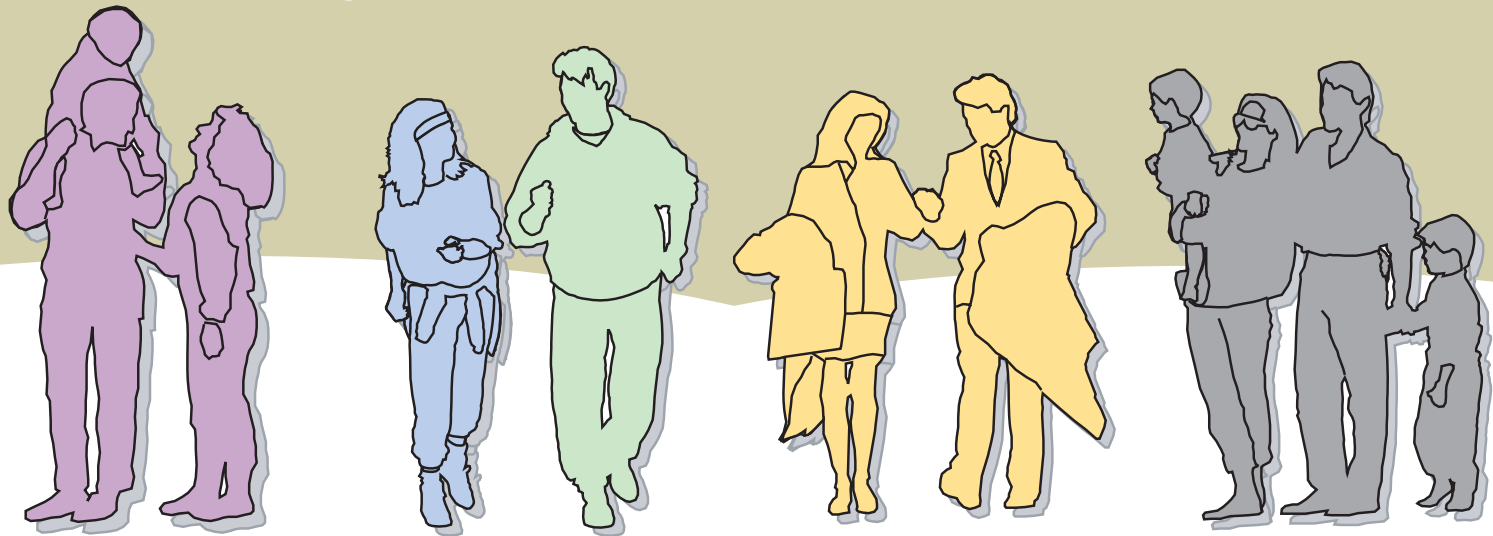
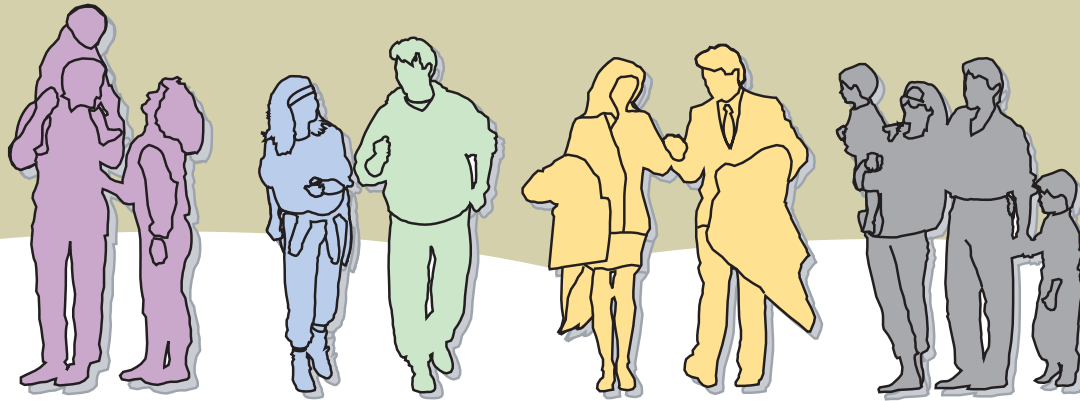


facing redundancy ? a self help guide

Development and Regeneration Services





This Guide aims to help you by:

- Giving a summary of your rights when you lose your job and are made redundant.
- Suggesting ways to cope with your new financial situation.
- Giving a guide to welfare benefits.
- Helping to improve your chances of getting another job.
- Providing a comprehensive useful addresses section to help you make the best use of services available in Glasgow.

For additional copies of this Guide, contact Jane Langan on 0141 287 8615, or visit the Council's redundancy support website on www.redundancyguide.co.uk

Note - This pack gives general information and advice only and should not be treated as a complete and authoritative statement of the law relating to redundancy.

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YOUR JOB BECOMES REDUNDANT

1 HAVE YOU BEEN MADE REDUNDANT?

Are you at risk?

Has the threat of redundancy been hanging over your workplace for some time? Or have you been made redundant recently? If the answer to any of these questions is YES then this pack will attempt to help with some of your most pressing concerns if or when you have to deal with your new circumstances.

What is redundancy?

Redundancy means dismissal through enforced job loss caused by an employer's need to reduce the workforce. You will be entitled to a payment under the Employment Rights Act 1996 if the reason for your dismissal is redundancy.

Redundancy may happen because a work place is closing down, or because fewer employees are (or are expected to be) needed for work of a particular kind. Normally your job must have disappeared. It is not redundancy if your employer immediately takes on a direct replacement for you. But it will not matter if your employer is recruiting more workers for work of a different kind, or in another location (unless you were required by contract to move to the new location).

If you are dismissed because of a need to reduce the work force, and one of the remaining employees moves into your job, you will still qualify for a redundancy payment so long as no vacancy exists in the area (type of work and location) where you worked. Even if your employer invites volunteers for redundancy and you accept, you do not lose your eligibility for a redundancy payment so long as your contract is terminated by your employer.

Very few people can now expect to go through their working life without the threat of redundancy touching them. All age groups are affected, not just those in their late 50's as many people think. The same is true for all types of occupations. Each work place has its own method of dealing with redundancy but whatever the employer intends to do he/she is bound by the hard and fast rules which concern redundancy

How will I know?

Make sure that you are being made redundant (i.e. dismissed due to redundancy) as it is very important to know where you stand because your legal rights and your tax and benefit position are very different if you resign or leave voluntarily. It is possible that you have been “made redundant” if at least one of these situations apply:

THE WORK YOU DO IS NO LONGER NEEDED - Your job must have disappeared or have changed very dramatically so that your skills are no longer needed in that job.

YOUR EMPLOYER MOVES BUSINESS - If your contract of employment specifies that you are not expected to be mobile you must show that it is unreasonable to expect you to work at the new site because of length of travelling time etc.

YOUR EMPLOYER CLOSSES DOWN - If the company closes down completely then you are made redundant. However, if it is taken over things get more complicated. You may feel that you have been unfairly dismissed because of the takeover and would wish to take things to an Employment Tribunal. If your job is no longer needed you are entitled to redundancy money from your old employer.

YOU LEAVE AS A RESULT OF YOUR EMPLOYERS CONDUCT - If your employer makes your working life very difficult for you and you hand in your notice and leave, then your employer may be trying to avoid making a redundancy payment. This could amount to “constructive dismissal”. You should lodge a complaint with an Employment Tribunal on the grounds that your dismissal was unfair.

YOU ARE DISMISSED EVEN ALTHOUGH YOUR JOB STILL EXISTS - Your employer must follow some consistent procedure in deciding who loses their job. A common method is “last in first out”. This could mean that you are made redundant even although your job still exists. Another method is to make less skilled staff redundant before skilled staff. If you have been selected for redundancy by either of these methods your rights will be the same as if your own job itself had gone.

2 THINGS TO THINK THROUGH

What if you are offered alternative work with the company?

If you or your employer can't agree on your legal rights - whether alternative work is deemed “suitable” for example - take your case to an employment tribunal to decide. The difficulty here is defining suitability. If you are faced with this situation, you cannot be forced to take the job unless it is a suitable alternative. If the alternative employment offered is deemed suitable you will not be entitled to a redundancy payment if you unreasonably refuse the offer. If you do decide to take the alternative employment and during the first four weeks decide that it is not suitable and prove it to an employment tribunal then your rights to a redundancy payment will stand. You can try out the new job for four weeks, if you go beyond the four week trial period you will be regarded as having accepted the new job and you may lose your entitlement to redundancy payment. The factors taken into consideration for the alternative job offer are travel time, pay level, status, job duties and mobility.

What if you are offered training or retraining with the company?

If you need to train or retrain for the new job, the four week trial period may be extended between yourself and the employer. This must be a written agreement made before you start the new work and must state the date that the trial period ends and the terms and conditions of employment which will apply after the trial period ends. If you find you cannot do the new work in the training period and leave with good reason, you keep your rights to payment. However, if you give up without good reason or are dismissed you may lose your rights to payment for the rest of the protected period.

What to do if you are offered another job outside the company or decide to leave during the statutory period of notice?

If you have had notice of your redundancy date you can leave before then to take another job and still get your redundancy pay - but you should be careful (unless your employer states that leaving early won't affect your payment). There is a statutory procedure if you have been given notice and wish to leave or take up other employment before the period of notice has expired. You must give your employer written notice to terminate your contract of employment. The period of notice must be one week's counter notice. Entitlement to redundancy payment

will not be affected if the written notice is accepted by the employer. The expiry date of the notice given by you then becomes the date from which service will be calculated, otherwise the redundancy payment is affected. If your employer objects to you leaving early he/she must request in writing to you to withdraw your notice. The request must include a warning that unless you withdraw your notice then the employer will contest your claim for redundancy pay. This objection must be given before your notice has expired. You can seriously jeopardise your chances of obtaining a payment if you don't comply with these rules. The timing of your notice is vitally important so get advice from your union or, if possible, postpone your start date until your notice is up.

What if the business is transferred to a new owner?

If the company is transferred then you will keep all the rights of employment you had with your old employer. These are automatically transferred to the new owner. This means that your period of employment is continuous and not broken by the transfer. However, if you are made redundant by the new owner, then your start date is the date you began with your old employer. If there is a dispute about your start date which means a dispute about redundancy payment then you can refer your case to an Employment Tribunal. (see [Useful Addresses Section 4](#)).

What if your employer cannot pay?

If your employer is insolvent, the Department of Trade and Industry's Redundancy Payments Office will pay you and claim back the payment from the assets of the business. You should ask your employer's representative (for example, liquidator, receiver or trustee) for a claim form "RP1" – you should fill this in as soon as possible after your employment has ended and send it to:-

**REDUNDANCY PAYMENTS OFFICE,
Ladywell House,
Ladywell Road,
Edinburgh EH12 7UR.
Tel: 0131-316 5600**

To find out more information your first point of contact should be the Redundancy Payments Helpline on **0845 145 0004**.

If your employer wont pay

Under the Employment Rights Act 1996, your employer must make the payment when or soon after you are dismissed. There is no need for you to make a claim unless your employer does not pay or says that you are not entitled to a payment. If this happens, you should write to your employer asking for payment or take the matter to an employment tribunal, or both. **You must act within six months of the date your employment ended.**

If you do not make a written claim, or do not apply to an employment tribunal within six months, you may lose the right to a payment. But a tribunal will still have the power to decide that you should receive a payment if you take action within a further six months.

If your employer is declared insolvent, or cannot or refuses to pay, and you have done everything you can to get your payment, you can apply to the Redundancy Payments Office for a direct payment from the National Insurance Fund. You must have applied in writing to your employer for a payment within six months of the date your employment ended, or applied successfully to an employment tribunal within the six months after that.

