



Me Plan50+

Services Guide

Whether you are looking forward to retirement, planning a new career or simply want to know what is available specifically for people over 50 in the Monmouthshire area, this guide is for you.

It has been created to point people over 50 in Monmouthshire in the right direction to capitalise on the many services and associations available locally and over the internet. It encompasses the following headings:

General; Adult Guidance; Employment; Self Employment; Volunteering; Education and Training; and Lifestyle.

The organisations mentioned in the guide are representative of the services available within the county and do not constitute an exhaustive list of everything that is available.

General

Age Concern

Age Concern is the U.K.'s biggest charity working with and for older people. Their services cover a wide range, including information and advice on many issues affecting older people: campaigning, financial, legal and insurance planning services, and lifestyle services.

Please contact them at www.AgeConcern.org.uk

Amongst the services Age Concern offer in Monmouthshire are the following specific to the local population:

Monmouthshire Community Support Service

Monmouthshire Community Support Service is based in Usk and serves the whole of the county of Monmouthshire. The service provides help and support for socially isolated older people, aged 60 or more, either in their own home or at one of the four Locality Clubs. The service may be short or long term and can include benefit advice, form completion and general advice.

The Locality Clubs operate in Usk, Mardy, Goytre and Abergavenny one afternoon per week for isolated older people who would benefit from social interaction. Places are limited to 16 members for each club and transport is available when required.

To find out more information, please contact them at:

The Sessions House
43 Maryport Street
Usk
Monmouthshire
NP15 1AD

Telephone: 01291 673 300

Email: moncss@ageconcernwent.org

Monmouthshire County Council Local Authority.

50+ are offered leisure activities only: Keep Fit and Swimming.

Nothing offered in terms of economic activity. For location and timings:

Contact Monmouthshire County Council, County Hall, Cwmbran Tel: 01633 644644

<http://www.monmouthshire.gov.uk>

The Information Service

The Information Service is based in Newport but serves the Counties of Blaenau Gwent, Caerphilly, Monmouthshire and Newport. (Information requests from the Torfaen area are handled by/referred to Age Concern Torfaen.)

The Information Service is essentially a helpline available to anyone aged 50 or more living in the above areas. Their carers, family or friends may also approach the service for advice, as can Health and Social Service professionals. Information may be requested on any topic, benefits usually accounting for approximately 33% of all calls.

Please contact them at:

12 Baneswell Road,
Newport,
NP20 4BP.

Telephone: 01633 240 190
Fax: 01633 259 246
Email: info@ageconcernqwent.org

Age Alliance



- AAW (Age Alliance Wales) is the alliance of national voluntary organizations working either exclusively or primarily with, and for, older people in Wales.

- AAW came into being as a result of devolution. It started with a few organisations that realised the importance to lobby and make representation to the new government in Wales about older people's issues from a voluntary sector perspective. Thus AAW was formally launched in January 2000 and now has a membership of 20 organisations.

The Alliance has now been recognised by Welsh Assembly Government as well as by other bodies, such as the Care and Social Services Inspectorate for Wales and WCVA, as the appropriate forum for consultation on issues relating to ageing and the voluntary sector. It is instrumental in implementing the Strategy for Older People in Wales.

Its aims are:

1. To represent the concerns and further the interests of older people in Wales to policy makers, strategic planners and funders.
2. To maximize the ability of each member organizations to fulfill their role of promoting the well being of older people.
3. To work with and for older people through the co-operative use of the knowledge and expertise contained within the membership of Age Alliance Wales.

Please contact them at:

www.agealliancewales.org.uk

Age 2006

Age 2006 is a website devoted to information and comments regarding age discrimination and the laws surrounding it. A range of workshops, seminars and e-learning packages is available to assist individuals and employers to understand and apply the legislation.

Please contact them at:

www.age2006.org

Citizens Advice Bureau

The Citizens Advice Bureau is a service which helps people resolve their legal, money and other problems by providing free information and advice from 3,300 locations, and by influencing policymakers.

Citizens Advice and each Citizens Advice Bureau are registered charities reliant on over 20,000 volunteers. The majority of the advisers are trained volunteers, helping people to resolve over 5.7 million problems every year.

There are Citizens Advice Bureau offices in the following towns in Monmouthshire:

Monmouth Citizen's Advice Bureau, 23a Whitecross Street, Monmouth, Monmouthshire, NP25 3BY Telephone: 08444 772020 ...

Chepstow Citizen's Advice Bureau, Gate House, High Street, Chepstow, Monmouthshire. NP16 5LH. Telephone: 08444 772020 ...

Abergavenny Citizen's Advice Bureau, 26a Monk Street, Abergavenny, Gwent, NP7 5NP Telephone: 01873 735865

Caldicot Citizens Advice Bureau. 5a Church Road, Caldicot, Monmouthshire, NP26 4BP Telephone: 08444 772020

For online CAB Advice visit: www.adviceguide.org.uk

Commissioner for Older People

Ruth Marks is the newly appointed Older People's Commissioner for Wales. The role involves being a champion for older people and ensuring that the interests of older people in Wales, who are aged 60 and over, are safeguarded and promoted.

