

Covid-19 Scottish Business Support Summary

| Name of scheme | What does it do? | Who and what is eligible? | How can it be accessed? |
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| <p>Strategic Framework Business Fund</p> | <p>If your business is required to close by law or to significantly change its operations due to COVID-19 restrictions from 2 November 2020, you may be eligible to apply for grant funding.</p> <p>As of 11th Jan '21, the scheme has been extended with top-up grants now available.</p> | <p><u>11th Jan 2021 – Update</u></p> <p>In addition to the grants businesses receive through the Strategic Business Framework Fund, eligible businesses will also get a one off grant of:</p> <ul style="list-style-type: none"> • £25,000 for larger hospitality businesses on top of the 4-weekly £3,000 • £6,000 for smaller hospitality businesses on top of the 4-weekly £2,000 • £9,000 for larger retail and leisure businesses on top of the 4-weekly £3,000 • £6,000 for smaller retail and leisure businesses on top of the 4-weekly £2,000 <p>In most cases, eligible businesses that have already applied for the 4-weekly payment from the Strategic Framework Business Fund will get an automatic top-up.</p> <p>https://www.gov.scot/news/extending-support-for-hospitality-retail-and-leisure/</p> <p>If your business is required to close by law, apply for the Temporary Closure grant:</p> <ul style="list-style-type: none"> • £2,000 if your business premises has a rateable value of up to and including £51,000 • £3,000 if your business premises has a rateable value of £51,001 or above | <p>Applications to the Strategic Framework Business Fund should be made through your local authority website.</p> <p>South Lanarkshire Council</p> <p>https://www.southlanarkshire.gov.uk/info/200279/support-for-business/1864/coronavirus-advice-for-businesses</p> <p>Glasgow City Council</p> <p>https://www.glasgow.gov.uk/covidstrategicframework</p> <p>Full business support information can be found at https://findbusinesssupport.gov.scot/</p> <ul style="list-style-type: none"> • Grants will be paid every 4 weeks in arrears as long as restrictions last. • Payments will be administered by local authorities, and you will not need to re-apply if restrictions are extended beyond four weeks. • When restrictions end, any final payment in arrears may be adjusted to reflect the duration of the restrictions to the nearest week. |

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| | | <ul style="list-style-type: none">• From 1 January 2021 there will no longer be an upper limit of £15,000 for any eligible business operating multiple premises. <p>If your business can remain open but is specifically required to modify its operations by law, for example having to close earlier than normal, apply for the Business Restrictions grant. This does not include where a demand for your products or services has been reduced because of the pandemic:</p> <ul style="list-style-type: none">• £1,400 if your business premises has a rateable value of up to and including £51,000• £2,100 if your business premises has a rateable value of £51,001 or above• From 1 January 2021 there will no longer be an upper limit of £10,500 for any eligible business operating multiple premises. <p>Eligibility</p> <p>Whether your business is eligible will depend on where your premises are located and what level of restrictions are in place at any point in time. Read detailed information about eligibility via the Scottish Government website.</p> <p>You can apply if:</p> <ul style="list-style-type: none">• your business has been directly impacted by restrictions and the type/sector is mentioned in the eligibility guidelines• you have a business bank account - this is the account your grant will be paid into if your application is successful | |
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| | | <ul style="list-style-type: none">• your business is registered for non-domestic rates - if you pay rates through a landlord rather than directly to a local authority you can still apply but must provide evidence through a copy of the lease agreement• Limited companies (including Scottish Charitable Incorporated Organisations), sole traders, trust and partnerships can apply provided they meet the above criteria.• From 1 January 2021 there will no longer be an upper limit on future payments for any eligible business operating multiple premises. Businesses already in receipt of payments need not reapply. Business applying for the first time on or after 1 January should submit individual applications to each relevant local authority for all relevant premises in that area. <p>You cannot apply if your business:</p> <ul style="list-style-type: none">• is not mentioned in the eligibility guidelines• has breached wider COVID-19 regulations/requirements prior to local restrictions• has connections to tax havens <p>Additional Support</p> <ul style="list-style-type: none">• An additional £41 million top up support was announced on 27 December 2020 for non-essential retail and gyms, which are required to close in level 4. This is in addition to top up grants for hospitality that were announced earlier this month. | |
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| | | <ul style="list-style-type: none"> • Non-essential retail and gyms will be given up to an additional £3,000 as a one-off payment and can claim this funding through their local authority website if they have not already submitted an application for the Strategic Framework Business Fund. • Non-essential retail and gyms already in receipt of payments are of course also eligible but need not - and should not – reapply | |
