

Covid-19 Scottish Business Support Summary

Name of scheme	What does it do?	Who and what is eligible?	How can it be accessed?
Self-Employment Income Support Scheme (SEISS)	Supports self-employed individuals (including members of partnerships) whose income has been negatively impacted by COVID-19.	<ul style="list-style-type: none"> • The scheme initially allowed you to claim a first taxable grant. Applications for the first grant closed 13 July 2020. • The second and final taxable grant is worth 70% of your average monthly trading profits, paid out in a single instalment covering 3 months' worth of profits, and capped at £6,570 in total. • HMRC will work out your eligibility for the second grant in the same way as the first grant. • You can make a claim for the second grant if you're eligible, even if you did not make a claim for the first grant. <p>If you receive the grant you can:</p> <ul style="list-style-type: none"> • Continue to work • Start a new trade or take on other employment including voluntary work and duties as a military reservist • The grant does not need to be repaid but will be subject to Income Tax and self-employed National Insurance. • HMRC will work out if you are eligible and how much grant you may get. But you can follow these steps to help you understand how we will do this and what you can do now. <p>Who can claim</p> <ul style="list-style-type: none"> • You can claim a grant if you are a self-employed individual or a member of a partnership and your 	<p>Second taxable grant</p> <ul style="list-style-type: none"> • Applications for the second grant are now open. Make your claim from the date HMRC gives you via the online service. • If you're eligible and your business has been adversely affected on or after 14 July 2020, you must make your claim for the second grant on or before 19 October 2020. • You'll have to confirm to HMRC, when you make your claim, that your business has been adversely affected by coronavirus on or after 14 July 2020. • The grant amount HMRC work out for you will be paid directly into your bank account, in one instalment. • Make your claim from the date HMRC give you. If you have not received a date from HMRC and think you're eligible, you can use the online service to check. • If you're eligible, HMRC will give you a date you can make your claim from. You should contact HMRC if you receive any suspicious texts, calls or emails claiming to be from HMRC as this may be a scam. • You must make the claim yourself. Your tax agent or advisor must not claim on your behalf as this will trigger a fraud alert, which will delay your payment. <p>To claim you'll need your:</p>

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		<p>business has been adversely affected due to coronavirus.</p> <ul style="list-style-type: none"> • To make a claim for the second and final grant your business must have been affected on or after 14 July 2020. • All of the following must also apply: <ul style="list-style-type: none"> o You traded in the tax year 2018 to 2019 and submitted your Self-Assessment tax return on or before 23 April 2020 for that year o You traded in the tax year 2019 to 2020 o You intend to continue to trade in the tax year 2020 to 2021 <p>You cannot claim the grant if you trade through a limited company or a trust.</p> <ul style="list-style-type: none"> • If you claim Maternity Allowance this will not affect your eligibility for the grant. • To work out your eligibility HMRC will first look at your 2018 to 2019 Self-Assessment tax return. Your trading profits must be no more than £50,000 and at least equal to your non-trading income. • If you're not eligible based on the 2018 to 2019 Self-Assessment tax return, HMRC will then look at the tax years 2016 to 2017, 2017 to 2018, and 2018 to 2019. • Find out how HMRC work out your eligibility via the UK Government website. • Grants under the Self-Employment Income Support Scheme are not counted as 'access to 	<ul style="list-style-type: none"> • Self Assessment Unique Tax Payer Reference (UTR) – if you do not have this find out how to get your lost UTR via the UK Government website. <ul style="list-style-type: none"> o National Insurance number – if you do not have this find out how to get your lost National Insurance number via the UK Government website. o Government Gateway user ID and password – if you don't have a user ID, you can create one when you make your claim o UK bank details (only provide bank details where a Bacs payment can be accepted) • If you're unable to make a claim online you should contact HMRC for help. • HMRC will check claims and take appropriate action to withhold or recover payments found to be dishonest or inaccurate. If you know you've been overpaid or are not eligible for the grant and do not tell HMRC you may have to pay a penalty. <p>Return your claim</p> <p>You can:</p> <ul style="list-style-type: none"> • Check the status of your payment • Update your bank details if we have asked you to. <p>After you've claimed</p> <ul style="list-style-type: none"> • HMRC will check your claim and pay your grant into your bank account within 6 working days. HMRC will send an email when your payment is on its way.
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		<p>public funds', and you can claim the grant on all categories of work visa.</p> <ul style="list-style-type: none"> Find how different circumstances affect your eligibility for the Self Employment Income Support Scheme via the UK Government website. <p>How much you'll get</p> <ul style="list-style-type: none"> You'll get a taxable grant based on your average trading profit over the 3 tax years: <ul style="list-style-type: none"> o 2016 to 2017 o 2017 to 2018 o 2018 to 2019 HMRC will work out your average trading profit by adding together your total trading profits or losses for the 3 tax years, then we will divide by 3. The second and final grant is worth 70% of your average monthly trading profits, paid out in a single instalment covering 3 months' worth of profits, and capped at £6,570 in total. The online service will tell you how HMRC have worked your grant out. Detailed guidance is available via the UK Government website. If you receive texts, calls or emails claiming to be from HMRC, offering financial help or a tax refund and asking you to click on a link or to give personal information, it is a scam. You should email it to phishing@hmrc.gov.uk and then delete it. <p>You may be able to claim Universal Credit, but even if the claim is not approved it will affected your tax credits if you claim them, and may affect other benefits. So you should:</p>	<ul style="list-style-type: none"> Do not contact HMRC unless it has been more than 10 working days since you made your claim and you have not received your payment in that time. If your business recovers after you've claimed, your eligibility will not be affected. You must keep evidence to confirm your business was adversely affected at the time you made your claim. <p>If you're not eligible</p> <ul style="list-style-type: none"> HMRC will work out your eligibility for the second grant in the same way as the first grant. If you've previously requested a review please do not contact HMRC again as your eligibility will not change. HMRC use the information you or your tax agent or adviser sent on your Self-Assessment tax returns to work out your eligibility. If you think this information is incorrect contact HMRC. Find out other help and support you can get via the UK Government website. <p>What records you should keep</p> <p>You should keep any evidence that your business has been adversely affected by coronavirus at the time you made your claim, such as:</p> <ul style="list-style-type: none"> Business accounts showing a reduction in turnover or increase in expenditure Confirmation of any coronavirus-related business loans you have received Dates your
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		<ul style="list-style-type: none"> • Check how tax credits and other benefits affect each other • Find out what to do if you're already getting benefits • If you make a claim for Universal Credit the grant may affect the amount you get, but will not affect Universal Credit claims for earlier periods. <p>Self-Employment Income Support Scheme grant extension</p> <ul style="list-style-type: none"> • The grant extension is for self-employed individuals who are currently eligible for the Self-Employment Income Support Scheme and are actively continuing to trade, but are facing reduced demand due to coronavirus (COVID-19). <p>Who can claim</p> <p>To be eligible for the grant extension self-employed individuals, including members of partnerships, must:</p> <ul style="list-style-type: none"> • Currently be eligible for the Self-Employment Income Support Scheme (although they do not have to have claimed the previous grants) • Declare that they are currently actively trading and intend to continue to trade • Declare that they are impacted by reduced demand due to coronavirus in the qualifying period (the qualifying period for the grant extension is between 1 November and the date of claim) 	<p>business had to close due to lockdown restrictions</p> <ul style="list-style-type: none"> • Dates you or your staff were unable to work due to coronavirus symptoms, shielding or caring responsibilities. <p>Self-Employment Income Support Scheme grant extension</p> <ul style="list-style-type: none"> • HMRC will provide full details about claiming in due course.
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		<p>What the grant extension covers</p> <ul style="list-style-type: none"> • The extension will provide two grants and will last for six months, from November 2020 to April 2021. Grants will be paid in two lump sum instalments each covering a three-month period. • The first grant will cover a three-month period from the start of November until the end of January. HMRC will provide a taxable grant covering 20 per cent of average monthly trading profits, paid out in a single instalment covering 3 months' worth of profits, and capped at £1,875 in total. • The second grant will cover a three-month period from the start of February until the end of April. HMRC will review the level of the second grant and set this in due course. 	
<p>Coronavirus Job Retention Scheme</p>	<p>Eligible UK employers with a PAYE 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"> • From 1 September, the government will pay 70% of wages up to a maximum cap of £2,187.50 for the hours the employee is on furlough. Employers will top up employees' wages to ensure they receive 80% (up to £2,500). The caps are proportional to the hours not worked. You can read more information about the changes via the UK Government website. • If you cannot maintain your workforce because your operations have been affected by coronavirus (COVID-19), you can furlough employees and apply for a grant to cover a 	<p>You can now submit claims for periods starting on or after 1 July.</p> <ul style="list-style-type: none"> • The Coronavirus Job Retention Scheme will close on 31 October 2020. • If you've already worked out how much you can claim, you can claim for wages online via the HMRC online portal which is available on the UK Government website. • HMRC will then check that your claim is correct and pay the claim amount by BACs into your bank account within 6 working days. • Please do not contact HMRC unless it has been more than 10 working days since you