Sample letter

Here is an example of the type of letter you should write to your employer in this situation. Remember to keep a few copies of your own just in case things go wrong.

TO

..... (Name of employer)

..... (Address of employer)

.....

REDUNDANCY PAYMENTS PROVISIONS

EMPLOYMENT RIGHTS ACT 1996

With reference to the termination on.....(date) of my employment with you, I hereby claim a Redundancy Payment under the provisions of the Employment Rights Act 1996.

..... (Signature of employee)

..... (Date)

3 YOUR LEGAL RIGHTS

Rules and exceptions

If you are made redundant then your employer must comply by law with the rules concerning redundancy notice and redundancy payment. There are, however, some exceptions.

YOU MAY NOT BE ENTITLED TO A REDUNDANCY PAYMENT IF:

- you have worked for less than two years (service before the age of 18 does not count for these purposes)
- your service ends on or after your 65th birthday
- you work in a job with a normal retirement age of less than 65 and have reached that age
- you are a member of the Armed Forces
- you are an apprentice whose service ends at the end of your apprenticeship contract
- you are at the end of a fixed term contract which was agreed, renewed or extended before 1st October 2002 and lasts at least two years where you have already given written agreement to waive your entitlement to a redundancy payment at the end of the contract. Any waivers inserted into contracts agreed, renewed or extended after 1st October 2002 will not be valid and fixed-term employees will have a right to statutory redundancy payments if they have been continuously employed for two years or more and are made redundant
- you are a former registered dock worker engaged on dock work (covered by other arrangements)
- you are a share fisherman paid solely by a share in the proceeds of the catch
- you are a domestic servant working in a private household who is a member of the employer's immediate family

- you are a Crown servant or employee in a public office or in the National Health Service (covered by other arrangements)
- you are an employee of the Government of an overseas territory.

For more information on redundancy payments ask for booklet PL 808 available from Jobcentre Plus offices ([see useful addresses Section 4](#)).

Consultation

Where employees who may be affected by the proposed dismissals, or by measures taken in connection with them, are represented by an independent trade union recognised for collective bargaining purposes, the employer **must** inform and consult an authorised official of that union. This may be a shop steward or a district union official of, if appropriate, a national or regional official.

Where employees are not represented by a trade union as described above, the employer **must** inform and consult other appropriate representatives of those employees. These may be existing representatives or new ones specially elected for the purpose. It is the employer's responsibility to ensure that consultation is offered to appropriate representatives.

In non-union cases, where affected employees fail to elect representatives, having had a genuine opportunity to do so, the employers concerned may fulfil their obligations by providing relevant information to those employees direct

The employer must begin the process of consultation in good time and in any event at least:-

- 30 days before the first of the dismissals takes effect in a case where between 20 and 99 redundancy dismissals are proposed at one establishment within a 90 day period; and
- 90 days before the rest of the dismissals takes effect in a case where 100 or more redundancy dismissals are proposed at one establishment within a 90 day period.

Who qualifies for a redundancy payment?

Your employer must make you a redundancy payment if you are under 65 and have worked for that employer for two years or more since your 18th birthday. Some people do not qualify, i.e.

- those who normally work overseas if not recalled to this country before the employment contract ends
- those over retirement age or under 18.

How much will I get? - The legal minimum

This depends on your age, service (up to a maximum of 20 years) and basic gross weekly pay, excluding overtime, up to ***£330**. You are entitled to:

- half a week's pay for each complete year with your employer between the ages of 18 and 21;
- one week's pay for each year between the ages of 22 and 40;
- one and a half week's pay for each year between the ages of 41 and 65. The most anyone can get is ***£9,900** under these rules (of legal minimum). If you are aged 64 the payment is cut by 1/12th for each full month after that birthday. This "winding down" occurs so that entitlement is reduced in that year to nothing by the time the employee reaches state pensionable age.

To help you work out your payment, you can use the Ready Reckoner to calculate the number of weeks pay you are entitled to.

[\(Please refer to the loose-leaf section at the end of this guide\).](#)

If you are not represented by a union and are having difficulty getting the legal minimum owed to you then consult the redundancy payments office or an employment tribunal office immediately. See the section on applying to an employment tribunal for more information.

If you are lucky - what you might get

Large redundancy payments now seem a thing of the past (and for most redundant workers were NEVER an option), but many employers do have their own redundancy package which can offer more than the legal minimum. Check your contract (if you have one) to see what you are entitled to. In the case of major closures severance pay is often agreed in order to secure union acceptance. Such an arrangement may be negotiated when closure is brought forward or announced suddenly.

If you are uncertain don't be afraid to ask for more money. Even if there are no formal arrangements for additional benefits you may find it worthwhile enquiring whether any special benefits might be available from the company or the pension fund. If there is no such help you should talk to the company personnel officer, pensions officer or company secretary to obtain information about all possible benefits. Consult your union and see if there is room for negotiation. Employers seeking volunteers for redundancy may be more generous and might count all the years of service and not just 20. They might also use your actual pay (not the *£330 weekly limit) and they even may pay more towards your pension. If you find yourself in this situation make sure that you are not getting pay in lieu of notice as it may affect your unemployment benefit. It may also disrupt your national insurance credits. So make sure any golden handshake you get isn't described as six weeks' pay or it may affect your benefit situation. It is worthwhile speaking to a welfare rights adviser from the Council's Social Work Services or a claimant advisor from your nearest Jobcentre Plus office before you leave to find out where you stand.

How much notice should I get?

You must get either the notice specified by your contract or a week's notice for each year of service up to a maximum of 12 weeks, whichever is the greater.

What about paid time off to job hunt?

You are entitled to "reasonable" paid time off to look for work or training, but because the law does not state what "reasonable" is then it probably will need negotiation. The most your employer has to pay is 2/5ths of one week's pay. More information is available in the booklet "Redundancy Entitlement – Statutory Rights – A Guide for Employees" from the Department of Trade and Industry on www.berr.gov.uk/employment-legislation/employment-guidance/page15686.html.

*Figures correct at time of going to print (March 2009).

4 SOME SOURCES OF HELP

PACE (Partnership Action for Continuing Employment)

PACE is a national framework designed to support quick and effective responses to potential job loss situations. In other words, if your organisation is experiencing difficulties and there is a possibility of redundancies, PACE may be able to help.

The Glasgow PACE Team offers a range of support services tailored to the specific needs of different situations. At an early stage of a potential redundancy situation, PACE can help provide companies with access to business support services and latter stage of a redundancy situation, PACE can help ensure that employees have access to vocational guidance, job search facilities, job matching, CV design and interview skills needed to re-enter the employment market quickly.

The Glasgow PACE Team Partners are: Glasgow City Council, Careers Scotland, Jobcentre Plus and Scottish Enterprise Glasgow. You can contact the Glasgow PACE Team on **0141 242 8236**.

ACAS (Advisory Conciliation and Arbitration Service)

If you have consulted your shop steward (presuming you have one) and you still have a query about being dismissed or you want to talk to someone about problems concerning your employment, employment rights, threatened redundancy or redundancy payment, then you might wish to visit your nearest Advisory Conciliation and Arbitration Service office. ACAS advisers have wide experience of handling redundancy complaints. Help and confidential advice is available free of charge but make sure you telephone to arrange an appointment (**Tel: 0141 248 1400**). Staff will also be able to tell you if your complaint is suitable to be taken further to an Employment Tribunal. (see below).

Careers Scotland

Careers Scotland, as a member of the PACE (Partnership Action for Continuing Employment) initiative, already offers free and confidential career guidance, employability and information services for individuals who have been made redundant.

The services can be tailored to meet both individual and company needs by:-

- supporting employees to locate and apply for alternative opportunities;
- providing resources to enable employees to research careers, job vacancies and training/learning opportunities;
- giving practical assistance in applying for work, training or learning opportunities; developing a CV and preparing for interviews; and completing application forms.

Services are available at your local Careers Scotland Centre (see Useful Addresses Section 4), by telephone **0845 8 502 502** and online via www.careers-scotland.org.uk

Citizens Advice Bureaux (CAB)

Citizens Advice Bureaux offer independent, confidential advice and information to the public on a wide range of issues including: Redundancy; Welfare Benefits; Tax; Legal Issues and Employment. You can access the CAB service's online advice site at: www.adviceguide.org.uk

Council Services

Glasgow City Council provides a number of redundancy support services, these include:-

Advice Services – debt and money advice, consumer advice, welfare rights and benefits advice, fuel bill advice and careers advice for young people.

Business Start-Up – business start-up advice and grant funding for women and ethnic minorities.

Employment access and training – a wide range of opportunities in vocational training and access to employment.

Libraries – photocopying and fax services, internet and computer access, newspapers, access to REAL Learning facilities.

Social Work Services – Support services for families in crisis, mental health issues, addiction, disability, homelessness, etc.

Publications and information – For additional copies of this Guide, contact **0141 287 7284**, or visit the Council's redundancy support website on www.redundancyguide.co.uk

To contact Glasgow City Council phone 0141 287 2000 or visit the Council's website at www.glasgow.gov.uk

Employment Tribunals

If your employer veers away from agreed procedure or if you are selected because of pregnancy, race, sex or trade union activities you can claim unfair dismissal. If you think you have been unfairly dismissed or unfairly selected for redundancy you must apply to an employment tribunal within 3 months. If you don't claim within the time limit you may lose your rights. (See Section 1.5 for more information on applying to an Employment Tribunal).

The booklet "How to apply to an employment tribunal" containing the relevant application form IT1 is available from local Jobcentre Plus offices ([see useful addresses section](#)). Also you can visit the Employment Tribunals Service website at www.employmenttribunals.gov.uk to download an application form or apply online.

Jobcentre Plus Network

The Jobcentre Plus network provides a number of redundancy support services – these include:-

The Rapid Response Service (RRS) – this service aims to help people affected by significant redundancies to make the successful transition into quality jobs. The service is run by a network of Jobcentre Plus Senior Managers in your area, they

co-ordinate activity and work with the company and local partners to ensure the best possible response to the situation. Depending on circumstances, help available includes:

- offering best practice consultancy to the company declaring redundancies;
- information, advice and guidance offered on all aspects of job search;
- skills and training analysis to help identify transferable skills and to identify any training requirements linked to the local labour market;
- early access to a range of Jobcentre Plus programmes such as work-based learning for adults and “Training for Work”;
- possible re-training;
- referrals to other programmes such as small business advice and sole trader initiatives.

Individuals who are “under threat” or “under notice” of redundancy from their employer can access this service.

Benefits Advice – Jobcentre Plus Advisers can explain benefits available to individuals, supply appropriate forms and arrange a new jobseeker’s interview.

For more information on employment services provided by the Jobcentre Plus Network – see Section 3 or visit the Jobcentre Plus website at www.direct.gov.uk (See useful addresses Section 4 for local Jobcentre Plus offices in Glasgow).

Redundancy payments helpline

The Department of Trade & Industry Redundancy Payments Office can give you more information about entitlement in cases where an employer fails to pay a statutory redundancy payment for which an employee qualifies. There is a helpline to answer your questions – the number to ring is **0845 145 0004** (calls are charged at local rates).

