



Moving Forward



A practical guide to
redundancy and help
finding your next job

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Take time to take stock

Remember you're not alone

The prospect of being made redundant can be daunting but remember it's not your fault. A sense of anger, failure and rejection is common but, as ever, it's how you respond that matters. Don't take it personally. Redundancy is a numbers game – reducing overheads and cutting positions for a variety of reasons.

You may have seen it coming and take the final redundancy notice as a kind of relief from the uncertainty. You are not alone.

You will find throughout this guide that there are a lot of organisations out there to help you through this time and move forward into work. You'll find these contacts in the resources sections at the end of each topic.

Stay positive

Keeping active and maintaining a structure to your day helps keep you feeling positive. After years of sticking to a routine it can be tempting to lose the discipline of the working day by sleeping in, watching TV and having a nap. But this approach will mean you are more likely to dwell on the negatives of the situation and it will slow down your progress. Your full time job is now getting a new job.

An important coping strategy is to sit down and reflect on what your skills are before you start looking for a new job or trying to get training.

Ask yourself:

1. What am I really good at?
2. What do I enjoy doing?
3. What skills and experience do I have?
4. Do I want another job similar to the one I've just lost and am I likely to find one?
5. Am I prepared to relocate or up-skill to find a similar position?
6. Do I need / want to do something completely different and if so will that require retraining or funding of any kind?
7. How long might that take? Will it involve setting up my own business?
8. Could I create a job for myself?

Talking to loved ones and friends is a good way to manage your feelings. Your family may initially be shaken by your redundancy but they can be an excellent source of emotional support and new ideas for future employment plans.

You might have been in a job for a long time that you didn't like and was going nowhere. Redundancy can give you a chance to re-evaluate and regain control of your life, change career, retain or start a new business venture.

Section resources

MIND

Mind offers support to anyone experiencing distress to help them regain their full potential in life and work

www.mind.org.uk

Darlington 01325 283 169

contactus@darlingtonmind.com

Hartlepool 01429 269 303

info@hartlepoolmind.co.uk

Middlesbrough & Stockton 01642 257 020

info@middlesbroughandstocktonmind.org.uk

Stockton

Redcar & Cleveland 01642 296 052

main@randcmind.org

NHS 111

111 is the number you should call when you need advice or medical treatment quickly, and you cannot wait for an appointment to see your doctor

[NHS 111 resources](#)

The Samaritans

The Samaritans provides confidential emotional support for those experiencing distress or despair - open 24 hours a day, 365 days a year

www.samaritans.org

[Nearest branch finder](#)

Freephone:
116 123

jo@samaritans.org

Redundancy – the facts

Be clear about your situation

Redundancy happens when your job disappears. It is not the same thing as being dismissed from your job for other reasons. Redundancy situations can also arise when your employer's business closes, is taken over, moves elsewhere or if your employer decides to re-organise the business to improve efficiency or save on costs.

Know your rights

Employees who are selected for redundancy must be given a notice period before their employment ends.

By law, you're entitled to a minimum notice period of:

- at least one week's notice if the employee has been employed between one month and two years
- one week's notice for each year of employment between two years and 12 years
- 12 weeks' notice for someone who has been employed for 12 or more years

Make sure you check your contract of employment, as it may state that you are entitled to longer notice periods.

If you are member of a trade union you can contact them for advice and support

Pay in lieu of notice

If your employer doesn't want you to work your notice period they can offer you a lump sum instead – called pay in lieu of notice. Pay in lieu of notice is taxed in the same way as your ordinary pay.

Will you receive redundancy pay?

Employees may be entitled to redundancy payments if they have been continuously employed for at least two years and are dismissed due to one of the following possible reasons for redundancy:

- closure of a business
- closure of the employee's workplace
- a diminishing need for employees to do the available work

If you have no contractually-enhanced redundancy pay arrangements, all your employees with at least two years continuous employment get a statutory redundancy pay entitlement of:

- Half a week's pay for each full year of service while they were under 22
- One week's pay for each full year of service while they were 22 or older, but under 41
- One and a half week's pay for each full year of service while they were 41 or older

Employees can only count a maximum of 20 years service and the weekly pay is subject to an upper limit.

The statutory redundancy payment is capped at £475 a week.

How much redundancy pay will you receive?

If you've been in the same job for at least two years your employer has to pay you redundancy money. The legal minimum is called 'statutory redundancy pay', but check your contract – you might get more.

Statutory redundancy pay is the legal minimum. Your employer can't pay you less than this. But they might have to pay you more if your employment contract says so. This could mean a bigger lump sum or getting a payout even if you've worked there for less than two years.

If there's no mention of redundancy in your contract or staff handbook, you should assume you'll get the legal minimum. Check your employment contract or staff handbook to find out about your 'contractual redundancy pay'.

[Calculate how much statutory redundancy you can get](#). It's based on age, weekly pay and number of years in the job.

What if your employer's gone bust?

If your employer goes out of business then you'll still get statutory redundancy pay and holiday pay owed to you, but you'll have to claim them from the State rather than from your employer.

The money comes from the government's National Insurance Fund. It's not guaranteed that you'll get everything your employer owes you but you can claim for:

- redundancy
- up to eight weeks' wages, including a payment for a protective award for failing to consult collectively
- up to six weeks' [holiday pay](#)
- statutory notice pay - one week after one month's service, going up to one week per year of service (up to a maximum of 12 weeks)
- unpaid pension contributions (your pensions administrator does this for you)
- basic award for [unfair dismissal](#)

To do this, you need to get form [RP1](#) which is available from the [Redundancy Payments Service](#). You'll need to claim holiday pay and any wages you're owed at the same time.

Changes in your contract

Your employer might want to change the terms in your contract, such as a cut in pay or change to part-time working, but they can't without your consent. Before agreeing to a change, find out from your employer how it would affect any pay-related benefits and rights you are entitled to, such as future redundancy pay, employer's pension contributions and sick pay.

What if you and your employer don't agree?

Your employer can't just bring in a change to your contract if you don't agree. It's important to know your rights so speak to your trade union rep, if you have one, or contact one of the [workplace advice services](#).

Last day checklist

On your last day at work you should receive the following:

- Any redundancy pay, wages, holiday pay and other money due to you
- Job references from your employer
- A letter stating the date of your redundancy
- Your P45 (to give a new employer so you are taxed correctly)
- Details of your pension arrangements

Concerned you've been unfairly treated?

Redundancy happens when your job disappears. It's not the same as being dismissed from your job for other reasons. When you're made redundant, you've done nothing wrong and no one is questioning your ability to do your job. The most common reasons for employers making people redundant are because they need to cut costs, close down or relocate, or because the work you do is no longer needed.