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		<p>portion of their usual monthly wage costs where you record them as being on furlough.</p> <ul style="list-style-type: none"> Employers can bring furloughed employees back to work for any amount of time and any work pattern, while still being able to claim the grant for the hours not worked. Only employees that you have successfully claimed a previous grant for will be eligible for more grants under the scheme. <p>Who can claim</p> <ul style="list-style-type: none"> Unless you're making a new claim for an employee who is a military reservist or is returning from statutory parental leave, you can only continue to claim through the scheme if: You have previously furloughed the employee for 3 consecutive weeks between March 1 and 30 June You submitted your claim before 31 July <p>Employees you can claim for</p> <ul style="list-style-type: none"> You can claim for employees on any type of employment contract, including full-time, part-time, agency, flexible or zero-hour contracts. Foreign nationals are eligible to be furloughed. Grants under the scheme are not counted as 'access to public funds', and you can furlough employees on all categories of visa. 	<p>made the claim and you have not received it in that time.</p> <p>Before you Claim:</p> <ul style="list-style-type: none"> Follow UK Government guidance on steps to take before calculating your claim using the Coronavirus Job Retention Scheme If you haven't already, you must decide the length of your claim period. From 1 July, your employees can return to work and still be furloughed for the rest of the time they would normally work for you. If this is the case, you must work out your employee's usual and furloughed hours before you can start calculating your claim. You will then need to calculate how much you can claim 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. <p>To make a claim you will need:</p> <ul style="list-style-type: none"> To be registered for PAYE online Your UK bank account number and sort code (only provide bank account details where a BACS payment can be accepted)
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		<ul style="list-style-type: none"> • You can only claim if you have previously furloughed your employee before 30 June and you submitted a claim for this by 31 July. This may differ if you have an employee returning from statutory parental leave. • Find out more about which employees you can put on furlough and claim for via the UK Government website. <p>Maximum number of employees you can claim for:</p> <ul style="list-style-type: none"> • The amount you can claim for in any single claim period starting from 1 July cannot exceed the maximum number of employees you claimed for under any claim ending by 30 June. • For example, an employer had previously submitted 3 separate claims between 1 March 2020 and 30 June, one for 30 employees, one for 20 employees and one for 50 employees. Then the maximum number of employees that employer could furlough in any single claim starting on or after 1 July would be 50. • In another example, an employer has 100 employees and previously submitted claims between 1 March 2020 and 30 June for all of these employees but not all at the same time. Instead of putting all 100 employees on furlough, this employer put 50 employees on furlough and rotated them every three weeks, with a maximum of 50 employees on 	<ul style="list-style-type: none"> • The billing address on your bank account (address on your bank statements) • Your employer PAYE scheme reference number • The number of employees being furloughed • Each employee’s National Insurance Number (you will need to search for their number using basic PAYE Tools if you do not have it, or contact HMRC if your employee has a temporary number or genuinely has never had one) • Each employee’s payroll or employee number (optional) • The start date and end date of the claim • The full amount you are claiming for including: <ul style="list-style-type: none"> o employee wages o employer National Insurance contributions (for claims up to 31 July) employer minimum pension contributions (for claims up to 31 July) • Your phone number • Contact name <p>You also need to provide either:</p> <ul style="list-style-type: none"> • Your name (or the employer’s name if you’re an agent) • Your Corporation Tax unique taxpayer reference • Your Self-Assessment unique taxpayer reference • Your company registration number
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		<p>furlough at any one time. The maximum number of employees that this employer could furlough in any single claim starting on or after 1 July would be 50, although all 100 employees are eligible for furlough.</p> <ul style="list-style-type: none"> • There are some exceptions explained in the guidance for employees returning from parental leave and military reservists where this cap may not apply. <p>Agreeing to Furlough Employees:</p> <ul style="list-style-type: none"> • Employers should discuss with their staff and make any changes to the employment contract by agreement. When employers are making decisions in relation to the process, including deciding who to offer furlough to, equality and discrimination laws will apply in the usual way. • To be eligible for the grant, employers must have confirmed to their employee (or reached collective agreement with a trade union) in writing that they have been furloughed. • You must: <ul style="list-style-type: none"> o Make sure that the agreement is consistent with employment, equality and discrimination laws o Keep a written record of the agreement for five years 	<ul style="list-style-type: none"> • If you're claiming for employees who are flexibly furloughed, you'll also need <ul style="list-style-type: none"> o the number of usual hours your employee would work in the claim period o the number of hours your employee has or will work in the claim period o you will also need to keep a record of the number of furloughed hours your employee has been furloughed in the claim period • For claim periods starting on or after 1 July, you can download a template if you are claiming for 100 or more employees and upload this when you claim. Using this template will help ensure your claim is processed quickly and successfully. After you've claimed: <p>You must:</p> <ul style="list-style-type: none"> • Keep a copy of all records for 6 years, including: <ul style="list-style-type: none"> o the amount claimed and claim period for each employee o the claim reference number for your records o your calculations in case HMRC need more information about your claim o for employees you flexibly furloughed, usual hours worked including any calculations that were required for employees you flexibly furloughed, actual hours worked • Tell your employees that you have made a claim and that they do not need to take any more action
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		<ul style="list-style-type: none"> o Keep records of how many hours your employees work and the number of hours they are furloughed (i.e. not working) • The employee does not have to provide a written response and you do not need to place all your employees on furlough. <p>From 1 July, you will:</p> <ul style="list-style-type: none"> o only be able to claim for employees who have previously been furloughed for at least 3 consecutive weeks taking place any time between 1 March and 30 June 2020 o Be able to flexibly furlough employees – this means you can bring your employees back to work for any amount of time, and any work pattern o Still be able to claim the furlough grant for the hours your flexibly furloughed employees do not work, compared to the hours they would normally have worked in that period. <ul style="list-style-type: none"> • If you flexibly furlough employees, you'll need to agree this with the employee (or reach collective agreement with a trade union) and keep a new written agreement that confirms the new furlough arrangement. • You'll need to: <ul style="list-style-type: none"> o Make sure that the agreement is consistent with employment, equality and discrimination laws o Keep a written record of the agreement for five years 	<ul style="list-style-type: none"> • Pay your employee their wages, if you have not already • You must pay the full amount you are claiming for your employee's wages to your employee. You must also pay the associated employee tax and National Insurance Contributions to HMRC, even if your company is in administration. <p>If you're not able to do that, you'll need to repay the money back to HMRC</p> <ul style="list-style-type: none"> • Employers cannot enter into any transaction with the worker which reduces the wages below the amount claimed. This includes any administration charge, fees or other costs in connection with the employment. • Where an employee had authorised their employer to make deductions from their salary, these deductions can continue while the employee is furloughed provided that these deductions are not administration charges, fees or other costs in connection with the employment. If you've claimed too much • If you have made an error in a claim that means you have received too much, you must pay this back to HMRC • You can either:
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		<p>o Keep records of how many hours your employees work and the number of hours they are furloughed (i.e. not working).</p> <ul style="list-style-type: none"> • You do not need to place all your employees on furlough and you can continue to fully furlough employees if you wish. Employees cannot undertake any work for you during time that you record as them being on furlough. <p>Flexible furlough agreements</p> <ul style="list-style-type: none"> • There is no minimum furlough period, agreed flexible furlough agreements can last any amount of time. Employees can enter into a flexible furlough agreement more than once. • Although flexible furlough agreements can last any amount of time, unless otherwise specified the period that you claim for must be for a minimum claim period of 7 calendar days. <p>When your employees are on furlough During hours which you record your employee as being on furlough, you cannot ask them to do any work for you that:</p> <ul style="list-style-type: none"> • Makes money for your organisation or any organisation linked or associated with your organisation • Provides services for your organisation or any organisation linked or associated with your organisation. <p>Your employee can:</p>	<p>o Tell HMRC as part of your next online claim (your new claim will be reduced and you'll need to keep a record of the adjustment for 6 years)</p> <p>o Contact HMRC on 0300 322 9430 to pay the money back (you should only do this if you're not submitting another claim)</p> <ul style="list-style-type: none"> • If you've over claimed a grant and have not repaid it, you must notify HMRC by the latest of either: <ul style="list-style-type: none"> o 90 days after the date you received the grant you were not entitled to o 90 days after the date you received the grant that you were no longer entitled to keep because your circumstances changed o 20 October 2020 • If you do not do this, you may have to pay a penalty. If you do repay any over claimed grant, this will prevent any potential tax liability in respect of the overpayment of Coronavirus Job Retention Scheme. • HMRC will not be actively looking for innocent errors in their compliance approach. • Find out more about when you may have to pay a penalty and other information via the UK Government website. <p>If you've not claimed enough</p>
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		<ul style="list-style-type: none"> • Take part in training • Volunteer for another employer or organisation • Work for another employer (if contractually allowed) <p>Detailed guidance for employers can be accessed on the UK Government’s website. This details the agreeing to furlough workers, keeping employee rights and holiday pay. Please note, this guidance is regularly updated. Detailed guidance for employees can also be accessed on the UK Government website. You can also find out more information about this scheme via HMRC’s YouTube Channel</p> <ul style="list-style-type: none"> • UK Government guidance documents around the Coronavirus Job Retention Scheme are regularly updated with additional information. It is advisable to follow any hyperlinks within this summary for the latest available versions or find these directly via the GOV.UK website. <p>Changes to the Coronavirus Job Retention Scheme The timetable for changes to the scheme is set out below. Wage caps are proportional to the hours an employee is furloughed. For example, an employee is entitled to 60% of the £2,500 cap if they are placed on furlough for 60% of their usual hours:</p> <ul style="list-style-type: none"> • For June and July, the government will pay 80% of wages up to a cap of £2,500 for the hours the employee is on furlough, as well as 	<ul style="list-style-type: none"> • If you have made an error that has resulted in receiving too little money, you will still need to ensure you pay your employees the correct amount. You should contact HMRC to amend your claim. As you are increasing the amount of your claim, HMRC may need to conduct additional checks. <p>If you want to make a voluntary repayment</p> <ul style="list-style-type: none"> • You should contact HMRC on 0300 322 9430, if you’re not submitting another claim and you want to make a voluntary repayment. When the government ends the scheme • When the scheme closes on October 31, you must decide to either: <ul style="list-style-type: none"> o Bring your employees back to work on their normal hours o Reduce your employees hours o Terminate their employment (normal redundancy rules apply to furloughed workers) <p>Guidance on reporting employees’ wages to HMRC using the PAYE Real Time Information System when you’ve claimed through the Coronavirus Job Retention Scheme is available via the UK Government website. Contacting HMRC</p> <ul style="list-style-type: none"> • If you think there have been mistakes or unreasonable delays caused by HMRC, you can find out more about HMRC’s complaints process via the UK Government website <p>How employers can claim the Job Retention Bonus</p> <ul style="list-style-type: none"> • From February 2021, employers will be able to claim the Job Retention Bonus through
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		<p>employer National Insurance Contributions (ER NICs) and pension contributions for the hours the employee is on furlough. Employers will have to pay employees for the hours they work.</p> <ul style="list-style-type: none"> • For August, the government will pay 80% of wages up to a cap of £2,500 for the hours an employee is on furlough and employers will pay ER NICs and pension contributions for the hours the employee is on furlough. • For September, the government will pay 70% of wages up to a cap of £2,187.50 for the hours the employee is on furlough. Employers will pay ER NICs and pension contributions and top up employees' wages to ensure they receive 80% of their wages up to a cap of £2,500, for time they are furloughed. • For October, the government will pay 60% of wages up to a cap of £1,875 for the hours the employee is on furlough. Employers will pay ER NICs and pension contributions and top up employees' wages to ensure they receive 80% of their wages up to a cap of £2,500, for time they are furloughed. • Employers will continue to be able to choose to top up employee wages above the 80% total and £2,500 cap for the hours not worked at their own expense if they wish. Employers will have to pay their employees for the hours worked. 	<p>GOV.UK. More detail about this process will be published by the end of September 2020.</p> <ul style="list-style-type: none"> • The Job Retention Bonus will be a one-off payment of £1,000 to the employer for every eligible employee that is claimed for. The bonus will be taxable, so the business must include the whole amount as income when calculating their taxable profits for Corporation Tax or Self-Assessment. <p>What employers should do now if they intend to claim the Job Retention Bonus</p> <ul style="list-style-type: none"> • Employers should ensure that their employee records are up-to-date, including accurately reporting their employee's details and wages on the Full Payment Submission (FPS) through the Real Time Information (RTI) reporting system. Employers should also make sure all of their Coronavirus Job Retention Scheme claims have been accurately submitted and any necessary amendments have been notified to HMRC.
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		<p>Job Retention Bonus</p> <ul style="list-style-type: none">• The Job Retention Bonus is a one-off payment to employers of £1,000 for every employee who they previously claimed for under the scheme, and who remains continuously employed through to 31 January 2021.• Eligible employees must earn at least £520 a month on average between the 1 November 2020 and 31 January 2021.• Employers will be able to claim the Job Retention Bonus after they have filed PAYE for January and payments will be made to employers from February 2021.• An employer will be able to claim the Job Retention Bonus for any employees that were eligible for the Coronavirus Job Retention Scheme and they have claimed a grant for. Where a claim for an employee was incorrectly made, a Job Retention Bonus will not be payable.• All employers are eligible for the scheme including recruitment agencies and umbrella companies. <p>Employers should ensure that they have:</p> <ul style="list-style-type: none">• Complied with their obligations to pay and file PAYE accurately and on time under the Real Time Information (RTI) reporting system for all employees• Maintained enrolment for PAYE online• A UK bank account	
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		<ul style="list-style-type: none"> • Employers must keep their payroll up to date and accurate and address all requests from HMRC to provide missing employee data in respect of historic Coronavirus Job Retention Scheme claims. Failure to maintain accurate records may jeopardise an employer’s claim. • HMRC will withhold payment of the Job Retention Bonus where it believes there is a risk that Coronavirus Job Retention Scheme claims may have been fraudulently claimed or inflated, until the enquiry is completed. • <p>Find out more about the Job Retention Bonus, including which employees an eligible employer can claim for, via the UK Government website.</p> <p>You can read previous versions of the Coronavirus Job Retention Scheme guidance on The National Archives to check the eligibility of claim periods ending on or before 30 June.</p>	
<p>Job Support Scheme</p>	<p>The Job Support Scheme is designed to protect viable jobs in businesses who are facing lower demand over the winter months due to</p>	<ul style="list-style-type: none"> • The Government will pay a third of hours not worked up to a cap, with the employer also contributing a third. This will ensure employees earn a minimum of 77% of their normal wages, where the Government contribution has not been capped. 	<p>The scheme will open on 1 November 2020 and run for 6 months, until April 2021.</p> <p>Employers will be able to make a claim online through Gov.uk from December 2020. They will be paid on a monthly basis.</p> <p>Grants will be payable in arrears meaning that a claim can only be submitted in respect of a given pay</p>

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	<p>Covid-19, to help keep their employees attached to the workforce</p>	<ul style="list-style-type: none"> • Employers using the Job Support Scheme will also be able to claim the Job Retention Bonus if they meet the eligibility criteria. <p>Who is eligible?</p> <p>Employers:</p> <ul style="list-style-type: none"> • All employers with a UK bank account and UK PAYE schemes can claim the grant. Neither the employer nor the employee needs to have previously used the Coronavirus Job Retention Scheme. • Large businesses will have to meet a financial assessment test, so the scheme is only available to those whose turnover is lower now than before experiencing difficulties from Covid-19. There will be no financial assessment test for small and medium enterprises (SMEs). • The UK Government expects that large employers using the Job Support Scheme will not be making capital distributions, such as dividend payments or share buybacks, whilst accessing the grant. <p>Employees:</p> <ul style="list-style-type: none"> • Employees must be on an employer's PAYE payroll on or before 23 September 2020. This means a Real Time Information (RTI) submission notifying payment to that employee to HMRC must have been made on or before 23 September 2020. • In order to support viable jobs, for the first three months of the scheme the employee 	<p>period, after payment to the employee has been made and that payment has been reported to HMRC via an RTI return.</p> <p>HMRC checks</p> <ul style="list-style-type: none"> • HMRC will check claims. Payments may be withheld or need to be paid back if a claim is found to be fraudulent or based on incorrect information. Grants can only be used as reimbursement for wage costs actually incurred. • Employers must agree the new short-time working arrangements with their staff, make any changes to the employment contract by agreement, and notify the employee in writing. This agreement must be made available to HMRC on request. • HMRCs intention is that employees will be informed by HMRC directly of full details of the claim.
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		<p>must work at least 33% of their usual hours. After 3 months, the Government will consider whether to increase this minimum hours threshold.</p> <ul style="list-style-type: none">• Employees will be able to cycle on and off the scheme and do not have to be working the same pattern each month, but each short-time working arrangement must cover a minimum period of seven days. <p>What does the grant cover?</p> <ul style="list-style-type: none">• For every hour not worked by the employee, both the Government and employer will pay a third each of the usual hourly wage for that employee. The Government contribution will be capped at £697.92 a month.• Grant payments will be made in arrears, reimbursing the employer for the Government's contribution. The grant will not cover Class 1 employer NICs or pension contributions, although these contributions will remain payable by the employer.• "Usual wages" calculations will follow a similar methodology as for the Coronavirus Job Retention Scheme. Full details will be set out in guidance shortly. Employees who have previously been furloughed, will have their underlying usual pay and/or hours used to calculate usual wages, not the amount they were paid whilst on furlough.• Employers must pay employees their contracted wages for hours worked, and the	
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		<p>Government and employer contributions for hours not worked. The government's expectation is that employers cannot top up their employees' wages above the two-thirds contribution to hours not worked at their own expense.</p> <p>What does it mean to be on reduced hours?</p> <ul style="list-style-type: none"> • The employee must be working at least 33% of their usual hours. • For the time worked, employees must be paid their normal contracted wage. • For time not worked, the employee will be paid up to two-thirds of their usual wage. • Employees cannot be made redundant or put on notice of redundancy during the period within which their employer is claiming the grant for that employee. 	
<p>South Lanarkshire Business Recovery Grant</p>	<p>The fund is to provide financial support after lockdown to help diversify your business, safeguard and build employee levels and gain new, and keep existing customers.</p>	<ul style="list-style-type: none"> • 50% contribution of total costs, excluding VAT. • Minimum grant £3,000 – maximum £10,000. <p>Types of projects considered:</p> <ul style="list-style-type: none"> • External expert costs of bringing in a specialist to help your business at this time. • Capital equipment purchases. • Infrastructure improvements. • Exploring new markets. • Training grant to support training costs that will assist the business growth. 	<p>Full details of grants and eligibility criteria, https://www.southlanarkshire.gov.uk/info/200279/support-for-business/1912/recovery-and-growth-grants</p> <p>Businesses should contact Lanarkshire Business Gateway in first instance on 01236 702020</p>

