

Covid-19 Scottish Business Support Summary

Correct as of 13:30, 8th April 2020

Name of Scheme	What does it do?	Who and what is eligible?	How can it be accessed?
<p>Coronavirus Job Retention Scheme</p>	<p>All UK employers with a <u>PAYE</u> scheme will be able to access support to continue paying part of their employees' salary for those employees that would otherwise have been laid off during this crisis.</p>	<ul style="list-style-type: none"> • All UK wide employers with a PAYE scheme that was created and started on or before 28 February 2020 will be eligible – this includes businesses, charities, recruitment agencies (agency workers paid through PAYE) and public authorities. • The employer must have a UK bank account (HMRC will pay via BACS payment) • You must have enrolled for PAYE online via the UK Government website (this can take up to 10 days) • HMRC will pay employers a grant worth 80% of an employee's usual wage cost, up to £2,500 per month, plus the associated Employer National Insurance contributions and minimum automatic enrolment employer pension contributions on that subsidised wage. This is to safeguard workers from being made redundant. • Will cover the cost of wages backdated to 1 March and is initially open for 3 months, but will be extended if necessary. 	<ul style="list-style-type: none"> • The online service you'll use to claim is not available yet. HMRC are working urgently to set up a system for reimbursement. The government expects the service to be available by the end of April 2020. <p>You will need to:</p> <ul style="list-style-type: none"> • designate affected employees as 'furloughed workers,' and notify your employees of this change - changing the status of employees remains subject to existing employment law and, depending on the employment contract, may be subject to negotiation • once the new online portal is live, submit information to HMRC about the employees that have been furloughed and their earnings

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		<ul style="list-style-type: none"> • This applies to employees who have been asked to stop working, but who are being kept on the payroll, otherwise described as ‘furloughed workers’. • Furloughed employees must have been on your PAYE payroll on 28 February 2020, and can be on any type of contract, including: Full time employees; part-time employees; employees on agency contracts; employees on flexible or zero hours contracts <p>Note: You will need to calculate the amount you are claiming. HMRC will retain the right to retrospectively audit all aspects of your claim.</p> <p>Detailed guidance for employers can be accessed on the UK Government’s website. This details the employees you can claim for, working out what you can claim and next steps once claims have been submitted.</p> <p>Detailed guidance for employees can also be accessed on the UK Government website.</p>	<p>What you’ll need to make a claim:</p> <ul style="list-style-type: none"> • Employers should discuss with their staff and make any changes to the employment contract by agreement. Employers may need to seek legal advice on the process. If sufficient numbers of staff are involved, it may be necessary to engage collective consultation processes to procure agreement to changes to terms of employment. • To claim you will need: <ul style="list-style-type: none"> ○ Your ePAYE reference number ○ The number of employees being furloughed ○ The claim period (start and end date) ○ Amount claimed (per the minimum length of furloughing of 3 weeks) ○ You bank account number and sort code ○ Your contact name ○ Your phone number

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Self-Employment Income Support Scheme	Will support self-employed individuals (including members of partnerships) whose income has been negatively impacted by COVID-19.	<ul style="list-style-type: none"> • The scheme will provide a grant to self-employed individuals or partnerships, worth 80% of their profits up to a cap of £2,500 per month. • HMRC will use the average profits from tax returns in 2016-17, 2017-18 and 2018-19 to calculate the size of the grant. The scheme will be open to those where the majority of their income comes from self-employment and who have profits of less than £50,000. • The scheme will be open for an initial three months with people able to make their first claim by the beginning of June. <p>To be eligible for the scheme you must meet all of the criteria below:</p> <ul style="list-style-type: none"> • Be self-employed or a member of partnership; • Have lost trading/partnership trading profits due to COVID-19; • File a tax return for 2018-19 as self-employed or a member of a trading partnership. Those who have not yet filed for 2018-19 will have an additional 4 weeks from this announcement to do so; • Have traded in 2019-20; be currently trading at the point of application (or would be 	<ul style="list-style-type: none"> • Individuals should not contact HMRC now. HMRC will use existing information to check potential eligibility and invite applications once the scheme is operational. HMRC will then pay the grant directly to eligible claimants' bank account. • HMRC is urgently working to deliver the scheme; grants are expected to start to be paid out by beginning of June 2020. For eligible individuals who have not submitted their Income Tax Self-Assessment tax return for 2018-19, they must do so by 23 April 2020 to file their returns and therefore become eligible for this scheme • Note: When invited to apply, you will access this scheme only through GOV.UK. If someone texts, calls or emails claiming to be from HMRC, saying that you can claim financial help or are owed a tax refund, and asks you to click on a link or to give information such as