If compulsory redundancies are necessary, your employer must be fair in deciding who is going to lose their jobs. When deciding, they may consider some or all of the following.

- Any redundancy procedure agreed with your union, if you have one
- Attendance and disciplinary records
- Skills and experience (this can sometimes lead to people having to re-apply for their job)
- Standards of work

Your employer must also give you adequate warning of what is happening, consult with you about why you are being selected and consider alternatives to redundancy, including alternative employment for you where this is available.

If you believe that your employer has not followed a fair process, or you suspect you have been chosen for an unfair reason, you may be able to claim unfair dismissal at a tribunal.

In this situation, your employer might offer you a compromise agreement. This is a cash sum in exchange for giving up your right to go to a tribunal. Your employer must pay for you to receive independent legal advice so that you fully understand what rights you will be giving up.

Section resources

Acas	0300 123 1100	www.acas.org.uk
Citizens Advice Bureau (CAB)		www.citizensadvice.org.uk
Darlington	01325 256 999	admin.desk@darlingtoncab.co.uk
Hartlepool	01429 408 401	enquires@hartlepool.cabinet.org.uk
Middlesbrough	01642 802 297	advice@middlesbroughcab.org.uk
Redcar & Cleveland	01287 203 324 01642 469 880	admin@redcarcab.cabinet.org.uk
Stockton	01642 633 877	support@stockton-cab.co.uk
Money Advice Service		The redundancy handbook
Redundancy Payments Service		www.gov.uk
	0330 331 0020	Your rights if your employer is insolvent
		Your rights
Trade unions		
Community Union (Member Service Centre)	01642 246 040 0800 389 6332	www.community-tu.org
GMB	0191 233 3930	www.gmbmidandec.org.uk
UCATT	0191 236 2636	www.ucatt.org.uk
Unite The Union	01642 242 314	www.unitetheunion.org

Sorting your finances

Whether your job is already at risk or you're worrying about potential cuts, one of the most important things you can do at this time is to take stock of your finances. This will help you start to take control and you'll be able to cope much better if your income drops.

Take stock

If you don't already have a budget listing all your income and spending – now is the time to do it.

This may seem quite a daunting task, but it really is an essential first step. You may be surprised by the results as most people underestimate how much they actually spend each month.

Find ways to cut back

Once you have a clear idea of how much you're spending, now is also a good time to start thinking about how your budget will be affected if you lose your job. You can work out what spending you'll need to cut back on so that you can cope with a lower income.

If you cut back now you could use the money to build up a savings cushion to help you get by if you lose your job. Take a close look at what you spend your money on and divide it into essential and non-essential items.

For the **essentials** – things like food and energy bills – try shopping around to get a better deal elsewhere.

- [Save money on your gas and electricity bills](#)
- [Smarter shopping – tips and tricks to save money](#)

For the **non-essentials** – look at Direct Debits that go out of your account each month, things like gym membership and magazine subscriptions. Now think about whether you're getting value for money out of all of them. If not, cancel them.

Next try listing the smaller non-essential items you buy each day – take-away coffees, bottled water or drinks after work. Put them in order of priority. Pick off the lower priority items first and cut them out one at a time. You will be surprised how much you can save by cutting back on just these items.

Get debts under control

While you're still in work your credit score will be better than if you find yourself without a job. So seize the moment – now's the time to look at all your debts. Switch lenders to get the best rates and look at paying off as much of the debt as you can, but watch out for early repayment charges.

- [Find out more about cutting the cost of your loans on the MoneySavingExpert website](#)
- [Best balance transfers on credit cards on the MoneySavingExpert website](#)

Make sure you pay off priority debts first. These are debts such as mortgage or rent arrears, fuel bills and other debts. Follow the link below to help work out which these are.

- [Work out which debts to pay off first](#)

Check for any insurance

Check for any mortgage payment protection insurance (MPPI), payment protection insurance (PPI), or short-term income protection (STIP) insurance you may have previously taken out. If you lose your job or are too ill to work, you may be able to make a claim.

In the past, because of the way payment protection policies were sold, you may not realise that you have this cover. Ask your lender whether your mortgage, loan or credit card is covered by insurance.

If you already know that you're at risk of redundancy, it's probably too late to take out payment protection insurance. Most policies have clauses that will refuse to pay out if you knew you were to be made redundant when you took out the insurance or if you lose your job within the first few months of taking out the policy.

If you have insurance and your claim is refused, you may have been mis-sold the policy and could be eligible to claim compensation.

Try to build up a savings cushion

Ideally, aim to have between three and six months of your living expenses saved in an easy access, high-interest bank or building society account. Even a smaller amount will be useful. Having cash in the bank is always good and will help you manage financially until you find a new job.

- [Top tips for choosing savings accounts](#)

Look at ways of making money

Think about other sources of income you can tap into. For example, did you know that if you have a spare room, you could rent it out and not pay tax on the first £4,250 of rental income? You'll need permission from your mortgage provider or landlord to have a lodger and you should let your buildings and contents insurance companies know.

Section resources

Citizens Advice

CAB provide free, independent, confidential and impartial advice to everyone on their rights and responsibilities

www.citizensadvice.org.uk
0344 111 444

Darlington 01325 256 999 admin.desk@darlingtoncab.co.uk

Hartlepool 01429 408 401 enquiries@hartlepool.cabnet.org.uk

Middlesbrough 01642 802 297 advice@middlesbroughcab.org

Redcar & Cleveland 01287 203 324
01642 469 880 admin@redcarcab.cabnet.org.uk

Stockton 01642 633 877 support@stockton-cab.co.uk

Five Lamps

Approved loan provider of easily accessible unsecured loans to members of the public

www.fivelamps.org.uk
01642 608 316

Illegal Money Lending Team

The Illegal Money Lending Team offers advice to victims of loan sharks

0300 555 2222

Money Advice Service

Offers free and impartial advice

www.moneyadvice.service.org.uk
0300 5005 000

The National Debt Helpline

Offers advice for dealing with personal debts

www.nationaldebtline.co.uk
0808 8084 000

Step Change Debt Charity

Offers free debt advice

www.stepchange.org
0800 1381 111

Benefits and entitlements

Claim what you're entitled to

If you've always been employed you will probably not know what benefits you could be entitled to, let alone how to go about claiming them. A lot of people feel uncomfortable about claiming benefits which is understandable. However, if you've been paying National Insurance contributions while you've been working, you've paid your way – state benefits are not a handout or charity – you are entitled to claim benefits to support you through this period of uncertainty.

