DO YOU WANT TO...

BE YOUR OWN BOSS?
CHANGE YOUR LIFE?
STAY OUT OF PRISON?

BOOKLET FOUR

How and where to access support

Next Steps

Developed by

ENTREPRENEURS UNLOCKED CIC

Powered by

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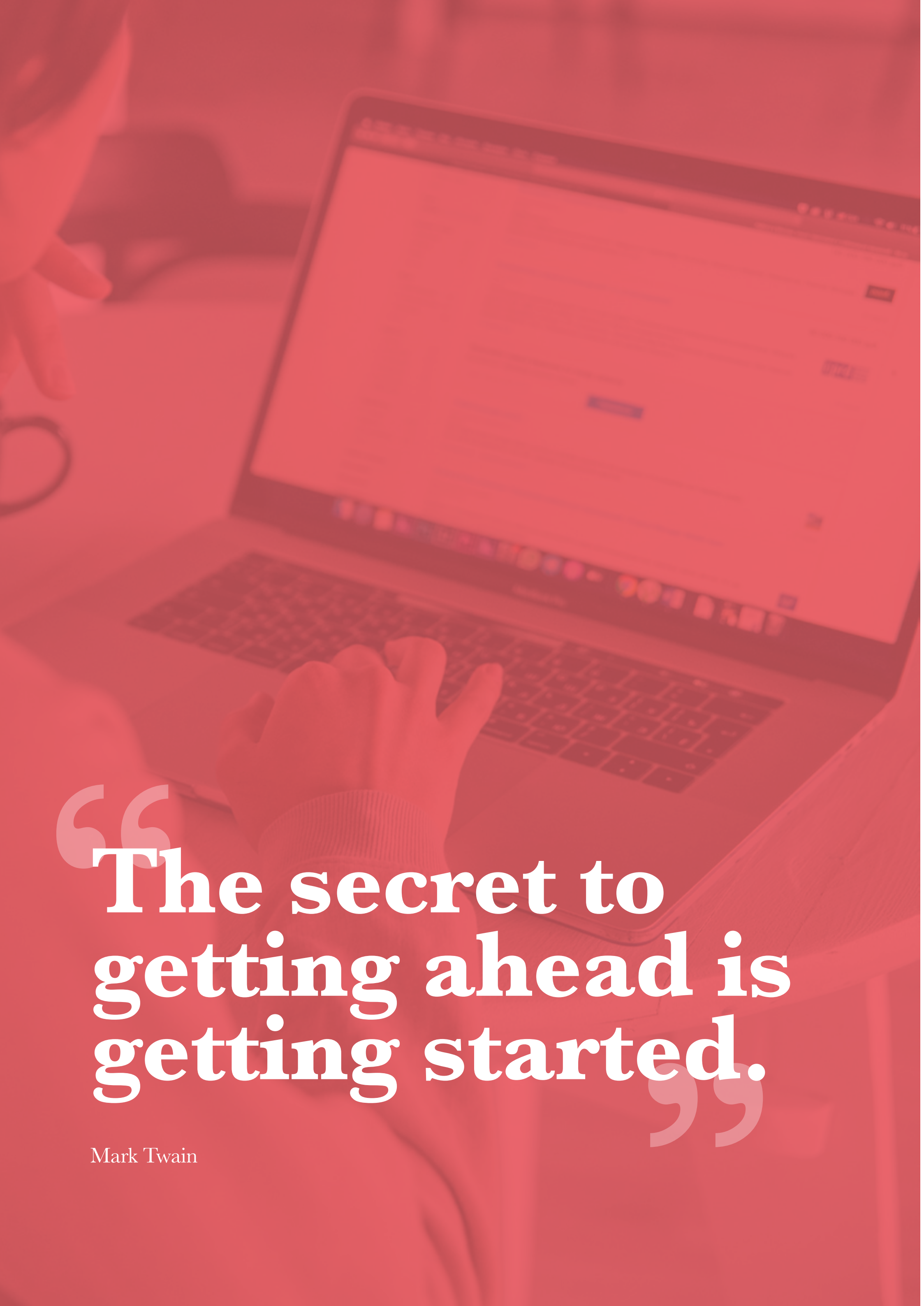

> **The secret to getting ahead is getting started.**
>
> Mark Twain

INTRODUCTION

This booklet is the fourth and last in the series that hopefully has provided you with insights and information that you can utilise in taking the necessary steps to become self employed and set up your business.