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		<p>except for COVID 19) and intend to continue to trade in the tax year 2020 to 2021</p> <ul style="list-style-type: none"> • Have trading profits of less than £50,000 and more than half of your total income come from self-employment. This can be with reference to at least one of the following conditions: <ul style="list-style-type: none"> ○ Your trading profits and total income in 2018/19 ○ Your average trading profits and total income across up to the three years between 2016-17, 2017-18, and 2018-19. 	<p>your name, credit card or bank details, it is a scam.</p> <ul style="list-style-type: none"> • In the interim the self-employed will still be eligible for other government support including universal credit and business continuity loans. <p>Further guidance is available on the UK Government website.</p>
VAT Deferral	Deferral of Valued Added Tax (VAT) payments.	<ul style="list-style-type: none"> • UK VAT registered businesses with a VAT payment due between 20 March 2020 and 30 June 2020. <p>Option to:</p> <ul style="list-style-type: none"> ○ Defer your VAT payment ○ Pay the VAT due as normal <ul style="list-style-type: none"> • It does not cover VAT Mini One Stop Shop (VAT MOSS) payments • You still need to submit your VAT returns on time. • HMRC will not charge interest or penalties on any amount deferred as a result of the Chancellor's announcement. • VAT refunds and reclaims will be paid by the government as normal. 	<p>If you chose to defer your VAT payment, you must pay the VAT due on or before 31 March 2021.</p> <p>You do not need to tell HMRC that you are deferring your VAT payment.</p> <p>Customers who normally pay by direct debit should cancel their direct debit with their bank if they are unable to pay. Please do so in sufficient time so that HMRC do not attempt to automatically collect on receipt of your VAT return.</p> <p>VAT payments due following the end of the deferral period will have to be paid</p>

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			as normal. Further information about how to repay the VAT you've deferred will be available soon.
Deferral of Self-Assessment Payment	Deferral of Income Tax Self-Assessment Payment due 31 July 2020.	<ul style="list-style-type: none"> Income Tax Self-Assessment payments due on 31 July 2020 may be deferred until 31 January 2021. You are eligible if you are due to pay your second self-assessment payment on account on 31 July 2020. You do not need to be self-employed to be eligible for the deferment. The deferment is optional. If you are still able to pay your second payment on account on 31 July 2020, you should do so. 	<p>This is an automatic offer with no applications required. No penalties or interest for late payment will be charged if you defer payment until January 2021.</p> <p>During the deferral period you can set up a budget payment plan to help you pay the deferred payment on account when it comes due.</p>
HMRC Time to Pay Service	Tax relief	<ul style="list-style-type: none"> All businesses and self-employed people in financial distress, and with outstanding tax liabilities, may be eligible to receive support with their tax affairs. Case-by-case basis and tailored to individual circumstances and liabilities 	<p>Call the HMRC Helpline on 0800 024 1222</p> <p>HMRC will discuss your specific circumstances to explore:</p> <ul style="list-style-type: none"> Agreeing an instalment arrangement Suspending debt collection proceedings Cancelling penalties and interest where you have administrative difficulties contacting or paying HMRC immediately
Statutory Sick Pay (SSP) Rebate	Allows small-and medium-sized	<ul style="list-style-type: none"> The Coronavirus Statutory Sick Pay Rebate Scheme will repay employers the current rate of SSP 	The online service you'll use to reclaim SSP is not available yet. HMRC

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	<p>businesses and employers to reclaim Statutory Sick Pay (SSP) paid for sickness due absence due to COVID-19.</p>	<p>(£95.85) that they pay to current or former employees for periods of sickness starting on or after 13 March 2020</p> <ul style="list-style-type: none"> • If you're an employer who pays more than the current rate of SSP you can only claim the current rate amount. • The repayment will cover up to 2 weeks starting from the first day of sickness, if an employee is unable to work because they either: <ul style="list-style-type: none"> ○ have coronavirus ○ cannot work because they are self-isolating at home • Employees do not have to give you a doctor's fit note for you to make a claim. <p>The Scheme can be used by employers if they:</p> <ul style="list-style-type: none"> • Are claiming for an employee who's eligible for sick pay due to coronavirus • Had a PAYE payroll scheme that was created and started on or before 28 February 2020 • Are UK based and had fewer than 250 employees on 28 February 2020 <p>The Scheme covers all types of employment contracts (full-time, part-time, employees on agency</p>	<p>will announce when the service is available and this guidance will be updated</p> <p>You must keep records of all statutory sick payments that you want to claim from HMRC, including:</p> <ul style="list-style-type: none"> • The reason why an employee could not work • Details of each period when an employee could not work, including start and end dates • Details of the SSP qualifying days when an employee could not work • National Insurance numbers of all employees you have paid SSP to <p>You'll have to keep these records for at least 3 years following your claim.</p> <p>If you are self-employed you can check your eligibility for Universal Credit on the UK Government website.</p>