Skills development scotland

Skills Development Scotland delivers comprehensive information, advice and guidance for careers and learning as well as extensive support for skills development. The Skills Development Scotland partner organisations are: Careers Scotland, Scottish University for Industry, key skills elements from Scottish Enterprise and Highlands and Islands Enterprise. For further information contact Skills Development Scotland on 0141 225 6710 or visit their website at www.skillsdevelopmentscotland.co.uk

Trade Unions

If you are a trade union member you can rely on your union to advise and represent you on a range of issues, including coping with a redundancy situation. If you are not a trade union member, but would like advice about your trade union rights, and about which union to join, the STUC (Scotland’s Trade Union Centre) can help. For more information telephone the STUC on 0141 337 8100 or visit their website at www.stuc.org.uk

5 APPLYING TO AN EMPLOYMENT TRIBUNAL

If you have any disagreements with your employer about your redundancy you can complain to an Employment Tribunal. **The most important thing is that you do not go past the six month period from the date of dismissal.** (There are a few exceptions to this time limit, so check with the Central Office for Employment Tribunals as soon as you receive notice of your dismissal).

Before applying to a tribunal you should do everything possible to settle the problem with your employer. This includes setting out the problem in writing to the employer; informing your trade union official (if any); and complying with any agreed grievance procedure laid down between your employer and trade union until that channel is exhausted. Before applying to a tribunal you could speak to someone at ACAS about your complaint. There is a free and confidential enquiry point at the Glasgow office (see useful addresses section 4) to assist you if you need advice.

Application forms (ITI) to an Employment Tribunal should be available from Jobcentre Plus Offices. If you have difficulty getting the form from these outlets, it can be obtained by phoning the Redundancy Pay Helpline on **0845 145 0004**. The address to send it to is:

EMPLOYMENT TRIBUNALS SERVICE
Eagle Building
215 Bothwell Street
Glasgow G2 7TS
Tel: 0141-204 0730

Whatever action you are thinking about, take some time to get the advice from ACAS, a trade union official, solicitor or a Citizens' Advice Bureau to make sure that you have solid grounds to proceed to an Employment Tribunal (**see useful addresses section 4 for your nearest CAB**).

REMEMBER - entitlement to redundancy payments will not be affected in any way by the failure of any claim which you may make for unfair dismissal compensation.

6 'BEFORE YOU LEAVE' CHECKLIST

Your employer should give you:

- Your entitlement under the Employment Rights Act 1996, probably a cheque for a lump sum.
- Any payments in lieu of notice. (Check before you leave that these will not affect your unemployment benefit).
- Outstanding wages.
- Holiday pay (if any has been arranged).
- Any unpaid maternity pay.
- Possibly a Pension Fund cheque if you are entitled.
- Your Income Tax form P45.
- A letter stating the date that you were made redundant. This will make things easier when you have to deal with government departments at a later date.
- References for job hunting (at your employer's discretion.)

SECTION 2

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SORTING OUT YOUR MONEY

1 YOUR PENSION

One of the most common questions after redundancy is “What happens to my pension and all that money I paid into a fund?”. Many companies don’t give advice or guidance to you during redundancy yet the decision you make about your pension is very important. Pension scheme benefits vary from scheme to scheme, so your own pension scheme rules may limit your options. There are usually a number of options available as far as pension rights are concerned, but broadly the options are:

- To obtain a refund of your contributions
- To take a preserved, deferred or frozen pension (this means that your pension rights remain in the scheme until you retire)
- To have a transfer payment made into a new scheme
- To take an early pension i.e. without waiting until you reach your scheme’s retirement age

Each option’s merits will depend on your age and the relative benefits of your old scheme compared with any new scheme. You should always take advice – possibly from your local Citizens’ Advice Bureau – as to your best course. Your Trade Union representative may be able to advise you – he or she may arrange to bring in an Independent Financial Adviser to talk about your pension options. It is always best to get professional advice in this complex area

Useful Contacts

The Pensions Regulator

If you have concerns about the way your occupational pension scheme is being run phone The Pensions Regulator on 01273 811 800. Lines are open Monday to Friday 9am to 5pm. Calls are charged at local rates. www.thepensionsregulator.gov.uk.

The Pensions Advisory Service (TPAS)

TPAS can provide free information and guidance about company, personal or stakeholder pensions. Phone 0845 601 2923. Lines are open Monday to Friday 9am to 5pm. Calls are charged at local rates. www.thepensionadvisoryservice.org.uk

Shop around for pensions

By using the comparative tables at the Financial Services Authority's website at www.moneymadeclear.fsa.gov.uk

Stakeholder Pensions

The Financial Services Authority provides information and advice on stakeholder pensions on their website www.moneymadeclear.fsa.gov.uk.

Department for Work and Pensions

Find out more about the Department for Work and Pensions at www.dwp.gov.uk

2 CLAIMING STATE BENEFITS

Jobcentre Plus offices have been introduced across the country in place of Jobcentres and social security offices. If you are of working age there are two different ways of making a claim.

If you are in an area with Jobcentre Plus offices, you will need to call your local claim number. This is **0800 0556688**. Calls are FREE from BT landlines. Calls from mobile phones and cable networks may differ.

Staff will take some claim details and may arrange a work focused interview at your local office. When you make a claim, staff will tell you who your personal adviser will be. They are your main contact to help you look for work, or deal with any other questions you may have.

You can get details of the areas covered by Jobcentre Plus offices from your local office or visit the website at: www.direct.gov.uk (See Useful Addresses Section 4 for addresses of Glasgow offices).

Housing Benefit

Housing Benefit is the help given to people with low incomes and low savings and how much you get depends on your rent and your income. Housing Benefit is paid by your Local Council to help you pay your rent if you are on a low income. You could be a Housing Association tenant or a private tenant. You cannot claim if you pay rent to a close relative you're living with. If a relative, grown up child or other adult lives with you they are classed as a non-dependant and your housing benefit may be reduced depending on how much they earn or what benefit they get.

If you are getting Income-Based Jobseeker's Allowance or Income Support, you qualify for a 100% rebate on your rent. However this could be adjusted if, for example, you have a non dependant living with you.

If you rent from a private landlord your Housing Benefit entitlement will be based on Local Housing Allowance (LHA). The Rent Officer (who is an employee of the Scottish Executive) will each month provide a list of maximum rent levels (room rates) for all properties within each broad rental market, with Glasgow being classed as one area i.e. irrespective of which area you live in within Glasgow the same room rate will apply. These room rates will be published each month via Glasgow City Council website at www.glasgow.gov.uk.

Your Housing Benefit entitlement is then based on how many rooms, according to the Housing Benefit rules, you require for your household. Each person in your household is counted once and one room is required for each of the following:

- A couple
- Someone over 16
- 2 children of the same sex until they are 16
- 2 children who are younger than 10
- A child (someone under 16)

The rate that applies to your claim will be dependant on the month in which you claim. If your rent is lower than the LHA room rate for your household, the maximum Housing Benefit you can receive is your rent plus up to £15 a week. Again this is dependant on your income and savings.

Where do I apply?

If you are a tenant whether Housing Association or private, apply to Financial

Services at Glasgow City Council ([see useful addresses section D](#)).

You should claim Housing Benefit as soon as you think you need to, because benefit normally cannot be backdated. If you haven't had notification back within 14 days, then follow it up.

How do I get paid?

If you are a Housing Association tenant you can receive your Housing Benefit payment directly to help pay the rent or payment can be made direct to your landlord. If you are a Private Landlord tenant you can only receive your Housing Benefit payment direct except in certain exceptional circumstances. Your right to housing benefit does not depend on your NI contributions.

Council Tax Benefit

The Council Tax operates on the principle of one bill per dwelling, whether it is a house, bungalow, flat, mobile home or houseboat and whether it is owned or rented.

The bill is based on the estimated market value of your home as assessed by the Assessor. In Scotland there are 8 valuation bands.

Some dwellings will be exempt, e.g. those which are unoccupied and unfurnished and dwellings occupied solely by students.

Council Tax Relief

Bills can be reduced in a number of ways as follows:-

- By discounts e.g. for homes in which there is only one adult.
- By reductions for disabilities where the home has been adapted e.g. to allow additional space for a wheelchair to be used indoors.
- By benefit. Council Tax benefit will be available for people who are responsible for council tax bills who are in receipt of state benefit or low income. The amount of benefit you can get depends on the amount of your council tax bill, your income and your savings, and on your personal circumstances e.g. number of children, or if you have a disability.

The above examples show some of the main types of council tax relief, but there are other circumstances in which relief can apply and sometimes more than one category can apply. For more detailed information, contact the Council Tax Office, Financial Services, 45 John Street, Glasgow G2 1DU, Tel. **0845 600 8040**.

Working Tax Credit

Working Tax Credit is for people who are employed or self-employed (either on their own or in partnership) who usually work 16 hours or more a week, are paid for that work and expect to work for at least 4 hours.

Are you:

- Working at least 16 hours a week? And
- Your or your partner are responsible for a child or young person? Or
- You have a disability which puts you at a disadvantage on getting a job? Or
- Are aged 50 or more and returning to work after a spell on qualifying out-of-work benefits?

Or if you do not have children or a disability that puts you at a disadvantage in getting a job.

Are you:

- Aged 25 or over
- Working at least 30 hours a week?

If YES to the above, you may be able to get Working Tax Credit. It is worth noting:

- Voluntary work does not count towards the 16 hours;
- You may be able to get help with childcare costs; and
- Child Maintenance is ignored when working out Working Tax Credit.

How to claim

To apply for Working Tax Credit get an application form from HM Revenue & Customs enquiry centres or your Jobcentre Plus office ([see useful addresses section 4](#)).

To find out more about tax credits, phone the HM Revenue & Customs Helpline on **0845 300 3900** or visit the HM Revenue & Customs website at [www.hmrc.gov.uk/tax credits](http://www.hmrc.gov.uk/tax-credits)

Grants from Education Services

Clothing Grant

A grant available for school pupils whose parent(s) or guardian(s) are receiving Income Support or Jobseeker's Allowance (Income based only), Council Tax rebate, Housing Benefit or Working Tax Credit (with an income of less than £15,050 per annum). If your application is successful a lump sum of £47* will be paid for each child in time for the new school term beginning in August provided that applications are submitted no later than 4th June each year. Only one grant per school session August-June will be paid to each child. Children who reach their 16th birthday by 31st May each year may not be entitled to a clothing grant for the following academic year as they may instead be eligible for an Education Maintenance Allowance for the following school session.

Application forms are available from the schools and/or the Grants Section at Education and Social Work Services, Grant Section, Wheatley House, 25 Cochrane Street, Glasgow, G1 1HL – Tel: **0141 287 0183/0154**. They can also be downloaded from http://www.glasgow.gov.uk/en/Residents/GoingtoSchool/Welfareissuesinschool/FinancialAssistance/FreeSchoolMeals_ClothingGrants

Free School Meals may be available to a family that receives Income Support, Jobseeker's Allowance (Income based only) or Child Tax Credit only (with an income of less than £15,575 and no Working Tax Credit). If your application is successful you will receive the cash equivalent of £1.15 per day to spend on a meal.

Children aged 16 years of age and over who are eligible for an Education Maintenance Allowance may also be entitled to free school meals only, provided that their parents/guardians are in receipt of Income Support, Jobseeker's Allowance (Income based only) or Child Tax Credit only (with an income of less than £15,575). Please note however that Child Tax Credit only entitles your child to free school

meals and does not entitle your child to a clothing grant. (See above for qualifying benefits for clothing grants).

*Figure correct at time of going to print (March 2008).

Benefit Rates

(Please refer to the loose-leaf section at the end of the Guide).

Useful Publications

Jobcentre Plus also produces a number of useful guides that help explain the benefits available – some of these include:

A Guide to Income Support (IS20) – a detailed guide dealing with many aspects of income support – (not available in hard copy but can be viewed on the Job Centre Plus website at www.jobcentreplus.gov.uk).

Babies and Children (BC1) – a guide to benefits and tax credits for anyone expecting a baby or caring for children. This leaflet is available from the Department of Work and Pensions website at www.dwp.gov.uk.