You will have:

- ✓ **Explored your talent and skills and developed an outline idea.**
- ✓ **Considered the money you need to start and run your business.**
- ✓ **Been informed of the requirements for HMRC and self assessment.**
- ✓ **Started to formulate a selling price and sales plan.**
- ✓ **Have gained an insight into how to market your business.**
- ✓ **Read success stories of others that have started their own business.**
- ✓ **Made a start on filling in your Readiness to Trade Planner.**

So, what happens next and what can you do after you are released?

On the following pages you will find details of organisations and places to go for additional advice and guidance.

Some may be accessible whilst in custody, although most will need to wait until you are on ROTL / have home leave or are released to follow up with.

NOTE:

All of the organisations and resources listed in this booklet are for signposting you to what they offer. You will need to ensure that they are suitable for your requirements and can provide you with the necessary support.

They are not endorsed by Entrepreneurs Unlocked CIC.

David Morgan
Founder and Director

THE HARDMAN TRUST

Each year the trust produces THE HARDMAN DIRECTORY, which is provided to every prison. It is normally held in the prison library for everyone to have access to. It contains over 250 pages of information relating to help and support in planning for your future such as finding accommodation, finance, employment, education and training.

The trust also has a grant programme for long term prisoners, the main criteria being:

1. **Are you a Cat D prisoner (male, England and Wales), or still serving a prison sentence (female)?**
2. **Are you a 'lifer' or serving either an IPP sentence (England and Wales) or a fixed term sentence of 7 years plus and are you within two years of release?**
3. **Have you begun to draw up a plan for a productive and fulfilling crime-free life after prison?**
4. **Does your plan have the support of the two designated members of prison staff?**

If you in a CAT D prison, you can enquire who is the nominated member of staff and request an application form to start the process.

CONTACT DETAILS

Address: *PO Box 108 Newport, Isle of Wight PO30 1YN*

Phone: *01983 550355* **email:** *info@hardmantrust.org.uk*

Website: *www.hardmantrust.org.uk*

UNLOCK

Unlock is an independent award-winning national charity that provides a voice and support for people who are facing stigma and obstacles because of their criminal record, often long after they have served their sentence.

Primarily through its website it offers a wide range of resources and information relating to such topics as:

- ✓ **Disclosure**
- ✓ **Looking for work**
- ✓ **Travelling**
- ✓ **Housing**
- ✓ **Banking / Finance**

This can be found on its hub: **hub.unlock.org**

CONTACT DETAILS

Website: www.unlock.org.uk

Email: Fill out the online contact form

Call: 01634 247350 (Monday to Friday, 10am to 4pm)

Message: Text or WhatsApp us on 07824 113848.

Address: The Helpline, Unlock, Maidstone Community Support Centre, 39-48 Marsham Street, Maidstone, Kent, ME14 1HH

FEDERATION OF SMALL BUSINESSES

The Federation of Small Businesses (FSB) is a not-for-profit organisation, led by a team of its members, which exists to serve the small business community across the UK.

As experts in business, it offers their members a wide range of vital business services including advice, financial expertise, support and a powerful voice in government. Their mission is to help smaller businesses achieve their ambitions. There is a membership fee, depending on the size of your business.

The benefits include:

- ✓ **FSB Legal Protection Scheme**
- ✓ **FSB Workplace Pensions**
- ✓ **FSB Employment Protection**
- ✓ **FSB Legal Hub**
- ✓ **FSB Health and Safety Advice**
- ✓ **FSB Cyber Protection**
- ✓ **FSB Funding Platform**
- ✓ **FSB Business Banking**
- ✓ **FSB Debt Recovery**
- ✓ **FSB First Voice**

It also enables you to access a wide range of guides and reference materials including:

Business basics | **Digital marketing** | **Managing payments**

CONTACT DETAILS

Website: www.fsb.org.uk **Phone:** 0808 20 20 888

email: customerservices@fsb.org.uk

CORBETT NETWORK

The Corbett Network
ENGAGE • EMPOWER • EMPLOY

This network comprises of over 80 organisations that are dedicated to reducing re-offending by supporting people with convictions into employment.

This includes working with employers as well as offering coaching and mentoring support.

Details of the organisations in the network can be found online in the members area. You will have to look at each organisation and what they offer to see what is relevant to you.

www.thecorbettnetwork.com

THE EXCEPTIONALS

This network comprises over 60 organisations that work with former prison residents to develop links with employers and support organisations.