The commission exists to be a source of information, advocacy and support for older people in Wales. They offer representation for older people up to the highest levels and deal with complaints arising from dealings with public authorities.

NB The current focus of the Older People's Commissioner in Wales is on health issues for 60+ rather than the economic issues of 50+, and this is an opportunity for you to make contact with the department of the Older People's Commissioner to raise awareness of the economic needs of 50+ (not just 60+ and over), in terms of

- (1) Expressing your views of the need for tailored for support 50+ to enable them to overcome a range of barriers which make it difficult for them to find suitable employment, create future self-employment to provide an income or volunteering their time to give something back to the community.
- (2) Expressing your views for the need for employers to recognize the importance of retirement planning for their maturing staff which enable staff plan for greater work life/balance as they reach their twilight years, make the transition from work to retirement without affecting pension provision, and
- (3) Expressing your views on age discrimination, so employers continue to understand the benefits of eliminating age discrimination altogether from the workplace via stronger methods to stamp this out, as it appears the current legislation does not appear to go far enough towards eliminating this barrier.

Please contact the Commissioner' office at:

Cardiff Executive Centre, Temple Court,
13 Cathedral Road, Cardiff CF11 9HA
Telephone: 029 2078 6579
Fax: 02920 786580

Email: ask@olderpeoplewales.com

Website: www.olderpeoplewales.com

Inland Revenue

The Inland Revenue website holds detailed information on tax, benefits, pensions and other statutory requirements for individuals and businesses.

If you are considering self-employment or employment as a work option and/or you want to find out more information about the tax implications then please contact Inland Revenue via the website at:

www.hmrc.gov.uk

Consult the website or your telephone directory for your nearest local tax office.

Adult Guidance

Careers Wales Gwent



Mission: Developing people through lifelong career planning.

Careers Wales Gwent is part of Careers Wales organisation with the remit to empower adults and aid their decision making. Careers Wales offers advice and guidance to all age groups, people who are looking to develop their careers. They also act as a point of contact for the recruitment and career-related needs of employers and training providers in Wales. Services to individuals include help and advice with job applications, CV writing, volunteering, career changes, redundancy, starting a business, etc. 'One to one' support with an Adviser is available, including career planning (special software to assist guidance process. For 50+ seeking self-employment, CWG signposts clients to Newport and Gwent Enterprise, Venture Wales, Coda etc. (business support providers) for pre-start business support.

Abergavenny Careers Centre

Pen-y-Pound Buildings

Park Crescent

Abergavenny NP7 5YT

Mon 9.30 - 4.00

Wed 9.30 - 4.00

For an appointment at your local centre telephone 0800 028 9212

Visit Website: <http://www.careerswales.com> to see the selection of other offices in Gwent. Or contact Careers Wales Gwent Head Office:

Head Office

Ty Glyn

Unit 1 Brecon Court

William Brown Close

Llantarnum Park Cwmbran NP44 3AB

Telephone: 01633 487600

Fax: 01633 487601

N.B. Careers Wales uses the services of Learn Direct to offer training in Wales. Please see Learn Direct under heading **Education and Training**

Employment

Job Centre Plus – support for benefits' claimants

Job Centre Plus provides support to people on benefits to get back to work. They assist in initiating new claims to benefit and support specialist groups such as the bereaved, carers, those over 50, lone parents and the young.

New Deal 50 plus - New Deal 50 plus is a Job Centre Plus programme that offers support and advice for people over 50 to find work. New Deal aims to help you get a job if you are out of work. It will give you the chance to train, learn and do work experience so that you:

- Get more confident
- Get new skills
- Find and stay in work

You're eligible for the programme if you or your partner receive and have been receiving any one or more of the following benefits for the last six months or longer:

- Income Support
- Jobseeker's Allowance
- Incapacity Benefit
- Severe Disablement Allowance, or
- Pension Credit

You may also be able to join in if you have been getting National Insurance credits, Carer's Allowance or Bereavement Allowance, or if your partner has been getting other benefits for you for at least 6 months.

Your Personal Adviser When you join New Deal you will get a personal adviser. They will be from Jobcentre Plus and will help you at every stage of New Deal. They will check how you are doing and help you plan what to do next. This could be face-to-face or on the telephone. They also offer work trials of 15 days work with an employer without affecting benefits.

Work Path - The Work Path programme is offered through Jobcentre Plus to those individuals who have a disability or health condition and are eligible for incapacity benefit.

Job Centre also signposts clients to A4e – Pathways 0845423333 & business support providers.

Please contact Jobcentre Plus at: Newbridge House, Tudor Street, Abergavenny
Telephone: 01873 303800 Website: www.jobcentreplus.gov.uk

Prime50plus



Prime50plus is a lifestyle website conceived in 2001 when Paul Kern and business partner John Robinson recognized that there was an opportunity to promote the skills, experience and positive attitude of the over 50s age group to employers. They have created an expanding business specializing in recruitment and their website offers employers and job seekers a wide range of opportunities all over the UK, as well as in South Wales.