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<p>Bounce Back Loans scheme</p> <p>(UK Govt)</p>	<p>Helps small and medium sized businesses to borrow between £2,000 and £50,000</p>	<ul style="list-style-type: none"> • Lenders can provide a 6 year term loan from £2,000 up to 25% of a business' turnover. The maximum loan amount is £50,000 • The UK Government will guarantee 100% of the loan • The UK Government will make a Business Interruption Payment (BIP) to cover the first 12 months of interest payments • The borrower does not have to make any repayments for the first 12 months • The interest rate for the facility is set at 2.5% per annum, meaning businesses will all benefit from the same rate of interest • The length of the loan is 6 years but early repayments are allowed, without early repayment fees • Lenders are not permitted to take personal guarantees or take recovery action over a borrower's personal assets (such as their main home or personal vehicle). • There is no fee to access the scheme for either businesses or lenders. <p>You can apply for a loan if your business:</p> <ul style="list-style-type: none"> • Is based in the UK • Has been negatively affected by Coronavirus • You cannot apply if you're already claiming under the Coronavirus Business Interruption Loan Scheme(CBILS)Businesses from any sector can apply, except: • Banks, insurers and reinsurers (but not insurance brokers) 	<p>Applications for Bounce Back Loans are now open.</p> <p>This scheme has been extended until 30 November 2020.</p> <p>A list of accredited lenders is available via the British Business Bank website.</p> <p>You should approach a lender yourself, ideally via its website. In the first instance, you should approach your own provider. You may also consider approaching other lenders if you are unable to access the finance you require.</p> <p>You will need to fill in a short application form online, which self-certifies that your business is eligible for a loan under the Bounce Back Loan scheme.</p> <p>If you've already received a loan of up to £50,000 under CBILS and would like to transfer it into the Bounce Back Loan scheme, you can arrange this with your lender until 4 November 2020.</p> <p>https://www.british-business-bank.co.uk/ourpartners/coronavirus-business-interruption-loan-schemes/bounce-back-loans/current-accredited-lenders-and-partners/</p>
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		<ul style="list-style-type: none"> • Public sector bodies • State-funded primary and secondary school. <p>The full rules of the scheme is available on the British Business Bank website. https://www.british-business-bank.co.uk/ourpartners/coronavirus-business-interruption-loan-schemes/bounce-back-loans/current-accredited-lenders-and-partners/</p>	
VAT Deferral	Deferral of Valued Added Tax (defer) payments.	<ul style="list-style-type: none"> • On 24 September 2020, the Chancellor announced that businesses who deferred VAT due from 20 March to 30 June 2020 will now have the option to pay in smaller payments over a longer period. <ul style="list-style-type: none"> • Instead of paying the full amount by the end of March 2021, you can make smaller payments up to the end of March 2022, interest free. • You will need to opt-in to the scheme, and for those who do, this means that your VAT liabilities due between 20 March and 30 June 2020 do not need to be paid in full until the end of March 2022. <ul style="list-style-type: none"> • Those that can pay their deferred VAT can do so by 31 March 2021. • More information on the New Payment Scheme will be available in the coming months <p>If you're a UK VAT registered business that deferred VAT payments between 20 March 2020 and 30 June 2020, you now need to:</p>	<p>What you need to do</p> <ul style="list-style-type: none"> • If you have cancelled your Direct Debit to HMRC to take advantage of the deferral, you will need to set up a new Direct Debit arrangement in time for the first payment after 30 June. • Payments due after 30 June must be paid in full as normal and you must continue to file your VAT return on time <p>Paying the tax that you have deferred</p> <ul style="list-style-type: none"> • If you chose to defer your VAT payment as a result of coronavirus, you must pay the VAT on or before 31 March 2021. • You can pay or make payments towards your deferred VAT now or at any time up to 31 March 2021. <p>How to get help</p> <ul style="list-style-type: none"> • If you need more help to pay your VAT, you may be eligible to get support with your tax affairs through HMRC's Time To Pay (TTP) service. This allows you to pay off your debt by instalments over a period of time.

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		<ul style="list-style-type: none"> • Set-up cancelled direct debits in enough time for HMRC to take payment • Continue to submit VAT returns as normal, and on time • Pay the VAT in full on payments due after 30 June <p>Any VAT payments you have deferred between 20 March and 30 June should be paid in full on or before 31 March 2021. For more information see the Pay your VAT bill section on the UK Government website.</p>	<ul style="list-style-type: none"> • Get more information from the UK Government website if you cannot pay your tax bill on time.
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 have the option to defer your second payment on account if you're: <ul style="list-style-type: none"> - Registered in the UK for Self-Assessment - Finding it difficult to make your second payment on account by 31 July 2020 due to the impact of coronavirus • The deferment is optional. You can still make the payment by 31 July 2020 as normal if you're able to do so. • HMRC will not charge interest or penalties on any amount of the deferred payment on account, provided it's paid on or before 31 January 2021. • You still need to submit your Self-Assessment tax return to HMRC on time. 	<p>This is an automatic offer with no applications required.</p> <p>You do not need to tell HMRC that you're deferring your payment on account.</p> <p>If you choose to defer and normally make your payments on account by Direct Debit, you should cancel your Direct Debit through your bank as soon as possible so that HMRC will not automatically collect any payment due. You can cancel online if you're registered for online banking.</p> <p>You must make your second payment on account on or before 31 January 2021 if you choose to defer. Other payments you may have to make by this date include any:</p>

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		<ul style="list-style-type: none"> • Choosing to defer will not stop you from being entitled to other coronavirus support that HMRC provides. • After the deferral ends, the usual interest, penalties and collection procedures will apply to missed payments. • Further information around deferring your Self-Assessment payment on account and how to get help is available via the UK Government website <p>You can also use HMRC's digital assistant to find out more information about the coronavirus support schemes</p>	<ul style="list-style-type: none"> - Balancing payment due for 2019-20 tax year - First payment on account due for the 2020-21 tax year <p>If you want to pay in full, you can pay your second payment on account bill any time between 31 July 2020 and 31 January 2021 using HMRC's online service.</p> <p>You need to contact HMRC if you already have overdue tax which you're paying through a Time to Pay instalment arrangement and want to include your second payment on account in that arrangement.</p> <p>If you don't have other overdue taxes, you can make your payments in instalments any time between now and 31 January 2021 by setting up a budget payment plan.</p>
Statutory Sick Pay (SSP) Rebate	<p>Allows small-and medium-sized businesses and employers to reclaim Statutory Sick Pay (SSP) paid for sickness absence due to COVID-19.</p>	<ul style="list-style-type: none"> • The Coronavirus Statutory Sick Pay Rebate Scheme will repay employers the Statutory Sick Pay paid to current or former employees <p>You can use this scheme as an employer if:</p> <ul style="list-style-type: none"> • You're claiming for an employee who's eligible for sick pay due to coronavirus • You have a PAYE payroll scheme that was created and started on or before 28 February 2020 • You had fewer than 250 employees on 28 February 2020 across all your PAYE payroll schemes 	<p>The online service you'll use to reclaim SSP is now open. https://www.gov.uk/guidance/claim-back-statutory-sick-pay-paid-to-your-employees-due-to-coronavirus-covid-19</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

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		<ul style="list-style-type: none"> • Employees do not have to give you a doctor’s fit note for you to make a claim. But you can ask them to give you either: <ul style="list-style-type: none"> - An isolation note from NHS-111 if they are self-isolating and cannot work because of coronavirus - The NHS or GP letter telling them to stay at home for at least 12 weeks because they’re at high risk of severe illness from coronavirus <p>The Scheme covers all types of employment contracts (full-time, part-time, employees on agency contracts and employees on flexible or zero hours contracts as well as fixed term contracts until the date their contract ends).</p> <ul style="list-style-type: none"> • You can claim back from both the Coronavirus Job Retention Scheme and the Coronavirus Statutory Sick Pay Rebate Scheme for the same employee but not for the same period of time. • Your claim amount should not take you above the state aid limits under the EU Commission temporary framework. This is when combined with other aid received under the framework. The maximum level of state aid that a business may receive is €800,000. There is a lower maximum for agriculture at €100,000 and aquaculture and fisheries at €120,000. • Connected companies and charities can also use the scheme if their total combined number of PAYE employees are fewer than 250 on or before 28 February 2020. <p>The repayment will cover up to 2 weeks starting from the first day of qualifying sickness, if an employee is</p>	<ul style="list-style-type: none"> • 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>The UK Government will work with employers over the coming months to set up the repayment mechanism for employers as soon as possible. Further info available here: https://www.gov.uk/government/publications/guidance-to-employers-and-businesses-about-covid-19</p> <p>If you are self-employed and want to know if you are eligible for Universal Credit, check here. https://www.gov.uk/universal-credit</p>
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		<p>unable to work because they:</p> <ul style="list-style-type: none">• Have coronavirus symptoms• Are self-isolating because someone they live with has symptoms• Are self-isolating because they've been notified by the NHS or public health bodies that they've come into contact with someone with coronavirus• Are shielding and have a letter from the NHS or a GP telling them to stay at home for at least 12 Weeks <p>You can claim from the first qualifying day your employee is off work if the period of sickness started on or after:</p> <ul style="list-style-type: none">• 13 March 2020 - if your employee had coronavirus or the symptoms or is self-isolating because someone they live with has symptoms• 16 April 2020 - if your employee was shielding because of coronavirus• 28 May 2020 – if your employee has been notified by the NHS or public health bodies that they've come into contact with someone with coronavirus• A 'qualifying day' is a day an employee usually works on. <p>The weekly rate was £94.25 before 6 April 2020 and is now £95.85. If you're an employer who pays more than the weekly rate of Statutory Sick Pay you can only claim up to the weekly rate paid.</p> <p>Detailed guidance around claiming back Statutory Sick Pay paid to employees due to coronavirus</p>	
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		(Covid-19) is available via the UK Government website.	
Kickstart Scheme	<p>£2 billion fund to create job placements for 16 to 24 year olds who are on Universal Credit and are deemed to be at risk of long term unemployment.</p>	<ul style="list-style-type: none"> • You can use the Kickstart Scheme to create new 6-month job placements for young people who are currently on Universal Credit and at risk of long-term unemployment. The job placements should support the participants to develop the skills and experience they need to find work after completing the scheme. • Funding available for each job will cover 100% of the relevant National Minimum Wage for 25 hours a week, plus the associated employer National Insurance contributions and employer minimum automatic enrolment contributions. • There is also £1,500 per job placement available for setup costs, support and training. • Funding is available following a successful application process. Applications must be for a minimum of 30 job placements. If you are unable to offer this many job placements, you can partner with other organisations to reach the minimum number. • If you are a representative applying on behalf of a group of employers, you can get £300 of funding for each job placement to support with the associated administrative costs of bringing together these employers. • Kickstart is not an apprenticeship, but participants may move on to an apprenticeship at any time during, or after their job placement. 	<p>https://www.gov.uk/guidance/apply-for-a-grant-through-the-kickstart-scheme</p> <ul style="list-style-type: none"> • If your organisation is creating more than 30 job placements as part of the Kickstart Scheme, you can submit your application directly via the UK Government website. • If your organisation is creating fewer than 30 job placements, you cannot apply directly. You must partner with other organisations in order to create a minimum of 30 job placements before applying. <p>Other organisations could include:</p> <ul style="list-style-type: none"> • Similar employers • Local authorities • Trade bodies • Registered charities <p>Find out more about becoming a representative for a group of employers via the UK Government website. You can contact your local or national Kickstart Scheme employer contact for help getting a representative.</p> <p>After you have applied</p> <ul style="list-style-type: none"> • Your application will be reviewed to check it meets the requirements of the Kickstart

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		<ul style="list-style-type: none"> • The Kickstart Scheme is available in England, Scotland and Wales. 	<p>Scheme. It will then go to a panel for consideration. This is not a competitive process, but Kickstart will only provide funding when the job placements meet the criteria.</p> <ul style="list-style-type: none"> • The UK Government may contact you for further information as part of your application. • The UK Government will aim to respond to your application within 1 month. <p>If your application is successful</p> <ul style="list-style-type: none"> • You will receive a letter with a grant agreement. This agreement will include what your company has agreed to provide, and how much funding you will receive from the Kickstart Scheme. • You must sign and return your grant agreement, using the details in the letter, before any job placements can begin. • You will need to provide job descriptions for each of the job placements you applied for. This should include what candidates need to do to apply for the job placement. • You will then be contacted by the young people who have been matched to your job placement. <p>If your application is unsuccessful</p> <ul style="list-style-type: none"> • The UK Government will explain why and give feedback. • You can submit a new application with further information. There is no limit to the number
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			<p>of times you can apply for funding, however there is no legal right of appeal.</p> <p>What happens next</p> <ul style="list-style-type: none"> • Candidates will apply for the job placements and you can choose who to employ. • You will only obtain funding if you appoint a young person that the UK Government have introduced. <p>How funding is paid</p> <ul style="list-style-type: none"> • You will receive initial setup costs when you have confirmed the young person has started work, is enrolled on your payroll and is being paid through PAYE. • DWP will use information from HMRC to check that the young person is still employed, and will pay the grant in arrears. <p>DWP may contact you or the young person during the job placement to check what employability support has been offered. This is to make sure the young person has the best experience from the scheme.</p>
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. • If you are struggling to pay your non-domestic rates bill you should contact your local council to ask them about your payment options 	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. 	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"> • 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"> o De-icing o Re-fuelling o Moving aircraft <ul style="list-style-type: none"> o Waste servicing o Allocation of seating <ul style="list-style-type: none"> o Handling of baggage o Supervision of boarding 	<p>The Scottish Government are working with Scotland’s 32 Councils to make sure this relief is administered in the most effective way.</p> <p>Updates, including information on any application process will be updated here: https://www.mygov.scot/non-domestic-rates-coronavirus/</p>
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 	<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>