| <p>Targeted Coronavirus support for businesses</p> | <p>£185m package of business grant support which will target specific sectors</p> | <p>This support will target specific sectors including:</p> <ul style="list-style-type: none"> • Wedding sector • Events sector • Travel agents • Inbound tour operators • Accommodation services, including self-catering, visitor accommodation hostels, hotels, B&Bs and guest houses • Outdoor tourism sector • Taxi drivers • Mobile close contact services • Visitor attractions • Coach companies and tour operators • Hospitality • Live music and cultural venues • Arts sector • Indoor football centres • Food and drink sector <p>The £185m package will include:</p> | <p>More details about this support, including how to apply, will be announced in the coming weeks.</p> <p>Eligible businesses can expect to apply in January 2021.</p> |

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| | | <ul style="list-style-type: none"> • £15 million for the wedding sector and its supply chain, including photographers • One-off grants totalling £15 million for mobile close contact services, such as hairdressers • A £19 million fund and one-off grants for taxi drivers • £5 million for travel agents <p>Almost £6 million for coach companies and tour operators</p> <ul style="list-style-type: none"> • £1.5 million for visitor attractions • £60 million will be provided to the tourism sector, details of which will be developed in consultation with the industry. • There will be one-off payments to hospitality businesses in January to help them deal with the traditional post-Christmas dip in demand. These will be of £2,000 or £3,000, depending on rateable value. | |
| <p>Self-Employment Income Support Scheme Grant Extension</p> | <p>Provides critical support to the self-employed in the form of two grants, each available for three month periods covering November 2020 to January 2021 and February 2021 to April 2021.</p> | <ul style="list-style-type: none"> • The scheme has been extended. If you were not eligible for the first and second grant based on the information in your Self Assessment tax returns, you will not be eligible for the third. • HMRC expects you to make an honest assessment about whether you reasonably believe your business will have a significant reduction in profits. • To make a claim for the third grant your business must have had a new or continuing impact from coronavirus between 1 November 2020 and 29 January 2021, which you reasonably believe will have a significant reduction in profits. • The third taxable grant is worth 80% of your average monthly trading profits, paid out in a single instalment covering 3 months' worth of profits, and capped at £7,500 in total. • The grant does not need to be repaid if you're eligible, but will be subject to Income Tax and self-employed | <p>How to claim</p> <ul style="list-style-type: none"> • The online service to claim the third grant is open. You must make your claim on or before 29 January 2021 • You must make your claim yourself. You must not ask a tax agent or adviser to claim on your behalf as this will trigger a fraud alert, which will delay your payment. • You should contact HMRC if you receive any suspicious texts, calls or emails claiming to be from HMRC as this may be a scam. <p>What you will need to make your claim</p> <p>You will need your:</p> |

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| | | <p>National Insurance and must be reported on your 2020 to 2021 Self Assessment tax return.</p> <ul style="list-style-type: none"> • Grants under the Self-Employment Income Support Scheme are not counted as ‘access to public funds’, and you can claim the grant on all categories of work visa. <p>Who can claim</p> <ul style="list-style-type: none"> • To be eligible for the third grant you must be a self-employed individual or a member of partnership. You cannot claim the grant if you trade through a limited company or trust. • If you claim Maternity Allowance this will not affect your eligibility for the grant. <p>You must have traded in both tax years:</p> <ul style="list-style-type: none"> • 2018 to 2019 and submitted your Self Assessment tax return on or before 23 April 2020 for that year <p>Who can claim</p> <ul style="list-style-type: none"> • To be eligible for the third grant you must be a self-employed individual or a member of partnership. You cannot claim the grant if you trade through a limited company or trust. • If you claim Maternity Allowance this will not affect your eligibility for the grant. <p>You must have traded in both tax years:</p> <ul style="list-style-type: none"> • 2018 to 2019 and submitted your Self Assessment tax return on or before 23 April 2020 for that year <p>2019 to 2020</p> <p>You must either:</p> | <ul style="list-style-type: none"> • Self Assessment Unique Taxpayer Reference (UTR) – if you do not have this find out how to get your lost UTR via the gov.uk website. • National Insurance number – if you do not have this find out how to get your lost National Insurance number via the gov.uk website. • Government Gateway user ID and password – if you do not have a user ID, or have lost it, you can create one or find out how to recover your login details when you make your claim • UK bank details (only provide bank account details where a Bacs payment can be accepted) including: <ul style="list-style-type: none"> • bank account number • sort code • name on the account • your address linked to your bank account <p>Records you need to keep</p> <p>You must keep a copy of all records in line with normal self-employment record keeping requirements, including the:</p> <ul style="list-style-type: none"> • amount claimed • grant claim reference <p>If you’re currently trading but have reduced demand</p> <p>You must keep any evidence that your business has had reduced activity, capacity or demand due to coronavirus at the time you made your claim, such as:</p> <ul style="list-style-type: none"> • business accounts showing reduction in activity compared to previous years • records of reduced or cancelled contracts or appointments • fewer invoices |
