

► Enterprise Agencies in Belfast continued...

### Promoting enterprise in the community

The Local Enterprise Agencies continually work to promote enterprise through ongoing community outreach and marketing, delivery of taster workshops and Exploring Enterprise programmes. They work in partnership with community organisations and also target specific groups such as ethnic minorities, women and the unemployed.

### Helping individuals and groups start in business

#### Start A Business Programme

The Programme is funded by Invest Northern Ireland and is structured to help people start a business. It provides a package of advice, training and support ensuring people have a strong team to help them along the way.

#### The Business Advisory Service

Clients are provided with the services of an expert business adviser who works on a one-to-one confidential basis to help prepare the business. Advisors are also available to meet with once the business has started.

#### The Into-Business Course

This course comprises eight modules focusing particularly on sales and marketing, financial management, legal and statutory issues, ICT and general business practices. The course is offered over four days or eight evenings.

### The Financial Planning Service

This service will help you to decide how much money you will need to start the business and explore all potential sources of funding.

### New Deal for Self Employment

This programme is available to the following:

- Lone parents in receipt of income support, or who work less than sixteen hours per week.
- 18-24 year olds who have been claiming job-seekers allowance for six months or more.
- 25 + who have been claiming job-seekers allowance for eighteen months or more.
- New Deal for Partners.

The main benefit is a period of "Test trading" enabling people to operate in business for a period of 26 weeks, but maintain any benefits which they are currently receiving plus an additional training and childcare allowance. At the end of the 26 weeks, participants will be encouraged to come off benefits and remain in self-employment. The Jobs & Benefits Office will advise an individual on their eligibility for the programme.

### Enterprise Northern Ireland Loan Fund

The aim of the Loan Fund is to make funding more accessible to those starting or operating a small business and in support of the loan,

to provide advice on cash flow and other business advice.

The Loan Fund offers:

- Loans from £500 upwards.
- Financial planning support to determine the funding needs of the business.
- Flexible repayment terms.
- A competitive interest rate.
- No arrangement fee (only applies to new start businesses).
- No security required.

There are also local initiatives to meet the needs of specific targeted groups.

### The Virtual Secretary Programme

helps unemployed women to gain admin and IT skills to enable them to either gain employment in an administrative capacity or to become self employed as a Virtual Secretary.

### The Learn 2 Earn programme

helps women to set up their own business in the catering and hospitality sector by giving them practical skills, as well as developing their personal and business skills.

### The Second Chance Programme

reaches out to individuals who have previously been in business but have had to stop trading or have been declared bankrupt, to start a new business in spite of possible past experiences.