Claim Jobseeker's Allowance at [GOV.UK](https://www.gov.uk)

The different benefits that you might be entitled to fall into three categories:

1. Contributory-based Jobseeker's Allowance (JSA).
2. Income-related benefits (means-tested) such as Income-based JSA, Universal Credit, Income Support, income-related Employment Support Allowance, Working Tax Credit and Child Tax Credit, Housing Benefit, Council Tax benefit, Council Tax discounts and reductions and help with NHS costs.
3. Benefits you might not have thought of claiming before now such as Employment Support Allowance if you are not fit for work because of ill health or disability, Personal Independence Payment (PIP) if you or someone in your family is sick or disabled, Carer's Allowance if you look after someone.

How redundancy affects existing Working Tax Credit

You cannot get Working Tax Credit (WTC) unless you work full time. This means 16 hours or more a week, and for some people without children or a disability 30 hours a week. You must inform Revenues and Customs if your job finishes or you start to work less than 16 hours a week, call the Tax Credit helpline on 0843 506 9864. You can continue to get WTC for four weeks after you finish work, but it will count as income for any means tested benefits you may claim in that period.

If you have a partner who works full time you can carry on getting WTC based on their earnings. In this case you have a choice:

- You can let Revenues and Customs know straight away, so they can reassess your award – you should get more WTC, but if you get another job in the same financial year you can run the risk of being overpaid at the end of the financial year
- You can wait till the end of the financial year. You will then be paid any underpayment of WTC as a lump sum or it will be added to next year's WTC award if you still receive it

How redundancy could affect your entitlement to benefits

When you finish work you may get Statutory Redundancy Pay or a lump sum payment from your employer. These payments are usually treated as capital if you are claiming a 'means tested' benefit and they can put you over the limit for claiming some benefits.

If you claim a means tested benefit such as Income-related ESA, Income Support or Income-based JSA, any capital in excess of £6,000 affects your entitlement.

For every £250.00 over £6,000, up to a maximum of £16,000, £1 is taken into account. Eg if you have capital of £ 9,820.02 then tariff income would be £16.00 per week.

Any capital you have in excess of £16,000 excludes you from means tested benefits.

Capital does not affect claims for Contribution-based ESA and Contribution Based JSA.

The 'upper savings limits' for claiming means tested benefits are:

- Income Support - £16,000
- Income-based JSA - £16,000
- Income-related Employment Support Allowance - £16,000
- Pensions Credit (if you are aged 60 or over) - savings, investments over £10,000 - for these £1 is counted for every £500 or part £500
- Housing Benefit - £16,000 (unless you are aged 60 or over and getting Guarantee Pension Credit)
- Council Tax Benefit - £16,000 (unless you are aged 60 or over and getting Guarantee Pension Credit)
- Working and Child Tax Credit - no upper limit for capital

[Any income earned from savings (interest paid) over £300 a year is treated as annual income]

If it is thought you have spent your capital or savings to help you claim benefit, then you can be treated as if you still have that money - known as notional capital. This rule can apply even if you have used the money to pay off a mortgage or debts.

If you get a pension from your employer, or through a private pension scheme, this will be taken into account for means tested benefits.

If you claim contributions – based JSA your benefit will be reduced by the amount of any occupational or personal pension paid over £50 a week.

Contributory Employment Support Allowance is also affected by any pensions you receive over £85 a week. The benefit will be reduced by 50% of any amount over £85.

Jobseeker's Allowance (JSA)

There are two types of JSA:

Contributory-based JSA

You will qualify if you:

- are actively seeking work
- are unemployed or working less than 16 hours per week
- have paid enough National Insurance contributions

It is paid for up to 26 weeks at £73.10 per week, £57.90 if you are under 25 years old.

Income-based JSA

You qualify if you:

- are unemployed or working less than 16 hours per week and your partner is not working more than 24 hours per week
- have £16,000 or less in savings
- are below pension age (currently 60 for women and 65 for men)
- are capable of working
- are not in full time education
- meet the labour market conditions of: to be available for work: to be actively seeking work: and to have a Jobseeker's Agreement
- satisfy the means test

You can get help towards your mortgage costs in your income based JSA claim and you will also be entitled to help with paying your rent, Council Tax and NHS Costs including free prescriptions, dental treatment etc.

You can claim for both types of JSA together, with the income based JSA topping up the contribution based benefit.

Help with your mortgage

Here's a step-by-step guide to help you make arrangements to pay your mortgage and keep your home.

If you are making a claim for JSA make sure you claim for help towards your mortgage payments. If your claim was made after 5 January 2009, any help towards mortgage payments will be limited to two years.

1. Check if you have a mortgage protection policy to pay your mortgage in the case of redundancy.

2. Talk to your lender immediately if there's a problem and you cannot pay your monthly mortgage payments in full. Your lender will have experience of working with borrowers to help solve problems like this, and it may have a range of solutions to take the pressure off while you get back on your feet.
3. Show that you are willing to pay what you can. If your lender knows you are trying your best to pay the loan, they should give you more time to sort out your money problems.
4. Make the right decision for you and your family's future. Before you and your lender agree any change to your mortgage repayment, get the lender to tell you about the problems that may arise in the future as a result of the change.

Help with your rent

You may be entitled to Housing Benefit if you rent your home and you're on a low income. Housing benefit can be paid if you are working or are unemployed. Housing Benefit is paid by the local authority.

The amount you can claim is based on:

- Local Housing Allowance rates for the number of bedrooms that you and your family need, this may not be the actual amount of any rent you pay
- Your income
- Your capital - you must have less than £16,000 in savings and investments to be eligible (unless you are getting Guarantee Pension Credit). The amount you receive could be reduced if you have other people living with you such as non-dependent children
- If you qualify for Income Based JSA, Income Support, income related Employment Support Allowance or Guarantee Pension credit you will get the maximum Housing Benefit

Note: your rent will not be restricted for the first 13 weeks of your claim if you could afford the financial commitment when you first rented the property and you have not received any housing Benefit during the 52 weeks before your current claim.

Help with your Council Tax

You could be entitled to Council Tax Benefit if you are on a low income – regardless of whether you are working or are unemployed. It is paid by the local authority directly into your Council Tax office. There are two different types of Council Tax benefit.

The amount you are entitled to is based on your:

- income
- needs, for example you may get more if you have a family or disability

- capital – you must have less than £16,000 in savings and investments to be eligible (unless you are receiving Guarantee Pension Credit)

Second adult rebate

This is a form of Council Tax benefit claimed by the person who is liable to pay the Council Tax but based on the income of certain other second adults living in the property (but not your partner). This can mean that if you cannot get help with paying your Council Tax, maybe because of savings, you might get a discount. The maximum discount is 25%.

Discounts and reductions

- If you live by yourself make sure you apply for the 25% single person discount on your Council Tax.
- If a person with a disability lives in your household you may be able to get a disability reduction or discount.
- If you are caring for someone you may be able to get a discount.