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		contracts and employees on flexible or zero hours contracts)	
Business Rates (All Businesses)	Rates Relief	<ul style="list-style-type: none"> • All non-domestic properties in Scotland will get a 1.6% relief. This relief effectively reverses the change in poundage for 2020-21. 	You do not need to apply for this relief – it will be applied to your bill by your local council
Business Rates (Specific Sectors)	Rates holiday for 2020/21 tax year	<ul style="list-style-type: none"> • Retail, hospitality and leisure businesses will get 100% rates relief. • To get this relief, a property has to be occupied. Properties that have closed temporarily due to the government’s COVID-19 advice will be treated as occupied • Scottish airports will get 100% rates relief for a year, as will organisations providing handling services for scheduled passenger flights to Scottish airports. • Due to the unique role that Loganair plays in providing connectivity to the Highlands and Islands, they will also get 100% rates relief for a year. No other airline will receive rate relief in Scotland. • Any organisations providing a “handling service” at Scottish airports are eligible. Handling services are defined as doing or more of the following: <ul style="list-style-type: none"> ○ De-icing ○ Re-fuelling ○ Moving aircraft ○ Waste servicing ○ Allocation of seating 	You do not need to apply for this relief – it will be applied to your bill by your local council

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		<ul style="list-style-type: none"> ○ Handling of baggage ○ Supervision of boarding 	
Non Domestic Rates	Payment Deferral	<ul style="list-style-type: none"> ● If you are struggling to pay your non-domestic rates bill you should contact your local council and ask them about your payment options 	Contact your local council
Support for Water Bills	Suspension of pre-payment charges	<ul style="list-style-type: none"> ● Scottish Water has agreed to suspend pre-payment charges for licensed providers for two months, beginning with the April payment. This means providers – who provide water to businesses – can be flexible with their customers at this time. ● The Central Marketing Agency will also introduce other measures to assist the market by suspending all performance standard charges to ensure licensed providers can focus on supporting customers 	<p>Effective immediately</p> <p>Comprehensive details of the package will be set out by the industry in a further letter to licensed providers.</p> <p>Businesses should liaise directly with their water services supplier. For more information please see this news story on the Scottish Government website.</p>
Scottish Government Coronavirus Business Support Fund (Grants)	Direct grant support to specific businesses	<ul style="list-style-type: none"> ● A one-off grant of £10,000 available to small businesses who get Small Business Bonus Scheme Relief or Rural Relief ● You can get this grant if you applied for Nursery Relief, Business Growth Accelerator or Disabled Relief but are eligible for the Small Business Bonus Scheme 	<p>To apply you will need to complete an application form for the Coronavirus Business Support Fund. You can do this from your local council website.</p> <p>Councils will aim to make payment within 10 working days of receiving a grant application form.</p>

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		<ul style="list-style-type: none"> • A one-off grant of £25,000 for hospitality, leisure and retail businesses with properties with a rateable value between £18,001 and up to and including £50,999. • You can only apply for one grant – even if you own multiple properties. • You do not have to repay these grants <p>You can check this updated list of the types of retail, hospitality, and leisure businesses who are eligible or not eligible for the one off £25,000. However, these lists are not exhaustive.</p> <p>Note: Self-catering accommodation and caravans are eligible for a grant if they:</p> <ul style="list-style-type: none"> ○ Are a primary source of income for the ratepayer (one third or more), and ○ Were let out for 140 days or more in financial year 2019-20. 	Aberdeen City Aberdeenshire Angus Argyll and Bute Clackmannanshire Dumfries and Galloway Dundee East Ayrshire East Dunbartonshire East Lothian East Renfrewshire Edinburgh Falkirk Fife Glasgow Highland Inverclyde Midlothian Moray Na h-Eileanan Siar North Ayrshire North Lanarkshire Orkney Perth and Kinross Renfrewshire Scottish Borders Shetland South Ayrshire South Lanarkshire