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		<p>businesses –can be flexible with their customers at this time.</p> <ul style="list-style-type: none"> The Central Marketing Agency will also introduce other measures assist the market by suspending all performance standard charges to ensure licensed providers can focus on supporting customer 	<p>Businesses should liaise directly with their water services supplier.</p> <p>https://news.gov.scot/news/support-for-business-water-bills</p>
<p>Future Fund</p>	<p>£250m fund which issues convertible loans to innovative UK companies with good potential, which typically rely on equity investment and are currently affected by Covid-19.</p> <p>Due to the popularity of the Fund, more funding is being made available. The scale of the scheme will be kept under review.</p>	<ul style="list-style-type: none"> The Future Fund will match up to 100% of the amount provided by investor(s), up to a maximum of £5 million. Loan amounts range from £125,000 to £5 million, subject to at least equal match funding from private investors. Loans will have a minimum of 8% per annum (non-compounding) interest charge applied. This interest will be higher if the company and the investor(s) agree between themselves. Unlike a typical bank loan, the interest is not payable on a monthly basis and instead will accrue until the loan converts. At this point, the interest will either be repaid or convert in equity. The loan will mature after 36 months and cannot be repaid early by the company other than with the agreement of all of the investors. The loans will convert into shares in the company in certain circumstances, including an exit or a new funding round. Investors and the Future Fund both invest using a convertible loan agreement, which is predefined and cannot be negotiated. 	<p>The Future Fund scheme is currently open for applications and has been extended until Monday 30 November 2020.</p> <p>The application process is investor-led. This means an investor, or lead investor of a group of investors, applies in connection with an eligible company.</p> <p>How it works:</p> <ul style="list-style-type: none"> The investor, or lead investor of a group of investors, certifies they meet the scheme eligibility criteria and provides key investment details. The company confirms the accuracy of the investment application details provided, before submitting the full application. In the case of approved applications, all parties will execute an agreement (in the template form provided) and satisfy certain conditions set out in the agreement before the funds are released. <p>Further details are available via the British Business Bank website.</p> <ul style="list-style-type: none"> https://www.gov.uk/guidance/future-fund

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		<ul style="list-style-type: none"> • The investor(s) must meet some specific criteria, details of which can be found via the British Business Bank website. <p>Companies must meet the following eligibility criteria:</p> <ul style="list-style-type: none"> • Company must be a UK incorporated company • The company must have been incorporated on or before 31 December 2019 • The company must have raised at least £250,000 in equity from third-party investors in previous funding rounds in the last five years (from 1 April 2015 to 19 April 2020, inclusive) • If the company is a member of a corporate group, it must be the ultimate parent company. The company does not have any of its shares or other securities listed on a regulated market, a multilateral trading facility, a recognised investment exchange and/or any other similar market, stock exchange or listing venue • At least one of the following must be true for the company <ul style="list-style-type: none"> - Half or more employees are UK based - Half or more revenues are from UK sales • Funding must not be used to: <ul style="list-style-type: none"> - Repay any borrowings - Pay any dividends - Pay any bonuses - Pay any advisory fees 	
COVID Working Capital Loan (Business)	Provides Scottish SMEs with a loan to help fund	<ul style="list-style-type: none"> • Eligible businesses may be able to borrow between £25,000 and £100,000 • Loans up to £250,000 may be available in exceptional circumstances 	<p>Apply now via the Business Loans Scotland website.</p> <p>The COVID Working Capital Loan is available to businesses until 31st December 2020.</p>

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<p>Loans Scotland)</p>	<p>working capital and cashflow needs.</p>	<ul style="list-style-type: none"> • Provides an initial 3 month capital and interest holiday • Interest rate fixed at 6% • No additional fees or charges • Repayment period up to 5 years • Businesses must be able to prove they were not in financial difficulty, were financially viable at 31st December 2019 and demonstrate with the support of a COVID Working Capital Loan that they can trade through this pandemic. • This loan is available in addition to other Government grant and loan schemes. <ul style="list-style-type: none"> • Businesses should have tried to access the Coronavirus Business Interruption Loan Scheme (CBILS) or Bounce Back Loan Scheme (BBLS) available from the UK Government before applying to Business Loans Scotland for a COVID Working Capital Loan. • Current or previous borrowers from Business Loans Scotland, as well as those businesses which have successfully applied to the Coronavirus Business Interruption Loan Scheme (CBILS) or the Bounce Back Loan Scheme (BBLS) are also eligible to apply. <p>Supports the following types of legally formed and trading businesses:</p> <ul style="list-style-type: none"> • Limited Companies • Partnerships including Limited Liability Partnerships (LLP's) with 4 or more partners • Partnerships including Limited Liability Partnerships with 3 or fewer partners (Loans over £25,000 only) 	<p>Note: Business Loans Scotland is aware of an Advanced Fee Fraud using their name or initials "BLS". This Fraud induces individuals into believing they are applying for a fast loan but before an individual receives the loan they are told they must pay an upfront fee. Once the fee is paid, the victim does not hear from the company again and the loan is never received. Business Loans Scotland does not ask a Borrower for any fees up-front and any promise of this type of loan requiring an up-front fee is a con. If a fraud has been committed, please report it immediately to the Police.</p>
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		<ul style="list-style-type: none"> • Sole Trader (Loans over £25,000 only) • Further eligibility criteria, including a list of eligible sectors can be found via the Business Loans Scotland website. 	
<p>ISCF Transforming foundation industries: Building a resilient recovery</p>	<p>£8 million fund providing grant funding for projects supporting recovery and growth of the UK's foundation industries.</p>	<ul style="list-style-type: none"> • The Industrial Strategy Challenge Fund will work with Innovate UK to invest in innovation projects. • These aim to catalyse innovation to support fast recovery and growth from Covid-19 through innovations that improve productivity and sustainability of the UK's foundation industries (cement, glass, ceramics, paper, metals and bulk chemicals). • Your proposal must help the UK's foundation industries remain globally competitive and become more environmentally sustainable. • Your proposal must focus on resource or energy efficiency opportunities through the development of: <ul style="list-style-type: none"> o Long-term viability of domestic supply chains o New markets o New business models o New products and services o New processes <ul style="list-style-type: none"> • Your project must not focus on fuel switching or technologies for the capture of emissions, such as carbon capture and storage. <p>Your project must:</p> <ul style="list-style-type: none"> • Have total eligible costs between £100,000 and £1million • Last between 3 and 12 months • Start by 1 April 2021 	<p>The competition is open and the deadline for applications is at 11am on 4 November 2020.</p> <p>Find out more information about this fund, including detailed eligibility criteria and how to apply via the UK Government website.</p>

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		<p>To lead a project your UK registered organisation:</p> <ul style="list-style-type: none"> • Must be either a business of any size or research and technology organisation (RTO) • Must carry out its project work in the UK • Must intend to exploit the results from or in the UK 	
Innovate UK Coronavirus Business Support Package	Continuity grants and loans for R&D focused SMEs	<ul style="list-style-type: none"> • Up to £210 million is available in continuity loans to SMEs and third sector organisations that have a challenge in continuing a live project for which they are have an award from Innovate UK. • Loans are for organisations that find themselves facing a sudden shortage or even unavailability of funds resulting directly from the COVID-19 pandemic. • This innovation continuity loan may be suitable if you need funding of between £250,000 and £1,600,000. 	<p>Continuity loan applications are now open and will remain open until all the money is allocated or 31 December 2020 – whichever is earlier</p> <p>Further details and guidance will be sent to existing Innovate UK customers.</p> <p>More information can be found via the Innovate UK website.</p>
Coronavirus Business Interruption Loan Scheme	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	<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 be:</p>	<p>This scheme has been extended until 30 November 2020.</p> <p>You should apply via your lenders website or through one of the 70+ 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>

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		<ul style="list-style-type: none"> • UK based with turnover of no more than £45 million per year. • 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 • Your business meets the other British Business Bank eligibility criteria here: https://www.british-business-bank.co.uk/finance-platform-referrals-eligibility-criteria/ 	<p>Each lender will be putting in place the operations required to start lending under the scheme and will confirm shortly the dates from which they will be ready to start receiving CBILS applications</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> <p>The full rules of the scheme and a list of accredited lenders is available here:</p> <p>https://www.british-business-bank.co.uk/ourpartners/coronavirus-business-interruption-loan-scheme-cbils-2/current-accredited-lenders-and-partners/</p> <p>Scheme expected to run for an initial period of 6 months. There is no limit on the capacity of the scheme.</p>
<p>Coronavirus Large Business Interruption Loan Scheme (CLBILS)</p>	<p>Provides a government guarantee of 80% to enable banks to issue finance of up to £50 million, available on repayment terms of 3 years.</p>	<ul style="list-style-type: none"> • The maximum amount available through CLBILS to a borrower and its group has now increased from £50m to £200m. • Term loans and revolving credit facilities over £50m will be offered by CLBILS lenders which have secured additional accreditation. • The maximum size for invoice finance and asset finance facilities remains at £50m 	<p>This scheme is open now for applications of up to £200 million.</p> <p>A list of accredited lenders can be accessed via the British Business Bank website. https://www.british-business-bank.co.uk/ourpartners/coronavirus-business-interruption-loan-schemes/clbils/current-accredited-lenders-and-partners-2/</p>

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		<ul style="list-style-type: none"> • The scheme provides the lender with a government-backed, partial guarantee (80%) against the outstanding balance of the finance. • The borrower remains 100% liable for the debt. • Finance terms range from 3 months to 3 years • No personal guarantees are permitted for facilities under £250,000. • For facilities of £250,000 and over, claims on personal guarantees cannot exceed 20% of losses after all other recoveries have been applied. <p>Your business must:</p> <ul style="list-style-type: none"> • Be UK based in its business activity • Have an annual turnover of more than £45 million • Have a borrowing proposal which the lender would consider viable, were it not for the current pandemic, and for which the lender believes the provision of finance will enable the business to trade out of any short-term to medium-term difficulty • Self-certify that it has been adversely impacted by Covid-19 • Not have received a facility under the Bank of England’s Covid Corporate Financing Facility (CCFF), or CBILS or BBLS • Businesses from any sector can apply, except the following: <ul style="list-style-type: none"> - Credit institutions (falling within the remit of the Bank Recovery and Resolution Directive), insurers and reinsurers (but not insurance brokers) - Building Societies - Public-sector bodies - State-funded primary and secondary schools 	<p>Find a lender:</p> <ul style="list-style-type: none"> • British Business Bank will operate the CLBILS via its accredited lenders. Further details will be made available soon. <p>Approach a lender:</p> <ul style="list-style-type: none"> • You should approach a lender yourself, ideally via the lender’s website. <p>The lender makes a decision:</p> <ul style="list-style-type: none"> • The lender has the authority to decide whether to offer you finance. • Under the scheme, lenders will not take personal guarantees of any form for facilities below £250,000. • For facilities above £250,000, personal guarantees may still be required, but claims cannot exceed 20% of losses after all other recoveries have been applied <p>If the lender turns you down:</p> <ul style="list-style-type: none"> • If one lender turns you down, you can still approach other lenders within the scheme <p>More details on this scheme can be found on the British Business Bank website.</p> <p>https://www.british-business-bank.co.uk/ourpartners/coronavirus-business-interruption-loan-schemes/clbils/</p>
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		<ul style="list-style-type: none"> Companies borrowing more than £50 million through CLBILS will be subject to further restrictions on dividend payments, senior pay and share buy-backs during the period of the loan. Further information on changes introduced, including new provisions on seniority of CLBILS facilities, can be found on the CLBILS FAQs for businesses page via the British Business Bank website. 	Some further detail added relating to restrictions that will come into effect on 26 May for any businesses wishing to borrow more than £50 million.
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>	<p>Your local authority will be in contact with you to confirm local arrangements of payments for funded ELC hours.</p> <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>
Sustaining Creative Practice Fund	£5 million fund which supports artists to continue developing new creative work that will make a significant contribution to	<ul style="list-style-type: none"> This includes £1.5 million for the Culture Collective programme, mentioned in the Scottish Government’s Programme for Government, supporting organisations employing freelance artists to work in and with communities across Scotland. 	More information on eligibility and how to apply to the Open Fund can be accessed via the Creative Scotland website.