Do you need an emergency loan or grant?

The Social Fund provides loans and grants for people who find it difficult to pay for essential goods and services from their regular income.

Budgeting Loans

You could get a Budgeting Loan to help pay for essential things like furniture, clothes, moving costs or hire purchase debts. The smallest amount you can borrow is £100. Budgeting Loans are interest-free so you only pay back what you borrow. You normally have to repay the loan within 104 weeks.

The repayments will come from your benefits. You'll have to agree another way to repay if you stop getting benefits.

You can apply for a loan if you've been getting income-related benefits for at least 26 weeks. You must still be getting income-related benefits when your application is assessed.

Claims to the Social Fund are made by calling 0345 603 6967.

Unable to work because of sickness?

If you are sick and unable to work, or unable to register as 'available for work', you will need to claim Employment Support Allowance (ESA).

There are two types of ESA:

- Contributory ESA – based on your National Insurance record
- Income-related ESA – a means tested benefit

Note: Benefits are extremely complicated and the rules change frequently. It is important to get advice and information.

Don't forget about your pension

If you have been paying into a company pension make sure you find out about your accrued rights. Seek expert advice before taking any action regarding your pension but remember to check the adviser is authorised to deal with pensions and has a valid authorisation number which can be checked by the regulatory body.

For information visit:

- [Pensions Advisory Service](#)
- [Financial Conduct Authority](#)

People aged 50 and over requiring pensions guidance can also access:

- [Pension Wise](#)

Advice can be accessed over phone on **0300 330 1001** or at a face-to-face appointment. Citizens Advice Bureau delivers the face-to-face service and can offer appointments at various locations to suit your needs.

Universal Credit

Universal Credit is available for single people, without children and mortgage costs who are resident within specific postcodes such as Hartlepool and Durham local authority areas.

Universal Credit will replace the following benefits and tax credits with one monthly payment:

- Income Support
- Income-based Jobseeker's Allowance
- Income-related Employment and Support Allowance
- Housing Benefit
- Working Tax Credit
- Child Tax Credit

Universal Credit is paid to people who are in and out of work. There are no limits to the number of hours you can work a week to receive the benefit and it is designed to ensure you keep more of your earnings than the current benefits allow, ensuring you are always better off in work. To find out if you are eligible and for more information log onto www.gov.uk

Section resources

Darlington Local Authority

[Housing Benefit](#)

01325 388 514

[Email](#)

Council Tax

01325 388 373

[Email](#)

Customer service (council rent problems)

01325 388 542

Housing Options Team (mortgage payments and rent to private landlords)

01325 388 522

www.darlington.gov.uk

Hartlepool Local Authority

www.hartlepool.gov.uk

01429 266 522

[Email](#)

Middlesbrough Local Authority

Housing Benefits

01642 726 005

[Email](#)

Council Tax

01642 726 007

[Email](#)

www.middlesbrough.gov.uk

Redcar & Cleveland Local Authority

www.redcar-cleveland.gov.uk

01642 774 774

[Email](#)

Redcar & Cleveland Welfare Rights

Free, impartial and confidential advice

01642 771 166

Stockton on Tees Local Authority

Housing Benefits Helpline

01642 393 829

Housing Options

01642 528 389

Customer service

01642 393 939

www.stockton.gov.uk

[Email](#)

Stockton Welfare Rights

Free, impartial and confidential advice

01642 526 141

[Email](#)

Moving forward into work

Redundancy can make you feel shocked and anxious about how you will find your next job, so make sure you give yourself an opportunity to draw a breath and take stock before deciding on your next move.

Your current circumstances can give you a chance to consider what you'd like to do with your life and career – whether you'd like to continue in a similar direction to the one you've been taking or whether you'd like a new challenge. Rather than asking yourself what your dream job would be, ask yourself what motivates you, look back to when you were really satisfied and engaged with work and identify the elements of the job that appealed to you. Do you think you can achieve these points by finding another similar job to the one you just had, or do you fancy trying something completely different?

If you plan to take a new direction, do you need training or funding to set up your own business? By considering all of your options you take back control of the situation.

Don't forget, being made redundant won't reflect badly on you. It's not something to be afraid of on your CV. Don't see it as a negative, but look at it as a chance to progress or change your career.

In the following section you'll find lots of information and resources that can help you on your way to find your next job. There's advice for every stage of your job hunting, from working on your interview technique to learning how to network and find unadvertised jobs.

You'll find lots of great tips within our Nine Moving Forward Job Search Essentials:

1. [Planning your job hunting](#)
2. [Writing a CV](#)
3. [Letters and application forms](#)
4. [Finding jobs and training online](#)
5. [Networking](#)
6. [Using social media to look for work](#)
7. [Recruitment agencies](#)
8. [Preparing for interview](#)
9. [Be your own boss](#)

1. Planning your job hunting

How good is my job hunting?

The checklist below should help you see if you are doing everything possible to find work.

Circle your answers to the following questions:

- | | | |
|-------------------------------------------------------------------------------------------------------------------------------------------------------|-----|----|
| Are you clear about what skills and experience you have? | Yes | No |
| Do you know what skills, abilities and qualifications are needed for the types of jobs you are looking for? | Yes | No |
| Do you have an up-to-date CV? | Yes | No |
| Does your CV make the most of your skills and experience? | Yes | No |
| Are you confident about filling in application forms? | Yes | No |
| Are you confident about applying for jobs over the phone? | Yes | No |
| Are you confident about applying for jobs online? | Yes | No |
| Do you have internet access and an appropriate email address? | Yes | No |
| Are you registered on job search websites such as Universal Jobmatch and Indeed , and do you look for jobs regularly? | Yes | No |
| Do you know how to use social media to look for jobs (Facebook, LinkedIn and Twitter)? | Yes | No |
| Do you know which days jobs are advertised in your local papers? | Yes | No |
| Do you read local news either in print or online regularly to find out which companies are expanding or are coming to the area? | Yes | No |
| Have you considered contacting these companies to see if they have any jobs? | Yes | No |
| Have you registered with any recruitment agencies? | Yes | No |
| Have you checked if your friends and family know about any jobs? | Yes | No |

If you have circled 'No' to any of these, the following pages will show you what other things you need to do to help you find work.

What have I got to offer?

Start by asking yourself honestly what skills and experience you have. Think about the skills you developed in jobs you had before and in your life outside of work. These transferable skills are general skills you can use in many jobs.

As well as skills you may have learned as part of your trade, being able to use a computer, numeracy, literacy and good communication skills are frequently asked for in job adverts.

