

# South Hams Business Newsletter

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[www.southhams.gov.uk/business\\_index.htm](http://www.southhams.gov.uk/business_index.htm)



South Hams  
District Council

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## Are your employees missing out on Tax Credits?

Working Tax Credit (WTC) is designed to help workers on low incomes. But the rules are complicated and many do not claim, or claim less than they could. South Hams Citizens Advice Bureau is helping workers get what they are entitled to.

### Who can apply for WTC?

People who work at least 16 hours a week may get WTC if they:

- have responsibility for a child or young person (when they will also get Child Tax Credit)
- are disabled
- are 50 or over, have recently started work and received specified benefits in the previous 6 months.

Even if none of these apply, people over 25 who work at least 30 hours a week may still be eligible.

The self-employed can claim WTC – which can be very useful during the early years setting up a new business! It is based on income not capital.

### How much is it?

This depends on income, and for those on the lowest incomes, a tax credit award, including childcare, can be a substantial part of their weekly income. A lone parent with one child, working 20 hours a week earning the minimum wage and paying £80 a week for childcare would be entitled to over £8,000 a year in working and child tax credits. A family with income of £25,000 a year would receive £545 a year.

For those without children, as a rough guide, single people with an income of less than £11,450 a year, and couples with a joint income of less than £15,900 a year, are likely to get some tax credit.

### How the CAB can help

All advice is free, confidential and independent and given by trained advisors.

For further information please contact

**South Hams CAB on 01803 862392**

**The charity for  
your community**



## Renewable Energy for Devon (RE4D)

RENEWABLE ENERGY 4  
**DEVON**

RE4D is a partnership providing **FREE independent advice and support.**

Expert advisors can help you:

- Identify your renewable energy options
- Assess technologies and installers
- Develop your financial case
- Access grants and loans
- Address planning issues

**Business Benefits of RE4D include:**

- Cost savings
- Security of Supply
- Marketing Advantage
- Corporate Responsibility
- Meeting regulatory requirements (developers)



For further advice and information call the helpline on **0800 512 012** or email **energy@re4d.org** Website address is **www.re4d.org**

## Workforce Development

A survey by Manpower of 1,800 companies showed a particular shortage of skilled manual workers, engineers and sales representatives. Labourer, cooks, chefs, supervisors and machinists are also in short supply. The survey found that the number of employers reporting difficulties filling positions shows a slight improvement on last year's result but still two out of five employers struggle to recruit suitably qualified workers.

**Source:** Western Morning News, April 2007.



Therefore with regard to this skills shortage, various training programme opportunities are listed below and on the following page:

### Profiting By Degree

Profiting by Degree – this is a funded project to help local graduates gain work experience and jobs in the South Devon area. The project closes the end of December 2007.

Project or research ideas could include:

- IT or Website design
- Marketing
- Market Research
- Product Development
- Interior Design

**For further information, please contact:**

Amber Dench, Profiting by Degree,  
Business Advantage, South Devon College,  
Long Road, Paignton. TQ4 7EJ.

Tel No: 01803 540392

Email: [amber.dench@southdevon.ac.uk](mailto:amber.dench@southdevon.ac.uk)

## Tourism and Creative Skills for Success (TACCS)

Grants are available of up to £400 towards the cost of tourism and creative skills related training through the TACCS programme.

### For further information, please contact:

Rosie Bates. Tel No: 01392 383144  
Email: [rosie.bates@devon.gov.uk](mailto:rosie.bates@devon.gov.uk)  
Web: [www.tourismskillsnetwork.org.uk](http://www.tourismskillsnetwork.org.uk)

## Train to Gain

Train to Gain is a national service that combines a number of practical and relevant 'training solutions'. These include:

- Free help to find the best local training providers and courses to meet your training needs.
- Free training, if it is an employee's first NVQ level 2 qualifications – subject to availability.
- A free and impartial assessment of the skills your business needs now and in the future.
- Impartial advice on securing the best value from your training including accessing any relevant financial support.

### If you would like more information or would like to register your interest:

Tel No: 0845 6047 047  
Web: [www.traintogain.gov.uk](http://www.traintogain.gov.uk)

## Higher Skills Project - A Demand-led Skills Programme

There is now a unique service that supports the region's businesses to incorporate university level training with workforce development.