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			Stirling West Dunbartonshire West Lothian
Coronavirus Business Interruption Loan Scheme	<p>This temporary Loan Scheme will support SMEs with access to loans, overdrafts, invoice finance and asset finance of up to £5 million and for up to 6 years.</p>	<p>Note: In response to feedback received since the schemes launch, all viable small businesses affected by Covid-19, and not just those unable to secure regular commercial financing, will now be eligible. This change is designed to enable all long-term viable businesses experiencing difficulties as a result of the coronavirus outbreak to access finance.</p> <ul style="list-style-type: none"> • Supports loans of up to £5 million available on repayment terms of up to six years • UK Government will provide lenders with a partial guarantee of 80% on each loan (subject to an overall cap per lender). • No guarantee fee for SMEs to access the scheme – lenders will pay a fee to access the scheme • Interest and fees paid by UK Government for 12 months – this means no upfront costs and lower initial repayments for SMEs • For overdrafts and invoice finance facilities, term will be up to three years <p>Your business must:</p> <ul style="list-style-type: none"> • Be UK based in its business activity • Have an annual turnover of no more than £45 million 	<p>You should apply via your lenders website or through one of the 40 accredited finance providers offering the scheme. The lender has the authority to decide whether to offer you finance.</p> <p>Personal guarantees are not required to secure lending below £250,000. For any borrowing above £250,000 personal guarantees will be capped at 20% of the outstanding value of the loan, as the Government is providing the guarantee for the remaining 80% of the finance. This will apply to all customers that have secured a loan under the scheme since its launch on 23rd March.</p> <p>Given there is likely to be a big demand for facilities, businesses should consider applying via the lender’s website in the first instance. Telephone lines are likely to be busy and branches may have limited capacity to handle enquiries due to social distancing.</p>

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		<ul style="list-style-type: none"> • Have a borrowing proposal which the lender would consider viable, were it not for the Covid-19 pandemic • Self-certify that it has been adversely impacted by Covid-19. <p>Further eligibility criteria can be accessed via the British Business Bank website.</p>	<p>The full rules of the scheme and a list of accredited lenders is available via the British Business Bank website.</p> <p>Scheme expected to run for an initial period of 6 months. There is no limit on the capacity of the scheme.</p>
Business Support for Private and Third Sector Childcare Providers	Funded ELC hours payments	<ul style="list-style-type: none"> • All private and third sector providers who provide funded ELC in their settings will continue to receive payments from their local authority for these funded ELC hours. • Private and third sector providers will be able to access: Coronavirus Job Retention Scheme; Business Support Fund; Coronavirus Business Interruption Loan Scheme and Statutory Sick Pay Rebate – See relevant sections of this summary for more details. <p>Note: Local authorities will no longer be legally obliged to deliver 1140 hours of funded childcare from this August. This statutory requirement will be reinstated at an appropriate time in the future.</p>	Your local authority will be in contact with you to confirm local arrangements of payments for funded ELC hours.
Creative Scotland Bridging Bursary Fund (Arts & Creative)	This £2m fund offers a one-off bursary to support freelance artists and freelance	<ul style="list-style-type: none"> • This fund is targeted at freelance artists and freelance creative practitioners who derive a significant proportion of their income from working in the not-for-profit sector in Scotland 	Requests for funding are currently paused.

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	creative practitioners working in the not-for-profit sector in Scotland	<p>and have experienced a loss of earnings as a result of COVID-19</p> <ul style="list-style-type: none"> • Bursaries of between £500 and £2,500 to help support immediate needs (You may only request more than £2,500 if your request includes access costs). 	<p>Second round of requests will open Monday 20th April which will likely close Friday 24th April (possibly earlier)</p> <p>You will be asked to provide:</p> <ul style="list-style-type: none"> • A CV (Curriculum Vitae) or a short supporting statement of your work. • A name and address of a professional referee <p>Creative Scotland is aiming to have applications and processed and money paid out within 4 weeks from receipt of application.</p> <p>More info including an application guidance document can be found at Creative Scotland website.</p>
Screen Scotland Bridging Bursary Fund	This £1.5m fund offers a one-off bursary to support freelance or self-employed screen practitioners	<ul style="list-style-type: none"> • This fund is to support freelance or self-employed screen practitioners working in Scotland's screen sector (exhibition, distribution, development, production or postproduction for film or television, scripted or unscripted, live-action or animation, talent and skills development, film education) who are experiencing immediate financial difficulty due to the loss of screen sector income in Scotland as a result of the COVID-19 pandemic. 	<ul style="list-style-type: none"> • You can access the online application form and associated guidance from the Bridging Bursary Programme section of the Screen Scotland website.

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		<ul style="list-style-type: none"> Bursaries of between £500 and £2,500 to help support your immediate needs. 	
<p>Open Fund: Sustaining Creative Development</p>	<p>A £7.5m fund which aims to enable creative organisations to explore ways of working that will help them to adapt and respond to the current changing circumstances</p>	<p>Funding for Individuals</p> <ul style="list-style-type: none"> Freelance and self-employed artists and creative practitioners in Scotland can apply for projects supporting the development of their practice. You may apply for funding to work with others if your practice is collaborative. You must have a UK bank account. Apply for funding between £1,000 and £50,000 <p>Funding for Organisations</p> <ul style="list-style-type: none"> Organisations and groups based in Scotland whose work or project involves the arts, screen and creative industries. All applicants must have a UK bank account. Apply for a grant between £1,000 and £50,000 	<p>Applications are now open.</p> <p>There are no deadlines for this fund.</p> <p>Application forms along with application guidance and can be accessed via the Creative Scotland website.</p> <p>Note: Individuals and Organisations applying for a grant from £15,000 to £50,000 you will be asked some additional questions and be asked to complete a separate form for assessing risk.</p>
<p>Scottish Seafood Business Resilience Fund</p>	<p>£10 million fund to support seafood processing businesses during Covid-19</p>	<ul style="list-style-type: none"> Provides a combination of grants and loans to businesses suffering severe hardship following the shutdown of international markets and the food service industry across the UK. Mix of grants, up to the revised state aid level of 120,000 euros and loans will be available. All seafood processors who meet the criteria can apply (to be announced) 	<p>Businesses will be required to apply for support and meet the relevant criteria – further details of which will be published in the coming days.</p>

