticipating a drop

\*Figures from Press Association, Bank of England, Insolvency Service, Office of National Statistics, BBC, Telegraph.co.uk, DCLG

## SUPPORT AND ADVICE

North Norfolk District Council

[www.northnorfolk.org](http://www.northnorfolk.org)

Norfolk County Council

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

UK Government

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

Department for Business, Innovation and Skills

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

HM Revenue and Customs

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

Business Link

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

Business intelligence

Office of National Statistics

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

Government Office, East of England

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

East of England Observatory

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

Norfolk Data Observatory

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

See back page of this supplement for more sources of support and advice

– a positive 1 per cent index, compared with minus 28 per cent half a year ago.

North Norfolk District Council is affected, just like everyone else. Falling revenue, especially from fees and charges, means there is a £0.5 million hole in the Council's budget for 2009/10. Economies are being made, and assets are being examined.

Some community and voluntary sector organisations are struggling to offer their normal level of support, because donations are scarcer and volunteers are harder to find.

A report by the Audit Commission in August showed how the impact of the recession could change, after the first, highly visible wave of effects like business failures and redundancies, to a wave of social impacts like homelessness, health problems and rising crime.

**So councils, Government agencies and other partners are working together to help communities, businesses, families and individuals in many different ways. This special Outlook supplement will give you an idea of the support available locally and, importantly, contact details so you can follow up any and every possible avenue, and get what you're entitled to.**

# Ideas into action



In April, around 150 representatives of major local businesses, chambers of trade, politicians from parish councils to our local Member of Parliament, economic development specialists, voluntary and community groups, and public bodies met for a day to look at the impact of the recession, and what could be done to combat it.

Arranged by North Norfolk District Council, the Recession Summit considered the ways in which economic pressures could affect all aspects of our society, from the ways in which red tape hampers businesses, the need to get finance flowing again, and the ravages of redundancy and unemployment, to the strengths and weaknesses of the North Norfolk 'brand', the opportunities to join up places and services, and the ways we can create a climate of confidence rather than fear.

A vast number of ideas came out of the summit. Some of these things are already being done, like credit unions (local financial co-operatives offering good-value loans) which exist in Norfolk and are being considered in North Norfolk's towns. North Norfolk District Council has pledged to do, or to take the lead on, a number of things:

- Sourcing goods and services locally, to help North Norfolk businesses
- Working harder at marketing North (and northern) Norfolk as a holiday destination

- Make use of empty shops, even if only with shopfront displays to promote local activities
- Keeping residents and companies up-to-date about the recession, through things like this Outlook supplement
- Making the planning process more sensitive to business needs
- Providing business and start-up support
- Matching the skills of workers to the needs of local businesses, and seeking training to give people the skills our businesses want
- Running a rapid response service to help companies and their employees deal with redundancies, for example by using the skills matching service to find redundant workers jobs elsewhere.

As well as helping the local economy in the short term, these measures are also important in preparing for the recovery, because they can put businesses on a sounder, more competitive footing.

The District Council is only one cog in the machine. It will have to work in partnership with other agencies and organisations, to pool knowledge, experience and resources.

The North Norfolk Community Partnership is the umbrella organisation that will oversee and measure how the District responds to this recession. It

## SUPPORT AND ADVICE

**North Norfolk Community Partnership and Local Area Partnerships in North Norfolk**

[www.northnorfolk.org/nncp](http://www.northnorfolk.org/nncp)

**North Norfolk District Council**

[www.northnorfolk.org](http://www.northnorfolk.org)

**East of England Development Agency**

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

Can provide help on issues such as funding for businesses, contracts and job opportunities

**North Norfolk Business Forum**

[www.nnbf.org](http://www.nnbf.org)

**North Norfolk Skills Partnership**

[www.14esp.org](http://www.14esp.org)