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| | | <ul style="list-style-type: none"> • be currently trading but are impacted by reduced demand due to coronavirus • have been trading but are temporarily unable to do so due to coronavirus <p>You must also declare that:</p> <ul style="list-style-type: none"> • you intend to continue to trade • you reasonably believe there will be a significant reduction in your trading profits <p>Reasonable belief</p> <ul style="list-style-type: none"> • In order to claim, you must reasonably believe that you will suffer a significant reduction in trading profits due to reduced business activity, capacity or demand or inability to trade due to coronavirus during the period 1 November to 29 January 2021. You must keep evidence that shows how your business has been impacted by coronavirus resulting in less business activity than otherwise expected. <p>Significant reduction</p> <ul style="list-style-type: none"> • Before you make a claim, you must decide if the impact on your business will cause a significant reduction in your trading profits for the tax year you report them in. • HMRC cannot make this decision for you because your individual and wider business circumstances will need to be considered when deciding whether the reduction is significant. • You should wait until you have a reasonable belief that your trading profits are going to be significantly reduced, before you make your claim. | <ul style="list-style-type: none"> • a record of dates where you had reduced demand or capacity due to government restrictions <p>If your business is temporarily unable to trade</p> <p>You must keep evidence if your business has been unable to trade due to coronavirus, such as:</p> <ul style="list-style-type: none"> • a record of dates where you had to close due to government restrictions • NHS Test and Trace communications - if you've been instructed to self-isolate in-line with NHS guidelines and are unable to work from home (if you've been abroad and have to self-isolate, this does not count) • a letter or email from the NHS asking you to shield • test results if you've been diagnosed with coronavirus • letters or emails from your child's school if you have had parental caring responsibilities <p>Further support</p> <ul style="list-style-type: none"> • There will be a fourth grant covering February 2021 to April 2021. HMRC will set out further details, including the level of the fourth grant in due course. <p>https://www.gov.uk/government/publications/self-employment-income-support-scheme-grant-extension/self-employment-income-support-scheme-grant-extension</p> |
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| | | <ul style="list-style-type: none"> • There are some examples that can help you decide, access these via the gov.uk website. <p>How HMRC works out your eligibility</p> <ul style="list-style-type: none"> • 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. <p>How different circumstances affect the scheme</p> <p>There are some circumstances that can affect your eligibility such as if:</p> <ul style="list-style-type: none"> • your return is late, amended or under enquiry • you're a member of a partnership • you had a new child • you have loans covered by the loan charge • you claim averaging relief • you're a military reservist • you're non-resident or chose the remittance basis • state aid <p>Find out more information on how your circumstances affect your eligibility.</p> | |
| <p>Coronavirus Job Retention Scheme (CJRS)</p> | <p>Eligible UK employers with a PAYE scheme will be able to access support to</p> | <p>JOB RETENTION SCHEME</p> <ul style="list-style-type: none"> • This extended Job Retention Scheme will operate as the previous scheme did, with businesses being paid upfront to cover wages costs. There will be a short period when we need to change the legal | <p>Information can be found here. https://www.gov.uk/government/news/government-extends-furlough-to-march-and-increases-self-employed-support</p> |

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| | <p>continue paying part of their employees' salary for those employees that would otherwise have been laid off during this crisis. This will continue until 30 April 2021.</p> | <p>terms of the scheme and update the system and businesses will be paid in arrears for that period.</p> <ul style="list-style-type: none"> • The CJRS is being extended until December. The level of the grant will mirror levels available under the CJRS in August, so the government will pay 80% of wages up to a cap of £2,500 and employers will pay employer National Insurance Contributions (NICs) and pension contributions only for the hours the employee does not work. • As under the current CJRS, flexible furloughing will be allowed in addition to full-time furloughing. • Further details, including how to claim this extended support through an updated claims service, will be provided shortly. • The Job Support Scheme will be introduced following the end of the CJRS. <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 CJRS. • The government expects that publicly funded organisations will not use the scheme, as has already been the case for CJRS, but partially publicly funded organisations may be eligible where their private revenues have been disrupted. All other eligibility requirements apply to these employers. <p>Employees</p> | <p>https://www.gov.uk/government/news/furlough-scheme-extended-and-further-economic-support-announced</p> <ul style="list-style-type: none"> • If you've already worked out how much you can claim, you can claim for wages online through the Coronavirus Job Retention Scheme. • Claims for furlough days in December 2020 must be submitted by 14 January 2021. • Claims for furlough days in November 2020 must be submitted by 14 December 2020. • You can no longer submit claims for claim periods ending on or before 31 October 2020. • Claims from 1 November 2020 must be submitted by 11.59pm 14 calendar days after the month you're claiming for. If this time falls on the weekend then claims should be submitted on the next working day. <ul style="list-style-type: none"> • Find out what steps you need to take before you calculate how much you can claim for furloughed and flexibly |