The **Prime50plus** concept is proving to be a great success with both employers and mature job seekers and is expanding throughout the UK. New legislation has led to Prime50Plus renaming themselves **PrimeEmploy**, but the services remain the same.

Please contact them at:

Prime Partners
The Media Centre
Huddersfield
West Yorkshire
HD1 4WB

Telephone: 0845 456 2201 (local rate call)

Fax: 0845 456 2201

E-mail: info@prime50plus.co.uk

Website: <http://www.prime50plus.co.uk/>

Regus Recruitment

Under the direction of Nick Pilgrim, Regus Recruitment is a recruitment agency which recruits temporary and permanent staff. Offices in both Newport and Cardiff. The main areas of support are personal evaluation and identification of future prospects, advice and encouragement. One to one support takes place at an interview. Website provides hints and tips on CV Writing, preparation for interview and summary.

Contact: newport@regusrecruitment.co.uk

Regus Recruitment

217 Cardiff Road, Newport, NP20 2AG

Tel: 01633 815700 & Mobile Telephone: 07989 519173

<http://www.regusrecruitment.co.uk>

Self Employment

Adventa

Adventa works to support the county's rural businesses and encourage those who, like them, want to protect and sustain Monmouthshire's unique environment. They offer free information, consultations and advice.

Adventa can also help tourists to discover Monmouthshire's local food heritage and B&B or hotel accommodation which cares as much as they do about the environment.

What does Adventa do?

A local partnership of public, private and voluntary/community organisations, Adventa develops and manages the county's **LEADER+** programme. Adventa partners with local enterprises and businesses and is dedicated to assisting local businesses in reaching their full potential. The team at Adventa thinks 'outside the box' to make things happen.

Who can benefit from Adventa's support?

Any Monmouthshire based business or individual entrepreneurs active in food and wine production, tourism and hospitality, wood, timber and associated trades, event and festival organisers and the full range of visual arts. Communities with an interest in developing local trails can also partner with adventa.

To summarize – the scope of business assistance

Local food producers

Local hospitality trade

Green tourism businesses

Local visual arts businesses

Local timber businesses

Local woodland and forest owners

Local festival and events organisers

Please contact them at:

Adventa,

The Monmouthshire Rural Business Centre

The Bryn Penpergwam Nr Abergavenny Monmouthshire NP7 9AH

Telephone: 01873 736035

Fax: 07873 736034

Website: www.adventa.org.uk

Arts Council of Wales (ACW)

The Arts Council of Wales (ACW) was set up in 1994 by Royal Charter. It is responsible for funding and developing the arts in Wales. The Welsh Assembly Government provides ACW with grant in aid to fund the arts in Wales and, as an Assembly Sponsored Public Body (ASPB), ACW is responsible to the Welsh Assembly Government for the way this money is spent. The Council is a registered charity, number 1034245, whose trustees are the appointed Members.

The Arts Council of Wales' (ACW) new funding schemes are opportunities for arts organisations and also individuals in Wales to apply, through a competitive application process, for funding towards a clearly defined arts-related project. These opportunities are not age related but open to individuals with talent and ideas.

Please contact them at:

9 Museum Place,

Cardiff,

CF10 3NX.

Telephone: 029 20 376525

Fax: 029 20 221447

Minicom: 029 20 390027

Website: <http://www.artswales.org.uk/>

Chwarae Teg - Fair Play

With more than fifteen years of experience, Chwarae Teg is the leading professional agency for the economic development of women in Wales.

Chwarae Teg champion's education, entrepreneurship, work-life balance and flexible working, towards helping women overcome the obstacles that prevent them from making a full and consistent contribution within the economy. Chwarae Teg also promotes workplace innovation.

Previous research projects (Women's Enterprise Wales) have identified 10% of new businesses are established by women and lone parents and supported many to do so. Many choose self-employment as a flexible career that accommodates a work-life balance. Lone parent entrepreneurs need to overcome isolation, benefit traps, childcare demands and lack of family support.

Chwarae Teg does not specifically support 50+ older workers, other than through employer engagement, in promoting the value of a diverse workforce.

Please contact them at:

Chwarae Teg,

Anchor Court,

Keen Road, Cardiff CF24 5JW

Telephone: 02920 478900

Or at www.chwaraeteg.com

Email: sewadmin.wew@chwaraeteg.com

CODA Business Management – Enterprise, Innovation and Investment

CODA is a private management consultancy which has a proven track record in managing programmes that create and develop businesses. They have designed the General Support for Business Programme, developed to meet the specific needs of ambitious entrepreneurs. It offers practical, individually tailored assistance delivered by experienced professionals and free of charge, thanks to support from the Welsh Assembly Government.

CODA is a government funded business mentoring service for those thinking of starting a business, or those already in business. They offer business mentoring and work based learning for those already employed. Marketing and business planning workshops, training courses and a variety of other workshops, including personal selling are available for those considering self-employment or who are already in business.