They have an online directory where you can search for organisations in your area and the support on offer including:

- ✓ **Training**
- ✓ **Education**
- ✓ **Employment preparation**
- ✓ **Personal support (mental health, addiction, housing)**

and then you can see which are appropriate to your needs.

www.theexceptionals.org THE EXCEPTIONALS

IOEE

The Institute of Enterprise and Entrepreneurs (IOEE) was founded in 2010 creating the first dedicated professional learning institute specialising in business enterprise and business support.

It provides flexible programmes and qualifications to meet the wide range of demands within enterprise learning, and recognises the needs of industry to develop enterprising and entrepreneurial individuals to support the sustainability and growth of business and the wider community.

It was developed to recognise all those who invest in enterprise learning and development.

> "Professional institutes exist for most occupations, **why not entrepreneurs?**"

It offers a range of membership options so whether you're starting out, looking to grow your business IOEE membership will support and inspire you every step of the way. It enables access to the latest enterprise resources, development tools and networking opportunities, which are accessed via its online learning platform IOEE Campus.

CONTACT DETAILS

Phone: 0845 467 4928

email: info@ioee.uk

Website: ioee.uk

LOCAL SUPPORT

Whilst the internet offers a wide range of resources, why not look closer to home and see if it is possible to get some local support.

Try contacting your local council offices to see if there are any initiatives available to help you. **This could include:**

Local economic information

Demographics, census, potential growth initiatives, Business Libraries – including reference material and publications.

Business Directories

Local business that might want to buy your products / services or be part of your network.

Grant Funding

Access to finance, training and development initiatives, funding to research new technology.

Premises

Access to enterprise centres or start up incubators with low-cost rents.

Licensing

Where and how to gain the licenses to trade for certain types of business i.e. street trading, alcohol.

Public Protection

Environmental and waste control, food hygiene standards information and training.

LOCAL LIBRARIES

Your local library can be a source of information that you can use in relation to your business and the best of all is that is it all free!

This will include local and national newspapers, magazines and publications to read as well as a wealth of books and resources relating to business start-up.

You can register with your local library online and once you have your library ID you can access COBRA.

COBRA is a continually expanding business encyclopedia covering all aspects of starting and running a business. From writing a business plan to expanding an existing business, COBRA contains around 4000 factsheets, market reports, contacts, and sources of funding and support to help entrepreneurs and their advisers.

Its website is askaboutbiz.cobwebinfo.com

- Start-up guides and ideas
- Business support in your area
- Market and sector guides
- Business rules and regulations

- ✓ Over 200 profiles of self employment opportunities i.e. Barber / café owner / nail technician including qualifications and skills needed, industry specifics, market trends, rules and regulations, costs and pricing, professional associations and how to access further support.
- ✓ Factsheets packed with information relating to start ups, tax and NI, finance.
- ✓ Local area profiles with details of who to contact in your area for business start up support.
- ✓ Access to the Business Legal Library.

BANK ACCOUNTS

Having an account where you can have any monies paid to you is an important step in the self employment journey. There are choices that you can make depending upon your circumstances.

BUSINESS ACCOUNT

If possible, having a different account for your business finance is a good idea as keeping your money separate can help you to stay on top of your finances. If you hold a personal account with a bank, you can ask about opening a business account with them as they will already have a relationship with you.

Typically, you will either be a Sole Trader or set up as a Limited Company. Most high street banks (Barclays, HSBC, Nat West, Santander for example) offer business bank accounts but there are now newer providers (Tide, Metro, Starling for example) that are offering accounts that may be suitable for your requirements.

As the accounts are for business, sometimes there are monthly fees and transaction fees that have be to paid. Some accounts do come with additional features such as money management tools, online banking, business advice and accounting tools.

As with all applications, you will need proof of identity, a UK address and that you are setting up or have registered your business.

Certain convictions such as fraud and money laundering may be a barrier. You will need conduct your own research or seek help from other organisations such as Citizens Advice Bureau or Money Advice Service.

INSURANCE

There are various types of insurance that you may need to have to meet the legal or contractual requirements when doing business with other businesses or organisations:

Public Liability Insurance

Covers claims made against your business by clients, contractors, or members of the public for accidental injury or damage to their property.

Employers Liability Insurance

If you employ people it is a legal requirement. It safeguards businesses against legal and compensation expenses from employee claims.

Professional Indemnity Insurance

To protect your business if a client alleges that there are faults in your work. This can be either physical (electrical / gas installation) or professional advice.