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Enterprise Relief Fund	£5 million fund from the Prince's Trust and NatWest offering grants to self-employed people aged 18-30	<ul style="list-style-type: none"> • Grants can be used to maintain core business operations during the crisis, as well as meet any existing financial commitments, such as paying for essential equipment or settling invoices from suppliers. • Grants will also support young people to diversify their business to respond to opportunities created by the crises • You must be a business owner aged 18 to 30, who set up their business in the last four years and don't have any other source of income during the crisis. • If you set up your business with support from The Prince's Trust in the last four years, you are still eligible for the fund if you were aged 18-30 at the time you received this support. 	You can register your interest for grants and tailored support via The Prince's Trust website.
Urgent Response Covid-19 Fund (Museums Galleries Scotland)	Supports independent museums and galleries critically affected by loss of income as a result of the COVID-19 pandemic.	<ul style="list-style-type: none"> • Available to independent Accredited museums • Eligible organisations can apply for between £3,000 and £60,000. • Will cover core costs and will not be tied to project outcomes. • Awards will be limited to a maximum of three months of urgent costs. 	Applications now open Find out more and apply via the Museums and Galleries Scotland website.

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Digital Resilience COVID-19 Fund (Museums and Galleries Scotland)	Museums can apply for up to £3000 to purchase equipment and software that will enable them to adapt to more digital working during the period of closure due to Covid-19. Total funding available is £55k.	<ul style="list-style-type: none"> • Eligible organisations can apply for between £300 and £3,000. • This fund is distributing capital funds and is therefore primarily for equipment and software. • Software Licences for one year can be covered along with incidental delivery and installation costs. • Any organisation that runs an Accredited museum in Scotland can apply • Non accredited museums in Scotland can apply but must demonstrate that they meet criteria which can be found on the Museums and Galleries Scotland website. 	<p>This fund is now open and will operate on a rolling basis until all funds have been distributed.</p> <p>Find out more and apply via the Museums and Galleries Scotland website.</p>
The National Lottery Heritage Fund	£50 million fund to support the Heritage sector	<ul style="list-style-type: none"> • Will provide grants of between £3,000 and £50,000 • Available to organisations across the full breadth of heritage, including historic sites, industrial and maritime heritage, museums, libraries and archives, parks and gardens, landscapes and nature • Organisations which have received funding in the past or are either a current grantee, or still under contract following a previous grant, can apply. <p>Priority will be given where:</p> <ul style="list-style-type: none"> ○ there is limited or no access to other sources of support ○ heritage is most at risk 	<p>More information and funding guidelines expected to be published within the next few days.</p> <p>More information including FAQs can be found via The National Lottery Heritage Fund website.</p>

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		<ul style="list-style-type: none"> ○ an organisation is at risk of severe financial crisis due to COVID-19 	
COVID-19 Corporate Financing Facility	Purchase of short-term debt (Larger firms only)	<ul style="list-style-type: none"> ● New lending facility to raise working capital via the Bank of England directly purchasing short-term debt. ● Supports companies that are fundamentally strong but have been affected by a short-term funding squeeze and will allow short-term liabilities to be financed ● Supports the corporate finance market overall which eases the supply of credit to all firms. ● Companies – and their financial subsidiaries – that make a material contribution to the UK economy are able to participate in the facility. ● In practice, firms that meet this requirement would normally be: UK incorporated companies, including those with foreign-incorporated parents and with a genuine business in the UK; companies with significant employment in the UK; firms with their headquarters in the UK. We will also consider whether the company generates significant revenues in the UK, serves a large number of customers in the UK or has a number of operating sites in the UK. ● Further information on eligibility can be found on the Bank of England website. 	<p>The scheme is now open for applications</p> <p>In order to access the CCFF, you will need to contact your bank. It is important to note that not all banks issue commercial paper (an unsecured, short term debt instrument). If your bank does not issue commercial paper, UK Finance will provide a list of banks that are able to assist.</p> <p>More information is available from the Bank of England.</p>