**Business Link**

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

### LOCAL CONTACTS

**Citizens Advice Bureau**

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

Advice: 01692 402570 or

Appointments: 01692 405847

**North Norfolk Information Centre**

0871 200 3071

### LIBRARIES

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

For contact details of all Norfolk libraries

### Local authorities

Local authorities are keen to help and support businesses and individuals. Contact North Norfolk District Council or your own council if outside the District to see what help is available

### Cromer Museum

[www.museums.norfolk.gov.uk](http://www.museums.norfolk.gov.uk)

Activities and courses for all ages  
01263 513543

See back page of this supplement for more sources of support and advice



includes councils and other governmental agencies, public services like health, the police and educational institutions, and voluntary organisations. The NNCP works closely with two crucial bodies – the North Norfolk Business Forum and the North Norfolk Skills Partnership – that will identify the things businesses need on the one hand and, on the other, help ensure their workforces can deliver it.

## Coping with financial and personal problems

Money is always a worry, but at a time of recession the pressures can pile up. We can end up facing a scary and stressful stack of bills and demands, threats to jobs and livelihoods, and possibly even health problems.

There are many ways you can get help. There's no reason to be embarrassed about asking – there are trained, professional people who can talk to you confidentially about things you can do, to get you and your family through the crisis.

### Credit and debt

If you have debts and you're struggling to pay them, the most important thing is to get expert advice. Don't fall prey to loan sharks – a recent case at Newcastle Crown Court heard from a woman who paid a loan shark £88,000 over the course of eight years, and all for a £500 loan! Some bills are more important than others, like your rent or mortgage because your home is at risk if you don't pay them. Paying by direct debit can help you budget for these and your council tax, and ensure they are always paid on time. See page 10 of *Outlook* for details of how to pay your council tax or business rates to NNDC by direct debit.

### Redundancy

Losing your job can be a massive shock. North Norfolk District Council and other agencies can help you get back on your feet if you are made redundant, by looking at your many skills and capabilities, and showing how you can build on your strengths to make yourself more attractive – and valuable – to potential employers.

See *Response 2 Redundancy* on page 6 of this supplement for more details.



**Fakenham's Crown Hotel closed in March. All 19 staff are now back in work, thanks to their own efforts and the intervention of the Response 2 Redundancy service**

### Housing and homelessness

If you don't keep up repayments on your mortgage or loans secured against your home, you could find yourself facing repossession.

It doesn't happen automatically, and there are many things you can do to stop the process once it's under way. Talk to a debt adviser straight away. The Citizens' Advice Bureau can give you fast, free, confidential advice, and they have outreach centres in Bacton, Cromer, Mundesley, North Walsham and Sheringham.

If you are homeless, or threatened with homelessness, please talk to NNDC on 01263 516375. Our team can offer advice on how to prevent homelessness and help you look at all the available options. You don't have to be living on the streets to be 'homeless' – you might be living in a hostel or B&B, or staying with friends and family, or living in conditions that are bad for your health.

### Benefits

If you are on a low income, don't miss out on financial help that may be available. You could be entitled to claim benefits, to contribute towards your council tax and/or your rent.

Even if you are not eligible for council tax or housing benefits, you might qualify for other discounts – or, in some cases, you might not have to pay at all. Contact NNDC's Help and Advice Team on 01263 516245 to talk about your circumstances, and what we can do for you.

### Health

Don't let health problems fester. Sometimes the hardest part is knowing, and accepting, that we need to get help. Most of us aren't qualified to make that judgement on our own – we need a doctor to help identify the problem, if there is one. If you think you might be suffering from a physical or mental disorder, contact your GP so you can get peace of mind, and get on the road to recovery.