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	Scotland's recovery from Covid-19.	<ul style="list-style-type: none"> The remaining £3.5m will be added to Creative Scotland's existing open fund which is open for applications from individuals now. 	
Open Fund: Sustaining Creative Development	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>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 from £1,000-£15,000 or a grant from £15,000-£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. This includes detail of decision making in the context of Covid-19.</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>
Youth Arts Fund	£3 million fund to ensure creative opportunities for children and young people continue to exist across Scotland despite the Covid-19 pandemic.	<p>The Youth Arts Fund will be distributed by the following routes:</p> <ul style="list-style-type: none"> A Targeted fund of £1.05m supporting the key infrastructure for youth arts and youth music, by inviting 20 established regional and national organisations to apply for awards of between £30k and £70k to help plan the recovery of youth arts activity across Scotland from October 2020 An open Access fund of at least £1.2m offering grants of between £5k and £30k to individuals and organisations who run youth arts programmes to support activity from March 2021 onwards 	<p>Targeted Fund</p> <ul style="list-style-type: none"> Fund guidance will be sent will be sent to all eligible organisations along with the application form to make them aware of their opportunity to submit an application to the fund. Completion of an application form by all eligible organisations to be returned to creative Scotland no later than 5pm on Tuesday 13 October 2020. <p>Access Fund</p>

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		<ul style="list-style-type: none"> • A Small Grants scheme of £700k to devolve funds of between £10k and £50k locally for artist led projects in early learning, schools, and other family support and community settings from January 2021 • A £50k boost to the Nurturing Talent Fund to provide opportunities to young, emerging artists who are entering a challenging funding environment. 	<ul style="list-style-type: none"> • Applications are now open via the Creative Scotland website and will close 12 November 2020. • See Youth Arts Access Fund section below for more details. <p>Small Grants scheme</p> <ul style="list-style-type: none"> • Applications are now open via the Creative Scotland website and will close 2 November 2020/
<p>Youth Arts Access Fund</p>	<p>£1.2 million fund designed to support an increased range of music-making projects, as well as introducing projects which deliver across wider art-form areas.</p> <p>At least £800k has been allocated for youth music and £400k for wider youth arts.</p>	<ul style="list-style-type: none"> • The Youth Arts Access fund is one strand of the £3 million Youth Arts Fund. • Applicants can apply for grants of between £5,000 and £30,000, to deliver projects for up to 1 year. • All applicants can apply for 100% of their proposed programme but the addition of partnership funding and in kind contributions are welcomed. • Creative Scotland welcome applications proposing any activity that will achieve the funds outcomes (see Youth Arts Access Fund Guidance for more details) • Examples of activities that may be supported we might support include (but are not limited to): <ul style="list-style-type: none"> o Group based activity that covers any aspect of youth arts/music making o Youth led projects where young people design and lead activity o Projects that promote partnership working o Delivery of project activity working across early learning, schools, and other family support and community settings, focused on tackling 	<p>This fund is now open to applications.</p> <p>Download an application form via the Creative Scotland website as well as accessing detailed fund guidance.</p> <p>Deadline for Applications is Thursday 12 November 2020</p>

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		<p>inequality through targeting priority groups of children and young people</p> <ul style="list-style-type: none"> • These funds will support artist led activity based in and outwith school hours that aligns with the fund's priorities. • Creative Scotland will prioritise applications that propose specific actions and partnerships to tackling inequality through targeting priority groups of children and young people. Find out more via the Creative Scotland website. <p>Who can apply?</p> <ul style="list-style-type: none"> • Applications can come from organisations and individuals based in Scotland or who are delivering programmes within Scotland for the benefit of the people of Scotland. • ☑ Organisations already in receipt of Regular Funding from Creative Scotland can apply but should discuss their intention to apply with their lead officer in the first instance. <p>Who cannot apply?</p> <ul style="list-style-type: none"> • Applications will not be accepted from: • ☑ Schools and/or their associated organisations, such as Parent Teacher Associations • Instrumental Music Services and existing music programmes and services based in local authorities • In addition, this fund will not support applications which propose to create permanent full-time or part-time posts. 	
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<p>Small Grants Scheme (Youth Arts Fundm</p>	<p>£700k fund to support organisations to take ownership of the distribution of funding to meet needs in their sector or locality through empowering freelance youth arts practitioners to deliver activity for the benefit of children and young people.</p>	<ul style="list-style-type: none"> • Organisations and local authorities can apply for a small grants funding pot of up to £50,000 to distribute grants of £500–£5,000 directly to freelance artists/creative practitioners (locally, regionally or nationally), across all art forms, to deliver artist led youth arts activities. • Creative Scotland are inviting applications from local authorities, arts organisations and third sector organisations to manage and distribute a small grants fund. Organisations applying do not need to have an arts focus but they do need to have a track record in supporting/delivering youth arts activity and the capacity to deliver a small grants fund. 	<p>Applications are now open.</p> <p>Download an application form and fund guidance from the Creative Scotland website. The deadline for applications is Monday 2 November 2020.</p>
<p>Covid-19 Adaptation Fund (Museums Galleries Scotland)</p>	<p>£330k fund which provides museums with up to £7,500 (£10,000 for partnerships) to purchase equipment and training that will enable them to reopen safely and in accordance with restrictions due to the COVID-19</p>	<ul style="list-style-type: none"> • This fund is designed to support museums with the costs of opening back up in a way that ensures the safety and confidence of staff, volunteers and visitors while restrictions are still in place due to COVID-19. <ul style="list-style-type: none"> • The fund will support costs of essential adaptations, equipment and training including PPE, screens and barriers and signage. Further examples can be found via the Museums Galleries Scotland website. • Any organisation that runs an Accredited museum in Scotland can apply for up to £7,500 • Non accredited museums in Scotland can apply for up to £1,500 but must demonstrate that they meet criteria which can be found on the Museums Galleries Scotland website. • Partnership applications from forums and other 	<p>This fund is now open for applications.</p> <p>It will operate on a rolling basis until all funding has been distributed. In total there is £330,000 available for distribution, £63,000 of which is from the Art Fund to support Scottish Museums.</p> <p>Further information on eligibility and how to apply can be found via the Museums Galleries Scotland website.</p>

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	Pandemic.	groupings of museums that wish to explore consortium buying will also be considered up to the value of £10,000.	
Recovery and Resilience Fund (Museums Galleries Scotland)	£4m fund to provide support for Scottish independent museums put at risk by the pandemic and to protect the vital role that they play in their communities.	<ul style="list-style-type: none"> • The fund is intended to prevent museums from running out of funds before 31 March 2021, but also to support them to develop their resilience by adapting to changed circumstances, supporting their workforce and re-engaging with their communities. • It will give independent museums the chance to plan and implement measures that will help them to achieve greater financial sustainability by 31 March 2021. • Museums Galleries Scotland (MGS) will accept applications from any independent museum run by a not for profit organisation and which meets the MA definition of a museum. <p>They must also:</p> <ul style="list-style-type: none"> • Operate a physical site/space/building which is normally open to the public for a minimum of 20 days a year • Provide access for the public to see and engage with the museum’s collections • Be a formally constituted not for profit organisation <p>The fund will support:</p> <ul style="list-style-type: none"> • Operating costs up to 31 March 2021 • Re-start costs • Critical repairs and maintenance • Business model review and implementation costs 	<p>The fund will open to applications on 17 August 2020 and MGS will accept applications on a rolling basis until the fund closes at 5pm on Friday 30 October.</p> <p>MGS will endeavour to inform applicants of a decision on their application within 4 weeks.</p> <p>All of the funding will be awarded by 31 December 2020.</p>

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		<ul style="list-style-type: none"> • Activity to support and develop community wellbeing • Other activity to build up sustainability and resilience • MGS expect most awards to be upward of £10,000. Some smaller organisations may find that their needs are not at this level and therefore requests for smaller amounts can be considered. • All funds must be awarded by 31 December 2020 and spent by 31 March 2021. It is not necessary for museums to have reopened to the public before 31 March 2021 in order to be eligible for the fund. 	
<p>Transitional Support Fund</p>	<p>£11.2m fund providing grant support to help childcare providers with the cost of safely reopening.</p>	<ul style="list-style-type: none"> • The Fund will provide one-off grants to eligible childcare settings. • The Transitional Support Fund will help childcare providers in the private and third sectors, including out-of-school care providers, meet extra costs incurred to comply with public health guidance in response to the coronavirus (COVID-19) pandemic. • The grants are expected to help with costs for: <ul style="list-style-type: none"> - increased cleaning - investment in additional equipment and developing outdoor space to enable more outdoor learning • Adaptations to support the physical distancing of adults, such as changes to entrance and exit areas and additional signage <ul style="list-style-type: none"> - Grants will be available to all private and third sector childcare providers, not just 	<p>https://www.gov.scot/publications/coronavirus-covid-19-support-to-childcare-sector/pages/transitional-support-fund-for-childcare-providers/</p> <p><u>Who is eligible for the Fund?</u> You need to be registered with the Care Inspectorate as being:</p> <ul style="list-style-type: none"> • a 'day care of children' service; and • a 'Private' or 'Voluntary or Not For Profit' service. <p>This includes private and voluntary settings delivering out of school care; childcare settings in independent schools; and outdoor childcare settings. You will also need to confirm that your setting has already reopened or confirm that your setting will have reopened by Monday 7 September.</p>

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		<p>those delivering funded early learning and childcare.</p> <ul style="list-style-type: none"> - Grant amounts will vary according to the size of the childcare setting and will be based on Care Inspectorate registered capacity. - Registered capacity Grant value - 1-10 places £1,500 - 11-25 places £3,500 - 26-50 places £5,500 - 51-75 places £6,750 - 76-100 places £7,500 - 101+ places £8,000 	<p><u>How do I apply for a grant?</u> The Fund will be administered by local authorities.</p> <p>There will be a standard application form and we are working to make the application process as straightforward as possible. In particular we are looking to minimise the burden on providers who will be applying for multiple settings across different local authorities.</p> <p><u>When can I apply for a grant?</u> The Transitional Support Fund will open for applications by the end of August 2020.</p> <p>The last date for submitting a grant application will be Friday 9 October.</p>
<p>Childminding Workforce Support Fund</p>	<p>Provides small grants to childminders who are experiencing financial hardship</p>	<ul style="list-style-type: none"> • The first phase of the fund enabled 170 childminders to receive grants of £350 to assist with financial hardship. • The Scottish Government has confirmed further funding of £330,000 towards the Childminding Workforce Support Fund. • This scaling up of the fund will enable a further 940 childminders experiencing financial hardship to receive awards of up to £350. • Only one grant from the Workforce Support Fund is available per childminding setting to enable as many childminders as possible to benefit. • Awaiting further details. 	<p>This fund will be administered by the Scottish Childminding Association (SCMA).</p> <p>Awaiting details of opening and closing dates for applications to the Childminding Workforce Support Fund.</p> <p>The application process will be the same as before, with the completion of a form via the SCMA website.</p>

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Scottish Crown Estate Fund	£7.2 million fund to support coastal businesses and third sector organisations	<ul style="list-style-type: none"> The 26 councils in Scotland who have coastlines can use their remaining share of the fund which they have not yet allocated to offer direct support to struggling coastal enterprises and organisations, after agreement by the Scottish Government and COSLA. 	Fund is devolved to councils.
VisitScotland Quality Assurance Scheme	Suspension of payments (totalling £1m)	<ul style="list-style-type: none"> VisitScotland is suspending Quality Assurance Scheme payments Applies to all participants in the QA scheme 	Suspension is applied automatically. Only contact VisitScotland if you have not already provided bank account details to allow for refunds to be processed. Email VisitScotland at customer.services@visitscotland.com
Private Rent Sector Landlord Covid-19 Loan Scheme (Scottish Government)	£5 million fund offering interest free loans to landlords whose tenants are having difficulty paying rent	<ul style="list-style-type: none"> This loan scheme offers eligible landlords up to 100% of lost rental income for a single property. Available to Private Rent Sector landlords who: <ul style="list-style-type: none"> Were, or had applied to become, registered before 01 February 2020 Are not classified as businesses Have 5 or less properties available for rent in Scotland that are classes as being within the private rented sector Have lost rental income as a result of tenants facing difficulty in paying rent as a result of the Covid-19 situation or where a rental property became vacant on or after 01 February 2020 and the landlord is unable to get a new tenant because of the restrictions currently in place. Eligible landlords will be able to apply for a loan to cover lost rental income for a period of up to 6 months, backdated to the 01 March 2020 	Applications to this fund are open now. Further information including an online application can be accessed via the Scottish Government website.

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		<ul style="list-style-type: none"> • Loan repayments will be deferred until October 2020, with the loan being repaid in 12 monthly instalments. 	
<p>Low Carbon Infrastructure Transition Programme (LCITP)</p>	<p>Project capital funding to stimulate and accelerate the delivery of low carbon energy opportunities across Scotland, including the provision of support to projects in urban, rural, island and remote parts of Scotland and areas that are off gas grid.</p>	<ul style="list-style-type: none"> • This LCITP funding invitation will target a minimum of £50 million of support for projects that demonstrate innovative low carbon heat solutions for buildings, as well as proposals for integrated energy systems that support the ambitions for Scotland to achieve net zero emissions by 2045 and further catalyse economic recovery from the challenges imposed by the COVID-19 Pandemic. • LCITP wishes to consider support for projects at capital readiness that can demonstrate a funding gap. For capital ready projects, support may be offered in the form of financial assistance for up to 50% of the total eligible capital costs of a project up to a maximum of £5 million per project, where capital costs covers financial costs associated with the build and installation of an exemplar project. <p>Expressions of Interest are sought from projects in the below themes:</p> <ul style="list-style-type: none"> • Low Carbon Heat • Integrated Energy Systems <p>Mandatory criteria that must be demonstrated by projects</p> <ol style="list-style-type: none"> 1. Ability to demonstrate a contribution to delivery of ambitions to decarbonise Scotland’s energy system, including the potential to deliver a significant reduction of 	<p>Expressions of Interest are now open and should be submitted by 12 noon 13 November 2020.</p> <p>Detailed fund guidance and an application process timeline can be accessed via the Scottish Government website.</p>

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		<p>greenhouse gas emissions (MtCO₂e) and energy consumption;</p> <p>2. Ability to provide confirmation of other sources of funding/finance that make a minimum of 50% contribution towards the capital costs;</p> <p>3. Potential of the project to have a positive and significant social and economic impact on Scotland and to contribute to green recovery;</p> <p>4. Ability to demonstrate additionality of and requirement for LCITP support;</p> <p>5. Potential to demonstrate innovation of technology and/or business case;</p> <p>6. Potential to demonstrate replicability and rollout of project;</p> <p>7. Ability for project to commission by 30 April 2023.</p>	
<p>COVID-19 Corporate Financing Facility</p>	<p>Purchase of short-term debt (Larger firms only)</p>	<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. • Supports the corporate finance market overall which eases the supply of credit to all firms. • All non-financial companies that meet the criteria set out by the Bank of England are eligible: https://www.bankofengland.co.uk/news/2020/march/the-covid-corporate-financing-facility • For overdrafts and invoice finance facilities, term will be up to three years • Your business must be UK based with turnover of no more than £45 million per year. • Your business meets the other British Business Bank eligibility criteria. 	<p>The scheme is now open for applications.</p> <p>Further info available here: https://www.gov.uk/government/publications/guidance-to-employers-and-businesses-about-covid-19</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. https://www.bankofengland.co.uk/markets/market-notices/2020/ccff-market-notice-march-2020</p>