Here's a list of some other common skills employers want their staff to have:

- problem solving
- organising
- working to deadlines
- management and leadership
- negotiating
- motivating people
- making decisions
- working safely

In your job applications and interviews, employers will be really impressed if you can provide examples of when you used these skills in different jobs. This shows that you're adaptable and can bring useful skills to a job straight away.

Keeping track

Keeping track of your job search is essential. It helps you remember which companies you have approached and what their response was – for example, they may ask you to contact them again in two months time. Keeping a record of this will remind you to contact them again.

You can also record which recruitment agencies you've contacted, which websites you registered with, when trade journals are published, which CV and covering letter you sent to which company, which companies you are following on Twitter.

Keeping a record of how you heard about a job, or applied for it makes a good impression with an employer when they phone you out of the blue.

Section resources

[Job search record keeping](#)

[Job search templates](#)

[Project manage your job search](#)

[Skills health check](#)

2. Writing a CV

What is a CV?

A CV is a short list of facts about you and your work history, skills and experience. A good CV is essential when looking for work and it is worth spending time getting it right so it sells you to an employer.

How you write your CV is up to you, but there are some basic rules to follow if you want to create the best impression. And don't be worried if this is your first CV as there's a wealth of information and advice online about how to compile yourself a killer CV. Websites like the National Careers Service have a great [CV Builder](#) section to get your CV into a professional format quickly. They use a step-by-step approach to gather all the information you need to create your CV. All you need to hand are your personal details, and your education and work history.

CV top tips - your CV should:

- be neat – typed and to the best standard you can achieve in content and layout
- be short – a MAXIMUM of two sides of a sheet of A4 paper
- be positive – it should emphasise your achievements, strengths, successes and how you have contributed to your employers business using positive action words, for example 'consulting', 'negotiating', 'managing' and so on, and
- make a good impression. This means presenting the facts about yourself in a clear and positive way

How to use your CV

1. To apply to companies to see if they have any jobs available – You can send your CV with a covering letter or email asking if they have any current or future vacancies in your trade. You can find names and addresses of companies easily online, but don't forget to check newspapers and trade directories and publications.
2. To remind you what you've done – You can use your CV to help you remember all the dates and information each time you have to fill in a different application form.
3. To help with applications by phone – Having your CV handy when applying for jobs by phone can help if you are asked to give more information about previous jobs.
4. At interviews – Having your CV with you while you're waiting to be called in can help you refresh your memory. It is also handy to leave a copy with the interviewer if they do not already have one.
5. Registering with recruitment agencies – Agencies may sometimes ask to see your CV before you can register with them.

Section resources

[BBC](#)

[Business Balls](#)

[The Guardian](#)

[Learn Direct](#)

[National Careers Service](#)

[University of Sheffield](#)

3. Letters and application forms

How do I apply in writing?

Some job applications may ask for you to send in your CV and a covering letter – this is a great opportunity for you to get across to an employer how enthusiastic you are, what an asset you'll be to their company, and highlight the most relevant parts of your CV.

You need to get your points across clearly and quickly as most employers will spend less than 30 seconds reading your application. In that time you need to be sure your covering letter has enough impact to make the employer want to know more about you.

10 things to think about when writing a covering letter

1. **Stop!** Before you sit down and write your letter you'll need to do some research on the company and the role to which you're applying. The easiest way to do this is on the internet, but if you know someone who works there already then it's well worth talking to them to get some 'inside knowledge'.
2. It's important to **read through the job specification** and carefully pick out the key information contained in the advert. You might want to underline the skills in the advert, this can help you when making a rough copy of your letter, reminding you to mention these.
3. **Be clear.** Don't use a long word if a short word will do.
4. **Be positive** and emphasise why you're perfect for the job, but be honest as you don't want to get caught out at the interview when they ask you a technical question, keeping to the facts and trying not to oversell yourself.
5. Include the **job reference number** if there is one.
6. Check for **spelling** and grammar mistakes.
7. **Be neat** and use a clear font like Arial to make it easy to read.
8. **DON'T SHOUT** by typing in capitals. As well as making it hard to read this can create a poor first impression.
9. Make sure it's properly addressed, and get a family member or friend to **read it through** to check to see if it makes sense.
10. Don't forget to **enclose a copy of your CV!**

Filling in application forms

Some job adverts will ask you to fill in an application form. Usually you are expected to fill these online, or the employer may email you one to complete.

Here are some tips on filling in application forms:

- Always check the instructions for filling in the application form (for example, whether you have to write in capitals, or how you need to return the application)
- Spell the name of the company correctly!
- Keep a copy of your completed form so you can refer to it if you are invited to interview
- Read over the job advert again and make sure the information you include on the form is relevant
- Answer all questions and fill in all the boxes
- If there are gaps in your employment history, say what you were doing during that time
- Include skills that you have developed outside work
- Ask a friend or relative to check your application form before you send it

Section resources

[Application forms](#)

[Barclays life skills](#)

[Cover letter examples](#)

[Cover letters](#)

[Cover letter templates](#)

[The covering letter](#)

[Covering letters – before and after](#)

[Help with application forms](#)

[How do I write a covering letter?](#)

[Writing a successful job application](#)

4. Finding jobs and training online

Applying for jobs online

Almost all employers now advertise their vacancies online, and ask you to apply online. They will often tell you whether or not you have been successful by email.

The internet and online job hunting has transformed the way we look for jobs, making our searches quicker, easier and often a lot wider. If you want to avoid checking through hundreds of vacancies, it is important to make your search as targeted as possible.

Most job search websites will allow you to sign up to 'alerts' so you get jobs emailed straight to you as soon as they're posted online. Some websites also have a dedicated application (App) for use on smartphones that make searching for jobs easy to do wherever you are.

Always make sure you check the closing date and allow yourself enough time to complete the application.

Finding internet access

If you don't have access to WiFi at home don't worry as there are plenty of places you can go to get online for free.

- Every Jobcentre Plus office has free WiFi access for anyone looking for work. There are computers there you can use if you don't have your own, and there are highly skilled staff available to support you
- You can use [UK online centres](#) which are community based. They could be in an internet café on the high street, a college, a community centre or in a village hall
- Local authorities have a range of places where you can access WiFi such as resource centres and local libraries
- More and more local businesses such as restaurants and cafés also allow you to connect to their WiFi whilst you are out and about so you will need to familiarise yourself with what's available local to you

If you're not very good on a computer or at working your smartphone for job searching, Jobcentre Plus, your local authority or UK online centres can help you, or put you in touch with organisations local to you that can offer on-going support.

Getting an email address

To set up an email address, simply search online using a search engine (for example Google or Yahoo) and type in 'free email providers'. Pick a provider and then follow the instructions to set up your account.

