

**This booklet is part of a set of 12 guides.**

The series is made up of the following titles:

- Starting a business
- Writing a business plan
- Forming a business
- Finding premises
- Sales and marketing
- Managing your finances
- Your business and the law
- Understanding tax
- Setting up your office
- Professional business behaviour
- Growing your business
- Sources of help

If you would like copies of any of these publications, please contact your local office.

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# Sources of help

Organisations and helplines which you may find useful when starting up and running your own business.

Business support and advice		
<b>The Prince's Trust</b>	Advice, mentoring and financial support for young people who are unemployed, aged 18-30 and want to start-up a business but cannot raise all the funding they need	0800 842 842 www.princes-trust.org.uk
<b>The Prince's Scottish Youth Business Trust</b>	Advice and financial support to any young person in Scotland aged 18-25 (up to age 30 if disabled) who is considering starting or expanding his or her own business and cannot secure funding elsewhere	0141 248 4999 www.psybt.org.uk
<b>Business Link</b>	Government support, advice and information for businesses in England. Most of the business services are provided free of charge	0845 600 9006 www.businesslink.gov.uk
<b>Business Eye</b>	Government support, advice and information for businesses in Wales	08457 96 97 98 www.busesseye.org.uk
<b>Invest Northern Ireland</b>	Government support, advice and information for businesses in Northern Ireland	028 9023 9090 www.investni.com
<b>National Federation of Enterprise Agencies</b>	Directory of local Enterprise Agencies which provide business advice and information, counselling and training	01234 831623 www.nfea.com
<b>Shell LiveWIRE</b>	Information, advice and support for entrepreneurs aged 16-30	0845 757 3252 www.shell-livewire.org
<b>Startups.co.uk</b>	General information on starting up in business	www.startups.co.uk

Training		
<b>learnirect</b>	Information and advice on courses and business training	0800 100 900 www.learnirect.co.uk
<b>Training Pages</b>	Directory of training courses in the UK	www.trainingpages.net
<b>New Entrepreneur Scholarship (NES)</b>	A 4-6 month part-time business training course incorporating mentoring and a start-up grant. Funded by government, NES is managed by the National Federation of Enterprise Agencies in partnership with The Prince's Trust and The Association of Business Schools	01234 831623 www.nesprogramme.org
Market research and advertising		
<b>Advertising Association</b>	Trade association providing information, research and statistics about advertising	020 7828 2771 www.adassoc.org.uk
<b>Office for National Statistics</b>	Statistics on the UK economy, population and society at national and local level	www.statistics.gov.uk
<b>Data Depot</b>	Demographic and market information for any geographical area in the UK	0800 181 851 www.datadepot.co.uk
<b>Kelly Search</b>	Information on world wide products, services and company names	www.kellysearch.com
<b>Kompass</b>	Information on world-wide products, services, company names and trade marks	www.kompass.com
Forming a business		
<b>Companies House</b>	To form a limited company or limited liability partnership	0870 333 3636 www.companieshouse.gov.uk
<b>National Business Register</b>	To check availability of business names	www.anewbusiness.co.uk
Business premises		
<b>My Business Rates</b>	Information on business rates	www.mybusinessrates.gov.uk
<b>Planning Portal</b>	Information on planning permission	www.planningportal.gov.uk
<b>Royal Institution of Chartered Surveyors</b>	Advice on land, property, construction and associated environmental issues	0870 333 1600 www.rics.org.uk

<b>Tax, National Insurance and VAT</b>		
<b>HM Revenue and Customs</b>	Information and financial advice on tax, benefits, self assessment, tax credits, National Insurance, PAYE, VAT, importing and exporting	<a href="http://www.hmrc.gov.uk">www.hmrc.gov.uk</a>
<b>Helpline for Newly Self-Employed</b>	For the self-employed to register for National Insurance, tax and VAT. Arranges advice or support through seminars or visits	0845 9154515
<b>New Employer Helpline</b>	Guidance on paying employees' tax and National Insurance	0845 6070143
<b>Tax and Benefits Confidential</b>	Advice line that offers people operating in the hidden economy confidential help and information to help them put their affairs in order	0845 6086000
<b>Customs and Excise National Advice Service</b>	Guidance and information on VAT	0845 0109000
<b>UK Trade and Investment</b>	Guidance for companies that intend to or are already exporting	020 7215 8000 <a href="http://www.uktradeinvest.gov.uk">www.uktradeinvest.gov.uk</a>
<b>Patents, trademarks and copyright</b>		
<b>Patent Office</b>	Information about trademarks, copyright, designs and patents and how to register and protect them, and check you're not infringing anyone else's intellectual property rights	0845 9 500 505 <a href="http://www.patent.gov.uk">www.patent.gov.uk</a>
<b>Intellectual Property</b>	Information on UK intellectual property and how to protect it	<a href="http://www.intellectual-property.gov.uk">www.intellectual-property.gov.uk</a>
<b>Health and safety</b>		
<b>Health and Safety Executive</b>	Advice and free literature on all matters relating to health and safety	08701 545500 <a href="http://www.hse.gov.uk">www.hse.gov.uk</a>
<b>Safestartup.org</b>	Information on how to comply with health, safety and environmental regulations for start-up companies and small businesses	<a href="http://www.safestartup.org">www.safestartup.org</a>
<b>Employment rules</b>		
<b>Department of Trade and Industry</b>	Information on employment rules and regulations	0870 150 2500 <a href="http://www.dti.gov.uk">www.dti.gov.uk</a>
<b>Acas</b>	For enquiries and information on employment issues	08457 47 47 47 <a href="http://www.acas.org.uk">www.acas.org.uk</a>