Motor Vehicle Insurance

A legal requirement – make sure it covers "business use" if you are using your own vehicle also for personal use.

Legal / Motor Legal Insurance

If you are involved in an accident that wasn't you fault, need to claim for injury, medical expenses of loss of income that could be useful.

Personal Accident Insurance

Will protect you, your employees, your partner, or your whole family should an accident (or illness) result in hospitalisation, disability or even death.

Having an unspent conviction can adversely affect the availability of a suitable policy, and even then, policy premiums will be higher which can be a drain on precious financial resources.

If you need advice and guidance on the subject, you can check out the resources from Unlock (as previously mentioned) on their hub **hub.unlock.org.uk** – just type insurance in the search box.

As a guide, their website states:

> "Most insurance companies ask about criminal convictions because they believe it is relevant to the risk. Although this often seems unfair, they are, unfortunately, entitled to ask. If asked, you need to answer this question honestly and accurately. The questions will normally include the convictions of everyone covered by the policy, such as children or a partner. If you are not asked, you do not need to disclose."

Organisations do exist and provide specialist cover. If you are needing to discuss your requirements you could contact one such organisation – Sale Insurance (see below).

They provide cover for people with criminal convictions and adverse financial histories. (Other companies are available, of course!)

CONTACT DETAILS

Address: 15-17 Washway Road, Sale, Cheshire, M33 7AD.

Phone: 0161 969 6040 Email: enquiries@saleinsurance.co.uk

Website: www.saleinsurance.co.uk

MONEY TO START UP

One of the biggest challenges is having start up money. If you do not have access to funds and your credit score is poor, where can you go to get the money?

Your idea might be fantastic and is predicted to make money month on month, but you just need that cash injection to get going.

Generally, **start up grants** (where available) will not run to thousands of pounds. They tend to be in the hundreds and may pay for essential items to get your business up and running. Being able to earn as soon as possible is key. The laptop, phone or new van might have to wait. Resources such as tools and equipment, marketing materials or essential licenses might be more appropriate.

If you are receiving some form of benefit, then talk to your work coach about any initiatives in your area to overcome barriers and get you off benefits. There may be opportunities to access funding from probation partners but his can be dependent on your location.

If you have been a member of the armed forces, contact the Royal British Legion to see what help and support is currently available.

You can also search grant websites and online articles such as:

The Grant Hub
govgrantshub.uk/start-up-business

Simply Business
simplybusiness.co.uk/knowledge/articles/2020/04/uk-small-business-grants

Small Business
smallbusiness.co.uk/small-business-grants-uk-2548113

If you are looking to start a business with a social purpose:

Unltd - The Foundation for Social Entpreneurs
unltd.org.uk

NOTE: You will find that eligibility criteria and availability will constantly change, so if something was previously available it may not be now.

START UP LOAN COMPANY

The Start Up Loan Company is a subsidiary of the British Business Bank and delivers the Government's Start Up Loans programme providing finance and support for businesses who struggle to access other forms of finance.

It works with a national network of Delivery Partners who are based across England, Wales, Scotland and Northern Ireland. In addition to helping applicants prepare their business plan and cash flow forecast, their Delivery Partners are responsible for assessing final applications and providing ongoing mentoring support to successful applicants.

You must:

- ✓ **Be starting a new business or have been trading for less than 24 months to apply.**
- ✓ **Be a UK resident, have the right to work in the UK and your business is based in the UK**

In the first instance, check out their website:

startuploans.co.uk for full details and eligibility criteria.

NOTE: Loans are Personal Loans, and any application is decided on several factors which includes your credit score, and ability to make the repayments.

Even if you decide this route is not for you, they do produce a range of guides that you can download and articles to read that will be useful for you.

START UP WEBSITES

There is a vast number of websites that offer information, advice, guidance and templates that you can utilise in your self employment journey.

Some may be affiliated to loan providers, so just make sure you are gaining what you need without any obligation (maybe apart from sharing your email to access some resources).

Examples include:

Start up donut	www.startupdonut.co.uk
Startups	www.startups.co.uk
Start your own business	www.syob.net
Transmit Start Ups	www.transmitstartups.co.uk
Gov.uk	www.gov.uk/set-up-business
The entrepreneur handbook	www.entrepreneurhandbook.co.uk/starting-a-business

ONLINE PRESENCE

The importance of having an online presence was covered in Booklet Three. If having a having a website is something that you consider then where do you start? One of the first decisions is what domain name will you have?