Financial Help If You Are Looking For Work (WK1) – a quick guide to benefits and back to work schemes if you are working, looking for work or starting a new job – this includes voluntary work.

Financial Help If You Are Looking For Work (WK2) – a quick guide to: Jobseeker's Allowance, Income Support and Social Fund Crisis Loans.

Help With Your Council Tax (GL17).

Retirement (RM1) – a quick guide to benefits for people who have retired or will be retiring.

Social Security Benefit Rates (GL23) – a quick guide to: social security benefit rates, benefit earnings rules and national insurance contribution rates

3 YOU AND YOUR MORTGAGE

If you are a homeowner and have been made redundant you may now have difficulty in keeping up your mortgage repayments. It is very important to talk to the lending Building Society or bank as soon as possible. A lot depends on the discretion of the manager so when redundancy occurs always telephone to make an appointment as managers are usually busy with other clients and will probably not be available to see you without advance warning. Building societies and bankers have various methods of coming to an arrangement with members who fall into difficulties with repayment. Remember they are there to help you. Some options you may want to ask about are:

Mortgage Repayments

If you are getting Income-Based Jobseeker's Allowance or Income Support you may be entitled to some help towards mortgage interest payments. For most people under 60 there is a waiting period before this help can be given. Further information on help with housing costs for homeowners is available from your local Jobcentre Plus office (see [Useful Addresses Section 4](#)).

Having your payments suspended

It may be possible to arrange to get all repayments suspended for a while. However, if you have an endowment mortgage you'll have to keep up the insurance premiums. You will have to talk to your building society or bank manager who will look at your circumstances and decide if this is the best route for you. This may be an attractive option if you know that a job offer is around the corner or that your circumstances will change in the near future

This would reduce the amount you pay monthly. You will have to find out if your lender will allow this (and how much it would cost you to arrange it). It may not be possible to extend an endowment mortgage.

Extending the term of your mortgage

This would reduce the amount you pay monthly. You will have to find out if your lender will allow this (and how much it would cost you to arrange it). It may not be possible to extend an endowment mortgage

Converting your endowment mortgage

Your monthly repayments may be reduced by changing to a repayment mortgage. This may be particularly useful if your mortgage has only a few years left to run. Find out what sum your present mortgage will yield before deciding whether to do this. Again there may be a charge for this

Paying off the mortgage

If you have enough money from your redundancy payment to consider paying off your mortgage, you should take the following two factors into account.

- First, depending on your particular mortgage arrangements, paying off your mortgage early may not be to your long term financial advantage. To check this out, get the necessary figures from your lender and ask a money advice worker or financial adviser to work it out.
- Second, speak to a welfare rights officer at your Social Work Services office or call at a money advice centre as there can also be implications for your benefit entitlement

Mortgage Protection Insurance

Often sold with mortgages, credit cards and purchases, "Income Protection Plans" are insurance policies that offer payments when someone loses their job. As with all policies, it is worth reading the small print with care. If you have already been made redundant it may be worth while checking your existing policies for mortgages and credit cards to see if you are covered. Payment protection can be expensive so it pays to look at alternative policies.

Any money received from an insurance policy should not be treated as income by the Jobcentre Plus office provided the claimant intends to use the funds to pay monthly payments on a loan, credit card, mortgage or similar agreements.

4 WHAT TO DO WITH YOUR REDUNDANCY MONEY

For many people, their redundancy money is the largest lump sum they will receive before retirement. Each individual will have a different set of priorities. If you are very lucky and already have a job lined up, your redundancy money can be a real windfall which gives you the option to spend, save or invest as you choose. The wisest thing to do would be to draw up a list to consider before taking any action as the options open to you could be very tempting

Spend?

You may wish to use the money to meet your day to day living expenses, to pay off outstanding debt, or simply treat yourself to a holiday. However, if you have a big outstanding credit card bill, for instance, it's usually best to use any spare cash to pay this off first. You are likely to pay out more interest on your credit card debts than you'll get back from saving or investing your money.

Save?

The first question to ask is whether saving of any kind is right for you at this time. If you decide to put a sum of money into a savings account (this will hopefully earn you some interest) and provided you don't touch it, you will get back the same amount of capital when you take it out. This is a low risk investment with relatively low returns.

Shop around and find out about different rates of interest. Don't assume that all banks and building societies pay the same investment rates or have the same types of schemes. For further information and advice ask at your bank, building society, and/or insurance company

Invest?

Your redundancy money may be big enough to invest and earn interest which could be used to help if unemployment looks like being long term. However, investing usually means you can't be sure of getting back exactly what you put in. This is because most investments are based on the stock market where the potential rewards are greater, but so are the risks!

If you are thinking about investing your redundancy money it would be advisable

to take professional advice on what kind of return you might expect over 1 year, 5 years etc. Before investing you should think about flexibility. Your circumstances may change so it is always advisable to keep some money free and available for emergency situations. Do not put your money away for a fixed term unless you can be absolutely sure that the money will not be needed.

Also, keep in mind that not all financial investment operators have your best interests at heart. Some, unfortunately, are less than independent and may be operating illegally. Your local Consumer Advice Centre will keep you right (see Useful Addresses Section 4). The Financial Services Agency also produce a useful booklet entitled "**FSA Guide to Financial Advice**" available to download at http://www.moneymadeclear.fsa.gov.uk/pdfs/financial_advice.pdf

Who can you trust with your money

Ideally the company you worked for should organise authorised financial advisers to talk to you about how to invest your money or to talk about your pension. Everyone's needs will be different however, so to ensure that the information you get is best for you you should try to get advice from an authorized independent adviser. Before you take advice you should:

- **Decide what your aims are** – if you've got a clear idea of what you want from your money, it will be easier for both parties.
- **Contact two or three advisers** – avoid advisers who don't ask questions. Before they can begin to give good advice they will need a full picture of your circumstances and reasons for wanting investment advice.
- **Watch out for misleading information** – is it really independent advice or does the adviser sell only one company's products?

Also as a potential investor you are urged to check that your financial adviser is authorized by phoning the Financial Services Authority Register on **0845 606 1234** or using the online register at www.fsa.gov.uk/register/home.

A word of warning about benefits

Remember that if you invest money and at any time claim one of the income-related benefits (Income Support, Income-Based Jobseeker's Allowance, Housing Benefit, Council Tax Benefit or Working Tax Credit), the value of your savings and investments may affect the amount of benefit/tax credit you get.

You may be asked to account for capital you have disposed of. The law says that people are treated as having capital they no longer possess if they have deprived themselves of that capital the money has been used, for example, to get other capital (e.g. purchase of an annuity), to acquire personal possessions, or to pay debts. So keep this in mind when deciding what to do with your lump sum.

5 FINANCIAL ADVICE - SOME SOURCES OF HELP

The Financial Services Authority (FSA)

The FSA is an independent body introduced by the government to watch over financial services and to protect the consumer. Their helpline is able to answer general queries concerning financial products and services, but is not able to give recommendations or specific personal investment advice.

The FSA publish a variety of booklets and fact sheets concerning financial advice, pensions, mortgages and making a complaint. You can contact the FSA at:

Public Enquiries Office
Financial Services Authority
25 The North Colonnade
Canary Wharf
LONDON E14 5HS

Consumer
Helpline: **0845 606 1234** (Calls are charged at the local rate).
Switchboard: **020 7066 1000**
e-mail: **consumerhelp@fsa.gov.uk**
website: **www.moneymadeclear.fsa.gov.uk**

Useful Contacts

“Financial Services Authority Guide to Financial Advice”

Useful publication – copy available free from the FSA consumer helpline on **0845 606 1234**.

Investment Management Association

Based at 65 Kingsway, London WC2B 6TD – phone **020 7831 0898** – to receive free factsheets on a range of subjects including ISAs and unit trusts. Website: **www.investmentuk.org.uk**

Association of Independent Financial Advisers (AIFA)

Based at Austin Friars House, 2-6 Austin Friars, London EC2N 2HD – Tel: 020 7628 1287. Website: **www.aifa.net**

Financial websites:

www.searchifa.co.uk - find an independent financial adviser in your local area.

www.moneysupermarket.com – direct online access to mortgages and loans etc.

www.moneynet.co.uk – authoritative sources for personal finance.

www.moneywise.co.uk – online financial advice.

Independent Complaints Schemes:

“Financial Services Authority Guide to Making a Complaint”

Useful publication – copies are available free from the FSA Consumer Helpline on **0845 606 1234**.

Financial Ombudsman Services

Based at South Quay Plaza, 183 Marsh Wall, London E14 9SR – Tel: **0845 0801800** – Website: **www.financial-ombudsman.org.uk**

6 COPING WITH MONEY

If you find that after being made redundant you begin to experience financial problems, here is some advice that may help.

- **Do take immediate action**, especially if you are being threatened by a creditor.
- **Do contact creditors** to see if you can pay them back at a reduced amount each week or month.
- **Do contact a Money/Debt Adviser.** Before seeing an Adviser, gather together all your bills, credit agreements, details of any income, letters including any court papers.
- **Don't ignore demands for payments** – they won't go away.
- **Don't try and deal with one debt in isolation.** You need to consider all debts at the same time to get the full financial situation.

Money/Debt Advisers can

- Help you identify which debts must be given top priority, e.g. rent arrears, fines and explain the implications if these debts aren't paid.
- Check that you are maximizing your income. Debt advice includes a full check of your entitlement to welfare benefits.
- Often arrange repayments on your behalf that are acceptable to creditors.
- Assist you with budget planning.

Advisers can work out a plan with you to deal with your debt situation and to make payments easier. They may provide representation for you.

Credit

Be careful about getting credit and shop around for credit deals. If you decide to use credit, check the APR (Annual Percentage Rate of Charge). The higher the APR, the higher the rate of interest and any other charges.

Things to ask:

- **Ask about any deposit you might have to make.** How much will it be?
- **Ask about the repayment terms** – how many do you have to make; the

amount of each repayment; how often do you repay – every month for example?

- **Ask for details about credit limits.**

Avoid taking out loans secured on your property. If you fail to keep up payments, you could lose your home. Goods purchased under hire purchase or conditional sale agreements may be repossessed if you get into difficulties.

Creditors usually use court action as a last resort to recover debts. If this should happen, contact a Money Adviser to get free advice on how to proceed. You may want to tell a creditor(s) that you have contacted an Adviser for help. Creditors may be willing to wait before taking court action if they think that some kind of agreement or repayment programme can be worked out.

Harassment

It can be illegal for a creditor to harass someone to force payment of a debt. Contact a Consumer and Trading Standards officer and he/she will investigate whether an offence has been committed. The Council's Consumer and Trading Standards office address is Exchange House, 231 George Street, Glasgow G1 1QU. Phone: **0141 287 6681**

Loan Sharks

Never borrow money from an unlicensed or illegal moneylender. High rates of interest are usually charged.

If you fail to meet repayments, this could result in you and/or your family being subject to intimidation or threats of violence.

Under a pioneering Government project a team has been set up to help people having problems with illegal moneylenders throughout Scotland.

If you need help and advice, you can contact the team in confidence on **0141 287 6655** or by emailing loansharks@eps.glasgow.gov.uk

Local Advice Centres

Glasgow City Council funds many advice projects across the city. Some offer general advice, others are more specialist. These advice projects are known collectively as Glasgow's Advice and Information Network and they can be contacted via a free-phone helpline number **0808 801 1011**. Helpful information can also be found on the GAIN website www.gain4u.org.uk.

Gain from free debt advice

Finding it hard to make ends meet?

If you have more money going out than coming in, **GAIN** is here to help. We understand that when circumstances change or overstretching yourself occurs, money worries often follow.