Using email effectively:

- Make sure you use a password that would be difficult for someone else to guess and make a note of it
- When you're creating your email name make sure you use a professional one so it creates the right impression for a future employer
- You might want to consider setting up an email address that you use solely for your job hunting so all the emails you receive don't get mixed in with those from family and friends and you miss that vital job interview invitation!
- All email accounts have a 'Spam' or 'Junk' folder. It's well worth checking it daily to make sure an important job alert or employer message hasn't gone in there accidentally
- The job hunting market moves with pace and employers will frequently expect a quick response. Make sure your smartphone is set up to accept your emails so you get job notifications and requests from employers straight away

Looking for work in Europe

You can find overseas vacancies easily on Universal Jobmatch. Just click on 'Europe' or 'International' at the top left corner of the page, then select the country that interests you from the drop-down.

Jobcentre Plus also has an European Employment Service (EURES), their [website](#) displays over 1.25 million vacancies from all over Europe, allows you to upload your CV to be matched to 27,000 employers, gives information on working conditions in 31 countries and links to the European Youth portal advertising opportunities and learning.

EURES has a team of advisers based throughout the country. You can also stay in touch with them at their [website](#), on [Twitter](#), and through [LinkedIn](#).

If you'd like to know more [email](#) them directly for an information sheet.

Looking for training online

Whatever stage you're at in life, learning new skills could improve your prospects of finding a job. The [National Careers Service](#) (NCS) website is a great place to start; they have lots of information on different types of learning; you can even search for courses and training that are available in your area.

NCS offer one-to-one advice on choosing a course that's right for you based on your skills and needs. Use their [chat online service](#) to get immediate advice.

Using the [Skills Health Check Tools](#) will help you find out what your strengths are and where you might need to develop.

You'll probably have lots of questions if you are considering training or re-training. Start by doing your research online – use the links below to help:

- [Find a course](#)
- [Improve your career through learning](#)
- [Types of learning](#)
- [Funding advice](#)
- [Apprenticeships](#) and [find an apprenticeship on GOV.UK](#)

Section resources

[How do I get an email?](#)

[How to make an email address?](#)

[No desire to retire – online job seeking for older workers](#)

[Top tips for online job applications](#)

[Find courses or training online](#)

[National Careers Service](#) 0800 100 900

- Help to choose or change career
- Undertake skills tests
- Course search
- Job search advice
- Personalised help from careers advisers
- Build a CV
- Interview hints and tips
- Help with learning costs

[Get advice on the cost of learning](#) including:

- [Grants and bursaries](#)
These don't have to be paid back
- [Professional and Career Development Loans](#)
Reduced interest rate loans - the Government pays the interest while you study
- [Discretionary Learner Support](#)
For people 19 or over
- [Advanced Learning Loans](#)
For people 24 or over
- [The Prince's Trust Development Awards](#)
For people aged 17 to 25

[Apprenticeship information from GOV.UK](#) or [find an apprenticeship on GOV.UK](#)

On [GOV.UK](#) you will find a wide range of information on support and advice including access to [Universal Jobmatch](#) and Jobcentre Plus

[Log into Universal Jobmatch](#) - It's a free service that enables you to search for and apply for jobs on one of the largest job boards in Europe. You do not need to be registered to search for jobs but setting up a Universal Jobmatch account will enable you to do much more. [Reset your password or user ID](#) if you've forgotten them.

5. Networking

Networking and word of mouth

According to a UKCES Survey (2013) of North East employers, 33% used 'word of mouth' to find candidates to fill vacant posts. To find out about these hidden vacancies, you will need to do some 'networking'.

What is networking?

You network every day, whether you realise it or not. When speaking to a friend you might recommend a film, a hairdresser or a good restaurant. Just as you network in your personal life, you can use your contacts to help with job searching.

It's not always about asking for a job. Networking is a great way to learn more about a particular career. You could talk to someone who's in a job that you want to know more about or how they got there, or what a typical day is like. Inside information like this is invaluable in your job search, and you'll find people are usually willing to share their experiences.

Why are so many vacancies unadvertised?

Advertising is expensive, and it takes a lot of time to sort through application forms and CVs, and interview candidates. Employers can work around this by promoting from within or employing people who've approached them directly. Some organisations actively encourage their staff to refer friends with suitable skills.

What if networking doesn't come naturally to me?

At first you might feel a little uncomfortable with the idea of making contacts to 'get something from them'. Try to look at networking as a two-way process – you can offer your skills and abilities in return for support and information.

Who should I speak to?

If you're just gathering information and advice you could chat to professionals on web forums, contact human resources departments and talk to contacts you already know, including friends and family.

Where do I start?

It's natural to be a little nervous about networking if you've never done it before. But if you take an organised approach you'll soon gain confidence. Try following these steps:

- Make a list of who you know – including what position they hold / held and who they might know
- Identify existing networks – check out industry conferences, events and forums; join professional networking sites like LinkedIn
- Plan your approach – if you're networking by phone or at a jobs fair, have a clear idea of who you want to talk to, why you're interested in the organisation and why you're approaching them
- Know your stuff – when approaching an organisation, be sure to research what it does and what your contact's role is, and get to know the type of language they use in their line of work
- Focus on what you can offer – before setting up a networking meeting, think about what you can do for the organisation
- Tailor your communication – if you send out speculative CVs make sure they're tailored to the organisation and show how your skills are relevant – don't send out the same version to all organisations
- Get organised – keep a book of contacts listing everyone you've spoken to, their contact details and their position – this can be invaluable if your contacts get in touch at a later date
- Be yourself – you don't need to be an extrovert, just politely persistent!

Section resources

[Beginners' guide to networking](#)

[Build your job search network](#)

[Job networking tips](#)

[Networking rules for job seekers](#)

[Tips for successful networking](#)

6. Using social media to look for work

What is social media?

Put simply, it's internet or mobile phone based applications and tools to share information among people. Social media includes popular networking websites, like [Facebook](#), [LinkedIn](#) and [Twitter](#). Although there are lots more, these are probably the main ones to focus on to help you get a job.

How will using this help me get a job?

Increasing numbers of employers are using social media to attract candidates to apply for positions in their organisations. We continue to see an increase in the level of recruitment that is carried out using social media alone. Recruitment companies and head-hunters also use social media as a means to search for appropriate candidates to introduce to their clients. LinkedIn is currently the most popular, followed by Twitter, Facebook, [YouTube](#) and [Google+](#).

What else do I need to know?

Be aware that more and more employers screen applicants using social media sites. Job applicants are often unaware that their social networking pages are being used by employers as part of a screening process before offering interviews. Review your privacy settings to ensure that you control who can view your personal information.