## SUPPORT AND ADVICE

### LOW INCOME

#### Tax credits

[www.direct.gov.uk/taxcredits](http://www.direct.gov.uk/taxcredits)

If you are responsible for at least one child 0845 3003900

### DEBT ADVICE

#### Citizens Advice Bureau

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

Advice 01692 402570

Appointments 01692 405847

#### National Debtline –

[www.nationaldebtline.co.uk](http://www.nationaldebtline.co.uk)

0808 808 4000

#### Consumer Credit Counselling

[www.cccs.co.uk](http://www.cccs.co.uk)

0800 138 1111

#### Credit Action

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

#### Victory Housing Trust

[debbie.pearson@victoryhousing.co.uk](mailto:debbie.pearson@victoryhousing.co.uk)

0845 300 6648

### Benefits

[www.northnorfolk.org/benefits](http://www.northnorfolk.org/benefits)

01263 516245

### HOUSING

#### Victory Housing Trust

[www.victoryhousing.co.uk](http://www.victoryhousing.co.uk)

0845 300 6648

#### Housing Department NNDC

[www.northnorfolk.org/housing](http://www.northnorfolk.org/housing)

01263 516375

Benjamin Foundation 01692 500999

#### Salvation Army, Sheringham

01263 823468

#### National Homelessness Advice Service

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

### Shelter

[www.shelter.org](http://www.shelter.org)

Housing debt advice and help finding a place to live: 0808 800 4444

### LEGAL HELP

#### The Law Society

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

0870 606 2555

#### Community Legal Service

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

0845 345 4345

### PENSIONS

#### The Pensions Advisory Service

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

0845 601 2923

#### The Pensions Ombudsman

[www.pensions-ombudsman.org.uk](http://www.pensions-ombudsman.org.uk)

020 7834 9144

### HEALTH

#### NHS Norfolk

[www.norfolk-pct.nhs.uk](http://www.norfolk-pct.nhs.uk)

See back page of this supplement for more sources of support and advice

## Training and development

Investing in skills is hugely important in a time of economic hardship. It's a cost-effective way of making your business perform better. And the benefits are immediate but lasting, meaning you get a head-start on the economic recovery.

It can also be life-changing for the people who embark upon training and development, bringing benefits in their social lives as well as their working days.

What's more, a host of training and development opportunities are either part-subsidised, or completely free.

### Learning 4 Everyone

Learning 4 Everyone is a programme to help North Norfolk people develop skills that are important in the workplace or for personal development – things like literacy and numeracy, and qualifications in areas that are useful for work (like secretarial skills, accounting and using computers), and life skills too.

Courses run throughout the year, at Merchants' Place in Cromer and now in Fakenham and (soon) North Walsham. Pick up a prospectus of all the Learning 4 Everyone courses starting this autumn from Merchants' Place, or by calling 01263 519454.

### Springboard to Work

This initiative is designed to help work-ready people, aged 19 or over, to make the final push to get into employment. The scheme is free, and starts with a nine-hour course (three sessions of three hours, in childcare-friendly hours) at Cromer, Fakenham and North Walsham.

Springboard to Work also makes links with local employers – who benefit from knowing that potential employees are

getting the right skills and motivation - and then helps through the first 13 weeks of a new job. It has been running since the autumn of 2008, delivered by Learning 4 Everyone and Norwich-based training specialists Work House.

### Information, Advice & Guidance (IAG) Learning and Skills Gateway

This Learning 4 Everyone project brings information, advice and guidance about training and work opportunities to venues in each of North Norfolk's seven towns. Since it began at the end of 2007, more than 1000 people have accessed the service.

### Train to Gain

This is a national skills service that supports employers of all sizes and in all sectors to improve the skills of their employees, and improve business performance as a result. It helps to identify skills that will make a real difference to your business over the long term, create a tailored package of training, find reliable local training providers, find funding to help finance your training package, and evaluate the training to ensure you're getting real results from your investment.

### Modern Apprenticeships

Apprenticeships are a great way to help businesses develop the skills their staff really need, and with an eye to the future. An apprentice works as a salaried employee and gets on-the-job learning and experience for one to three years, while spending some time on an off-site course as well. The Learning and Skills Council will pay the full cost of that training if the apprentice is aged 16 to 18.