Perhaps you're having payment problems with your:

Rent, Mortgage, Council Tax, Hire Purchase (HP), Personal Loan, Student Loan, Credit Card, Overdraft.

Or maybe you're having difficulty with:

Your bank, your wages being arrested, Summary Warrants, Attachments, Conditional Sale Agreements, Doorstep Collectors

Ignoring debts won't make a difference, but **GAIN** can.

You've everything to **GAIN**!

GAIN (Glasgow's Advice and Information Network) is a caring new partnership made up of various advice agencies at different addresses in Glasgow.

The money and legal advice we give is impartial, completely confidential and best of all **absolutely free**. Everything you pay will go towards reducing your debts. Please note, others may charge you for such advice, but not us.

What's more, we'll do nothing without your permission. We simply wish to find the best solution for your current situation.

Let **GAIN** take the Strain.

We aim to reduce your debts and stress by: Dealing with any financial emergencies first, such as rent or mortgage arrears. Working out your income and outgoings.

Checking that you're receiving all the benefits due to you (millions of pounds fail to be claimed each year). Filling in those off-putting claim forms. Clearly discussing the options open to you. Looking at what is best for you and your family. Negotiating with people you owe on your behalf. Arranging for you to enter the Debt Arrangement Scheme (which can prevent legal action against you) if appropriate.

GAIN: giving peace of mind to the people of Glasgow.

We won't charge you. We won't judge you. So please contact us soon.

You can call us free on **0808 801 1011** or log on to www.gain4u.org.uk

Credit Unions

Have you heard of a credit union? A credit union is a group of people who get together to save and borrow their money at a low interest rate. To join a Credit Union you must qualify for membership on the basis of sharing a common link with the other members. Perhaps your local Credit Union is made up of people who all live in the same area?

A well organised Credit Union can be a good alternative to banks, building societies and local small-scale moneylenders (who often charge the highest rates of interest).

Contact the Council's Social Economy Team (Development and Regeneration Services) Tel: **0141 287 8553** to find your nearest Credit Union or how to go about getting one started in your area.

SECTION 3

CONTENTS

SECTION 3 - LOOKING FOR WORK

- 1 Approaches and first steps
- 2 What next?
- 3 Where to look for jobs
- 4 Training
- 5 Going for the interview
- 6 Creating your own Job

LOOKING FOR WORK

1 APPROACHES AND FIRST STEPS

This section deals with the main questions and approaches to getting a job. Have a look at the other sections on education, training, and self employment to give you other ideas.

What to apply for

Remember that your present situation has come about through no fault of your own so start thinking positively. Having been made redundant you may begin to underestimate yourself. Start drawing up lists of your strengths, skills and achievements.

Remember that being newly redundant you have clear advantages over the vast majority of the unemployed. Firstly, you have up-to-date skills and experience and secondly, proof of a sound employment record is an asset which new employers like. Some people use a redundancy situation as an opportunity for a career change so it is worth considering the range of job options available to you. A meeting with a Careers Scotland Adviser can help you clarify your career ideas.

Preparing a Curriculum Vitae (CV)

To give yourself the best possible chance, you need to get organised. Putting together an information sheet is a good starting point. On it you should write down things like work experience, skills, achievements and educational qualifications. This personal information sheet is usually known as a Curriculum Vitae or CV. A sample CV is included on the next page. By preparing a well-presented CV containing information that supports your application in the most positive way, you give yourself the best chance of getting the all-important interview.

Here is some general advice on structuring your CV:

- Keep your CV brief – it should be no more than 2 pages long. Use bullet points instead of long paragraphs and sentences.
- Target the job - your CV will need to be updated through time and also to reflect the specification of the job that you are applying for. In your CV make sure you highlight those aspects of your experience that

- have the greatest relevance to the requirements of the job.
- Contact Details – You should include all your contact details at the beginning of your CV – name, address, home telephone number, mobile telephone number and e-mail address. These details can be listed without a heading.
- Personal Profile – it is common for a CV to include a Personal Profile. This is a statement of 2 or 3 sentences summarising your relevant skills and personal attributes. It is also an opportunity for you to highlight your career aim. The profile sets the scene for the rest of your CV!
- Key Skills/Experience – list in bullet points the key skills or experience relevant to the job. Use the job specification to help you decide what to include.
- Work experience – list your employment details in reverse order (most recent first!). Give the dates (year or month and year) of employment, name of the company and town/city. Give your job title and a brief description of your duties. Concentrate on the most important responsibilities. If you have had many jobs, give details of the most recent and relevant, and summarise the rest.
- Education and training – give details of education institutions attended and qualifications gained. As with your employment history, the most recent institution should be detailed first. Training whilst in employment can also be included here.
- Additional information – any other relevant information can be included here e.g. driving licence, voluntary work or an ability to speak another language. References need not be listed on your CV but if you are called for interview, you should take details of referees with you in case they are asked for.
- Spelling and Grammar – check and double check your CV for any spelling and grammatical errors. It is a good idea to ask someone else to read over it for you.

Some do's and don'ts when writing your CV:

DO

- Be positive and truthful
- Have your CV word processed
- Include a covering letter
- Be specific, focused, and factual and give full details and provide evidence for any claims you make

- Keep sentences and paragraphs short
- Describe achievements – not just responsibilities
- Include any voluntary or work placement activities – the employer will be interested in the quality of your experience whether or not it was paid work

DON'T

- Date your CV
- Include any negatives or anything critical
- Include poor grades or unfortunate work experiences
- Put letters after your name – there will be plenty of time to highlight your qualifications
- Include matters about your health or any disabilities you have
- Include any trade union or political affiliations
- Include the number of children you have, gender, date of birth, or marital status
- Include reasons for leaving previous posts
- Belittle or undervalue your experience
- Include humour
- Show your existing salary or expected salary
- Use photocopies

A Sample CV

Julie Smith
58 Glasgow Road, Glasgow G44 4AB
0141 333 3333
Email: julie@hotmail.com

PROFILE:

Professionally qualified Assistant Purchasing Manager with a wide range of experience in the preparation and negotiation of contracts. Accomplished in all areas relating to the purchasing and sale of products ranging from engineering materials to IT systems.

SKILLS:

- Member of the Chartered Institute of Purchase & Supply
- Strong negotiation and interpersonal skills
- Good knowledge of products, suppliers and distribution
- Use and application of personal computers

WORK HISTORY:

Feb 1997 – Present Assistant Purchasing Manager
GLA Products Ltd
Glasgow

Responsibilities:

- Preparation and negotiation of purchasing contracts
- Control purchase turnover of £2-3 million
- Supervise and maintain stock levels

Achievements:

- Introduced perpetual inventory system
- Reduced inventory levels by 100%

Jan 1993 – Feb 1997 Sales Negotiator
INC Retail Ltd
Glasgow

- Research into product applications and markets
- Advertisement and promotion of goods
- Devised payment and delivery systems
- Management of collection and storage functions

EDUCATION:

Aug 1988 – Jun 1992 Glasgow University
Glasgow

BA Honours – Information and Management Systems

Aug 1983 – Jun 1988 Uptown Secondary School
Glasgow

3 Highers, 4 O' Grades

ADDITIONAL INFORMATION:

- Fluent In French
- Full, clean driving licence
- References available on request

WHAT NEXT ?

“Okay, but how do I get an interviewer to even see my application or ME?” The key to getting to the interview stage is to write a good application. You may have to write for the job in a letter or you may be sent an application form to complete.

First of all take your time and think over what you want to say. Your application form should be as informative and neat as possible. Enclose your CV summarising your experience and achievements so far as they are relevant to the vacancy advertised. If you have sent in a number of applications forms for jobs which you should get an interview for but you didn't, then the reason may lie in the form and presentation of your applications.

If you have been made redundant then you may be out of the habit of writing job applications/letters. There are three main types of letter with which you will have to become familiar.

[The request letter for an application form.](#)

[The covering letter to accompany a CV.](#)

[The speculative letter.](#)

You will find examples of each on the following pages.

Using the Telephone

As well as writing to potential employers why not think about phoning companies directly to ask about vacancies. Try to get the name of someone to speak to, if in doubt ask for the personnel officer.

Before you dial

Get organised - make a list of what you want to say. Have your CV handy in case you are asked about yourself and your experience. Have a note pad or paper beside you to take down any details from the phone call.

A request letter

The Personnel Manager
Jackson Trucks
Eastend Industrial Estate
Mewtown
Glasgow

10 Cherry Road
Miltown
Glasgow

10th January 2008

Dear Sir/Madam

POSITION OF SHIFT FOREMAN

Please forward an application form for the above position as advertised in the Milltown Advertiser on 7th November, and, if possible a job description.

Yours faithfully

Stephen White

A covering letter

Mr J Smith
Maintenance Manager
J Booth (Engineering) Limited
Belmont
Uptown
Glasgow

17 Beverley Road
Smallburn
Glasgow

10th January 2006

Dear Mr Smith

POSITION OF MAINTENANCE FITTER

I am writing to apply for the above position which was advertised in the Evening News on 7th November.

I served my apprenticeship with the Belmont Tap and Dye Company between September 1990 and July 1994 being transferred to the machine shop as maintenance fitter on completion of my training.

Since that time I have worked on various machines including Wickman-Bennett, Multi Spindles, Landris Grinders and BSA Turning Centres, all of which I believe are used by your company.

I am enclosing a copy of my CV for further information and would welcome the opportunity to attend an interview at any time.

Yours sincerely

Alan Jackson

Enc

A speculative letter

Ms J Watson
Millbank Office Services
Unit 17/21
Longbank Industrial Estate
Kilmarnock

10 Walker Avenue
Longlees
Glasgow

10th January 2006

Dear Ms Watson

I noticed an article in the Standard which stated that you are increasing the size of your word processing department.

As an experienced word processor operator I am interested in joining your company. I am enclosing a copy of my curriculum vitae for your further information. As you will see from this, I have experience in the use of a wide range of machines and packages.

I have my own transport and would welcome the opportunity to discuss the possibility of employment with your company. I would be grateful if you would contact me in the near future.

Yours sincerely

Catherine Walker

Enc

3 WHERE TO LOOK FOR JOBS

Traditionally people have tended to look at newspaper adverts or used employment agencies. Increasingly, the Internet is being used by employers to advertise their vacancies. Don't be afraid of using the Internet as it expands the job seeking resources available to you. There are many different ways to search for the vacancy of your choice and you should consider all methods as part of your job hunting plan.

Using the Internet

Using the Internet allows you to look for work at home, at an Internet café, a public library or your local Careers Scotland Centre. You can access information 24 hours a day, 7 days a week. There are numerous websites for jobseekers. As well as job opportunities you will have access to career planning and job hunting advice. Listed below are two of the current job sites you might find useful:

www.jobcentreplus.gov.uk

www.worktrain.gov.uk

The Speculative Approach

A good way of finding unadvertised vacancies. You may be lucky by contacting a company just when they need a few extra employees. Take the trouble to find out a bit about the companies you write to, matching them to your skills and experience. Send copies of your CV to companies you are interested in. The business sections of newspapers regularly carry articles about new or expanding companies which can be useful source of labour market information.

Adverts in Newspapers/Magazines

Most papers have specific job advert days. Check the papers in your local library. Trade magazines and journals often have recruitment pages as well – your local library may also stock copies of these.

Employment Agencies

Agencies handle all types of jobs. Contracts can vary from one or two days to several months. Your initial contact can be by telephone or letter. You may be asked to come in for an interview or simply asked to send in your CV. Keep in touch with the agency to remind them that you are still actively looking for work.

Where Else?