<b>Advertising</b>		
<b>Committee of Advertising Practice</b>	Information on advertising rules	020 7492 2222 www.cap.org.uk.
<b>Other government advice</b>		
<b>Directgov</b>	Easy way to access government services on the Internet. Links to information from central government and local council websites	www.direct.gov.uk
<b>Trading Standards Institute</b>	Guidance on trading standards	0870 872 9008 www.tradingstandards.gov.uk
<b>Information Commissioner</b>	Guidance on data protection	01625 545 745 www.information.commissioner.gov.uk
<b>Office of Fair Trading</b>	Guidance on customers' legal rights	08457 22 44 99 www.of.t.gov.uk
<b>Legal information</b>		
<b>First Assist Legal Helpline</b>	Sponsored by Barclays, a team of solicitors, barristers, legal executives and health and safety experts are available to give to give free help on legal problems to Trust supported businesses	Speak to your Prince's Trust contact for details
<b>Community Legal Service</b>	Advice, information and helpline to help people with their legal problems	0845 345 4 345 www.clsdirect.org.uk
<b>Law on the Web</b>	Short guide on legal issues	www.lawontheweb.co.uk
<b>Lawyers for Your Business</b>	Free 30-minute consultation provided by a network of solicitors in England and Wales	020 7405 9075 www.lawsoc.org.uk
<b>Insurance</b>		
<b>Endsleigh Insurance Services</b>	Have a team that will help source appropriate quotes for Trust supported businesses – no purchase is necessary	Speak to your Prince's Trust contact for details
<b>Professional services</b>		
<b>Search Accountants</b>	Directory of UK accountants	www.searchaccountants.co.uk
<b>Solicitors UK</b>	Directory of UK solicitors	www.solicitors-uk.org.uk

Trade associations		
<b>Trade Associations Forum</b>	Search for a trade association in your sector	<a href="http://www.taforum.org.uk">www.taforum.org.uk</a>
<b>Trade Fairs and Exhibitions UK</b>	Listing of UK consumer, public, industrial and trade exhibitions	<a href="http://www.exhibitions.co.uk">www.exhibitions.co.uk</a>
Utility savings		
<b>LSI Independent Utility Broker</b>	A free independent analysis on savings for commercial gas, electricity and telecom call charges	01923 680 222 <a href="http://www.lsiutilitybroker.co.uk">www.lsiutilitybroker.co.uk</a>
Banks		
<b>NatWest</b>	Offers free business advice and a direct telephone line to the business manager. The website also features five business guides: marketing, finance, e-business, basic management and starting up	0870 240 1144 <a href="http://www.natwest.com">www.natwest.com</a>
<b>The Royal Bank of Scotland</b>	Offers free advice for small businesses. Its website features a small business clinic	0845 722 2345 <a href="http://www.rbs.co.uk">www.rbs.co.uk</a>
<b>Barclays</b>	Offers support for start-up businesses, including Internet banking, seminars, factsheets and a company Barclaycard	0845 755 5555 <a href="http://www.barclays.co.uk">www.barclays.co.uk</a>
<b>Abbey Business</b>	Offers free banking for the first 18 months and general finance and business advice	0845 765 4321 <a href="http://www.abbey.com">www.abbey.com</a>
<b>The Co-operative Bank</b>	Offers a range of products and services for businesses of all sizes and at all stages	0845 721 2212 <a href="http://www.co-operativebank.co.uk">www.co-operativebank.co.uk</a>
<b>HSBC</b>	Runs a business banking programme providing low interest rates, free Internet banking for the first 18 months and business plan software	0845 740 4404 <a href="http://www.hsbc.co.uk">www.hsbc.co.uk</a>
<b>Lloyds TSB</b>	Business banking programme, success4business, offers support for raising finance, marketing and successfully managing a business	0870 900 2069 <a href="http://www.lloydstsb.co.uk">www.lloydstsb.co.uk</a>
<b>Bank of Scotland</b>	Bank of Scotland offers a range of business banking products, services and free information	0845 606 0286 <a href="http://www.bankofscotlandbusiness.co.uk">www.bankofscotlandbusiness.co.uk</a>