### Evolve

This free project is run by the Norwich Business School at the University of East Anglia, and is mainly for graduates, managers and professionals, who tend not to be catered for by other schemes. It is open to individuals and organisations in Norfolk, and aims to improve participants' job prospects, skills, performance and innovation. For more information see [www.evolvernorfolk.co.uk](http://www.evolvernorfolk.co.uk)



**Ill health forced David Armishaw to give up work after 25 years in the construction industry – a huge blow. Joining the Learning 4 Everyone programme in Cromer has proved a great confidence booster, however. “The atmosphere, the support, the help is five-star” he says.**

## SUPPORT AND ADVICE

### Learning 4 Everyone

[www.14esp.org](http://www.14esp.org)

01263 519454

### Jobcentreplus

Making a new claim: 0800 0556688

Jobcentredirect jobsearch 0845 6060234

Jobcentrecrisisloans 0800 1695198

### Redundancy support – R2R

[r2r@tchc.net](mailto:r2r@tchc.net), [www.tchc.net](http://www.tchc.net)

Help with advice and support for retraining 01923 698458

### CAREERS AND TRAINING ADVICE

#### North Norfolk Information Advice and Guidance Gateways

[www.14esp.org/14e/iaggateways.htm](http://www.14esp.org/14e/iaggateways.htm)

Confidential advice on learning and working in North Norfolk 01263 519454

### Connexions

[www.connexions-direct.com](http://www.connexions-direct.com)

Careers and training advice for under 19s  
080 80013219 or 01692 408200

### Norfolk Adult Education

[www.norfolk.gov.uk/adulteducation](http://www.norfolk.gov.uk/adulteducation)

0844 800 8002

### University of East Anglia

[www.uea.ac.uk](http://www.uea.ac.uk)

01603 456161

### College of West Anglia

[www.col-westanglia.acx.uk](http://www.col-westanglia.acx.uk)

01553 761144

### City College Norwich

[www.ccn.ac.uk](http://www.ccn.ac.uk)

01603 773311

### Great Yarmouth College

[www.gyc.ac.uk](http://www.gyc.ac.uk)

01493 655261

### Train to Gain

[www.traintogaineast.co.uk](http://www.traintogaineast.co.uk)

0800 015 5545

### Careers Advice Service

[www.direct.gov.uk/careersadvice](http://www.direct.gov.uk/careersadvice)

0800 100 900

### Next step

[www.direct.gov.uk/nextstep](http://www.direct.gov.uk/nextstep)

## TRAINING

### Learning and Skills Council

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

### Apprenticeships Service

0800 015 0600

### Train to Gain

0800 015 5545

### Skills Pledge

[www.inourhands.lsc.gov.uk](http://www.inourhands.lsc.gov.uk)

### Evolve

[www.evolvernorfolk.co.uk](http://www.evolvernorfolk.co.uk)

See back page of this supplement for more sources of support and advice

## Getting the help your business needs

There are 7500 businesses in North Norfolk – some of them with hundreds of employees, but most of them with just a handful of staff. Often, they are sole traders.

Supporting those businesses is vital, if our local economy is going to emerge from the recession strongly and quickly. A host of agencies offer different schemes to suit different types of company, or to address different problems.

If you are looking for help, or just seeing what might be available should you need it, the place to start is the East of England Development Agency's step-by-step online guide:

[bizmapeast.co.uk](http://bizmapeast.co.uk)

Plenty of things are being done locally, too.

### Procurement – NNDC and local markets

Sole proprietors in particular rely heavily on local routes to their marketplaces, and on word-of-mouth for their trade. Buying goods and services locally not only benefits the local economy, it's also good for the environment – and sustainability is an important issue for any business that has its long-term survivability in mind.

North Norfolk District Council aims to set itself a target for the proportion of its procurement sourced locally, and to create an easy pathway (probably an internet portal) for North Norfolk businesses to tender for council contracts.