- Local shop vacancy cards
- Supermarket job vacancy display boards
- Adverts on buses or trains
- Local radio

If you see a job you are interested in you can telephone Jobseeker Direct on 0845 6060 234 and quote the vacancy reference number – or you can take the details to any Jobcentre. If you see a training or education opportunity and want to know more, you can call learndirect on 0808 100 900.

Jobcentre Plus Services

If you are claiming benefits and looking for work you will meet a personal adviser on your first visit to your local Jobcentre Plus Office or Jobcentre. Your adviser will help you find the kind of job that is right for you. They can also help you arrange any training you need for the job you want.

At your Jobcentre Plus office you will find:

- Touchscreen Jobpoints giving you access to the country's biggest job bank;
- Jobseeker Direct; and
- Facilities to help you look for jobs around the country and abroad.

New Deal

The New Deal programme gives you a chance to re-look at your situation, take your skills and experience and build on them to create better opportunities for work. To find out more about the range of New Deal programmes available visit the New Deal website at www.newdeal.gov.uk or contact your local Jobcentre or Jobcentre Plus office and ask about New Deal.

There are New Deal opportunities for:-

- Young people;
- Unemployed people who are aged 25 plus;
- People who are aged 50 plus;

- Disabled people;
- Partners of people receiving Jobseeker's Allowance; and
- Lone parents.

Jobpoints

Are user-friendly, touch-screens that you can use to find information on vacancies held on the job bank. There are around 400,000 jobs at your fingertips. Jobpoints are as easy to use as a cashpoint machine. You do not need any special training or computer skills to be able to use them.

The Jobpoint will ask you for information about the type of job or opportunity you are looking for. Based on this information, the Jobpoint will display a list of jobs or opportunities that match your requirements.

By touching any vacancy on your list you can see more information about the job including how you can apply for it. If you wish, the Jobpoint will print these details for you.

You can take the vacancy details to the Jobcentre adviser there and then. Or you can take the details home with you and call Jobseeker Direct (details below) and quote the reference number.

All the vacancies on the jobpoints can also be accessed via the Jobcentre Plus website at www.direct.gov.uk.

Jobseeker Direct

You don't have to have the Internet to look for work from home. You can phone Jobseeker Direct if you are looking for a job, or if you want more information on a job you have seen. Jobcentre Plus staff can match you to a vacancy, put you in touch with employers or arrange job interviews.

The Jobseeker Direct number is **0845 6060 234** and is available between 9.00am and 6.00pm Monday to Friday, and 9.00am to 1.00pm on Saturdays. Calls are charged at the local rate. If you have a hearing impairment, there is also a textphone number on **0845 6055 255**.

Jobsfairs

Jobcentre Plus, as part of their service to jobseekers and employers, arrange frequent jobsfairs throughout the country.

These jobsfairs give jobseekers the chance to talk directly to employers about the opportunities they have available, and for employers to give out application forms or interview potential employees at the event.

Everyone is welcome to attend the Jobsfairs – you do not have to be registered unemployed to visit one. If you are thinking of returning to work after a period of absence, if you are looking for a part-time job or considering a career change, you are welcome to come along and see what's available.

Careers Scotland

Careers Scotland provides a FREE range of services including help with career planning, information on work, learning and training opportunities, careers information, job vacancies and trends in the job market. You can also get help with job search, interview skills and advice on funding.

Call the Careers Scotland helpline on **0845 8 502 502** to be put through to your local office or see **Useful Addresses Section 4** for a list of the Glasgow offices.

4 TRAINING

Being made redundant can also be an opportunity to learn new skills. You may have an interest in a particular type of work or you may want to retrain and add to your existing skills.

Before committing yourself to a particular training scheme, whether it is a government scheme, or through your local college or school, you should consider the following:

- What kind of training do I need?
- What training is available and how relevant is it to what I want?
- What's actually involved in the training?

- Is it free or will it cost me money?
- Does it affect my benefit, and if so, how?
- What do I get at the end of it?

Skills Development Scotland “Training for Work”

Training for Work (TfW) is a job training programme provided through Skills Development Scotland. The programme enables unemployed adults to choose the training course that best suits their needs and aspirations at the same time as providing the chance of a job.

Who is it for?

Unemployed adults aged 18+ who have been unemployed for at least 6 months in the last 52 weeks are eligible. However, there are exceptions to this. Ask your local Jobcentre for details.

What does it offer?

Whilst on TfW you would receive benefit entitlement plus £10.

Trainees receive help from a network of training providers. A wide variety of skills and occupations is supported.

The programme helps people find and get jobs and even start up their own businesses - with a range of support on offer.

For more information

For further information on what is available in Training for Work, contact your local Jobcentre Plus

Local Colleges

If you feel you would like to return to education but are unsure of what you want to study or what your options are, then you should contact your local college. Colleges are for people of all ages – students come from a wide range of backgrounds with different experiences and a variety of abilities. Your local college can provide you with advice about academic and other matters at no charge.

Most colleges offer a range of programmes which are gateways to learning, equipping you with basic core skills, study skills and personal development sessions to boost your confidence and capabilities. Most of these programmes will help to lead towards your chosen qualification. Colleges recognise that people often gain knowledge and skills in a work situation rather than at an education establishment!

Your local college can offer programmes which cater mainly for adult returners – these can be full-time, part-time and flexible learning programmes.

Also, if you attend college on a part-time basis (16 hours) any welfare benefits you may be receiving will be unaffected. Exempt from this are lone parents who can study on a full-time basis (National Qualification Programmes) and those people receiving Disability Living Allowance. There are some circumstances where people receiving income support for long-term illness can attend on a full-time basis. It is also worth noting that Housing Benefit can be affected if studying on a full-time basis. Contact your local Jobcentre Plus Office for eligibility advice.

Contact your local college for information on training opportunities and advice on college bursary awards ([See Useful Addresses Section 4](#)).

Local Regeneration Agencies

Glasgow has a network of Local Regeneration Agencies providing a range of services from employment and training to business support for individuals and companies. The network of five Local Regeneration Agencies (LRA's) play a crucial role in tackling disadvantage in economically and socially deprived areas within the city.

LRAs act as 'advocates' of their local areas and deliver a wide range of services, including training; guidance, counselling and personal development; employer links and job placement; work experience placements; and business development

services. The five LRA's are listed below:-

- Glasgow East Regeneration Agency
- Glasgow North Regeneration Agency
- Glasgow West Regeneration Agency
- Glasgow South East Regeneration Agency
- Glasgow South West Regeneration Agency

To find out more information about the services offered by the LRA Network contact your local office (see [Useful Addresses – Section 4](#))

Lifelong Learning Centres

With 35 library learning centres across the city there is one near you. Libraries provide a range of activities across the city which can be utilised used by everyone. Activities include relaxed ICT (Information and Computing Technology) tutor-led classes, which range from a free 4-week introductory computer class to an 11-week class accredited by the British Computer Society and online learning. The classes are suitable for people with little or no computer skills and are guided by experienced lifelong learning staff.

In addition to books, newspapers, CDs, DVDs, videos, talking books, large print books, local history materials and book groups, libraries also provide free access to the Internet and state-of-the-art computers.

To find out more speak to a member of staff at your local library.

Funding sources for training/learning

College Bursaries

To be eligible for a bursary the course you intend to study must be:

- Full time (ie. You attend college for 21 hours per week for at least 18 consecutive weeks); and
- Validated by the SQA (or other recognised awarding body).

To apply for a bursary you need to obtain an application form from the College you have applied to. Apply as soon as you have been offered a place. Your bursary award may cover course fees, living costs, travel and other course expenses.

As each individual has their own personal circumstances, the financial support that may be available to you is very much dependent on your individual situation and should be discussed with the college.

Career Development Loans

If you need help to pay for your training, a Career Development Loan (CDL) may help with this. A CDL is a deferred repayment loan which covers a wide range of vocational courses lasting up to two years, plus, if relevant a maximum of one year's practical experience where it is part of the course. Study can be full-time, part-time, open or distance learning.

You can apply for a loan of between £300 and £8,000 to cover:

- Up to 80% of your course fees (if you've been out of work for three months you may be able to borrow the full cost of your course fees); and
- Other costs such as books and living expenses.

You are not required to make any repayments while you are studying – the Department of Education and Skills pays the interest on your loan for up to one month after your training course. If one month after completing your training, you're registered unemployed and in receipt of Jobseeker's Allowance, you may apply to the bank to defer payment for up to a further five months.

A free CDL information booklet, containing all the details you will need as well as an application form, is available by calling free on 0800 585 505 between 8am and 10pm seven days a week.

5 GOING FOR THE INTERVIEW

Have you been offered an interview? Well done! But remember, just turning up is not enough. Planning ahead and good preparation are the keys to a successful interview.

Before the Interview

- Check where the interview is to be held and plan how to get there. If possible do a 'dry run' on a weekday rather than a weekend when the traffic/public transport will be quieter.
- Make a list of the skills and qualities which the employer requires for the job. Do this using the information supplied on the vacancy advert, the job description or by asking the company.
- List your experience and skills which match the requirements of the job
- Prepare answers to questions you might be asked
- Write down some questions you might want to ask
- Plan what you are going to wear. Dress suitably. Make sure that you look neat and tidy, and that you feel comfortable.
- Think about the questions you may be asked and how you will answer them. Practice your answers with a friend, family member or Careers Scotland Adviser. Typical questions: Why are you the best person for the job? Why do you want the job? What experience do you have?
- Think about questions you might want to ask. For example: What training is available? Who would I be working with? When will I hear the outcome of the interview? Don't ask too many questions about pay and conditions. You will have the opportunity to discuss these points if you are offered the job.

At the interview

- Present yourself in the best possible light. Arrive at least 15 minutes before your interview time.
- First impressions count so be polite to everyone you meet. Smile and say good morning/afternoon when you meet the interviewer(s). Shake hands with the interviewer(s).
- Be interested and enthusiastic. Listen carefully to the questions asked. Make sure your answers are relevant. Speak clearly.
- If you don't understand a question ask the interviewer to repeat it. If it is a panel interview, address your answer to the person who asked the question.
- Be positive and sell yourself. Base your answers on what you know are your good points and what you know you can do.

After the interview

Successful? Well done!

If not, try to work out why. For example, could you have said more about your skills and experiences? Did you prepare well enough beforehand? Try not to feel too let down, difficult though it is. Think of a failed interview as being practice for the next one. If possible, ask the employer for feedback on your performance. This will help improve your chances at the next interview.

Don't give up! Keep applying for jobs but also think about getting involved in new activities. Voluntary work can develop skills and experience. Work shadowing can improve knowledge of a particular job. A relevant college course can add to your qualifications.

The Next Steps

Hopefully you will be successful but if not try to work out why. Try not to feel too let down, difficult though it is. Think of a failed interview as being practice for the next one.

Keep applying for jobs but also think about getting involved in new activities. Think about new skills and developing interests perhaps a course at college (which could add to your qualifications and increase your chance of obtaining work). Getting involved can give you new ideas, contacts, experience and develop opportunities for the future.

6 CREATING YOUR OWN JOB

For some people redundancy and a redundancy payment can be a golden opportunity to set themselves up in business.

Starting off

You could start from an idea that you've had for a long time or from a skill or hobby you've enjoyed doing. Many people consider becoming self employed but often the risks involved are off putting. It is something which needs a lot of careful

thought. Hundreds of small businesses fail because of lack of guidance or research. Remember that you will be asking people to pay for your product or service so it must either be well made or be a useful service. Unless you have a lot of money to invest in wages and equipment it is probably best not to think too big. If you can't afford to pay for people like accountants, marketing experts and so on - you'll have to develop these skills yourself. Help and advice in these things can often be available free through Business Gateway. Start off small and if things go well and you are in profit you can then think about making changes.