Finance		
<b>Funderfinder</b>	Provides software to help individuals and organisations search for available funds. Ring to find out where you can access the nearest software (for example in a local library)	0113 243 3008 www.funderfinder.org.uk
<b>Street UK</b>	A Community Development Finance Institution that provides financial and business support advice to small businesses to enable them to access finance	0845 601 8690 www.street-uk.com
<b>Community Development Finance Association</b>	Directory of Community Development Finance Institutions that provide capital and support to develop wealth in disadvantaged communities or under-served markets	020 7430 0222 www.cdfa.org.uk
<b>Small Firms Loan Guarantee</b>	Businesses that can't get a loan due to a lack of tangible security can often apply for a bank loan between 2 and 10 years for £5,000 to £100,000 where the government's SFLG scheme guarantees 75% of the loan	0870 1502500 (order SFLG booklet) www.dti.gov.uk/sflg/
<b>Association of British Credit Unions</b>	Directory of Credit Unions (community owned financial co-operatives) which provide loan finance	0161 832 3694 www.abcul.org
<b>National Business Angels Network</b>	Directory of small scale equity investors	020 7329 2929 www.bestmatch.co.uk
Debt advice		
<b>Better Payment Practice Group</b>	Advice on getting paid on time	www.payontime.co.uk
<b>Business Debtline</b>	Free confidential helpline for self-employed people with cashflow and debt problems	0800 197 6026 www.bdl.org.uk
<b>National Debtline</b>	Free confidential helpline for people with debt problems in England, Wales and Scotland	0808 808 4000 www.nationaldebtline.co.uk
<b>Citizens Advice Bureau</b>	Advice and information to help people resolve their legal and money problems	www.adviceguide.org.uk

<b>Equifax Plc</b>	Can provide a copy of your credit reference file	0870 010 0583 www.equifax.co.uk
<b>Experian Limited</b>	Can provide a copy of your credit reference file	0870 241 6212 www.experian.co.uk
<b>Networking</b>		
<b>British Chambers of Commerce</b>	Links to local Chambers of Commerce which provide networking events, business training and information resources	www.chamberonline.co.uk
<b>Disabled Entrepreneurs Network</b>	Networking opportunities and information services for self-employed disabled people	www.disabled-entrepreneurs.net
<b>British Association of Women Entrepreneurs</b>	Networking, training, mentoring schemes and conferences for UK-based women business owners	01786 446044 www.bawe-uk.org
<b>Prowess</b>	Training, networking and support opportunities for women in business	01603 762355 www.prowess.org.uk
<b>Benefits</b>		
<b>Citizens Advice Bureau</b>	Information and advice on benefits	www.adviceguide.org.uk/ index/life/benefits.htm
<b>Benefit Enquiry Line</b>	Information and advice for people with disabilities and their carers about social security benefits and how to claim them	0800 882 200
<b>Child Support Enquiry Line</b>	Information and advice on child maintenance and maintenance estimates	08457 133 133 www.csa.gov.uk
<b>Child Benefit Helpline</b>	Information and advice on child benefits	0845 302 1444 www.hmrc.gov.uk/individuals/ tmachild-benefit.shtml
<b>Tax Credits Helpline</b>	Information and advice on tax credits including working tax credits and child tax credits	0845 300 3900 www.hmrc.gov.uk/individuals/ tmatax-credits.shtml

Personal support		
<b>Citizens Advice Bureau</b>	Information and advice on financial, legal, housing, personal and health issues	<a href="http://www.adviceguide.org.uk">www.adviceguide.org.uk</a>
<b>DIAL UK</b>	Information and advice on where to find local disability services and organisations	01302 310 123 <a href="http://www.dialuk.info">www.dialuk.info</a>
<b>Gingerbread</b>	Practical and emotional support for lone parents	0800 0184 318 <a href="http://www.gingerbread.org.uk">www.gingerbread.org.uk</a>
<b>Shelter</b>	Information and advice on housing and homelessness	0808 800 4444 <a href="http://www.shelternet.org.uk">www.shelternet.org.uk</a>
<b>The Site</b>	Help, advice and information on a wide range of issues such as sex and relationships, drugs and alcohol, health, home, law and money, travel and free time, work and study	<a href="http://www.thesite.org">www.thesite.org</a> .
<b>Talk to Frank</b>	Free, confidential advice and information about drugs and solvents. Trained advisers can provide information about local services and give you support if you are concerned about a drug problem	0800 77 66 00 <a href="http://www.talktofrank.com">www.talktofrank.com</a>
<b>Drinkline</b>	National helpline providing counselling, support, advice and information	0800 917 8282
Other useful sites		
<b>Yellow Pages</b>	UK business and services directory	<a href="http://www.yell.com">www.yell.com</a>
<b>Thomson Directories</b>	UK business and services directory	<a href="http://www.thomweb.co.uk">www.thomweb.co.uk</a>
<b>UpMyStreet</b>	Local information including property prices, council tax rates, crime rates, local council representatives, classifieds, a business directory and maps	<a href="http://www.upmystreet.co.uk">www.upmystreet.co.uk</a>
<b>Google</b>	Worldwide search engine	<a href="http://www.google.com">www.google.com</a>
<b>Multimap</b>	Street-level maps of the UK and Europe	<a href="http://www.multimap.co.uk">www.multimap.co.uk</a>

# Notes

Many of our loans benefit from a guarantee provided by the European Investment Fund under the European Community's Multiannual Programme for small and medium sized enterprises.



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