10 job search social media essentials

- 1. Clean up your online presence**
Have you Googled yourself lately? What would a prospective employer find about you? Does it represent a professional image? You can set up [Google alerts](#) to keep you updated if something is posted about you online.
- 2. Like, follow, subscribe and join**
Like pages on Facebook, follow people on Twitter, subscribe to specific trade or industry job forums and join groups on LinkedIn. Get involved in professional discussions or just keep up-to-date with companies you would like to work for. Try doing an internet search for your job and industry and subscribe to your chosen forum.
- 3. Spread the word**
Whether on Facebook, LinkedIn or Twitter, let your friends and followers know that you're looking for a job. Even better, tell them what type of job you're looking for. They may not know of any openings right now, but if they know you're available, they'll think of you when a position opens up. That will help you hear about openings before they're advertised.

- 4. Don't be afraid to network on Facebook**

Facebook may be for fun, but don't make the mistake of overlooking your network there, especially if you already have hundreds of friends. Facebook can sometimes be more useful for job hunting than LinkedIn, because friends who know you personally have more of a stake in helping you. They want you to succeed so use that to your advantage.
- 5. Include a link to your CV**

Add a link on your social media profiles to your contact information on your CV. Not only does this offer the employer another way of getting in touch with you and seeing how you interact online, it also shows that you're social media-savvy, a skill valued by many employers.
- 6. Don't just ask for a job**

Asking everyone in a company for a job is not likely to land you your job. Successful social networkers create relationships. A good relationship should be a two-way process, so think about what you are saying - is it interesting or relevant to someone you want to work for?
- 7. Create connections**

It's all about who you know, right? Don't just use the connections you already have. Figure out who you need to know to land a certain job – likely to be the HR manager, and make that connection, whether by getting them to follow you on Twitter by re-tweeting their tweets, or growing your LinkedIn network until they become a connection. Twitter in particular offers opportunity to connect with professionals who might not otherwise give you the time of day.
- 8. Make Google work for you**

If don't like what pops up when you Google yourself (because you know an employer will Google you), create a LinkedIn profile. Fill out your profile completely and become active on the network. That will help push your profile to the top of Google's search results, which means a potential employer will see what you want them to see.
- 9. Join industry chats on Twitter**

Look for chats that revolve around the industry you want to work in. Joining online conversations helps you keep up-to-date on the industry, meet helpful contacts, and showcase your expertise in your field.
- 10. Don't rely on one approach**

Social media can be a great tool for looking for work but make sure you integrate it into your job search approach and when the opportunity arises, network in person, attend events and make new contacts.

Section resources

Some examples of forums and message boards

British Construction Equipment forum	www.ceforum.co.uk
Courier forum	www.codforum.org.uk
Diving forum	www.ukdiving.co.uk
Driving forum	www.trucknetuk.com
Electricians' forum	www.electriciansforums.co.uk
Forums and message boards Message boards, also called forums, are brilliantly useful things	www.bbc.co.uk
Health and safety forum	www.hsepeople.com
Indeed job forum	www.indeed.com
Lifting and rigging forum	www.lifting-world.co.uk
Plumbers' forum	www.ukplumbersforums.co.uk
Railway workers forum	www.railforums.co.uk
Rope access forum	www.rigg-access.com
Welders' forum	www.ukwelder.com

7. Recruitment agencies

Recruitment agencies are a useful source of job vacancies. Some employers only use agencies to recruit staff, so signing up can give you access to jobs that are not advertised elsewhere.

Choosing an agency

Most agencies display current vacancies on their websites, which can be a great starting point when deciding whether to register or not. Find out which companies they usually deal with and how many vacancies they have in your line of work.

What happens when I contact an agency?

Your consultant will start by finding out what kind of jobs you are looking for and which skills you have. They will ask for an up-to-date copy of your CV, which will help them decide if they can place you in a job. Only put yourself forward for jobs you're confident you can do. Many agencies handle both temporary and permanent vacancies. Even if you're looking for permanent work, consider putting yourself forward for both – if you perform well in a temporary job, it can sometimes lead to a permanent position.

If you're going for a general office job, you may be asked to complete a skills task (eg typing), or bring in evidence to prove you hold particular licenses or tickets (eg CSCS).

Agencies are in the business of finding you a job and are paid by their clients if they fill a position. Be aware that most do not charge any fees.

Can I sign up with more than one agency?

There is nothing to stop you using more than one agency. In fact, this way you'll get access to more jobs. It is also a good idea to sign up with agencies that specialise in the type of work you are looking for.

You can find recruitment agencies on the Recruitment and Employment Confederation website: www.rec.uk.com

You may also find agencies advertising the sort of vacancies that might appeal to you in newspapers, trade journals or on the Universal Jobmatch website.

How can I get the best results from using an agency?

Once you've registered with your chosen agencies, it is important to build a relationship with your consultant. Don't be afraid to give them a call regularly to find out how they are getting on with finding you suitable vacancies. They'll have lots of people signing up every day. Being proactive will remind them you are keen to work. Most reputable agents will notify you before they send your CV to a company, but it is always worth asking them to do this when you first sign up.

Section resources

Some local recruitment agencies

Adecco	01642 2187 59	www.adecco.co.uk
Drake International	01642 546 090	www.drakeintl.co.uk
Driver Hire	01642 300 089	www.driverhire.co.uk
Exectec Solutions	01642 218 318	www.exectecsolutions.co.uk
First Choice Recruitment	01642 213 322	www.fcr-recruitmentltd.com
Hays Accountancy & Finance	01642 226 716	www.hays.co.uk
Jo Hand	01642 242 777	www.johandrecruitment.co.uk
Leisure Professionals	01642 284 793	www.leisure-professionals.co.uk
Meridian	01642 232 828	www.meridianbs.co.uk
Northern Recruitment Group	01642 261 761	www.nrgplc.com
Office Angels	01642 232 277	www.office-angels.com
Reed Employment	01642 256 400	www.reed.co.uk
RMS	01325 389 333	www.rms-recruitment.co.uk
The Best Connection	01642 762 655	www.thebestconnection.co.uk

8. Preparing for interview

Getting invited to an interview means you've passed the first test – your application must have made a good impression. Now you need to prepare yourself for the interview to make sure you make the best impression.

Before the day

Find out about the employer and the job – you could ask the employer if they have an information pack or you could look at their website. It's helpful to find out the following things about the employer:

- What they do, make or sell?
- Who are their customers?
- What sort of organisation are they?
- What is the job likely to involve?
- How can you best fit your skills to match the job?