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Coronavirus Large Business Interruption Loan Scheme	Provides a government guarantee of 80% to enable banks to make loans of up to £25 million	<ul style="list-style-type: none"> • Allows lenders to specifically support businesses that were viable before the COVID-19 outbreak but now face significant cash flow difficulties that would otherwise make their business unviable in the short term. <p>Your business must:</p> <ul style="list-style-type: none"> • Be UK based in its business activity • Have an annual turnover of between £45 million and £500 million • Be unable to secure regular commercial financing • Have a borrowing proposal which the lender: <ul style="list-style-type: none"> ○ Would consider viable were it not for the Covid-19 pandemic ○ Believes will enable you to trade out of any short-term to medium-term difficulty • Businesses from any sector can apply (excluding banks and building societies, insurers and reinsurers (but not insurance brokers), and public sector organisations) • Further details on eligibility to be confirmed 	<p>Further details of the scheme will be announced later this month.</p> <p>Anticipated that it will be available through a range of accredited lenders.</p>
Innovate UK Grant	A £20 million fund to support UK businesses to focus on emerging or increasing needs of society and industries during	<p>You must:</p> <ul style="list-style-type: none"> • Demonstrate both realistic and significant benefits for society (including communities, families and individuals) or an industry that has been severely impacted and/or permanently disrupted by the Covid-19 pandemic. 	<p>Read the guidance on applying for a competition on the Innovation Funding Service before you start your application.</p> <p>Competition opens: 3rd April 2020</p>

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	and following the Covid-19 pandemic	<ul style="list-style-type: none"> • Focus on a clear need and the proposed innovation to address it. • Have the ability to deliver the project during the working restrictions of Covid-19 pandemic <p>Your project must:</p> <ul style="list-style-type: none"> • Have total eligible costs between £25,000 and £50,000 • Be able to start by 1st June 2020 at the latest • Be no longer than 6 months in duration <p>Lead organisation must:</p> <ul style="list-style-type: none"> • Be a UK registered business of any size (sole traders cannot apply) • Carry out its project work in the UK • intend to deliver the proposed outcomes for UK domestic or global benefit <ul style="list-style-type: none"> • You can claim 100% of your project costs up to the maximum of £50,000. These will be paid in advance of the project start date. • The funding will be made as a di minimis grant. 	<p>Competition closes: 17th April 2020 at 12:00pm</p> <p>Applicants notified: 1st May 2020</p> <p>Detailed information including eligibility, how to apply and supporting information can be accessed via the UK Government website.</p>
Commercial Insurance	Insurance payout (based on cover)	<ul style="list-style-type: none"> • Most commercial insurance policies are unlikely to cover pandemics or unspecified notifiable diseases, such as Covid-19. • Businesses which have an insurance policy that covers government ordered closure and pandemics or government ordered closure and unspecified 	Insurance policies differ significantly, so businesses are encouraged to check the terms and conditions of their specific policy and contact their providers.

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		<p>notifiable disease should be able to make a claim (subject to terms and conditions of their policy).</p> <p>Notifiable diseases:</p> <ul style="list-style-type: none"> On 5 March 2020, the UK Government added Covid-19 to its <u>list of notifiable diseases</u>. Many insurers use diseases on this list as triggers for the activation or exclusion of insurance cover. Insurance policies that cover notifiable diseases will typically only cover a specific subset of notifiable diseases such as Cholera and may exclude future/unknown diseases such as Covid-19. <p>Unspecified Notifiable Diseases:</p> <ul style="list-style-type: none"> Some businesses will have purchased add-ons to their insurance that cover ‘unspecified notifiable diseases’. These policies effectively cover any disease listed as a notifiable disease, enabling the business to claim for losses of all notifiable diseases as well as from diseases that are unknown at the point the policy is written. The effect of the government adding Covid-19 to its list of notifiable diseases is to ensure that businesses with unspecified notifiable disease cover are able to make a claim – subject to terms and conditions of their policy. For example, someone infected with Covid-19 may need to have been on the premises. <p>Government Ordered Closures:</p>	

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		<ul style="list-style-type: none"> • The government asked a number of different businesses and venues to remain closed from 21 March onwards. Insurers have agreed that this advice is sufficient for businesses covered for Covid-19 losses to make a claim. • However, most businesses commercial insurance policies are unlikely to offer cover for Covid-19. <p>Event Coverage:</p> <ul style="list-style-type: none"> • Businesses with event cancellation policies that include unspecified notifiable disease extensions should be able to make a claim for the necessary and unavoidable cancellation, abandonment, curtailment, postponement and disruption of their event for reasons beyond the control of organisers or participants (subject to the other terms and exclusions of their policy) 	
Planning Rules Relaxed (Specific Sectors)	Change of operations	<ul style="list-style-type: none"> • Local Authorities to relax planning rules to allow pubs and restaurants to operate temporarily as takeaways 	Guidance to be published by Local Authorities.
Visitor Levy Bill	Halting of Bill	<ul style="list-style-type: none"> • The introduction of a visitor levy on tourism in Scotland will be halted 	Effective immediately
Deposit Return Scheme	Extension of Go-Live	<ul style="list-style-type: none"> • The Deposit Return Scheme will now be introduced in July 2022 	Effective immediately
Business Loans Scotland and West	Businesses with existing loans	<ul style="list-style-type: none"> • 3 month capital and interest holiday for all existing borrowers 	Applied directly to loans via Business Loans Scotland