### Response 2 Redundancy

Losing your job can be devastating, but even if you don't have qualifications on paper, you have strengths, knowledge and skills built up over your time in the workplace. The Response 2 Redundancy service sees advisors talking to redundancy-hit businesses and workers, letting people know what benefits and support are available to them, pointing them in the direction of retraining and qualifications, and helping with things like job search skills, CV-writing, interview techniques and so on. The team can access funds to help with up to £1000 of

training costs for someone who has been given notice of redundancy.

### Virtual Business Support (VBS)

If you have a micro business or are thinking of starting up a business, this project can give you training in how to use, and then take advantage of, computers, software and the internet. VBS will then lend you a laptop for up to six months to help you to immediately reap the benefits of ICT in your business.

### Business forum

The North Norfolk Business Forum is run by businesses for businesses and aims to represent the best interests of local employers and their staff, and boost the local economy in a variety of ways. The Business Forum has two sector-specific 'Round Tables' for tourism and (soon) agriculture, allowing special attention to be given to sectors that are critical to the North Norfolk economy

Joining other business networks like chambers of trade can be extremely valuable too, giving you access to ideas, intelligence and opportunities.

### Department of Work and Pensions recruitment subsidy

The DWP is offering businesses an incentive of £1000 to take on an employee who has been looking for work for six months or more, with a possible further £1500 to give that member of staff training.

Through Job Centres, employers can also 'try out' potential employees with no obligation, so they and the jobseeker can see if the role is suitable.

North Norfolk District Council is working with other partner organisations which can provide more specialised support to existing businesses and



Photographer David Morris found assistance from Virtual Business Support (VBS) "helped me avoid making some expensive mistakes, and revolutionised the way I work"

## SUPPORT AND ADVICE

### DEALING WITH REDUNDANCIES

Business Link

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

Jobcentreplus

[www.jobcentreplus.gov.uk/employers](http://www.jobcentreplus.gov.uk/employers)

ACAS

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

08457 474747

Business Debt Line

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

0800 197 6026

### BUSINESS STARTUP NWES

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

0845 60 99 99 1

Norfolk Rural Business Advice Service

[www.ruraladvice.co.uk](http://www.ruraladvice.co.uk)

### YOUNG PEOPLE

The Princes Trust

[www.princes-trust.org.uk](http://www.princes-trust.org.uk)

01603 621328 or 0800 842842

### OTHER SOURCES OF HELP FOR BUSINESSES

British Franchise Association

[www.thebfa.org](http://www.thebfa.org)

01865 379892

Forum of Private Business (FPB)

[www.fpb.org](http://www.fpb.org)

0845 1301722

HM Revenue & Customs (HMRC)

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

0845 010 9000

Information Commissioner's Office (ICO)

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

0845 630 6060

The Pensions Advisory Service (TPAS)

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

0845 601 2923

The Pensions Regulator

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

0870 606 3636

'Working for yourself – The Guide'

[www.hmrc.gov.uk/startupup](http://www.hmrc.gov.uk/startupup)

0845 915 4515

### GOVERNMENT CONTRACTING OPPORTUNITIES

[www.supply2.gov.uk](http://www.supply2.gov.uk)

See back page of this supplement for more sources of support and advice

people who are thinking of starting up a business. These include Business Link East, Norfolk and Waveney Enterprise Services, The Prince's Trust, the Women's Employment Enterprise and Training Unit, and the Norfolk Rural Business Advice Service, and HM Revenue and Customs.

## Staying competitive and getting investment

We may be in a recession, but we still need to invest in making our businesses as competitive as they can be. But if the banks won't do it, who will?

Well, North Norfolk District Council, for one. This summer the Council agreed to spend £425,000 on a 5000 sq ft extension to the council-owned factory unit on Fakenham Enterprise Park occupied by JW Automarine, specialist producer of coated-fabric products like buoyancy devices, storage tanks and underwater salvage lifting bags.

Previous investment of more than £1 million by NNDC in the employment land at Wyman's Way in Fakenham has helped attract Bedfordshire-based emergency lighting firm P4 to the District.