The factors to consider include:

- ✓ **Choose one that is easy to type, memorable and short to avoid typing errors.**
- ✓ **Avoid numbers and hyphens if possible.**
- ✓ **Research to get a great name and buy it as soon as you can.**
- ✓ **Look at getting the same name with different extensions to protect your brand i.e. tastyfood.co.uk or tastyfood.com.**

You will need to conduct a search to see if what you want is available as all domain names are unique, though they can be differentiated by the extension.

Domain name	cheapcarsales			
Extension options	.co.uk	.org	.net	.co

JOB CENTRES – NEW ENTERPRISE ALLOWANCE

Starting or running your own business

You may be able to get New Enterprise Allowance to help you:

- ✓ **Start your own business.**
- ✓ **Develop your business, if you're already self-employed.**

Starting your own business

You could get mentoring and an allowance to help you start your own business through New Enterprise Allowance.

You may be eligible if you're over 18 and either:

- ✓ **You or your partner get Universal Credit, Jobseeker's Allowance or Employment and Support Allowance.**
- ✓ **You get Income Support and you're a lone parent, sick or disabled.**

What you'll get

You'll get a mentor who'll give you advice and support to help you set up your business and start to trade.

Once you've made a business plan that your mentor has approved, you:

- ✓ **May get a weekly allowance worth up to £1,274 over 26 weeks.**
- ✓ **Can apply for a loan to help with start-up costs.**

How to get New Enterprise Allowance

Talk to your **Jobcentre Plus** work coach.
They'll check your business idea and help you if you're eligible.

SELF EMPLOYMENT AND UNIVERSAL CREDIT

Depending on your circumstances, you may already be in receipt of Universal Credit payments to you and your family for help with paying for living costs. The amount you get will depend on your personal circumstances, and your award will be paid monthly.

When you are looking at becoming self employed, you may be concerned at how you will cover your living costs whilst you develop and grow. There may be times when your net income after paying for your business expenses could leave you potentially worse off than on Universal Credit.

At the end of each monthly assessment period you report your earnings, pension, tax and NI contributions (if any) along with any business expenses.

If your net earnings are less than your universal credit award you will receive the difference as a Universal Credit payment.

Example:
Universal Credit Award £1200

	Month 1	Month 2
Earnings (Sales)	£1200	£2000
Expenses	£250	£500
Tax / NI / Pension	£150	£300
Net Income	£800	£1200
Universal Credit "top up"	£400	£0

Talk to your work coach at the Job Centre to find out in more detail how 'this could be useful for you.

HMRC / TAX ADVICE

As discussed in previous booklets, being a legal trader is a way to lead a crime free future. Being able to meet the requirements of Her Majesty's Revenue and Customs can be challenging and time consuming, but a legal requirement none the less.

As a reminder, the government produces a full range of resources and guides online and these can be accessed via **www.gov.uk**

HMRC is now under the gov.uk website and can be accessed here: **www.gov.uk/government/organisations/hm-revenue-customs**

You can, of course, employ the services of an accountant to help you manage your requirements and ensure your tax returns are submitted on time.

There are also organisations that can provide specialist advice and guidance to people with criminal histories. One such organisation is **The Tax Academy CIC**, specialising in ensuring your tax affairs are up to date for when you start you business or re-commence one that has not traded since being in custody. It also work with prisoners after release to ensure that their tax affairs are kept current and help them understand their tax obligations through education and training.

CONTACT DETAILS

The Tax Academy Unit 4, Ffordd yr Onnen,

Lon Parcwr Business Park, Ruthin, Denbighshire LL15 1NJ

Phone: 01824 70453 **Website:** www.thetaxacademy.co.uk

email: paul@thetaxacademy.co.uk

NOTES

NEXT STEPS

ENTREPRENEURS UNLOCKED CIC

Take a moment to consider your progress and congratulate yourself.

You should reflect on what you have learnt and achieved and hopefully be better informed and more focussed on your self employment idea.

As mentioned at the start of this booklet, accessing the support available whilst in custody is challenging, but knowing that it is available will help you to plan for the future.

Just because the booklets are now complete, does not mean the support on offer stops.

Our intention is to be able to work with you in the community to enable you to move closer to your goal, and take the necessary steps to become self employed.

Contact details are below, so please stay in touch. Being able to share success stories will help to inspire others in the future.

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Proud to be part of

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Company Registration Number 12273761