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of Scotland Loan Fund		<p>Note: Business Loans Scotland is aware of an Advanced Fee Fraud using their name. Business Loans Scotland does not ask a borrower for any up-front fees and any promise of this type of loan requiring an upfront fee is a con.</p>	
EU Coronavirus Response Investment Initiative	<p>Direct €37 billion increase in EU Structural Funds (European Regional Development Fund (ERDF); European Social Fund (ESF); Cohesion Fund (CF); and European Maritime and Fisheries Fund (EMFF))</p>	<ul style="list-style-type: none"> • The European Commission has relinquished obligation to request refunding of unspent pre-financing for the listed Funds until programme closure. • Member States can now use the amounts not recovered in 2020 to accelerate investments related to COVID-19 outbreak. • Proposed for ERDF to support the financing of working capital in SMEs where necessary as a temporary measure. • ERDF investment priority to strengthen research, technological development and innovation is modified to cover investment in products and services for fostering the crisis response capacities in public health services. Expenditure on this is eligible from 1st February 2020. 	<p>The Coronavirus Response Initiative has been adopted by the EU and will come into force on 1 April.</p> <p>€37 billion of cohesion policy money will strengthen healthcare systems, support SMEs, short-term employment schemes, and community-based services.</p> <p>An EU Task Force has been setup to coordinate work with Member States, identify their precise needs and assist them so as to ensure that the money starts flowing as soon as possible.</p> <p>More info is contained within this European Commission document.</p>
Wellbeing Fund (Scottish Government)	<p>£50 million fund across Scotland to support at-risk people affected by</p>	<ul style="list-style-type: none"> • For charities and others who require additional capacity to work with target groups. 	<p>Funding will be allocated direct to local authorities. Awaiting further details from Scottish Government of when local authorities will receive these funds.</p>

Name of Scheme	What does it do?	Who and what is eligible?	How can it be accessed?
	Covid-19, including homeless people and those experiencing fuel poverty.		
Supporting Communities Fund (Scottish Government)	£40 million fund to support the growth of community efforts at a local level	<ul style="list-style-type: none"> • Funds for organisations who support people at risk because of age, isolation, carers, homeless people and asylum seekers and signposting people to sources of help, such as applying for benefits. 	<p>The fund will be allocated through community anchor organisations such as local authorities that are already playing a key active role in providing services within the community and will likely have established networking and connections through the communities. Funding will be allocated direct to local authorities.</p> <p>Awaiting further details from Scottish Government.</p>
Third Sector Resilience Fund (Scottish Government)	£20 million to ensure health and continued viability of third sector organisations	<ul style="list-style-type: none"> • £20 million emergency fund provides grants of up to £100,000 • There will be an additional £5 million available in fully flexible, 0% interest loans starting at £50,000. • The fund will be complemented by specialist business advice from Just Enterprise to help grant recipients maximise the impact of the financial support. <p>To be eligible, organisations must be:</p>	<p>This fund is now open</p> <p>The fund will be delivered by Firstport, Social Investment Scotland and the Corra Foundation</p> <p>In order to apply, applicants must complete a short eligibility checker to assess their suitability for the fund.</p>

Name of Scheme	What does it do?	Who and what is eligible?	How can it be accessed?
		<ul style="list-style-type: none"> • a charity, social enterprise or voluntary organisation based in Scotland and/or primarily delivering services/activities in Scottish communities • already delivering those products or services prior to March 2020 • needing funding to stabilise cashflows directly as a result of the impact of COVID-19, as opposed to pre-existing financial difficulties 	<p>Further information such as guidance notes and FAQs are available via the Third Sector Resilience Fund section of the SCVO website.</p>
Community Response, Recovery & Resilience Fund	Support local charities and grassroots organisations across Scotland to help them respond to the outbreak of the coronavirus pandemic and recover from its impact.	<ul style="list-style-type: none"> • Providing immediate funding to support constituted community groups and charities that are responding to the coronavirus pandemic in their local community. • Funding is available between £1,000 and £5,000– focussed on immediate community needs. Only constituted groups, with a governing document, can apply. 	<ul style="list-style-type: none"> • This fund is now open for applications and can be accessed via the Foundation Scotland website. <p>Interested applicants are encouraged to read the fund’s guidance notes which are also available on the Foundation Scotland website.</p>
State Aid	<p>State Aid rules still apply in the UK until the end of 2020.</p> <p>The European Commission has announced a number of temporary State aid measures. These measures aim to help with the financial pressures businesses face as a result of Covid-19.</p> <p>The Scottish Government will work with the UK Government to make sure these measures can be adopted to help Scottish Businesses where possible.</p>		