This FREE service is delivered through a network of intermediaries who are able to liaise between local businesses and appropriate universities. Through discussion of your business goals & growth potential the business intermediary helps you determine how higher level training would benefit your business now and into the future.

### For more information or to find out how your business could get involved please contact:

Deborah Winwood, Business Intermediary.  
Tel No: 07886 494259  
Email: [Deborah.winwood@plymouth.ac.uk](mailto:Deborah.winwood@plymouth.ac.uk)

## Delivering E Learning Technologies Awareness (DELTA)

Delta can offer training in IT, business management, numeracy and literacy, and other specially designed courses, utilising the full spectrum of delivery methods ranging from distance learning with remote support to tutor led day workshops.

Advice and guidance, workshops and face-to-face learning provision can be delivered on site at business premises or in existing community facilities and learning centres in small town and village locations. Mobile wireless enabled laptops will be used to deliver on employers premises where needed.

All on line tests can be delivered off site or in the workplace using computer based testing techniques.

### For further information, please call:

Jocelyn Wood MCIM, Regional Manager.  
Tel No: 01752 224316  
Email: [jocelyn@acomltd.co.uk](mailto:jocelyn@acomltd.co.uk)

## The Disabled Entrepreneurs Project

The Disabled Entrepreneurs' Project (DEP), which runs until April 2008, is a programme designed to support pre-start up disabled entrepreneurs who live in the South Hams, West Devon, Torridge, and North Devon.

DEP's key objectives are to promote a bespoke business service, with relevant and accessible information and advice, to encourage disabled entrepreneurs to realise their own personal and business potential. This includes:

- Advice on how to set up, launch and promote a business successfully
- Assistance with business planning
- Guidance from experienced advisors
- Training and on-going support

### To register, please contact:

Jessica West. Tel No: 0845 644 7558  
Email: [Jessica.west@enterprisesouthdevon.co.uk](mailto:Jessica.west@enterprisesouthdevon.co.uk)  
Web: [www.enterprisesouthdevon.co.uk](http://www.enterprisesouthdevon.co.uk)

# Finance

## Changes to the Cash Accounting Scheme

More small businesses can now benefit from easier ways to deal with VAT, following a change to an HM Revenue & Customs scheme aimed at helping companies better manage their cash flow.

Changes to the Cash Accounting Scheme (CAS) which came into effect May 2007 mean that the turnover threshold for eligible businesses has increased from £660,000 to £1.35 million. The scheme allows businesses with a turnover of less than £1.35 million to defer paying their quarterly VAT until they have received payment from their customers.

Two other VAT simplification schemes are also available: the Annual Accounting Scheme that enables small businesses to pay their VAT in monthly or quarterly instalments and the Flat Rate Scheme which allows businesses to apply a flat rate percentage to their annual turnover.

For more information visit

[www.gnn.gov.uk](http://www.gnn.gov.uk) or, call

The National Advice  
helpline on

0845 010 9000.



## FINANCE SOUTH WEST

**Finance Southwest is an £18 million fund for small and medium sized businesses in, or locating to, the Objective 2 areas of the South West - which includes the South Hams.**

Its speciality is to fill gaps in funding that the banks and others cannot meet, and can often provide the missing piece of finance that allows a commercially viable project to move ahead. These monies can be used for start-ups, expansion, management buy-outs, as well as relocations and mergers.

Other services offered by Finance Southwest are its Gateway programmes - Gateway to Finance and Gateway to Success:

### Gateway to Finance

If you're running a business which is faced with change and you need to raise finance you will be asked to prepare a business plan. However trying to write a new plan and run your business at the same time may be too demanding.

Through Gateway to Finance we can introduce you to professional advisers to work with you to help develop your ideas and create your new business plan.

### Gateway to Success

When Finance Southwest lends or invests in a business, they don't just disappear when the cheque is signed. As a customer you are entitled to on-going support. Gateway to success can provide management and specialist assistance.