There are other ways to find funding. There are a number of credit unions in Norfolk. These financial co-operatives pool members' savings so loans can be made, usually with lower interest rates than on the High Street. Profits can be reinvested in the business or given back to members. You can find out more from your Local Area Partnership.

Micro finance funds, like the successful Full Circle programme run in Norfolk by the Women's Employment Enterprise and Training Unit, could help struggling businesses with small loans at competitive rates. North Norfolk District Council is exploring whether it can create or promote a micro finance fund.

### Business start-ups

Many organisations provide financial help, training and business expertise for new enterprises in the East of England. The East of England Development Agency, for example, can lend between £500 and £50,000 to start-ups that might not otherwise get finance. This fund is managed through Foundation East, a non-profit distributing organisation. There are other funds you might tap into, depending upon your circumstances and the nature of your business. See the EEDA Business Map for more information.

### Empty shops

The Recession Summit in April identified empty shops as an issue for our towns, and North Norfolk District Council intends to work with landlords to get the premises – or, at least, their shopfronts – used for a variety of purposes, such as promoting local events and activities, or promoting charities and community organisations.

### Bill payment and cash flow

Prompt payment of suppliers' bills could be critical to their survival in business. When banks are reluctant to lend even modest amounts to give traders a bit of cash flow, paying those bills in good time can give them vital breathing space. It is tempting, of course, to hang on to your money as long as possible, and not pay bills and invoices until the last minute – or even later than the payment terms specify.

But this recession came about, in large part, because the flow of money dried up. If everyone keeps hold of all of their money, then that money can't be put to work and make a difference in the wider economy.

North Norfolk District Council now has a policy of paying its local suppliers promptly, even if they allow longer.

### Sustainability

Sustainability is all about making sensible use of available resources – keeping your bills down by saving energy, minimising waste, being smarter about travel and distribution, and so on. Sustainability is about good environmental practice, certainly, but it applies just as surely to the survivability of businesses. It's about ensuring your company gets on a sound footing now so it can carry on in future.

North Norfolk District Council's free Green Build event at Felbrigg Hall, near Cromer, over the weekend of 12 and 13 September will have exhibitors and speakers giving plenty of ideas about how to make the most of limited resources and budgets. See [www.northnorfolk.org/greenbuild](http://www.northnorfolk.org/greenbuild) and [www.northnorfolk.org/environment](http://www.northnorfolk.org/environment) for more on how you can save money by being 'greener'.

## CASE STUDY

### Welcoming businesses at Wyman's Way



Over a number of years North Norfolk District Council invested more than £1 million in employment land at Wyman's Way in Fakenham to provide serviced land for industry and business and then sold the land in plots to allow the privately-funded development of units, ready-made for businesses start-up or expansion.

On the back of the Council's investment a further £2.5 million in total has been pumped into the Business Estate, to provide 27,000 sq ft of light industrial and warehouse space with units available from 2000 sq ft upwards.

Howdens Joinery will be occupying a unit and last year Bedfordshire-based emergency lighting firm P4 announced its intention to move into Wyman's Way, building its own factory premises.

The last of the plots was recently sold, and so NNDC's final investment will be to achieve adoption of the roads and sewers, helping the businesses to be even more successful.

### SUPPORT AND ADVICE

North Norfolk District Council  
[www.northnorfolk.org/business](http://www.northnorfolk.org/business)

East of England Development Agency  
[www.eeda.org.uk](http://www.eeda.org.uk)  
[www.bizmapeast.co.uk](http://www.bizmapeast.co.uk)

LENDING MONEY TO BUSINESS  
Foundation East  
[www.foundationeast.org](http://www.foundationeast.org)  
01284 757777

Capital for Enterprise Fund  
0845 459 9780

See back page of this supplement for more sources of support and advice

# FURTHER SUPPORT AND ADVICE

## **Norfolk Chamber of Commerce**

The 'voice of Norfolk business', representing more than 100,000 employees. The Chamber provides extensive advice and lobbies on key issues affecting the business community. It offers information on sources of support for local business, a service called X-TRA, on its website