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		<ul style="list-style-type: none"> Updated information can be found https://www.bankofengland.co.uk/news/2020/may/update-to-the-covid-corporate-financing-facility 	
Innovate UK Coronavirus Business Support Package	Continuity grants and loans for R&D focused SMEs	<ul style="list-style-type: none"> Up to £210 million is available in continuity loans to SMEs and third sector organisations that have a challenge in continuing a live project for which they are have an award from Innovate UK. Loans are for organisations that find themselves facing a sudden shortage or even unavailability of funds resulting directly from the COVID-19 pandemic. This innovation continuity loan may be suitable if you need funding of between £250,000 and £1,600,000. 	<p>Continuity loan applications are now open and will remain open until all the money is allocated or 31 December 2020 – whichever is earlier</p> <p>Further details and guidance will be sent to existing Innovate UK customers More information can be found via the Innovate UK website.</p>
BT Small Business Support Scheme	BT has introduced a range of new measures to help small business boost their connectivity, cash flow and confidence	<p>Boosting Connectivity</p> <ul style="list-style-type: none"> Funding ultrafast business connections: BT is helping to fund the total cost of an Ethernet line by subsidising the total cost by up to £2,500 per customer. Bursaries for UK tech start-ups: Eligible companies can apply for a bursary to benefit from free fibre broadband and mobile bundles. Further details will be announced in due course. Helping small businesses to go cashless: BT is preparing to launch a new digital payments solution, to help small businesses move to cashless transactions. Further details will be announced in due course. <p>Building Confidence</p>	<p>Find out more about the BT Small Business Support Scheme via the BT website.</p> <p>Funding ultrafast business connections: Find out more from your local BT representative.</p> <p>Bursaries for UK tech start-ups: This new bursary scheme is expected to launch in October 2020.</p>

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		<ul style="list-style-type: none"> • Helping small businesses access the full power of digital and social media advertising: • BT is looking to help small firms across the UK to better promote their goods and services online. More details will be announced in due course. <p>Supporting small businesses through mentoring:</p> <ul style="list-style-type: none"> • BT is introducing a new mentoring scheme for small businesses, to provide them with free access to its expertise across strategy, marketing, sales, and more. • BT will support businesses via Digital Boost, a free non-profit platform uniting digital experts with leaders of small businesses and charities. <p>Helping small businesses acquire new digital skills:</p> <ul style="list-style-type: none"> • Help for small businesses with digital skills training is available through BT's Skills for Tomorrow programme. • BT has released new learning content on crucial topics, including how to prevent cyber-attacks and using social media to reach new customers. 	
<p>VAT: reduced rate for hospitality, holiday accommodation and attractions</p>	<p>Allows VAT registered businesses to apply a temporary 5% reduced rate of VAT to certain supplies relating to hospitality, hotel and</p>	<p>Hospitality</p> <ul style="list-style-type: none"> • If you supply food and non-alcoholic beverages for consumption on your premises, for example, a restaurant, café or pub, you're currently required to charge VAT at the standard rate of 20%. However, when you make these supplies between 15 July 2020 and 12 January 2021 you will only need to charge 5%. • You will also be able to charge the reduced rate of VAT on your supplies of hot takeaway food and hot takeaway non-alcoholic drinks. 	<p>The temporary reduced rate will apply to supplies that are made between 15 July 2020 and 12 January 2021.</p> <p>Details can be found at:</p> <p>https://www.gov.uk/guidance/vat-reduced-rate-for-hospitality-holiday-accommodation-and-attractions</p>

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	<p>holiday accommodation and admissions to certain attractions</p>	<ul style="list-style-type: none"> • More information about how these changes apply to your business can be found in Catering, takeaway food (VAT Notice 709/1). <p>Hotel and holiday accommodation You will also benefit from the temporary reduced rate if you:</p> <ul style="list-style-type: none"> • supply sleeping accommodation in a hotel or similar establishment • make certain supplies of holiday accommodation • charge fees for caravan pitches and associated facilities • charge fees for tent pitches or camping facilities • More information about how these changes apply to your business can be found in Hotels and holiday accommodation (VAT Notice 709/3). <p>Admission to certain attractions</p> <ul style="list-style-type: none"> • If you charge a fee for admission to certain attractions where the supplies are currently standard rated, you will only need to charge the reduced rate of VAT between 15 July 2020 and 12 January 2021. • However, if the fee you charge for admission is currently exempt that will take precedence and your supplies will not qualify for the reduced rate. • More information about how these changes apply to your business can be found in VAT: Admission charges to attractions guidance via the UK Government website. 	
<p>VAT on admission charges to</p>	<p>Provides a temporary</p>	<p>A new temporary reduced rate of VAT of 5% was announced on 8 July 2020 for admission to certain attractions.</p>	<p>This temporary rate will apply from 15 July 2020 to 12 January 2021.</p>

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<p>attractions</p>	<p>reduced rate of VAT on eligible attractions</p>	<ul style="list-style-type: none"> • This applies to businesses that make supplies of admissions that are currently taxable at the standard rate. This includes: <ul style="list-style-type: none"> - shows, theatres, circuses, fairs, amusement parks, concerts, museums, zoos, cinemas, exhibitions, similar cultural events and facilities • Examples of where the reduced rate may apply could be attractions such as: a planetarium, botanical gardens, studio tours and factory tours • It does not include any supplies that are exempt under Items 1 or 2 of Group 13 of Schedule 9 to VAT Act 1994. • The temporary reduced rate does not apply to admission to sporting events. • This temporary reduced rate only applies to admission fees. • However, where goods are part of the admission fee and are incidental to the main supply, the whole supply is eligible for the temporary reduced rate. • Further information can be found in paragraph 8.1 of VAT guide: VAT Notice 700 which can be found on the UK Government website. <p>Supplies which include other incidental supplies</p> <ul style="list-style-type: none"> • If the main supply is the admission fee to one of the attractions listed above and any other supplies included are incidental, the whole supply will be eligible for the temporary reduced rate. It is the responsibility of each taxpayer to demonstrate that its supplies are eligible for the temporary reduced rate. 	<p>Further guidance and some examples are available via the UK Government website.</p>
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		<p>Live online performances</p> <ul style="list-style-type: none"> • If an admission fee is charged to view an online live performance (not a pre-recorded event), this may be eligible for the temporary reduced rate of VAT. • This depends on the circumstances in each case and is subject to the fee not already being covered by the Cultural VAT exemption. • When considering the correct VAT liability, you should also check the HMRC Public Notice 741A 'Place of Supply of Services', which also includes links to relevant guidance on digital services. 	
<p>Independent Cinema Recovery and Resilience Fund</p>	<p>£3.5 million fund to help secure the survival of Scotland's independent cinemas, enabling them to re-establish and adjust their business models in response to Covid-19. The financial support will cover a proportion of venue fixed costs until end of March 2021.</p>	<ul style="list-style-type: none"> • You can apply for eligible costs (as detailed below) to address the financial gap between income and expenditure, enabling you to operate at break-even. • This fund is not a replacement for all lost income. <p>The following are examples of the types of costs considered to be essential fixed operational costs:</p> <ul style="list-style-type: none"> • Staffing costs (including salaries, NI and pension contributions) • Mortgage/Rent • Rates • Utilities • IT (e.g. web hosting, software licences) • Existing business loan repayments and bank charges • Audit and accountancy • Insurance • Essential maintenance required to reopen 	<p>Applications are now open via Screen Scotland's online application portal.</p> <p>The application deadline is 12 noon on Monday 5 October 2020.</p> <p>Application guidance is available via the Screen Scotland website.</p> <p>This is not intended to be a competitive fund. Screen Scotland intend to provide support to eligible applicants who meet the criteria and provide an evidenced request of need to the fund. If the fund is oversubscribed, then awards may be adjusted to ensure the funding is used most effectively.</p>

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		<ul style="list-style-type: none"> • Costs related to providing ongoing access measures for staff and audiences (please see the Equality, Diversity and Inclusion section on Page 7) <p>Independent cinema operators based in Scotland are eligible to apply and are defined as follows:</p> <ul style="list-style-type: none"> • Owned and operated in Scotland • Organisations may be privately owned, a charity, owned and operated by local authority or community group • Not a subsidiary or affiliate of a larger organisation • Operated as a viable business for a least one year before lockdown (i.e. in operation at least since 23 March 2019) • Provides a year-round programme of primarily new release titles, and showing (pre-lockdown) at least 9 screenings per week on DCP 	
Screen Hardship Fund	<p>£700k fund which offers a one-off bursary to those who are most deeply impacted and disadvantaged by the cancellation of work due to the emergency situation. The overriding priorities for this programme are to</p>	<ul style="list-style-type: none"> • Applicants can apply for a Hardship bursary of up to £2,000. You may request more than £2,000 if your request includes access costs. <p>Who is eligible?</p> <ul style="list-style-type: none"> • Freelancers who work in film or television (scripted or unscripted, live-action or animation), film exhibition, distribution, talent and skills development and film education. In these exceptional circumstances Screen Scotland are broadly defining the screen sector to also include those whose income is derived from related screen industries such as producing audio/visual commercials, corporate videos or music videos and professional photographers. 	<p>Applications are now open and will remain open until all funds have been expended.</p> <p>Requests to the Hardship Fund can be made via the online portal, on the Screen Scotland website.</p> <p>Along with basic information Screen Scotland will ask you to submit the following in support of your request:</p> <ul style="list-style-type: none"> • A CV (Curriculum Vitae) or biography of your work. • A professional referee: this is someone in a senior management position within the screen sector or someone in a recognised

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	<p>retain a vital workforce within Scotland's screen sector which is at risk as a result of COVID-19 and to offer support to those who have been unable to access direct support to date.</p>	<p>You must be able to confirm:</p> <ul style="list-style-type: none"> • That you earn the majority of your income working in the screen sectors (see detailed guidance on Screen Scotland's website) • You are in need of immediate financial assistance due to COVID-19 • That your income has been substantially reduced due to COVID-19 You are not currently in full-time Further or Higher Education • You have less than £6,000 in savings • That your usual residence is in Scotland • That the larger part of your employment takes place in Scotland • That you are not in receipt of benefit from the government as a result of loss of earnings due to COVID-19, or if you are, that the sum total of the amount received is less than the UK living wage pro rata, since 1 April 2020. <p>Who is not eligible?</p> <ul style="list-style-type: none"> • Those who cannot demonstrate an ongoing career in the Scottish screen sector. • Those actively working in full-time employment. • Employees (other than employees of a personal service company) who are furloughed under the Coronavirus Job Retention Scheme and are receiving 80% or more of their full-time salary. • Practitioners who have been able to furlough themselves as employees of their own personal service company under the Coronavirus Job Retention Scheme and have received support 	<p>role within the industry that you have worked for or provided services to.</p> <ul style="list-style-type: none"> • Registered company number or unique taxpayer reference (UTR), where relevant. <p>Find out more about the Screen Hardship Fund via the Screen Scotland website.</p>
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		<p>equivalent to, or in excess of, the UK living wage pro rata, since 1 April 2020.</p> <ul style="list-style-type: none"> • Self-employed individuals (or members of a partnership) who have received support under the Self-Employed Income Support Scheme (SEISS) equivalent to, or in excess of the UK living wage, pro rata, since 1 April 2020. • Individuals based outside Scotland. • Anyone still at school, or studying either full time, or as part of a long term, formal or accredited programme at college or university (at the time of application). • Academics or other education professionals not in freelance positions. • On-screen talent. 	
Hardship Funds for Creative Freelancers	<p>£5 million fund to address the current financial hardship being felt by creative freelancers who normally work in the culture sector, but whose work has been impacted by Covid-19.</p>	<ul style="list-style-type: none"> • Creative Scotland is looking to work with organisations that already offer hardship funding support to individuals across the creative sector to augment and / or extend the reach of existing hardship funds for creative freelancers. • Creative Scotland have issued an open call to invite any existing organisations, charities, trusts or unions based in Scotland or the wider UK who are presently managing funds to individuals in the creative sector (excluding Screen) for hardship or benevolent purposes in Scotland to work with them in delivering this funding. Funds should be national (i.e. open to those living anywhere in Scotland) and sector specific. 	<p>Creative Scotland anticipate confirming awards to external delivery partners w/c 5 October and will simultaneously launch a fund managed by Creative Scotland to cover freelancers not eligible for support from the schemes being delivered by external partners.</p>
Social Care Staff Support Fund	<p>Aims to ensure social care workers do not</p>	<ul style="list-style-type: none"> • The Fund is for social care workers contracted to deliver care and support in the social care sector as defined by section 47 of the Public Services Reform (Scotland) Act 2010. 	<p>Payments to social care workers</p> <ul style="list-style-type: none"> • Social care employers, including personal assistant employers, are asked to pay eligible staff who meet all of the Fund criteria their