Farming Connect is a new contract. For more information please contact them at:

CODA Business Management Ltd.,
Imperial House,
Imperial Way,
Newport,
NP10 8UH.

Telephone: 01633 811845

Fax: 01633 811846

Email: info@codagroup.co.uk

Website: <http://www.codagroup.co.uk>

Community Development Funds Association

The CDFA is the trade association for Community Development Finance Institutions (CDFI's). CDFI's are sustainable, independent financial institutions that provide capital and support to enable individuals or organisations to develop and create wealth in disadvantaged communities or under-served markets.

They provide funds for:

- Working capital
- Bridging loans
- Property & equipment purchase
- Start up capital
- Business purchase
- Marketing campaigns
- Personal loans
- Home improvements
- Back to work loans

Please contact them at:

Room 101
Hatton Square Business Centre
16/16a Baldwin's Gardens
London EC1N 7RJ

Telephone: 020 7430 0222

Fax: 020 7430 2112

Email: info@cdfa.org.uk

Website: <http://www.cdfa.org.uk/>

Ethnic Business Support Programme



The Ethnic Business Support Programme is dedicated to helping members of Wales' ethnic community realize their entrepreneurial ambitions.

EPSB is a Wales-wide network of Business Support Officers, specially trained to recognize that different ethnic communities have different needs.

EBSP bridges the gap between mainstream business advice and the needs of the individual.

In partnership with mainstream providers, EBSP offers a range of tailor made free advice services to help aspiring entrepreneurs start their new business.

So, if you have a good idea, or know of someone who does, then let EBSP turn ambition into commercial reality!

EBSP is a non-profit company funded by the Welsh Assembly Government, the Entrepreneurship Action Plan and the European Union's European Regional Development Fund.

Please contact them at:

EBSP Ltd,
Eastgate House,
35-43 Newport Road,
Cardiff CF24 0AB.

Telephone: (029) 2045 5334

Fax: (029) 2045 5339

Free phone: 08000 288211

Email: info@ebsp.org

Website: www.ebsp.org

Flexible Support for Business

The Welsh Assembly Government is refreshing its range of business support with a new fully integrated service – Flexible Support for Business with the purpose to help all businesses in Wales access the advice and support they need to start, grow and prosper in a strong and enterprising Welsh economy.

- Access – Fast, simple and straightforward access to information, advice and support for all businesses and prospective businesses via a gateway that will include a single website, national phone number, and face-to-face through a network of local centres. The advice covers the following areas:

Starting up, Taxes, Returns and Payroll, Health, Safety and Premises, Environment and Efficiency, Exploiting Ideas, IT and e-Commerce, Sales and Marketing, International Trade, Growing your Business, Buying or Selling Businesses, Finance and Support, Staff and Management. These services are available to anyone planning to start a business or indeed anyone already in business.

- Relationship Management – dedicated relationship managers to support businesses with growth potential by diagnosing development needs and sourcing a package of relevant tailored support.
- Funding and Specialist Support – The Single Investment Fund is the new unified service for a package of financial and specialist support from the Welsh Assembly Government to meet businesses' needs. Applicants must have a firm idea how the project will be financed before they apply for support.

For details of support and the full criteria to access The Single Investment Fund through the Flexible Support for Business service, please visit their web site at:

<http://www.business-support-wales.gov.uk/>

Or contact them on:

Telephone: 03000 6 03000

Menter a Busnes



Menter a Busnes's objective is to change peoples' attitudes. They are involved with advising the mainstream support agencies in Wales on inclusion issues and in particular the requirements of young people, people over 50 and Welsh speakers.

The organisation works with many partners including Prime Cymru, Ethnic Business Support Programme, Chwarae Teg and Disability Wales.

They help people to consider their options, to identify opportunities and then move ahead, believing that peoples' attitudes are amongst the most important factors in economic success.

Menter a Busnes offers games, videos, creative sessions, meetings and presentations all helping to show people how to think in an entrepreneurial way and turn thought into action. They use brainstorming sessions, computer software that develops business plans and training courses. The majority of the company's activities are offered in partnership with other organisations.

Please contact them on 02920 647541

Website: www.menterabusnes.com

MONEW - Monmouthshire Enterprising Women

MONEW is a working cooperative set up and run by women for women, to support each other to achieve a positive work/life balance. It is a network of friendly, welcoming women of all ages who aim to benefit from interacting with likeminded people, sharing ideas, resources and experience. Inclusive approach to all women, no specific programme of support for 50+

Their objectives are to:

- Bring a variety of personal development and business training activities to Monmouth.
- Use the power of numbers to achieve social change in the local community.
- Support aspiring and new businesses through community based connections, events and activities.
- Support women in pursuing what they need to achieve a healthy and happy life, whether that means employment, self-employment or staying at home.
- Supply information on sources for further support for new and established businesses.
- Provide social and business networking opportunities for members and non members.
- Promote Monew events and activities through a regular monthly e-newsletter.
- Support members' business activities through the member's directory on the website, and there is opportunity for advertising in the newsletter at no cost.