[www.norfolkchamber.co.uk](http://www.norfolkchamber.co.uk)

## **Shaping Norfolk's Future**

This business-led private and public sector partnership works to create wealth and jobs for the people of Norfolk. SNF runs the Business Support Alliance

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

## **Business Links East**

Charged with giving best advice to existing businesses and those seeking to start a business

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

## **Foundation East**

A not-for-profit organisation operating across East Anglia that lends money to new and existing businesses who find it difficult to access mainstream funding

[www.foundationeast.org](http://www.foundationeast.org)

## **Business Debt Line**

Provides free confidential and independent advice on how to deal with debt problems

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

## **Response to Redundancy (R2R)**

Aims to support those staff whose jobs are at risk by providing funding to support training to better prepare them for the job market

[www.traintogaineast.co.uk](http://www.traintogaineast.co.uk)

## **The Association of Business Recovery Professionals (R3)**

The leading professional association for insolvency, business recovery and turnaround specialists. R3 members have helped save many businesses, large and small, across most industry sectors

[www.r3.org.uk](http://www.r3.org.uk)

## **Solicitors**

Your solicitor should be an asset to your business. They have considerable knowledge of business issues and the local commercial community. The Law Society offers the Lawyers for Your Business scheme, which can put you in touch with lawyers in your area or with a specific specialism for a free initial consultation

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

## **Banks**

Although you might be wary about contacting a bank at times of difficulty, it should usually be the first port of call. Banks have teams of highly experienced advisers who are keen to help businesses flourish. If you have a good relationship with your bank, early signs of trouble can often be detected and resolved.

## **Accountants**

Accountants are often the very best business advisers, employing 21st century technology to help with business development issues and wealth management. They also often have great knowledge of the local market-place and can be invaluable to clients.

[www.icaewfirms.co.uk](http://www.icaewfirms.co.uk)

[www.accaglobal.com](http://www.accaglobal.com)

[www.cimaglobal.com](http://www.cimaglobal.com)

## **NWES**

Offers advice to people who wish to start a business or develop an existing one

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

## **Federation of Small Businesses**

This is the U.K.'s largest campaigning pressure group promoting and protecting the interests of the self-employed and owners of small firms

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

## **Manufacturing Advisory Service – East**

Provides expert advice to help improve performance and productivity

[www.mas-east.org.uk](http://www.mas-east.org.uk)

## **The Guild**

Provides support within the voluntary and social enterprise sectors

[www.the-guild.co.uk](http://www.the-guild.co.uk)

## **UK Trade and Investment**

Works with UK based companies engaged in international markets

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

[www.eei-online.com](http://www.eei-online.com)

## **Women in Rural Enterprise (WIRE)**

A national business club for women either engaged in or thinking of starting a new business

[www.wireuk.org](http://www.wireuk.org)

## **Trading Standards**

Norfolk County Council Trading Standards aims to make Norfolk a safe, fair and competitive place to do business, providing free and confidential advice to all businesses in the county

[www.norfolk.gov.uk/businessadvice](http://www.norfolk.gov.uk/businessadvice)

## **Women's Employment, Enterprise and Training Unit (WEETU)**

Based in Norwich and helps women take control of their economic lives with advice, training and support

[www.weetu.org](http://www.weetu.org)

## **Norfolk Network**

A 'dynamic, intelligent and entrepreneurial community based on trust and integrity', offering mutual support to people in business

[www.norfolknetwork.com](http://www.norfolknetwork.com)

## **EnterpriseGY**

Targeted at the Great Yarmouth area, EnterpriseGY provides free help with business planning, access to finance and skills training

[www.enterpriseGY.co.uk](http://www.enterpriseGY.co.uk)

This Outlook Recession Supplement has been produced by the Economic and Tourism Development Unit of North Norfolk District Council.