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<p>experience financial hardship if they are ill or self-isolating due to coronavirus.</p>	<p>The Fund will ensure that social care workers receive their expected income (normal pay) when all of the following criteria are met:</p> <ul style="list-style-type: none"> • A relevant worker’s ability to undertake health and care work is, or has been, restricted for a reason relating to coronavirus. • The worker’s income has been reduced as a result of not being able to work for a reason relating to coronavirus. • The worker is experiencing financial hardship during the time when the Fund is active. (The expectation is that social care workers who have been, or will be, paid less than their expected income would experience financial hardship.) <ul style="list-style-type: none"> • The worker is unable to work because they have coronavirus, or are self-isolating in accordance with public health guidance. • The Fund is not to be used for social care workers who are shielding, this is not within scope of the 2020 Regulations. Those who are shielding should continue to received support through the UK Government Coronavirus Job Retention Scheme. • The Fund is not available when the reason for absence is not as a result of coronavirus, for example this may be where someone is isolating before or after elective (planned) surgery or travel that requires quarantine. <p>Detailed Social Care Staff Support Fund guidance including eligibility criteria and administration information can be found via the Scottish Government website.</p>	<p>expected income* if they are absent, or have been absent, for the following reasons:</p> <ul style="list-style-type: none"> • They are ill with confirmed or suspected coronavirus They are self-isolating in line with public health guidance • <p>*Expected income is regarded as the greater amount of the pay they would have received under their contract, or a week’s pay as defined in section 62 of the Employment Rights Act 1996. Employers should be satisfied that all Fund criteria have been met, and retain evidence of this in employment records. It is recommended employers ask social care workers to self-verify if they have, or are likely to, experience financial hardship as a result of their income being reduced. This can be verbally or in writing and should be recorded on the person’s employment record.</p> <p>Reimbursement to employers If an employer has paid out a sum of money to top up the income of an eligible worker to their expected income, that employer is entitled to seek reimbursement of that amount from the Fund. In order to make a claim, an employer must verify that all the criteria have been met. This amount may be reclaimed via the Health and Social Care Mobilisation Plans or monthly local authority return. An employer is not entitled to seek the reimbursement of any costs from the Fund where they have received any payments or funding from a public body for that amount. Payments to employers from the Fund will be made through existing public sector contracts and the COSLA and Health and Social Care Scotland National Principles for Sustainability</p>
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			<p>Payments to Social Care Providers during COVID 19. This includes social care providers signing a declaration to confirm, among other conditions, that they will:</p> <ul style="list-style-type: none"> o Continue to employ and pay staff their normal pay in line with the terms of the Social Care Staff Support Fund o Agree an open book basis between commissioners and providers where sustainability payments have been made, to ensure there is no duplication of support o On request, evidence that monies paid out have been used as intended. Where it has not, monies paid out can be recovered by public bodies. <p>Where a personal assistant employer has paid out a sum from a Direct Payment (Self-directed Support Option 1) the Local Authority should increase the Direct Payment by the relevant amount. A similar declaration to the one that exists for social care providers should be put in place for direct payment recipients who directly employ staff.</p>
<p>Commercial Insurance</p>	<p>Insurance pay out (based on cover)</p>	<ul style="list-style-type: none"> • Insurance policies differ significantly, so businesses are encouraged to check the terms and conditions of their specific policy and contact their providers. Most businesses are unlikely to be covered, as standard business interruption insurance policies are dependent on damage to property and will exclude pandemics. 	<p>Insurance policies differ significantly, so businesses are encouraged to check the terms and conditions of their specific policy and contact their providers</p>

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HMRC Time to Pay Service	Tax relief	<ul style="list-style-type: none"> • For all businesses and self-employed people in financial distress, and with outstanding tax liabilities, may receive support. • Case-by-case basis and tailored to individual circumstances <p>You are eligible if your business:</p> <ul style="list-style-type: none"> • Pays tax to the UK Government • Has outstanding tax liabilities <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 	Call HMRC's Dedicated Helpline on 0800 024 1222 Alternatively you can contact HMRC via webchat (Monday to Friday, 8am to 4pm). https://www.gov.uk/government/organisations/hm-revenue-customs/contact/coronavirus-covid-19-helpline HMRC will discuss your specific circumstances to explore: <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
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 of Scotland Loan Fund	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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EU Coronavirus Response Investment Initiative	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))	<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 	The Coronavirus Response Initiative has been adopted by the EU and will come into force on 1 April. €37 billion of cohesion policy money will strengthen healthcare systems, support SMEs, short-term employment schemes, and community-based services. 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. https://ec.europa.eu/info/sites/info/files/about_the_european_commission/eu_budget/13032020_-_coronavirus_response_investment_initiative_final_v2_0.pdf
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. 	Applications are now open via the Foundation Scotland website. Due to a limit in funds Foundation Scotland encourage organisations to submit their online application at their earliest opportunity to avoid disappointment. Interested applicants are encouraged to read the fund’s guidance notes. https://www.foundationscotland.org.uk/media/1009676/RRR-Fund-Guidelines.pdf
Community & Third Sector	£25 million programme which aims to support	The programme has two strands: Adapt & Thrive Programme	The Adapt & Thrive Programme is now open for applications until March 2021.

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<p>Recovery Programme</p>	<p>charities, community groups, social enterprises and voluntary organisations that are supporting people and communities through the shift from lockdown to recovery.</p>	<ul style="list-style-type: none"> • Adapt and Thrive aims to support organisational change. Working with an advisor, organisations will be supported to develop a plan so they can operate sustainably post-COVID. • This may mean developing new income streams, restructuring the organisation, or changing how services are delivered. <p>Funding to implement the plan is also available:</p> <ul style="list-style-type: none"> • Grants between £5,000-£25,000 • Flexible, 0% interest loans from £25,000 to £250,000. All loans recommendations will be based on an assessment of the organisation’s ability to service debt. • In some cases, a blended approach of both grant and loan may be recommended. When this is the case, the minimum loan ‘portion’ that can be offered is £25,000. • Detailed eligibility criteria for the Adapt & Thrive Programme can be accessed via the SCVO website. <p>Communities Recovery Fund</p> <ul style="list-style-type: none"> • Communities Recovery aims to support the delivery of services in communities that were suspended or reduced because of COVID, or the creation of new services that tackle new challenges presented by COVID. • The fund offers grants so organisations can reintroduce the delivery of services and will support the adaptation of existing services or the development of new ones to tackle new 	<p>The Communities Recovery Fund is also open to applications.</p> <p>SCVO will be running regular information webinars which they strongly recommend you attend before you start your online application.</p> <p>Online application forms and fund guidance is available via the SCVO website.</p> <p>SCVO anticipate that, in some cases, there will be an overlap and organisations may wish to access both Adapt and Thrive and Communities Recovery programmes. For example, an organisation that needs to diversify its income streams to become more sustainable but wants re-open a community service it has been unable to deliver.</p> <p>The single online form for the Programme covers both Adapt and Thrive and Communities Recovery elements.</p> <p>In the online form (regardless of the strand chosen), the applicant can request support from both programmes and will be prompted to complete all relevant questions. This means that, while an organisation’s request will be assessed separately by each strand, the organisation only needs to complete one form and its request can be assessed simultaneously.</p>
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		<p>community needs resulting from, or existing needs exacerbated by COVID.</p> <ul style="list-style-type: none"> • The funding will consider grants for individual organisation applications between £5,000 – £25,000 to implement changes to facilities, services and activities. • The fund will consider grants for partnership applications up to £75,000. • Detailed eligibility criteria for the Communities Recover Fund can be accessed via the SCVO website. 	<p>To receive support from both, an organisation will need to meet all relevant criteria for each programme.</p>
<p>Connecting Scotland</p>	<p>A Scottish Government programme set up in response to Coronavirus. It provides iPads, Chromebooks and support to develop digital skills for people who are digitally excluded and on low incomes.</p>	<p>Phase 2 launched on 18th August and is focused on:</p> <ul style="list-style-type: none"> • Households with children, or where a child is normally resident (this includes pregnant women with no child in the household) • Care leavers up to the age of twenty-six (in line with eligibility for aftercare support) <p>Organisations and local councils get support from SCVO. This includes:</p> <ul style="list-style-type: none"> • Kit – internet enabled devices • Connectivity – through mobile data • Training and support – for staff and volunteers to become ‘digital champions’ to support people to use the internet confidently and safely. • If you are a public or third sector organisation that works with individuals that satisfy the eligibility criteria in Scotland, you can apply. Teams working within a local council are also welcome to apply. • Individuals and private sector organisations cannot apply directly to Connecting Scotland. 	<p>If you are a public or voluntary organisation that already works with the target groups that satisfy Connecting Scotland criteria, you can apply for devices to distribute via the Connecting Scotland website.</p> <p>The closing date for applications is 11am on 5 October 2020.</p> <p>Please read the full application guidance and frequently asked questions before applying. Full guidance on the programme can be found by visiting connecting.scot.</p>

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<p>Aquaculture storage aid European Maritime and Fisheries Fund (EMFF)</p>	<p>Aquaculture businesses affected by the collapse of international markets due to the coronavirus pandemic can apply to cover the costs of storing unsold stock</p>	<ul style="list-style-type: none"> • To be eligible you must be an Aquaculture Enterprise, broadly defined as a business practicing the farming of fish, crustaceans, molluscs, aquatic plants, algae, and other organisms. • The eligible costs you can apply for are the additional storage costs occurring between 1 February and 31 December 2020 as a consequence of the COVID-19 outbreak. These are expected to be the cost of refrigeration/freezing and transport. Other costs will be considered on a case by case basis. 	<p>Further details including application guidance and how to apply can be found via the Scottish Government website.</p> <p>Before you make an Application please contact EMFF@gov.scot with brief details so your interest can be registered.</p>
<p>State Aid</p>	<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>		
<p>Coronavirus (Scotland) Bill</p>	<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</p>		

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	<p>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> <p>The notice period before a commercial lease can be terminated for non-payment of rent has been extended. Previously commercial tenants served with a warning letter for non-payment of rent would have 14 days to pay outstanding rent. This period has now been increased to 14 weeks. It applies to all commercial property leases, including those where a warning notice has already been issued and has not already expired</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 https://www.gov.scot/publications/coronavirus-covid-19-construction-sector-guidance/</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). https://www.gov.uk/guidance/export-insurance-policy</p> <p>To find an International Trade Advisor in your area, visit https://www.great.gov.uk/contact/office-finder</p>
UK Government Charities Funding	<p>Frontline charities across the UK will receive a £750 million package of support to ensure they can continue their vital work during the coronavirus outbreak–this includes hospices and those supporting domestic abuse victims.£360 million will be directly allocated by government departments to charities providing key services and supporting vulnerable people during the crisis. Where charitable services are devolved the UK Government has applied the Barnett formula in the normal way. Devolved administrations expected to receive £60 million through the charities pot, and further significant Barnett allocations, dependent on the final proposals funded, through the direct grant pot.</p>
UK Government Coronavirus Business Support Finder	<p>The UK Government has launched an online business support finder tool which shows some of the supports available to you and your business. Please note, this service mainly focuses on UK Government support schemes. Your business may also be eligible for support schemes operated by the Scottish Government or other agencies. The business support finder tool can be accessed at https://www.gov.uk/business-coronavirus-support-finder Please continue to check this summary for updates on financial support that may be relevant to your business.</p> <p>You can also check for Scottish Government business support updates via https://findbusinesssupport.gov.scot/</p>

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<p>Scottish University Research Funding</p>	<p>The Scottish Government has announced a one-off £75 million increase in funding for Scotland’s universities to ensure they can protect their world-leading research programmes against the financial impact of COVID-19.</p> <p>The intervention will help secure the jobs and training needed to support ongoing and future research work, meaning institutions can concentrate fully on planning the long-term future of a sector so vital to the Scottish economy.</p> <p>Universities will also be expected to adapt and use their own resources, as well as the packages of support for businesses provided by the UK Government, to counter the effects of the pandemic on research operations.</p> <p>The additional money is research capital funding. University research is classed as capital in the current 2020-21 Scottish budget. The details of the allocation to individual universities will be subject to consultation with the sector by the Scottish Funding Council.</p>
<p>Coronavirus (Scotland) (No. 2) Bill</p>	<p>The Bill has been introduced to the Scottish Parliament which sets out further emergency measures have been introduced in response to the COVID-19 (Coronavirus) pandemic.</p> <p>If passed, it will provide Scottish Ministers with the power to introduce reductions in non-domestic rates payable during 2020-2021 for all or part of the year</p>
<p>Trade Credit Insurance Guarantee</p>	<ul style="list-style-type: none"> • Trade Credit Insurance, which provides essential cover to business-to-business transactions, will receive up to £10 billion of UK Government guarantees. • The Trade Credit Reinsurance scheme, which has been agreed following extensive discussions with the insurance sector, will see the vast majority of Trade Credit Insurance coverage maintained across the UK. • The guarantees will support supply chains and help businesses to trade with confidence knowing that they will be protected if a customer defaults or delays on payment. • The scheme is available on a temporary basis for nine months, backdated to 1 April 2020, and running until 31 December 2020, with the potential for extension if required. • The scheme will be delivered through a reinsurance agreement that is open to all insurers currently operating in the UK market, covering both domestic and overseas trade with payment terms of up to 2 years • Implementation of the scheme is subject to state aid approval, agreement of full form documentation with insurers and acceptance of applications from insurers for participation • Further information can be found via the News section of the UK Government website. https://www.gov.uk/government/news/trade-credit-insurance-backed-by-10-billion-guarantee
<p>Corporate Insolvency and Governance Bill</p>	<p>The UK Government introduced the Bill to Parliament on 20 May 2020. The measures in this Bill will relieve the burden on businesses during the coronavirus (COVID-19) outbreak and allow them to focus all their efforts on continuing to operate.</p> <p>The Bill will:</p>

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	<ul style="list-style-type: none"> • Introduce temporary easements on filing requirements and Annual General Meetings (AGMs) • Introduce new corporate restructuring tools to the insolvency regime to give companies the time they need to maximise their chance of survival • Temporarily suspend parts of insolvency law to support directors during this difficult time <p>If you already know that you will not be able to meet your accounts filing deadline, you can apply for a 3 month extension. Those citing issues around COVID-19 will automatically be granted an extension. Further information on the Corporate Insolvency and Governance Bill can be found via the UK Government website.</p>
Scotland's route map through and out of the crisis	<p>Scottish Government's route map can be accessed via the Scottish Government website.</p> <p>https://www.gov.scot/publications/coronavirus-covid-19-framework-decision-making-scotlands-route-map-through-out-crisis/</p>
Coronavirus Sector Guidance	<p>https://www.gov.scot/coronavirus-covid-19/</p>
National Manufacturing Institute Scotland (NMIS) Funding	<ul style="list-style-type: none"> • An additional £20 million has been announced for the National Manufacturing Institute Scotland (NMIS), bringing total Scottish Government investment to £75 million. • The investment in the facility, which includes the existing Lightweight Manufacturing Centre which opened last year as a specialist technology centre, will help develop the future of Scotland's manufacturing sector as the economy rebuilds after coronavirus (COVID-19). • Operated by the University of Strathclyde, NMIS will be an industry led international centre of manufacturing expertise, aiming to attract investment and make Scotland a global leader in advanced manufacturing. Construction will begin later this year and is anticipated to take 18 months, supporting more than 200 jobs.
Public health checks at borders	<ul style="list-style-type: none"> • As of Monday 8 June, residents and visitors entering the UK are subject to new measures due to coronavirus (COVID-19). This is a Public Health response, implemented on a four nation approach across the UK, which aims to support Scotland's continued efforts against coronavirus. • Information and guidance on the process for people entering the UK can be found via the Scottish Government website. <p>https://www.gov.scot/publications/coronavirus-covid-19-public-health-checks-at-borders/pages/overview/</p>
Scottish Tourism Recovery Taskforce	<ul style="list-style-type: none"> • A new Scottish Recovery Tourism Taskforce will assist with the ongoing reset of the sector. The taskforce will look at the sector's recovery needs as well as actions being taken by the UK Government and the development of a new domestic visitor marketing campaign.