For more information about MONEW and about becoming a member, please contact

Georgina Lester on 01873 810447

Email: glester@ukonline.co.uk

Website: www.monew.org

The National Body for Development Trusts



Development Trusts Association Wales is an independent practitioner based membership organisation promoting the work of and supporting the growing network of development trusts in Wales.

DTA Wales is part of the UK wide Development Trusts Association. The DTA is a network of community practitioners. They help people set up development trusts, and help existing trusts learn from each other and work effectively. They also influence government and others at national and local level, to build support and investment for our movement.

Development trusts are:

- Community based and led
- Cultivating enterprise
- Building community owned assets
- Building sustainable communities

Their aim is a successful development trust in every community. There are now over 400 development trusts in the membership, in both urban and rural areas. While many are still small, others are operating at scale: the combined income is over £240m and development trusts have £430m of assets in community ownership.

Please contact them at:

Development Trusts Association Wales,
35b Albert Road,
Penarth,
Vale of Glamorgan CF64 1BY

Telephone: 029 2019 0260

Fax : 029 2019 0258

Email: info@dtawales.org.uk

Website: www.dtawales.org.uk

Ngb2b Your Local Chamber of Commerce



Mission Statement: To represent and promote businesses in South East Wales and to help members achieve their objectives through the provision of high quality services and networking opportunities.

Chambers of Commerce lobby central and Local Government. Individual businesses are able to influence Government Policy through their local Chamber, which has the resource, reputation, and independence to ensure the voice of business can be heard.

The Chamber can provide businesses with information, counselling and general assistance on a wide range of business matters, including guidance on legislation affecting business, health and safety, the environment, trading regulations, finance etc. The Chambers also run training programmes (see training section).

Access the following benefits:

- Networking opportunities;
- Representation;
- Export documentation and advice;
- Marketing opportunities;
- Growing member database;
- And much more.....

Networking events are run to bring together business people to provide information and facilitate business networking.

Please contact them at:

www.ngb2b.co.uk

Telephone: 01633 222664

Newport and Gwent Enterprise

Newport and Gwent Enterprise was around at the creation of the Business Support Network in Wales in 1982 and has been providing business advice regionally & nationally and in some cases internationally, ever since. The original team of 2 people has expanded over the years and now has a core team of over 60 employees as well as a team of experienced consultants.

Since the demise of the Welsh Assembly Government's "Potentia Programme" there is now no specific support for 50+ considering future self-employment. N&GE takes an inclusive approach to business support, although the Welsh Assembly Government has now imposed a criterion which businesses must meet (as the emphasis is on growth and high growth business) to access the available support.

N&GE offers free advice and training to *anyone* thinking of starting up their own business (inclusive approach) as well as existing businesses. Workshop sessions on Business Awareness and Business Planning are pre-requisites to start up.

Small industrial units are available on monthly licences on managed sites in Newport and Abergavenny.

Services include:

- Free business library and information centre
- Business Awareness and Business Planning workshops
- One to one sessions for existing businesses
- Business review
- Health Check Action Plan

Please contact the Head Office:

Newport and Gwent Enterprise

Enterprise Way, Newport NP20 2AQ

Telephone: 01633 254041

or

The Abergavenny Business Centre

Unit 2 Station Enterprises

Abergavenny, NP7 5HY

Website: www.centreforbusiness.co.uk



PRIME-CYMRU

PRIME CYMRU states that they are the only national organisation dedicated to helping people aged over 50 to set up in business. The Welsh branch of this organisation is called Prime-Cymru.

The massive increase in non-working people aged over 50, (caused mainly by the decline in traditional industries and downsizing in large companies) is creating a long-term drain on the Welsh economy. Such people have expertise which needs to be redirected but they often lack the awareness of the possibilities of self-employment.

Prime-Cymru, the autonomous Welsh arm of The Prime Initiative for Mature Enterprise, was established to help people in this age group to set up in business.

It markets enterprise as a positive option, provides early one-to-one counselling and start-up guidance, and networking opportunities.

Please contact them on 0845 6018693

Website: www.prime-cymru.co.uk

UK Steel Enterprise

It is the declared aim of UK Steel Enterprise (a wholly owned subsidiary of Corus Group plc) to create a supportive environment for the great entrepreneurial spirit that exists in our small business communities, and in doing so, to encourage job and wealth creation in our steel areas. They provide finance and premises, together with help and advice and their website is designed to give a comprehensive insight into how they operate and the services they provide.

Please contact them at:

Telephone: 02920 471122 – Wales Main Office

Telephone: 01495 356700 – Ebbw Vale Innovation Centre

Website: <http://www.uksteelenterprise.co.uk>

E-mail: ho@uksteelenterprise.co.uk

Venture Wales



Venture Wales offers impartial and inclusive (not just 50+) business advice on any aspect of a business. It helps clients to develop an idea, conduct feasibility studies and assists clients to get where they want to be. It offers advice, guidance, signposting and training in business skills, marketing, costing and pricing, financial planning and taxation.