Business Advice/Funding

The Council start-up and growth services are partly delivered via our Business Gateway service and all enquiries should be made to **0141 572 8484** to arrange a meeting to discuss your business start-up proposal.

The Council also provides a number of specific Business support programmes including: training support, trade event attendance, Business challenge fund, Glasgow4business. In addition the Council is able to provide gap funding support through its West of Scotland Loan Fund. If you require any assistance or information view all of our up-to-date programme information on our website www.glasgow.gov.uk/business or contact: Development & Regeneration Services, Regeneration Unit, Glasgow City Council, 229 George Street, Glasgow. Tel. **0141-287 8555**.

On your own?

If you want to start up on your own and be your own boss, you become what is called a Sole Trader or Sole Proprietor. Make sure you consult your local Enterprise Trust ([see useful addresses section 4](#)).

The Business Gateway Information Service provides information and advice on: all aspects of business – marketing, finance, training, employment and property. This is a free information service, geared towards small business needs. The Gateway website provides lots of useful information to help you get started, including factsheets, on-line business tools and help with your business plan. For more information contact the Business Gateway Information Service, 170 Buchanan Street, Glasgow G1 2LW. Tel. **0141-572 8484**. Website: www.bgateway.com

Financing Yourself

Many businesses, with very good ideas, fold because of lack of thought or self-discipline in financial matters. Setting up in business needs careful planning and a fair amount of market research. Try to be as accurate and realistic as possible. Before deciding to invest any money in a project (including buying goods for re-sale) always discuss the whole project with experts, and never commit yourself by signing or entering into any kind of business agreement without taking some professional advice.

Preparing the Ground

If you look for money for your business without a good business plan, you'll probably be shown the door. It will be impossible for any adviser to weigh up your chances of success. Your business plan should provide a clear summary of your aims and methods. Below is an example of a business plan checklist. It shows you the things which you have to consider, things that you've thought through like money and marketing. It also shows there's nothing mysterious about "business plans".

The Business Plan

Name of Business

Introduction

Give a brief outline of what you want to do.

The Business

Outline the product or service that you want to promote.

The Market

Give a brief but complete assessment of the market and show why you will be successful.

- Competition
- Advertising and Promotion Activities
- Sales Plan
- Pricing Policy

Management

Put down brief notes on the key person or people who are or will be running the business together with full CV's.

Plan of Action

Key dates for the steps to your business launch.
Finance

- **Overheads** – Insurance, Postage & Stationery, Telephones, Travelling & Motor Expenses, Professional Fees, Depreciation.
- **Cash Flow** – Credit given to customers, personal drawings.

Remember you'll need money to live on while getting your business up and running. It is very important to get in touch with your Local Enterprise Company/Enterprise Trust/Local Development Company to find out what help is available. (See [useful addresses Section 4](#)).

Have you got what it takes?

Running your business will give you independence and the chance to earn a living doing something you choose and presumably something you like.

But you'll have to put up with stresses and strains like risking your own money, working longer hours, perhaps initially taking home less money. It will be up to you to keep the accounts and chase up debts. You may have the bank and other creditors on your back especially in the beginning.

You'll have to do without fringe benefits that you might have had as an employee such as a company pension scheme and sick pay.

Do your home work

Get as much good advice as you can. Talk to people who run their own business so you can find out about the practical problems.

Is it viable? - there is no point looking to sink your redundancy money or looking for finance for a half baked scheme that someone is doing better round the corner.

Here are a few key questions

- Is the market big enough?
- Will you enjoy what you do?
- Have you got the necessary expertise?
- Have you considered the risks and how to overcome them?

It makes a lot of sense to get a good accountant when you start up your own business. Go to someone used to dealing with your kind of business. Try to get a recommendation from someone who's already started up his or her own business. Your accountant will advise you about preparing your business plan, help with cashflow forecasts and book-keeping. Once you've started trading you'll probably still need his or her help especially with tax and VAT matters. You may also need a solicitor - particularly if you're planning to trade from rented business premises. Solicitors are essential for setting up limited companies and drawing up partnership agreements.

The Taxman

One of the main reasons businesses fail is not having the money put aside when the tax demand arrives. While you should make sure you don't pay too much by claiming all your relief and allowances you should never try to dodge your taxes as you could end up in prison. To help you sort things out, you should contact the **HM Revenue & Customs Tax Enquiry Centre on 0845 302 1452**, who produce an "IR List" which provides details of all Inland Revenue leaflets. The Inland Revenue also has a general website which provides details of all their services at www.hmrc.gov.uk.

Getting new skills

There are all sorts of training schemes in business skills available for the self-employed. For example you can learn about marketing, book-keeping and selling.

Many local colleges offer short practical business courses to adults and give you an opportunity to mix with people in the same situation as yourself. This can also help you build up good contacts.

Your Jobcentre Plus office, local college or training centre should also have details of local training opportunities.

The real key to success lies in being organised. You must be able to organise your work, your prices, your costs, your paperwork and yourself! Being your own boss means exactly that; there is no one pushing you. Most people would agree that working for yourself is very satisfying and can be lucrative, but it is hard work.

SECTION 4

USEFUL ADDRESSES

In this section you will find a list of contacts to follow up suggestions and ideas in the Self-Help Guide.

Contacts are listed alphabetically by type of service. For example, from ACAS to Workers Educational Association, from Business Development to Volunteer Projects.

Advisory, Conciliation and Arbitration Service (ACAS)
Business Development
Business Gateway Information Service
Careers Scotland
Colleges of Further Education
Colleges of Higher Education
Consumer and Trading Standards Offices
Council (Glasgow City)
Council Tax Enquiries
Credit Union Development Agency
Employee Ownership Scotland Ltd
Employment Tribunals
Enterprise Companies
Financial Services Agency (FSA)
Housing Services (Glasgow City)
HM Revenue & Customs
Jobcentre Plus Offices (Jobcentres and Social Security Offices)
Law and Money Advice Projects
Library Headquarters
Local Regeneration Companies
Open College
PACE (Partnership Action for Continuing Employment)
Redundancy Payments Office
Social Work Services
Unemployed Resource Centres
Universities
Volunteer Projects
Workers Educational Association

ACAS

Advisory, Conciliation and
Arbitration Service
151 West George Street
Glasgow G2 7JJ
Tel: 0141 248 1400
Helpline: 08457 474 747

Business Development

Business Services Section
Glasgow City Council
Development & Regeneration Services
229 George Street
Glasgow
Tel: 0141 287 7261

Business Gateway Information Service

City Centre
170 Buchanan Street
Glasgow G1 2LW
Tel: 0845 609 6611

Careers Scotland

Telephone: 0845 8 502 502

Website: www.careers-scotland.org.uk

Careers Scotland Centres:

3 Byres Road
Glasgow G11 5RD

9 Renfield Street
Glasgow G2 5EZ

Unit 1/2
121-127 Salamanca Street
Glasgow G31 5ES

1018 Cathcart Road
Glasgow G42 9XL

Colleges of Further Education

Anniesland College
19 Hatfield Drive
Glasgow G12 0YE
Tel: 0141 357 3969

Cardonald College
690 Mosspark Drive
Glasgow G52 3AY
Tel: 0141 272 3333

Central College of Commerce
300 Cathedral Street
Glasgow G1 2TA
Tel: 0141 552 3941

Glasgow Metropolitan College
60 North Hanover Street
Glasgow G1 2BP
Tel: 0141 566 6222

Glasgow College of Nautical Studies
21 Thistle Street
Glasgow G5 9XB
Tel: 0141 565 2500

John Wheatley College

1200 Westerhouse Road
Glasgow G34 9HZ
Tel: 0141 588 1500

Langside College
50 Prospecthill Road
Glasgow G42 9LB
Tel: 0141 272 3600

North Glasgow College
Springburn Campus
110 Flemington Street
Glasgow G21 4BX
Tel: 0141 558 9001

Stow College
43 Shamrock Street
Glasgow G4 9LD
Tel: 0844 249 8585

Colleges of Higher Education

Glasgow School of Art
167 Renfrew Street
Glasgow G3 6RQ
Tel: 0141 353 4500

Royal Scottish Academy of Music and Drama
100 Renfrew Street
Glasgow G2 3BD
Tel: 0141 332 4101

Consumer and Trading Standards Offices

Consumer and Trading Standards Office
231 George Street
Glasgow G1 1RX
Tel: 0141 287 6681

Council (Glasgow City)

Glasgow City Council
City Chambers
Glasgow G2 1DU
Tel: 0141 287 2000
www.glasgow.gov.uk

Council Tax Enquiries

Council Tax Office
Financial Services
45 John Street
Glasgow G1 1JE
Tel: 0845 600 8040

Credit Union Development Agency

Strathclyde Credit Union Development Agency (SCUDA)
Legal House
101 Gorbals Street
Glasgow G5 9DW
Tel: 0141 429 8089

Employee Ownership Scotland Ltd

Employee Ownership Scotland Ltd
Robert Owen House
87 Bath Street
Glasgow G2 2EE
Tel: 0141 304 5465

Employment Tribunals Service

Employment Tribunals Service
Eagle Building
215 Bothwell Street
Glasgow G2 7TS
Tel: 0141 204 0730
Email: glasgowet@ets.gsi.gov.uk

Enterprise Companies

Scottish Enterprise
5 Atlantic Quay
150 Broomielaw
Glasgow G2 8LU
Tel: 0141 248 2700
www.scottish-enterprise.com

Financial Services Authority (FSA)

Financial Services Agency (FSA)
Public Enquiries Office
25 The North Colonnade
Canary Wharf
LONDON E14 5HS
Tel: 0845 606 1234
www.fsa.gov.uk

Housing Services (Glasgow City)

Glasgow Housing Association
Granite House
177 Trongate
Glasgow G1 5HF
Tel: 08459 001 001

Housing Benefit Office
Glasgow City Council
280 George Street
Glasgow G1 1PR
Tel: 0141 287 2000
(Switchboard)

HM Revenue & Customs

HM Revenue & Customs Enquiry Centre
Cotton House
7 Cochrane Street
Glasgow G1 1GX
Tel: 0141 285 4500
www.hmrc.gov.uk

Jobcentre Plus Offices

Anniesland Jobcentre
31 Herschell Street
Glasgow G13 1HX
Tel: 0141 950 5100

Bridgeton Jobcentre
9 Muslin Street
Glasgow G40 4AZ
Tel: 0141 551 3000

Castlemilk Jobcentre
Unit 1, Castlemilk Arcade
Glasgow G45 9AA
Tel: 0141 800 3400

Corunna House
(District Office) Ground Floor
39 Cadogan Street
Glasgow G2 7SS
Tel: 0141 207 3809

Drumchapel Jobcentre
67 Kinfauns Drive
Glasgow G15 7TG
Tel: 0141 800 2600

Easterhouse Jobcentre
40 Shandwick Street
Glasgow G34 9DR
Tel: 0141 800 6000

Glasgow City Jobcentre
354 Argyle Street
Glasgow G2 8LX
Tel: 0141 800 3300

Govan Jobcentre
779/787 Govan Road
Glasgow G51 3JY
Tel: 0141 800 6400

Hillington Jobcentre
Queen Elizabeth Avenue
Glasgow G52 4TJ
Tel: 0141 800 6500

Langside Jobcentre
152-158 Battlefield Road
Glasgow G42 9JT
Tel: 0141 800 3100

Laurieston Jobcentre
159-181 Pollokshaws Road
Glasgow G41 1PW
Tel: 0141 800 3737

Maryhill Jobcentre
1460-1470 Maryhill Road
Glasgow G20 9DH
Tel: 0141 800 2400

Newlands Jobcentre
8 Coustonholm Road
Glasgow G43 1SS
Tel: 0141 636 8100

Parkhead Jobcentre
1181 Duke Street
Glasgow G31 5NW
Tel: 0141 800 3000

Partick Jobcentre
20 Benalder Street
Glasgow G11 6BY
Tel: 0141 337 7100
Shawlands Jobcentre
118-122 Kilmarnock Road
Glasgow G41 3NF
Tel: 0141 800 3600

