



**SOUTHAM  
TOWN COUNCIL**

# Tackling the credit crunch

Volume 1, Issue 1

October 2009

**CONTACT YOUR  
TOWN COUNCILLOR**

**Browns Bridge  
Ward**

Cllr A Crump 815745  
Cllr L Hewer 812365  
Cllr P Caruana 817833  
Cllr J Griffin 813508

**Mill Hill Ward**

Cllr D Smith 814430  
Deputy Mayor  
Cllr J Soni 812966  
Cllr C Worsh 817122  
Cllr G Thomas 812607  
Vacancy

**Merestone Ward**

The Mayor Rev Cllr  
W Hawkins 810520  
Cllr R Waller  
05602 427609  
Cllr B Thomas 812607  
Cllr L Tasker 817426  
Cllr P Thomas 817062

**Southam Town  
Council**

The Grange Hall  
Coventry Road  
Southam  
CV47 1QA

Town Clerk  
Mrs Debbie Carro  
01926 814004

## In the Current Economic Climate....

This is a phrase that pops up more and more but what does it mean?

Southam Town Council want to be able to help residents and businesses through difficult patches whatever they might be.

There is a huge host of support packages available but how do we access and take advantage of them? The Town Council is hoping that in some way it can bridge that gap.

A working group has been set up to try and tackle a vast number of issues that arise as a result of the current economic climate. It is hoped that this newsletter could play a part in actively ensuring that Southam residents and businesses are equipped to ride out this recession as painlessly as possible.

This newsletter will feature useful advice

and information, in bite sized chunks with all the jargon chopped out.

Tackling the credit crunch will become a resource for all and it would be great to have your thoughts and feelings about what is happening too. By joining together as a community we can endeavour to come out the other side of this recession relatively unscathed.

### **BUSINESS RATES IMPORTANT INFORMATION**

If your business sales have declined substantially over the last twelve months you may be eligible for a reduction in the business rates that you are currently paying. Get in touch with Stratford on Avon District Council to see if this facility applies to you. Tel 01789 267575 and ask for the Business Rates Department . You will be asked to provide financial records.

## **COMING SOON!! CITIZENS ADVICE RETURNS TO SOUTHAM**

The Town Council has been working with the Citizens Advice Bureau to re-establish an outreach service in Southam.

**The great news is its been agreed!**

An advisor will be on hand

every Tuesday at the library. The start date will be advertised as soon as the formalities have been settled.

In the meantime, a telephone advice line is available on 01789 293299 weekdays 10am to 4pm

(not Thursdays)

Advice on Benefits, Debts, Employment, Housing, Legal & Consumer Problems, Immigration, Relationships, Taxes Discrimination, Utilities and much more.

## ENTERPRISING WARWICKSHIRE

Enterprising Warwickshire is a package of support and advice that aims to motivate existing businesses and fledgling entrepreneurs and deliver even more in-depth assistance to firms in retail, tourism, construction, manufacturing and automotive industries.

Warwickshire County Council, in partnership with Coventry & Warwickshire Chamber of Commerce, is now able to provide fast response support to advise companies employing more than five people, or individual would-be entrepreneurs. The local service will provide information on funding opportunities and further specialist support to help your business thrive.

For FREE support and advice please call **02476 654321** or go to **www.cw-chamber.co.uk**

**GRANTS AVAILABLE!!!!** for local organisations to promote festivals and events held in the SDC area that support the local economy and take place before 1st October 2010. Up to £2000 per applicant available.

The event should promote the local economy, products and services, promote and involve local businesses, or increase visitor numbers to the area.

**Closing Date 26th October 2009**

email [deputy@southamcouncil-warks.gov.uk](mailto:deputy@southamcouncil-warks.gov.uk) for an application form.

## USEFUL CONTACTS

Business Debtline [www.bdl.org.uk](http://www.bdl.org.uk)  
Debt advice for small businesses  
Helpline : 0800 197 6026

Community Legal Advice  
[www.communitylegaladvice.org.uk](http://www.communitylegaladvice.org.uk) Information on debt, money and tax, adviser search  
Helpline : 0845 345 4345

Consumer Credit Counselling Service [www.cccs.co.uk](http://www.cccs.co.uk)  
Online debt counselling, budgeting advice  
Helpline : 0800 138 1111

Consumer direct [www.consumerdirect.gov.uk](http://www.consumerdirect.gov.uk)  
Information on reducing your fuel bills  
Helpline : 0845 404 0506

ERWIN is a free one-stop-shop website to provide businesses with all their information needs. Regulatory services compliance information all in one place at the click of a button  
[www.everythingregulation.org.uk](http://www.everythingregulation.org.uk)

## APPLYING FOR A JOB?

Southam Technology Bank may be able to help. **Free** computing and printing facilities are available for you to write a CV or a letter of application. Copying and laminating facilities are also available. For more information or to book ring Karen on 01926 811519

## KEEP IN TOUCH WITH THE WORLD OF WORK

Build and maintain your skills by volunteering. A few hours a week of your time may make all the difference to local charities. Try

- Graham Adams Centre Café 01926 811519
- Southam Children's Centre are actively seeking volunteers 01926 814593 (training opportunities available)
- Volunteer driving 01789 262886
- The Grange Hall 01926 813933
- Myton Hospice shop 01926 811257
- RSPCA shop 01926 811777

## FINANCIAL PLANNING WORKSHOP

A financial planning workshop, free to all individuals considering self employment or setting up in business, will be held at the Graham Adams Centre on 21st October 9.30am to 1.30pm **Tel 01926 811519 for details**

## PROMOTE YOUR BUSINESS

A Food Fair will take place at the Graham Adams Centre on Sunday 6th December **Tel 01926 812607 for details**

National Debtline [www.nationaldebtline.co.uk](http://www.nationaldebtline.co.uk)  
Debt information pack, sample letters, fact sheets  
FREE independent debt advice line 0808 808 4000

HM Revenue and Customs [www.hmrc.gov.uk](http://www.hmrc.gov.uk)  
Income tax, national insurance, tax credits, child benefit.  
Health in Pregnancy Grants Helpline 0845 366 7885  
Tax credit helpline 0845 300 3900

Shelter [www.shelter.org.uk](http://www.shelter.org.uk)  
Housing advice including mortgage and rent arrears, repossession, eviction, court action  
Helpline 0808 800 4444

Turn2us [www.turn2us.org.uk](http://www.turn2us.org.uk)  
Benefits calculator and details of grant giving charities  
Helpline : 0808 802 2000

Jobcentre Plus [www.jobcentreplus.gov.uk](http://www.jobcentreplus.gov.uk)  
Benefits for people of working age. For Social Fund payments contact your local Jobcentre Plus office.  
Benefit claim line 0800 055 6688