One to one support is available for clients meeting certain criteria.

Venture Wales employs specialist consultants in the fields of accountancy and marketing and is responsible for the highly successful Venture Start Initiative.

Their services include:

- Advice, help and assistance
- Training seminars
- Workshops and courses
- Specialist Consultancy: Accountants, marketers – free and impartial advice

Please contact them at:

Venture Wales

1 Caldicot Way

Avondale Industrial Estate

Pontrhydryn Cwmbran NP44 1UF

Telephone: 01633 484222

Website: www.venturewales.com

The Wales Co-operative Centre



The Centre was set up in 1982 by the Wales Trades Union Council specifically to offer a proactive response to large scale redundancies. Since then the Centre has developed a range of expertise in many forms of co-operatively structured enterprises. The Centre now provides a full range of development and training services

Established in 1982, the Wales Co-operative Centre supports the development of co-operatives of all descriptions and is the leading business support agency providing guidance and advice. It is the largest co-operative development agency in the United Kingdom and is a key partner in developing the social economy in Wales. Their team of specialists have helped over 750 co-operatives establish and expand their businesses.

Their services include:

- Business and Financial planning advice
- Guidance on legal structures and a legal registration service
- Advice on sources of funding and help with funding applications
- Training courses appropriate to the group's needs

Please contact them on:

Telephone: 029 2055 4955

E-mail: walescoop@walescoop.com

Website: www.walescoop.com

Wales Innovation Fund



The Wales Innovation Fund is part of Finance Wales Plc. created to help new, small and medium sized Welsh businesses gain access to capital and commercial expertise.

Launched as a joint venture by the Welsh Development Agency and the Royal Bank of Scotland Group it is designed to make investments in Welsh businesses that can demonstrate the capacity for high growth. It seeks to invest mainly in technology based businesses but it also able to back ventures in traditional industrial sectors.

Please contact them at:

Finance Wales office

Oakleigh House

Park Place

Cardiff CF10 3DQ

Tel: 02920 338100

Website: www.financewales.co.uk

For funding enquiries contact: 0800 587 4140

E-mail: info@financewales.co.uk

Volunteering

Community Service Volunteers

Community Service Volunteers is the UK's largest volunteering and training organisation. It welcomes the skills and experience that senior volunteers bring to each project.

Opportunities for volunteering can be found through CSV's Retired and Senior Volunteer Programme (RSVP) - see below - or check the **Volunteer in Wales** page on their website for other projects that may be of interest.

Retired and Senior Volunteer Programme (RSVP)

RSVP has local volunteer organisers all over Wales who can help to find the right volunteering opportunity.

RSVP members throughout Wales volunteer in many different ways:

- Helping children with reading in schools
- Assisting with environmental projects
- Acting as befrienders to the lonely ...and much more.

Please contact them at:

CSV Head Office
237 Pentonville Road
London N1 9NJ

Telephone: 020 7278 6601
Email: information@csv.org.uk

Find out about employee volunteering:
Email Lesley Nicholls: lnicholls@csv.org.uk

For full-time volunteering (4-12 months)
in the UK, please telephone 0800 374 991.

Join CSV's Retired and Senior Volunteer Programme (RSVP)
by telephoning 020 7643 1385.

Website: <http://www.csv.org.uk/>

Gwent Association of Voluntary Organisations (GAVO)

GAVO aims to provide support to the voluntary sector through training, advice, information, publications and the recruitment of volunteers and to promote opportunities for the voluntary sector to work together in forums.

It also encourages partnership between voluntary and statutory services and responds to the needs of the community by identifying un-met needs and developing new services. They hold a comprehensive portfolio of all the volunteering opportunities in the county which have been registered with them.

GAVO services include Communities First, which allows all people in the community access to debt, benefit and general advice services, for which they act as a broker.

Communities First is also in the process of setting up a 50+ time bank.

Contact:

Communities First

29 Hillcrest Road

Abergavenny NP7 6BN (and visit the GAVO website)

Please contact GAVO on:

Telephone: 01291 672352

Website: www.gavowales.org.uk

Volunteering Wales

This organisation maintains a database of thousands of volunteering opportunities across Wales and helps its users to find the most appropriate volunteering organisation and post to suit their skills.

Please contact them at:

Website: www.volunteering-wales.net

Education and Training

Centre for Community and Lifelong Learning

The Centre for Community and Lifelong Learning (CCLL) is the central body at the University of Wales, Newport responsible for the promotion and co-ordination of widening participation. Building on the long-standing traditions of the University in providing second chance opportunities for mature men and women and on its mission as a Community University, the centre is structured to offer:

- Educational programmes that target under-represented groups and progression routes that provide entry into Higher Education Degrees and Diplomas. Courses in the centre include Access and Foundation and Certificate of Higher Education, Combined Open Studies.
- Community-based learning and development through its dedicated outreach centre based at Tredegar. The activities here offer high quality research and information services to education and community agencies and organisations, capacity building programmes that work directly with community and voluntary groups in the North Gwent Valley areas and tailored education programmes for non-traditional learners through the Community University of the Valleys (East) initiative.
- Strategic planning and policy formulation for the whole of the University of Wales, Newport in relation to widening participation.

