



Business Advantage Bulletin



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LOCAL NEWS

Business Support Schemes available through Comhairle nan Eilean Siar

"A broad range of advice, support, and financial assistance, including: *business-planning; access to funding; marketing; and the practicalities of starting & developing your business.*"

SCHEME	SCHEME SUMMARY	FUNDING AVAILABLE
Business Start-up Loan	Funding available for new business start-up proposals. Projects located in Iomairt aig an Oir (Initiative at the Edge) areas and/or businesses operating in key sectors may attract <u>enhanced</u> levels of assistance.	Preferential loans of up to £6,000 or up to £7,000 enhanced
Business Growth Loan	Funding available to encourage and enable business and community development in the Outer Hebrides. Projects located in Iomairt aig an Oir (Initiative at the Edge) areas and/or businesses operating in key sectors may attract <u>enhanced</u> levels of assistance.	Preferential loans of up to £7,000 or up to £8,000 enhanced
Business Marketing Loan	Funding available for the costs of planned marketing activities. Projects located in Iomairt aig an Oir (Initiative at the Edge) areas and/or businesses operating in key sectors may attract <u>enhanced</u> levels of assistance.	Preferential loans of up to £3,000 or up to £4,000 enhanced
Business E-commerce Loan	Funding available to encourage Outer Hebrides businesses to become e-commerce enabled and takes advantage of technological developments. Projects located in Iomairt aig an Oir areas and/or businesses operating in key sectors may attract <u>enhanced</u> levels of assistance.	Preferential loans of up to £3,000 or up to £4,000 enhanced
Business Loan Scheme	In partnership with the Royal Bank of Scotland and Western Isles Enterprise - funding available to encourage existing businesses to develop, grow, and diversify.	preferential loans of up to £30,000 CURRENTLY FULLY COMMITTED

Fisheries Loan Scheme	In partnership with the Royal Bank of Scotland, Western Isles Enterprise and the Western Isles Fishermen's Association - funding available for the purchase of fishing vessels - with priority given to vessels over 12 metres in length. Vessels less than 10 years old with multi-purpose fishing capability and first time skipper/owners are also a priority.	preferential loans of up to £100,000 CURRENTLY FULLY COMMITTED
PSYBT	Aimed at the 18-30 age-group, with particular concern for the disadvantaged. Pre-start training, along with business-planning and marketing advice, and a two-year Business Aftercare programme.	Discretionary loan & grant assistance (further details on request)
Shell LiveWIRE	A range of advice and support, enabling those aged 16-30 to turn their business ideas into reality.	No actual funding available
Inter-Island Business Development Scheme	Funding available for businesses that trade or propose to trade across the sounds of Harris or Barra. The main aim of the scheme is to support economic and business development by stimulating and increasing business between the three main island groupings.	Discretionary grant assistance (normally 30%)
Fish Farm Relocation Scheme	Funding available to relocate fish farm sites, resulting in benefits to the environment and to protect wild fisheries.	Discretionary grant assistance (up to a maximum of 60%)

For more information, contact your local CnES Business Advantage office at:

Town Hall, Stornoway – 01851 707 475

Council Office, Balivanich (John Huson) – 01870 602 425

Gleus House, Daliburgh, (Lynne MacMillan) – 01878 700 863

Fusion Links – Launch i2i Website Resource

As part of the i2i project (integrate to Innovate), run by the Northern Peripheries Programmes, Fusion has developed an informational website to promote and support and transnational networking. The Fusion organization aims to stimulate entrepreneurship and innovation in the Highlands and Islands.

The project aims to create dynamic networks by integrating and collaborating with academics, Small to Medium sized enterprises and public sector organizations. Together with Scotland, Sweden, Iceland, Finland and Norway are also involved therefore increasing the benefits that can be gained to 'overcome the challenges posed by geographic remoteness'.

Please visit the website at www.i2inetwork.eu and register your details to benefit from its online tools, notice boards and other search facilities to optimize your collaborative and networking potential.

Please also visit the Fusion website at www.fusionlinking.co.uk

INDUSTRY FOCUS – CONSTRUCTION

Construction Industry Scheme Revamped

Guidance packs on the new Construction Industry Scheme (CIS) are to be sent out to contractors before the new scheme comes into force in April 2007 to allow them to be sufficiently prepared.