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	<ul style="list-style-type: none"> • Membership of the Scottish Tourism Recovery Taskforce is being confirmed and more details will follow. • A provisional date of 15 July has been set for when tourism businesses may be able to resume operations, dependent on public health advice and progression to Phase 3 of the Scottish Government lockdown route-map. Businesses should start to prepare for a provisional return to trading – with appropriate safety guidelines – on the 15th July 2020. • Tourism and Hospitality safer workplace guidance is due to be published shortly. • You can read a parliamentary statement on the impact of Covid-19 on tourism via the Scottish Government website. This statement was given by Tourism Secretary Fergus Ewing to the Scottish Parliament, 10 June 2020. <p>https://www.gov.scot/publications/parliamentary-statement-impact-covid-19-tourism/</p>
Extension to Help to Buy (Scotland) scheme	<ul style="list-style-type: none"> • The Help to Buy (Scotland) scheme is has been extended by a year to March 2022. • Supported by £55 million of funding for 2021/22, the extension will also help house-builders to ensure their economic recovery over the years ahead.
Energy Transition Fund	<p>A £62 million Energy Transition Fund has been set up to help the energy sector recover from the dual economic impacts of coronavirus (COVID-19) and the oil and gas price crash.</p> <p>The investment, with a focus on the North East, underpins the region’s ambitions to become a world leader in the transition to net zero, helping Scotland meet its ambitious targets on climate change.</p> <p>The investment will also benefit the wider Scottish energy sector and supply chain, working with local businesses to support sustainable jobs and maximise inclusive economic growth across the country.</p> <p>The £62 million funding package is available to support Net Zero projects, including:</p> <ul style="list-style-type: none"> o A Global Underwater Hub in Aberdeen focused on helping the subsea and underwater sector grow with a focus on diversification and export support. o A new Energy Transition Zone business park adjacent to the Aberdeen South Harbour. o A range of innovation projects led by Oil and Gas Technology Centre’s Net Zero Solution Centre.
Edinburgh Festival Fringe Society Support	<p>As part of a commitment to support cultural, social and economic recovery, the Edinburgh Festival Fringe Society will receive a £1 million interest-free loan from the Scottish Government. It will also benefit from a £149,000 Pivotal Enterprise Resilience Fund grant and a £100,000 grant from City of Edinburgh Council.</p>

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	<p>The money will be used to mitigate the significant losses incurred as a result of this year's festival not going ahead as planned due to coronavirus (COVID-19) and to support the thousands of Fringe artists, companies and venues whose livelihoods have been affected. More on this news story can be found via the Scottish Government website.</p>
Return to Work package	<p>The Scottish Government has unveiled a £230 million Return to Work package to help stimulate Scotland's economy following the coronavirus (COVID-19) pandemic.</p> <p>The initiative covers construction, low carbon projects, digitisation and business support and will provide a flow of work for businesses and support jobs. It is funded by the reallocation of underspends from schemes interrupted by COVID-19.</p> <p>New projects featured in the package include:</p> <ul style="list-style-type: none"> • £51 million for business support, including boosting high growth companies • £78 million for construction, including £40 million for regeneration projects and £20 million for roads maintenance • £66 million to kick-start our green recovery, including £7 million to equip buses for physical distancing and the return to work • £35.5 million for digitisation, including justice and education services
Pivotal Enterprise Resilience Fund and the Creative, Tourism & Hospitality Enterprises Hardship Fund	<ul style="list-style-type: none"> • Both funds closed at 5pm on Monday 18 May 2020. • There are no plans at this time to re-open the funds for applications. • If you've been unsuccessful for the Pivotal Enterprise Resilience Fund or the Creative, Tourism & Hospitality Enterprises Hardship Fund and wish to make an appeal, please complete a funding appeal form before 3 July 2020. Appeals will not be accepted after this date. • Funding appeal forms can be found via the Find Business Support website.
UK Government cultural, arts and heritage industries support package (6 July)	<ul style="list-style-type: none"> • The UK Government has announced a £1.57bn investment to protect UK cultural, arts and heritage institutions, including £97m for Scotland. • Creative Scotland will work closely with the Scottish Government to establish how this new funding will be accessed and more details will be shared as they become available • The First Minister has already commented that the funding announced by the UK Government will be passed on in full in Scotland to our arts, culture and heritage sector.
Supporting Outdoor	<ul style="list-style-type: none"> • Pubs, restaurants and cafes in Scotland will have greater flexibility to make use of outside spaces, as outdoor hospitality resumes from 6 July.

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<p>Hospitality (6 July)</p>	<ul style="list-style-type: none"> • Regulations on planning are being temporarily relaxed to support the industry to safely restart as the country emerges from lockdown. • To allow businesses and their customers to adhere to physical distancing measures, areas such as public footpaths may be used for seating, and could also include structures such as open-sided gazebos. • Local authorities are responsible for planning and the Scottish Government are encouraging councils to facilitate the use of open outdoor spaces which pubs and restaurants can use. • Any uses of land and temporary structures being allowed through the planning system will still need to comply with continued physical distancing restrictions. Businesses will also need to comply with any other non-planning requirements, such as licensing.
<p>UK Government: A Plan for Jobs (8 July)</p>	<ul style="list-style-type: none"> • The Chancellor Rishi Sunak has set out a 'Plan for Jobs' that will spur the UK's recovery from the Coronavirus outbreak. • A Job Retention Bonus will be introduced to help firms keep furloughed workers. UK Employers will receive a one-off bonus of £1,000 for each furloughed employee who is still employed as of 31 January 2021. • A new £2 billion Kickstart Scheme will also be launched to create hundreds of thousands of new, fully subsidised jobs for young people across the country. Those aged 16-24, claiming Universal Credit and at risk of long-term unemployment, will be eligible. Funding available for each six-month job placement will cover 100% of the National Minimum Wage for 25 hours a week – and employers will be able to top this wage up. • A total of £1.6 billion will be invested in scaling up employment support schemes, training and apprenticeships to help people looking for a job. • To encourage people to safely return to eating out at restaurants the Government's new Eat Out to Help Out discount scheme will provide a 50% reduction for sit-down meals in cafes, restaurants and pubs across the UK from Monday to Wednesday every week throughout August 2020. • The rate of VAT applied on most tourism and hospitality-related activities will also be cut from 20% to 5%.
<p>Recovery Advice for Business scheme (9 July)</p>	<ul style="list-style-type: none"> • The Recovery Advice for Business scheme, supported by the UK government and hosted on the Enterprise Nation website, will give small firms access to free, one-to-one advice with an expert adviser to help them through the coronavirus pandemic and to prepare for long-term recovery. The platform is now live. • Advice offered will include bespoke, specialist assistance from accountancy, legal, and advertising to marketing, recruitment and digital to help businesses adapt to difficult circumstances and to bounce back as the UK economy recovers.
<p>Guidance for travellers arriving in Scotland from overseas (9 July)</p>	<ul style="list-style-type: none"> • From Friday 10 July passengers arriving in Scotland from 57 overseas destinations that have similar or lower levels of coronavirus (COVID-19) infection than Scotland will no longer need to quarantine. Travellers from the 14 UK overseas territories will also be exempt. • Passengers arriving from these countries will still be required to complete the online passenger locator form prior to travel and to supply contact details, travel details and the address of the final destination where they will be staying.

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	<ul style="list-style-type: none"> • Travellers arriving into Scotland via an English port or airport, or direct to the country, will still need to quarantine if they have been in a country which is not on the exemption list. • A further review will be conducted on the 20 July. • Guidance around quarantine rules and information for people entering the UK can be found via the Scottish Government website. • A list of countries where quarantine rules will end from 10 July can also be accessed via the Scottish Government website.
Investing in Scotland's entrepreneurs and innovators (10 July)	<ul style="list-style-type: none"> • A £38m package for high growth companies has been announced by the Scottish Government will be managed by Scottish Enterprise and includes three levels of support to meet the needs of the most promising businesses at different stages of early growth: <ul style="list-style-type: none"> • £3m allocated as grants of up to £50k plus advisor support for start-ups identified as having the most significant potential to grow and attract future investment • A competitive £25m Early Stage Growth Challenge Fund • An additional £10m for Scottish Enterprise's existing Scottish Investment Bank co-investment funds to help stimulate private investment and support businesses that need more significant levels of funding to grow rapidly.
Companies House to restart the voluntary strike off process	<ul style="list-style-type: none"> • From 10 September 2020, Companies House will restart the process for companies that have applied for voluntary strike off. • Find out more on this news story via the UK Government website
£100 million for employment training and support (16 July)	<ul style="list-style-type: none"> • People looking for work or those at risk of redundancy will benefit from additional assistance to move into work or retrain. • The package of support, outlined by Economy Secretary Fiona Hyslop, is backed by £100 million for 2020/21, with at least £50 million of that funding set aside to help young people get into work. • The measures include a job guarantee for young people, a new national retraining scheme, and more funding to provide immediate assistance and advice if people are made redundant. • In addition the Scottish Governments employment support service, Fair Start Scotland, has been extended by a further two years to March 2023. • The £100 million is in addition to the £33 million already committed for employability support for 2020/21.
Green light for live drive-in events (20 July)	<ul style="list-style-type: none"> • Scotland's live event sector will be given the green light to hold drive-in entertainment from Wednesday (22 July). • Live concerts, comedy nights, theatre productions and local bingo events are among the experiences organisers have been 'reimagining' right across Scotland. • The decision follows public health advice that considers the transmission risk associated with drive-in live events, where the audience remains in their parked cars, is sufficiently low to allow them to take place. Appropriate guidance and mitigations must be followed.

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| | <ul style="list-style-type: none">• Other live outdoor events are not due to commence before 31 July. Drive-in cinemas were permitted to resume screenings, following associated safety guidance, last week. |
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Key Web Pages Specific to Covid-19 Business Support:

- Glasgow City Council: www.glasgow.gov.uk
- South Lanarkshire Council: www.southlanarkshire.gov.uk
- ACAS -The Advisory, Conciliation and Arbitration Service: Advice for employers and employees. <https://www.acas.org.uk/coronavirus>
- 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. <https://www.businesssupport.gov.uk/support-for-businesses-from-outside-of-government/>
- Confederation of Business Industry (CBI): CBI Covid-19 Hub. https://www.cbi.org.uk/coronavirus-hub/?utm_source=cbi_org&utm_medium=website&utm_campaign=slider&utm_content=homepage_slide1
- Entrepreneurial Scotland: ES Momentum support website. <https://www.esmomentum.com/>
- Federation of Small Businesses: COVID-19: Advice and guidance for small businesses and the self-employed. <https://www.fsb.org.uk/campaign/covid19.html>
- HMRC Covid-19: Helping employers to support employees recorded webinar: HMRC YouTube channel. <https://www.youtube.com/playlist?list=PL8EcnheDt1zhTsyhT9ak3xiXnmlvbHJJV>
- Job Hub (Skills Development Scotland): Free service for employers recruiting for immediate jobs due to Covid-19 <https://www.ourskillsforce.co.uk/help-with-recruitment/covid-employer-vacancy-landing-page/>
- Just Enterprise: Business support for social enterprises and enterprising third sector organisations <https://justenterprise.org/landing-page/>
- Partnership Action for Continuing Employment (PACE): Redundancy help in Scotland <https://www.myworldofwork.co.uk/redundancy-help-scotland>
- Public Contracts Scotland – Covid 19 Support for Supplier and Buyer <https://www.publiccontractsscotland.gov.uk/Info/InfoCentre.aspx?ID=1361&Type=2874&Path=2874>
- SAMH: Coronavirus and your mental wellbeing. <https://www.samh.org.uk/about-mental-health/self-help-and-wellbeing/coronavirus-and-your-mental-wellbeing>

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- Scotland Food and Drink: Sign up for daily coronavirus related email updates here. <https://www.samh.org.uk/about-mental-health/self-help-and-wellbeing/coronavirus-and-your-mental-wellbeing>
- Scottish Chambers of Commerce: Business Advice & Guidance: Covid-19 <https://www.scottishchambers.org.uk/press-releases/businesssupportcovid19/>
- Scottish Council for Voluntary Organisations (SCVO): Third Sector Information Hub. <https://scvo.org.uk/support/coronavirus>
- Scottish Government: <https://findbusinesssupport.gov.scot/coronavirus-advice>
- Skills Development Scotland <https://www.skillsdevelopmentscotland.co.uk/coronavirus-covid-19/>
- 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 <https://www.visitscotland.org/supporting-your-business/advice/coronavirus>

Information sourced from <https://www.bgateway.com/>, www.glasgow.gov.uk, www.southlanarkshire.gov.uk & www.northlanarkshire.gov.uk .

With thanks to all of our partners.