The centre offers mature individuals the chance to gain qualifications to allow them to go on to study at degree level, or purely for interest.

Please contact them at

Website: www.newport.ac.uk

Email: ccll@newport.ac.uk

Coleg Gwent

Coleg Gwent is the largest Further Education College in Wales. The Business Development Unit (BDU) is the commercial training arm of this multi-sited college. Training can be offered on company premises or any of the Campuses of the College at

Abergavenny, Crosskeys, Ebbw Vale, Newport, Pontypool or Usk,

or at the specialist training facility in Cwmbran.

The College works with organisations of all sizes, from both the public and private sector. Participants range from self-employed individuals to major manufacturers.

Please contact them on 01495 333333

Website: www.coleggwent.ac.uk

Digital Unite



Digital Unite (DU) is a long standing national organisation operating via a website and also, in England, via a national network of DU tutors.

DU has always aimed their services at 50-plus age group as most people who have been 'left out' of the computer age are older. But any age-group that feels they will benefit can access their services.

More can be found out on www.digitalunite.net - look particularly at Learning Zone, which is an area that supplies simple, jargon-free handouts on topics from basic keyboarding and mouse manipulation right up to starting your own blog, and Wikis, and more. You do need to register but then these handouts are all free and easy to print out. You can also - again free of charge - ask questions which will be responded to by a DU tutor or someone else within one working day.

At the moment the service offered by Digital Unite in Wales is restricted to the use of the facilities on their website. Elsewhere in the UK they tutor individuals in the community and provide other services. It is hoped that these extended services will soon be available in Wales as well.

Please contact them on:

Website: www.digitalunite.net .

Telephone: 0870 241 5091.

Learn Direct



Learn Direct offers free, unbiased information and confidential advice for adults, whatever their situation.

Provides up to date information about careers, qualifications, courses and training whatever your age. Information about self employment, voluntary work and working abroad.

Help to access financial support to update or learn new skills, including Individual Learning Accounts Wales and support under the ReAct programme if you've recently been made redundant. The services are available in Welsh and English.
Funded by the Welsh Assembly Government

Please contact them:

Telephone: 0800 100 900. (If calling from a mobile please ring 029 2090 6801 – standard mobile rates apply)

Website: www.careerswales.com

Please contact them at:

Telephone: 0800 100 900 from a landline. (You may use a mobile but, if so, would be redirected to Wales through the English Learn Direct offices).

Website: <http://www.learndirect.co.uk/>

National Institute of Adult Continuing Education (NIACE)

NIACE exists to encourage more and different adults to engage in learning of all kinds. They campaign for adult learners, young and old, and in all their diversity. NIACE is the largest organisation working to promote the interests of learners and potential learners in England and Wales. NIACE (The National Institute of Adult Continuing Education - England and Wales) is a non-governmental organisation working for more and different adult learners.

They have set up an organisation known as Older & Bolder specifically with the older population in mind. Its aims are:

- To promote wider learning opportunities for older people.
- To promote and actively create learning opportunities for those older people not normally involved in any such provision.
- To promote wider participation by older adults in all forms of learning.
- To promote awareness of the contribution older people can and do make to learning and how that is achieved.
- To promote good practice in education and training for older people, recognising the needs of carers and support workers.
- To influence policy in all areas that might affect provision and participation.

To attain these ends, Older & Bolder:

- Publishes a newsletter twice/three times a year.
- Awards the Fred Moore Older & Bolder Institutional Awards annually to examples of outstanding and replicable good practice - presented to organisations which have shown exceptional innovation and commitment in delivering quality learning opportunities to adults.

If you want to know more about Older and Bolder, please contact NIACE

Dysgu Cymru at:

Website: www.niace.org.uk

RISE

RISE offers a learning network that works in partnership to encourage learners to have their say in the facilities and provision available to them.

The RISE Partnership is made up of everyone involved in Adult Education and Lifelong Learning, across the five counties of Blaenau Gwent, Caerphilly, Monmouthshire, Newport and Torfaen. A network of Learning Centres has been established and professionals work with learners to ensure that the Learners' Voice is at the very heart of RISE

Please contact them on:

Telephone: 01495 356 712

Website: www.learnwithrise.com

University of the Third Age

U3A is a learning cooperative of older people which enables members to share many educational, creative and leisure activities.

The name refers to the period of time after the First Age of childhood dependence and the Second Age of full-time employment and parental responsibility.

The U3As are democratic, self funded, self managed organisations which exist to provide education and leisure activities for men and women, no longer in full-time employment, at minimal cost.

They draw upon the knowledge, experience and skills of their members to organise interest groups in accordance with the wishes of the membership.