The new schemes main differences are that the current CIS cards and certificates will be replaced with a Verification Scheme. This will result in contractors being required to check with the HM Revenue & Customs whether the subcontractor is registered and whether they should be paid net or gross. In addition instead of submitting CIS annual returns contractors will now have to complete monthly returns showing payments to subcontractors.

This new scheme applies to all contractors and subcontractors that are involved in the construction industry and includes the self employed, limited companies, trusts and partnerships however it does not apply to employees.

For more details please press Ctrl + Click on the following link:

<http://www.hmrc.gov.uk/new-cis>

Site Waste Management Plans (SWMPs)

NetRegs, the Governments online guide to environmental regulations that affect businesses, have dedicated an area of their website to SWMPs as they will become a legal requirement in 2008. The SWMPs aims to reduce fly-tipping and the amount of waste that construction sites produce.

These plans will ultimately raise the construction industries awareness of waste planning, recycling, re-using and resource efficiency and therefore may save them money in the long run.

More information is available at: www.netregs-swmp.co.uk

Site Risks

The Health and Safety Executive (HSE) has warned that construction companies should enforce mandatory site inspections and risk assessments before beginning projects to heighten individual's safety. Otherwise they may face costly law suits from injured parties.

Find out more information pressing Ctrl + click on the following links:

<http://www.gnn.gov.uk/Content/Detail.asp?ReleaseID=260092&NewsAreaID=2>

Skills Shortage

A recent poll confirmed that there is a construction industry skills shortage as 68% of those who responded stated that the workforce was not adequately skilled. The survey by the Chartered Institute of Building's (CIOB) found that the construction industry was not attracting enough new recruits due to the industries poor image.

Ctrl + click for more information: <http://www.ciob.org.uk/news/view/1296>

BUSINESS TIP

Simple Methods to Decreasing Staff Turnover

Retaining staff not only decreases recruitment costs that could be best allocated elsewhere but also allows the business to build a strong in-house knowledge base.

Maintaining an experienced workforce could be vital for your businesses success. A happy workforce results in better output and there are a number of ways a manager and business owner can contribute to this.

Teambuilding exercises and company night outs are always useful however you have to know your employees as this may alienate some due to those who can not attend due to personal matters. Therefore getting to know your employees personal circumstances and personalities will assist in increasing relations and motivation whilst also assisting to build trust in the workplace.

Praise your employees for good work that they produce but be careful not to only praise certain employees. Offering rewards can assist team members to focus on an end goal and

produce a high quality of work. This not only shows that they are a valued member of the business but also motivates your workforce.

Offering career development opportunities allows your employees to develop themselves whilst also increasing the level of skills and knowledge base of your business. By offering training and delegating managerial tasks to subordinates you may renew their enthusiasm to the job and the company's success.

It has been revealed that open communication between management and staff is essential to reduce misunderstandings, bad time management and the impacts on the customer experience. Therefore ensure that each section of the organisation shares information and that there are open avenues for feedback and comments between management and employees should any arise.

To conclude a friendly and open working environment will go a long way to reducing staff turnover, recruitment costs and bad publicity.

For more business tips please visit the Small Business Website at www.smallbusiness.co.uk.

OTHER NEWS

BIRD FLU ADVICE

The Health and Safety Executive has published online advice for businesses that are worried about the effects of the bird flu outbreak. Leaflets and fact sheets are available for viewing at: <http://www.hse.gov.uk/biosafety/diseases/avianflu.htm>

Embellished C.V's Warning

At least one in 20 CV's and job application forms are exaggerated and inaccurate. Job applicants have admitted that they would amplify and overstate their abilities and skills when applying for jobs to increase their chances of obtaining the position.

For more information please press Ctrl + Click:
http://www.workplacelaw.net/display.php?resource_id=8157

Guide to Trading Online

Please visit the HM Revenue and Customs (HMRC) online website for a guide to tax regulations when selling goods and services online. This site is very useful and explains who and when you are liable for tax. An important point to note is that new businesses should inform the HMRC within 3 months of starting up that have become E-traders.

The website can be viewed at the following link:
<http://www.workingforyourself.co.uk/etraders/default.htm>

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Good luck

The Business Advantage Team

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