Name of Scheme	What does it do?	Who and what is eligible?	How can it be accessed?
Coronavirus (Scotland) Act 2020	<p>People and some small businesses that are unable to repay debts due to the outbreak will be able to apply for a six-month 'breathing space' period. This will allow them to seek money advice and find long-term solutions to repay debts. It also removes the limitation that means they can only apply for such a breathing space once in a 12 month period. (These measures apply to individuals, partnerships, corporate and unincorporated bodies and trusts, though not to companies or LLPs.)</p> <p>The Bill also allows licensing authorities to extend the deadlines for licence applications that allow the sale and supply of alcohol, and taxi and private hire. This flexibility will help to minimise the risk of losing current licensing rights due during the outbreak. It also gives discretion to allow licensing hearings to be conducted by telephone, video-conferencing or by written communication, including email.</p> <p>The COVID-19 outbreak affects the ability of both planning authorities and applicants to deal with planning permissions that are due to expire. When planning permission is granted applicants have a period of three years to commence development before the permission lapses. The new legislation extends any planning permission that would lapse within the next six months so that it will not expire until April 2021.</p>		
Covid-19 Construction Sector Guidance			<p>Updated guidance for the construction sector comes into effect immediately (6 April 2020) - and extends until further notice. This is available via the publications section of the Scottish Government website.</p>
Department for International Trade – Export and Investor Support			<p>Guidance on how to help secure export finance to keep trading during the coronavirus outbreak has been set out by the UK Government in direct communication to 160,000 exporters and investors Monday 6 April.</p> <p>The message follows the news that UK businesses will now be eligible to secure export insurance cover to markets including the EU, US, Japan, Australia, New Zealand, Canada, Iceland, Norway and Switzerland with immediate effect, following UK Export Finance expanding the scope of its Export Insurance Policy (EXIP).</p> <p>To find an International Trade Advisor in your area, visit https://www.great.gov.uk/contact/office-finder/</p>

Name of Scheme	What does it do?	Who and what is eligible?	How can it be accessed?	
Support from your business bank	As well as accessing the Coronavirus Business Interruption Loan Scheme, your business bank can potentially help with other financial support. Here is a list of hyperlinks detailing some of the Coronavirus business support available from the major business banks		Bank of Scotland Barclays Clydesdale Bank HSBC Lloyds Lombard	Metro Bank NatWest RBS Santander Virgin Money

Key Web Pages Specific to Covid-19 Business Support:

- ACAS - The Advisory, Conciliation and Arbitration Service: [Advice for employers and employees](#)
- Business Gateway Local Offices: <https://www.bgateway.com/local-offices>
- Business Gateway National: <https://www.bgateway.com/resources/coronavirus-support>
- Business Representative Organisation and Trade Associations: [List of associations you can speak with to get advice](#)
- Confederation of Business Industry (CBI): [CBI Covid-19 Hub](#)
- Entrepreneurial Scotland: [ES Momentum support website](#)
- Federation of Small Businesses: [COVID-19: Advice and guidance for small businesses and the self-employed](#)
- HMRC Covid-19: Helping employers to support employees recorded webinar: [HMRC YouTube channel](#)
- Job Hub (Skills Development Scotland): [Free service for employers recruiting for immediate jobs due to Covid-19](#)
- Just Enterprise: [Business support for social enterprises and enterprising third sector organisations](#)
- North Lanarkshire Funding Search: [For charities, community groups and social enterprises in the North Lanarkshire Council area](#)
- Partnership Action for Continuing Employment (PACE): [Redundancy help in Scotland](#)
- SAMH: [Coronavirus and your mental wellbeing](#)
- Scotland Food and Drink: [Sign up for daily coronavirus related email updates here](#)
- Scottish Chambers of Commerce: [Business Advice & Guidance: Covid-19](#)
- Scottish Council for Voluntary Organisations (SCVO): [Third Sector Information Hub](#)
- Scottish Government: <https://findbusinesssupport.gov.scot/coronavirus-advice>
- UK Government: <https://www.gov.uk/government/publications/guidance-to-employers-and-businesses-about-covid-19>
- Visit Scotland: [Guidance and advice for the tourism industry including FAQs and information from STERG](#)