Shettleston Jobcentre
955 Shettleston Road
Glasgow G32 7NY
Tel: 0141 532 8500

Springburn Jobcentre
200 Atlas Road
Glasgow G21 4DY
Tel: 0141 557 4000

Law and Money Advice Projects

Castlemilk Law and Money Advice Centre
155 Castlemilk Drive
Glasgow G45 9UG
Tel: 0141 634 0313

Drumchapel Law and Money Advice Centre
Unit 28, 42 Dalsetter Avenue
Glasgow G15 8TE
Tel: 0141 944 0507

East End Money Advice Centre
5 Whitevale Street
Glasgow G31 1QW
Tel: 0141 556 7187

East End Community Law Centre
Unit 21- 22 Ladywell, 94 Duke Street
Glasgow G4 0UW
Tel: 0141 778 8887

Ethnic Minorities Law Centre
41 St Vincent Place
Glasgow G1 2ER
Tel: 0141 204 2888

Glasgow West Money Advice
1945 Dumbarton Road
Glasgow G14 0JA
Tel: 0141 276 3961

Gorbals Money Advice & Law Centre
Rear Annexe, The Twomax Building
187 Old Rutherglen Road
Glasgow G5 0TE
Tel: 0141 418 1010

Govan Law Centre
47 Burleigh Street
Glasgow G51 3LB
Tel: 0141 440 2503

Govanhill Money Advice
Govanhill Neighbourhood Centre
(Room 10)
6 Daisy Street
Glasgow G42 8JL
Tel: 0141 424 4414

Greater Easterhouse Money Advice Project
Westwood Business Centre
69 Aberdalgie Road
Glasgow G34 9HJ
Tel: 0141 774 5535

Ladymuir Information & Advice Centre
19-23 Ladymuir Crescent
Glasgow G53 5UE
Tel: 0141 883 2153

Legal Services Agency
3rd Floor, Fleming House
134 Renfrew Street
Glasgow G3 6ST
Tel: 0141 353 3354
Maryhill Representation Unit
The Quadrangle
59 Ruchill Street
Glasgow G20 9PY
Tel: 0141 287 6262

Milton Advice Centre
15 Scaraway Drive
Glasgow G22 7EY
Tel: 0141 564 1460

Money Matters
986-988 Govan Road
Glasgow G51 3DU
Tel: 0141 445 5221

Sunnylaw Advice Centre
160 Saracen Street
Glasgow G22 5AS
Tel: 0141 336 3405

West Glasgow Against Poverty
(West GAP)
65/67 Hyndland Street
Glasgow G11 5PS
Tel: 0141 342 4343

East End Community Law Centre
1018 Tollcross Road
Glasgow G32 8UW
Tel: 0141 778 8887

Ethnic Minorities Law Centre
41 St Vincent Place
Glasgow G1 2ER
Tel: 0141 204 2888

Glasgow West Money Advice Project
1945 Dumbarton Road
Glasgow G14 0JA
Tel: 0141 950 1282

Govan Law Centre
47 Burleigh Street
Glasgow G51 3LB
Tel: 0141 440 1687

Govanhill Money Advice

Govanhill Neighbourhood Centre
(Room 10)
6 Daisy Street
Glasgow G42 8JL
Tel: 0141 424 4414

Greater Easterhouse Money Advice Project
Barlanark House
11 Shotts Street
Queenslie Industrial Estate
Glasgow G33 4JB
Tel: 0141 774 5535

Haghill Money Advice Project
Bluevale Neighbourhood Centre
30 Abernethy Street
Glasgow G31 3SX
Tel: 0141 550 3088
Ladymuir Information & Advice Centre
19-23 Ladymuir Crescent
Glasgow G53 5UE
Tel: 0141 883 2153

Legal Services Agency
3rd Floor, Fleming House
134 Renfrew Street
Glasgow G3 6ST
Tel: 0141 353 3354
Maryhill Representation Unit
The Quadrangle
59 Ruchill Street
Glasgow G20 9PY
Tel: 0141 287 6262

Milton Advice Centre
15 Scaraway Drive
Glasgow G22 7EY
Tel: 0141 564 1460

Money Matters
986-988 Govan Road
Glasgow G51 3DU
Tel: 0141 445 5221

Sunnylaw Advice Centre
121 Balmore Road
Glasgow G22 6JL
Tel: 0141 336 3405

West Glasgow Against Poverty
(West GAP)
65/67 Hyndland Street
Glasgow G11 5PS
Tel: 0141 342 4343

Library Headquarters

The Mitchell Library
North Street
Glasgow G3 7DN
Tel: 0141 287 2999

Local Regeneration Agencies

Glasgow East Regeneration Agency
Westwood Business Centre
69 Aberdalgie Road
Glasgow G34 9HJ
Tel: 0141 781 2000

Glasgow North Regeneration Agency
130 Springburn Road
Glasgow G21 1YL

Tel: 0800 917 0198

Glasgow South East Regeneration Agency
Adelphi Centre
12 Commercial Road
Glasgow G5 0PQ
Tel: 0800 027 2628

Glasgow South West Regeneration Agency
Fairfield House
1 Broomloan Place
Glasgow G51 2JR
Tel: 0800 022 3444

Glasgow West Regeneration Agency
44 Hecla Square
Drumchapel
Glasgow G15 8NH
Tel: 0800 027 5661

For information contact your further education college listed under Local Colleges.

PACE (Partnership Action for Continuing Employment)

Chair
PACE Glasgow Team
Scottish Enterprise (Glasgow)
Atrium Court
50 Waterloo Street
Glasgow G2 6HQ
Tel: 0141 242 8236

Redundancy Payments Office

Redundancy Payments Office
(Insolvency Service)

Ladywell House
Ladywell Road
Edinburgh EH12 7UR
Tel: 0131 316 5600

Redundancy Payments Helpline: 0845 145 0004

Social Work Services

East Area Social Work Services

Covers the following areas: Auchinlea, Baillieston, Barlanark, Bishop's Wood, Braidfauld, Bridgeton, Broomhouse, Calton, Camlachie, Cardowan, Carmyle, Carntyne, Cathedral, Craigend, Cranhill, Crosshill, Dalmarnock, Dennistoun, Easterhouse, Fullarton, Garrowhill, Garthamlock, Gartloch, Greenfield, Haghill, Hogganfield, Mount Vernon, Parkhead, Queenslie, Riddrie, Ruchazie, Sandyhills, Shettleston, Springboig, Swinton, Tollcross, Townhead and Wellhouse.

Baillieston
6 Buchanan Street
Glasgow G69 6DY
Tel: 0141 276 1400

Bridgeton
Anson House
582-588 London Road
Glasgow G40 1DZ
Tel: 0141 276 4200

Easterhouse
Westwood House
1250 Westerhouse Road
Glasgow G34 9AE
Tel: 0141 276 3410

Parkhead
The Newlands Centre
871 Springfield Road
Glasgow G31 4HZ
Tel: 0141 565 0100

North Area Social Work Services

Covers the following areas: Balmore, Balornock, Barmulloch, Blackhill, Cadder, Colston, Dawsholm, Firhill, Germiston, Gilshochil, Hamiltonhill, Kelvindale, Kelvinside, Keppoch, Maryhill Park, Maryhill, Millerston, Milton, North Kelvinside, Parkhouse, Petershill, Port Dundas, Possil, Possilpark, Provanmill, Robroyston, Royston, Roystonhill, Ruchill, Sighthill, Springburn, Stobhill and Summerston.

Maryhill
The Quadrangle
59 Ruchill Street
Glasgow G20 9PX
Tel: 0141 276 6200

Possil
7 Closeburn Street
Glasgow G22 5JZ
Tel: 0141 276 4570

Royston
15 Glenbar Street
Glasgow G21 2NW
Tel: 0141 276 7010

Springburn
400 Petershill Road
Glasgow G21 4AA
Tel: 0141 276 4710

South East Area Social Work Services

Covers the following areas: Battlefield, Castlemilk, Carmunnock, Cathcart, Croftfoot, Crossmyloof, Dumbreck, Gorbals, Govanhill, Hutchestontown, King's Park, Langside, Laurieston, Mount Florida, Oatlands, Pollokshields, Queen's Park, Shawlands, Simshill, Strathbungo and Toryglen.

Castlemilk
10 Arden Craig Place
Glasgow G45 9US
Tel: 0141 276 5010

Gorbals/Govanhill
Twomax Building
187 Old Rutherglen Road
Glasgow G5 0RE
Tel: 0141 420 8000

South West Area Social Work Services

Covers the following areas: Arden, Bellahouston, Carnwadric, Corkerhill, Craigton, Crookston, Darnley, Deaconsbank, Drumoyne, Govan, Hillington, Hillpark, Ibrox, Kinning Park, Linthouse, Mansewood, Moss Park, Muirend, Newlands, Nitshill, Penilee, Pollok Park, Pollok, Pollokshaws, Shawbridge, Shieldhall, South Cardonald, Southpark Village and Tradeston.

Govan
Pavilion One
Rowan Business Park
Glasgow G51 3RR
Tel: 0141 276 8700
Pollok
130 Langton Road
Glasgow G53 5DP
Tel: 0141 276 2900

West Area Social Work Services

Covers the following areas: Anderston, Anniesland, Blairdardie, Blythswood, Broomhill, Broomielaw, Charing Cross, City Centre, Cowcaddens, Dowanhill, Drumchapel, Finnieston, Garnethill, Garscadden, Hillhead, Hyndland, Jordanhill, Kelvingrove, North Knightswood, Partick, Partickhill, Scotstoun, Scotstounhill, St Enoch, Temple, Whiteinch, Woodlands, Woodside, Yoker and Yorkhill.

Anniesland
1660/70 Great Western Road
Glasgow G13 1HH
Tel: 0141 276 2420

Drumchapel
Mercat House
31 Hecla Square
Glasgow G15 8NH
Tel: 0141 276 4300

Partick
35 Church Street
Glasgow G11 5JT
Tel: 0141 276 3100

Milton Resource Centre
460 Ashgill Road
Glasgow G22 7HJ
Tel: 0141 762 4413

Ruchill Community Learning Centre
201 Shuna Street
Glasgow G20 9EY
Tel: 0141 946 5675

For general information on UCRCs contact Eddie Percy, Development and Regeneration Services on **0141 287 8553**.

Universities

Glasgow Caledonian University
70 Cowcaddens Road
Glasgow G4 0BA
Tel: 0800 027 9171

Glasgow University
University Avenue
Glasgow G12 8QQ
Tel: 0141 330 2000

Strathclyde University
16 Richmond Street
Glasgow G1 1XQ
Tel: 0141 548 2814

Volunteer Projects

Glasgow Council for Voluntary Sector
11 Queens Crescent
Glasgow G4 9AS
Tel: 0141 332 2444

The Volunteer Centre
84 Miller Street
4th Floor
Glasgow G1 1DT
Tel: 0141 226 3431

Workers Educational Association

Workers Educational Association
4th Floor, Merchants House
30 George Square
Glasgow G2 1EG
Tel: 0141 221 0003



DEVELOPMENT AND REGENERATION SERVICES
229 GEORGE STREET
GLASGOW G1 1QU
telephone: 0141 287 8555
fax: 0141 287 8444
e-mail: regeneration@glasgow.gov.uk