Between them the U3As offer over 300 subjects in such diverse fields as: art, foreign languages, music, history, life sciences, literature, poetry, gardening, philosophy, crafts, field studies, archaeology, astronomy and computing.

There are currently more than 570 U3As in the UK with over 153,000 individual members. By joining a local U3A you will become a member of a growing, dynamic, outward looking organisation, which has a positive and creative approach to life after full time work.

There are local branches of U3A in several Monmouthshire towns.

Abergavenny U3A,
Membership Secretary,
24 Ostringen Close, Abergavenny, NP7 5LY.

Tel: 01873 856765
Email: adavies6@tiscali.co.uk
Web site: www.u3a.org.uk

Caldicot and District U3,
Telephone: 01633 400579
Website: <http://www.caldicot.com/u3a/>

Chepstow U3A,
Telephone: 01291 641338
Website: <http://www.chepstowu3a.org.uk>

Monmouth U3A,
Telephone: 01600 713331
Website: <http://www.monmouthu3a.org.uk>

USK U3A,
Telephone: 01291 673377 **No Website.**

Wales Council for Voluntary Action (WCVA)

WCVA is the voice of the voluntary sector in Wales. They represent and campaign for voluntary organisations, volunteers and communities.

WCVA runs courses and conferences throughout Wales.

Provides advice on training issues and also maintains a database of trainers & consultants as well as a trainers' support network.

Please contact them at: <http://www.wcva.org.uk>

Lifestyle

50Connect

50Connect is a website dedicated to lifestyle issues of interest to the over 50s.

It includes articles, forums, etc. and is subdivided into the following areas:

Leisure, Travel, Health and Wellbeing, Work, Money and Retirement, Home and Family, Entertainment, Sport, Ethical Living.

Please contact them at:

Website: <http://www.50connect.co.uk>

Moneymadeclear

Moneymadeclear is a service from the Financial Services Authority. This site offers straightforward facts about financial products and services, helping users to make an informed decision.

Please contact them at: <http://www.moneymadeclear.fsa.gov.uk>

Pension Service

This Government website provides information about pensions and pensioner benefits, for those planning for the future, about to retire or already retired. Full of valuable information. Click 'Contact Us' and enter your postcode:

Please contact them at: <http://www.thepensionsservice.gov.uk>.

Plain English

Find a helpful and clear A –Z of pension terms at this website who, since 1979, have been campaigning against gobbledygook, jargon and misleading public information. They have helped many government departments and other official organisations with their documents, reports and publications and believe that everyone should have access to clear and concise information.

Please contact them at: <http://www.plainenglish.co.uk>

Saga

The Saga website offers a comprehensive service to older people which covers the areas of home and lifestyle, insurance, travel and leisure, community, money, health, forum, dating and more.

The Saga magazine is available by subscription but some fascinating articles are reprinted online. It is very popular with a circulation of some 652,000.

Please contact them at:

<http://www.saga.co.uk> where you will find contact numbers for all the different services offered. Alternatively the main contact address is:

The Saga Building,
Middelburg Square,
Folkestone,
Kent,
CT20 1AZ.

Telephone: 01303 771 111

Senior Dating Group

This is an internet-based website designed to bring senior people together for companionship and maybe more. It is a national organisation but is well subscribed to in the South Wales area.

To find out more please log in at: <http://www.app.whitelabeldating.com>

Unbiased.co.uk



The site unbiased.co.uk is owned by IFA Promotion Ltd, the industry body promoting independent financial advice in the UK.

Confidential searches for details of independent financial advisers close to where you live or work from around 9,000 IFA locations UK-wide are available on the web site by completing an appropriate form. Please contact them at: <http://www.unbiased.co.uk>

Wisowls

With the world's population continuing to grow older, age is playing an increasingly important role in all aspects of life. Wise Owls is an active part of a growing network of organisations calling for greater age-based equality.

Based in Hackney, East London, Wise Owls is very much a nationally-orientated group with its eye on the future. It was originally set up in 1999 to address the needs of people over the age of 45 who found themselves economically inactive. Currently they offer a recruitment and training service in the London area only.

Tens of thousands of visitors a month use this website (source: Live Stats) which provides information about older people and workers in the form of news and views items, forums, and online notice boards carrying information of interest. It also uses its influence to lobby extensively on behalf of older people in the UK and beyond.

Please contact them at:

Telephone Number: 0208 983 9716
Fax Number: 0208 983 5713
Email: admin@wiseowls.co.uk
Website: <http://www.wisowls.co.uk/>

Wrinklies

Wrinklies is an online community and learning resource open to anyone who feels comfortable with the way the site does things - the main objective being to help individuals to use computers and the internet more effectively.

They also offer computer & personal development training courses. Through an association with SkillsPride and eBusiness Gateway, they can offer access over 500 professional online IT and personal development training courses for a variety of disciplines and skill levels. The training method is very straight-forward and one can even take informal exams to assess skill levels, although exams are not compulsory.

They also have access to an extensive range of computer-based training software from Thomson NETg.

Please contact them at <http://www.wrinklies.co.uk>