Businesses wanting to find out more about Finance South West – including whether they fall within an eligible Objective 2 area can visit: [www.financesouthwest.co.uk](http://www.financesouthwest.co.uk) or call 01752 609230

## Minimum wage set to rise

The Government has confirmed that, from October 2007, the minimum wage rate for workers aged 22 and over will rise to £5.52.

The rate for 18-21 year olds will rise to £4.60, and the minimum wage for 16-17 year olds will be increased to £3.40.

Source: DTI, March 2007

# News Items

## New Smoke Free Laws

New laws came into force on Sunday 1st July 2007 to protect employees and the public from the harmful effects of second hand smoke.

All businesses have been circulated with guidance on the new laws.



For further information refer to: [www.smokefreeengland.co.uk](http://www.smokefreeengland.co.uk) or telephone 0800 169 1697

The South Hams environmental health officers' approach to businesses will be to assist compliance through education, advice and support.

## Department for Business, Enterprise & Regulatory Reform (DBERR)

DBERR brings together functions from the former Department of Trade and Industry, including responsibilities for enterprise, business relations, regional development, fair markets and energy policy, with the Better Regulation Executive (BRE), previously part of the Cabinet Office. Trade promotion overseas and encouraging inward investment (UK Trade & Investment) will be a joint responsibility of the DBERR and the Foreign and Commonwealth Office.

For more information: [www.dti.gov.uk/](http://www.dti.gov.uk/)

## News from the BBC Business Website

### The Pensions White Paper

The pension white paper has now been published. The state pension age will rise to 68 in 2044. The number of years it takes for people to qualify for a full basic state pension will be cut to 30 years.

For more information please refer to: [www.bbc.co.uk/business](http://www.bbc.co.uk/business)

### New pension scheme to be unveiled

Plans for the automatic enrolment of workers into a new pension system are to be unveiled by the government.

From 2012, workers not in occupational pension schemes will be enrolled in "personal accounts" unless they opt out, under the White Paper's plans.

### Government Consultation - Paternity Leave

The Government has launched a consultation into paternity leave, which could give parents more flexibility. If the proposals are approved, a father would be entitled to take part of the mother's maternity leave if she decides to return to work before the child's first birthday. This would mean that parents could divide the period of paid leave to best suit their needs.

The consultation ends on 3rd August. For more on this story visit [www.gnn.gov.uk](http://www.gnn.gov.uk). To view the consultation visit: [www.dti.gov.uk](http://www.dti.gov.uk).

### Useful website Addressess:

Employment Matters:  
[www.direct.gov.uk/en/Employment/Employees/index.htm](http://www.direct.gov.uk/en/Employment/Employees/index.htm)

### Employment Relations:

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

### Enterprise South Devon:

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

# Have **your say** on the development of the district



In July, South Hams District Council will be seeking the views of local people on three new documents which will form part of the district's growing local development framework (LDF).

The Development Plan Documents (DPDs) the Council is putting out for consultation in July concentrate on three subjects:

- **Affordable Housing:** This will set out the Council's approach for delivering affordable housing in relation to new development. Alongside London, the South Hams has the joint highest approved affordable housing target in England.
- **Development Control Core Policies:** will set out a suite of policies to guide decisions on planning applications, with policies on design, development boundaries, rural diversification and renewable energy and other matters.
- **Rural Areas:** Will set out the approach to address the key social, economic and environmental issues facing the rural areas of the district, particularly housing and employment allocations.

These three draft documents will be published on 13 July 2007 for consultation. The Affordable Housing DPD and Development Control Core Policies DPD both have a formal 6 week consultation period. Comments for these documents must be received before 4pm on 24<sup>th</sup> August 2007. The Rural Areas DPD has a longer consultation period until 4pm on 14<sup>th</sup> September 2007.

A series of exhibition and information days will also be held to help publicise the consultation:

#### **Modbury**

The White Hart, Church Street  
**Saturday 14 July 2007, 10am - 3pm**

#### **Totnes**

South Hams District Council,  
Follaton House, Plymouth Road  
**Tuesday 17 July 2007, 9.30am - 4.30pm**

#### **Kingsbridge**

Quayside Leisure Centre, Ropewalk  
**Wednesday 18 July 2007, 2pm - 6.30pm**

Please visit [www.southhams.gov.uk](http://www.southhams.gov.uk) for more information.