Plan for the interview

- Find out about what the interview will involve to make sure you're prepared
- Think about who will be interviewing you. If it is the person who would be your manager if you got the job, the interview may be more detailed. If it's the personnel manager, the interview may be less detailed but could still be as testing
- Find out how many people will be interviewing you and what their positions in the company are. This will help you prepare for the kinds of questions they may ask
- Find out how long the interview is likely to last. This will give you an idea of how detailed it's likely to be
- Find out whether you will have to take a test or make a presentation

Plan your journey

- Consider travelling to the company the day before the interview to check how long the journey will take
- Use Google maps and streetview to familiarise yourself with the area if it's too far to travel to beforehand
- If necessary, ask the employer for directions, bus routes or details of where you can park your car
- Plan another way of getting there in case something unexpected happens
- If you have a disability, let the employer know so they can make any special arrangements (for example, arrangements for you to get into the building)

Creating the right image

This will depend on what sort of work you will be doing, but:

- Decide what to wear and get your clothes ready the day before
- Aim for a neat, clean and tidy appearance – if you look good it will help you feel good
- Gather together the information you'll need at the interview such as taking a copy of your CV or application form to refer to
- Prepare notes or cue cards to help you if you think you might need a prompt during the interview
- Bring items the employer has asked for (references, certificates or your driving licence)
- Re-read the job advert to refresh your memory – make sure you haven't missed anything

Some interview questions

The following is a list of 10 popular interview questions and some suggested answers to help you prepare.

1. Why do you want to work here?

Mention the good reputation of the firm or any other positive information you have about them (for example, their training record, or their equal opportunities policy).

2. What makes you think you are the right person for this job?

Tell the interviewer about the skills and experience you have which are relevant to the job, and the personal qualities that you bring to the job.

3. Have you done this kind of work before?

If you have, tell them the skills and experience you have and how you can use them in this job. If you haven't, describe other work experience that is relevant to this job or which will help you learn this job quickly. Emphasise your interest and your enthusiasm to learn.

4. What did you do in your last job?

Describe the following things: skills and duties relevant to the new job, your responsibilities, how you worked with others, if you worked with customers and, if so, how you worked with them, how long you were there, whether you were promoted, and responsibilities you volunteered to take on.

5. What kinds of equipment can you use?

Name the types of equipment you can use that are relevant to the new job. Mention any relevant qualifications or training you have had. Tell them the length of time you have used this equipment.

6. What are your strengths and weaknesses?

Strengths – the employer should already know your strengths from your application but you may want to emphasise particular skills relevant to the job by giving examples.

Weaknesses – start by describing parts of your last job which you found difficult and then explain how you overcame these difficulties or be brief but honest (for example, 'I

can sometimes be a little too enthusiastic'). Remember: employers value people who can admit their mistakes rather than blaming their failings on others.

7. Why should I take you on?

Be ready for this question and answer confidently and positively: Describe your skills and experience and how relevant they are to this job - tell them you are enthusiastic and willing to learn, and tell them you are hard-working, reliable and capable.

8. How do you get on with people and work in a team?

Describe how you have worked as a team in the past. Give examples of your ability to get on with people at all levels and of how you have provided good customer service, if this is relevant. Describe the skills needed, for example: good communication skills, flexibility, the ability to adapt to change, the ability to co-operate with other people, and having a good sense of humour and so on.

9. What wage do you expect to earn?

If the wage level is negotiable, be prepared to negotiate. The difficult thing to decide is where to start. If you tell them a wage that is too high, you could price yourself out of the job, but if you give an amount that is too low you could lose out. Before going to the interview, try to find out about wage levels in your area (for example, look at similar jobs being advertised, or ask online). You might be able to use this information in your negotiations. If you are really not sure, then say you would expect to receive the going rate for the job.

10. Do you have any questions?

You may like to prepare for this, as it is almost always asked at an interview. Asking some questions (but not too many) can show you are interested. One or two of these may be appropriate: Do you offer on-going training and development? What will my first job be?

Section resources

How to prepare for an interview

[Monster](#)
[National Careers Service](#)
[Prospects](#)
[Reed](#)
[The Guardian](#)
[Total jobs](#)

[30 smart answers to tough interview questions](#)

[50 most common interview questions](#)

[Interview checklist](#)

9. Be your own boss

After going through the trials of redundancy, starting your own business could be a viable career option that delivers excellent benefits.

Starting a new business venture can seem like a daunting and perhaps risky thing to do, but there is support available to help you succeed.

With careful planning and tailored support, it is possible to build a company that can survive and thrive in these challenging times. Not only that but it can be the start of a great new and rewarding career path.

If you're aged 18 to 30 [The Prince's Trust Enterprise Programme](#) can help you explore a business idea with training and if viable, help you develop that idea into a business plan and business launch. Start-up business finance is available through low interest loans up to £7,500 through the [Start-Up Loans Company](#) and will also give you the support of an experienced business mentor. Business mentors can give you advice and support every step of the way.

See the resources section for information on who else can help you with self-employment advice.

New Enterprise Allowance (NEA)

If you are claiming JSA or ESA and want to start your own business, NEA will support the creation of a business under any structure (eg sole trader, partnership, co-operative, franchise, limited company) as long as you have an aspiration to build a sustainable business that will be registered in Great Britain.

If you have a viable business idea, through NEA you will receive the support of a local business mentor or adviser to help you develop a business plan.

You will also be able to apply for NEA financial support once you have a business plan approved by your mentoring provider. This is a weekly allowance of £65 for the first 13 weeks of trading followed by a weekly allowance of £33 for the next 13 weeks.

You will also have access to a Department for Business Innovation and Skills (BIS) Start Up loan.

Section resources

Darlington

[Email](#)

01325 388 687

Darlington Borough Council's [Business Engagement Team](#) offers professional advice, financial assistance and business accommodation

Hartlepool

01429 867 677

Hartlepool Borough Council's [Enterprise Team](#) can help with professional business advice, financial assistance and business accommodation

Middlesbrough

[Email](#)

01642 729 007

Middlesbrough Council's Business Support Team offers help with accessing finance and grant support, networking and low cost business space

[Enterprise Made Simple](#) is another Middlesbrough provider of business advice

Redcar & Cleveland

01642 438 500

Redcar & Cleveland Borough Council's [Enterprise Team](#) offers support to those looking to start-up in business

Stockton

[Email](#)

01642 528 384

Stockton Borough Council's Business development Team can help with advice, financial assistance and business accommodation

[Five Lamps](#) offer support to those thinking of starting a business

The Prince's Trust

0800 842 842

www.princes-trust.org.uk offer support to 18 to 30 year olds interested in setting up their own business. Apply [online](#) or text 'call me' to 07983 385 418 to get a call back within 24 hours

www.gov.uk/browse/business

www.nationalenterprisenetwork.org