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| | | <ul style="list-style-type: none"> • To be eligible to be claimed for under this extension, employees must be on an employer's PAYE payroll by 23:59 30th October 2020. This means a Real Time Information (RTI) submission notifying payment for that employee to HMRC must have been made on or before 30th October 2020. <p>*As under the current CJRS rules:</p> <ul style="list-style-type: none"> • Employees can be on any type of contract. Employers will be able to agree any working arrangements with employees. • Employers can claim the grant for the hours their employees are not working, calculated by reference to their usual hours worked in a claim period. Such calculations will broadly follow the same methodology as currently under the CJRS. • When claiming the CJRS grant for furloughed hours, employers will need to report and claim for a minimum period of 7 consecutive calendar days. • Employers will need to report hours worked and the usual hours an employee would be expected to work in a claim period • For worked hours, employees will be paid by their employer subject to their employment contract and employers will be responsible for paying the tax and NICs due on those amounts. <p>What support is being provided and employer costs:</p> <ul style="list-style-type: none"> • For hours not worked by the employee, the government will pay 80% of wages up to a cap of £2,500. The grant must be paid to the employee in full. | <p>furloughed employees via the UK Government website.</p> <ul style="list-style-type: none"> • This includes deciding the length of your claim period and working out your flexibly furloughed employee's usual and furloughed hours. Calculate how much you can claim using the Coronavirus Job Retention Scheme via the UK Government website. <p>What you'll need To make a claim, you will need:</p> <ul style="list-style-type: none"> • to be registered for PAYE online • your UK, Channel Island or Isle of Man bank account number and sort code (only provide bank account details where a BACS payment can be accepted) • the billing address on your bank account (this is the 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 |
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| | | <ul style="list-style-type: none"> • Employers will pay employer NICs and pension contributions, and should continue to pay the employee for hours worked in the normal way. • As with the current CJRS, employers are still able to choose to top up employee wages above the scheme grant at their own expense if they wish. • The Government will confirm shortly when claims can first be made in respect of employee wage costs during November, but there will be no gap in eligibility for support between the previously announced end-date of CJRS and this extension. | <p>your employee has a temporary number or genuinely has never had one)</p> <ul style="list-style-type: none"> • each employee’s payroll or employee number (optional) • the start date and end date of the claim • the full amounts that you’re claiming for including: <ul style="list-style-type: none"> • employee wages • 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 <p>If you’re claiming for employees that are flexibly furloughed, you’ll also need:</p> <ul style="list-style-type: none"> • the number of usual hours your employee would usually work in the claim period • the number of hours your employee has or will work in the claim period <ul style="list-style-type: none"> • you will also need to keep a record of the number of furloughed hours your employee has been furloughed in the claim period <p>How to claim</p> |
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| | | | <ul style="list-style-type: none">• You'll need the Government Gateway user ID and password you got when you registered for PAYE online.• Detailed guidance around claiming for wages through the Coronavirus Job Retention Scheme is available via the UK Government website. <p>After you've claimed Once you've claimed, you'll get a claim reference number. HMRC will then check that your claim is correct and pay the claim amount by BACs into your bank account within six working days.</p> <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">• the amount claimed and claim period for each employee• the claim reference number for your records• your calculations in case HMRC need more information about your claim• 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">• pay your employee their wages, if you have not already<ul style="list-style-type: none">• 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. If you're not able to do that, you'll need to repay the money back to HMRC.• You must also pay to HMRC the employer National Insurance contributions on the full amount that you pay the employee. If you have submitted a claim for the employer National Insurance contributions and pension contributions, then the full amount you claim in respect of these must be paid or you will need to repay the money back to HMRC.• 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 |
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| | | | <p>charges, fees or other costs in connection with the employment.</p> <p>When the government ends the scheme When the scheme closes, you must decide to either:</p> <ul style="list-style-type: none"> • bring your employees back to work on their normal hours • reduce your employees' hours • terminate their employment (normal redundancy rules apply to furloughed employees) Find out how and when to report employees' wages to HMRC using the PAYE Real Time Information system via the UK Government website. |
| <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 31 January 2021.</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. | <p>If you deferred VAT between 20 March and 30 June 2020 and still have payments to make, you can:</p> <ul style="list-style-type: none"> • pay the deferred VAT in full on or before 31 March 2021 • opt in to the VAT deferral new payment scheme when it launches in 2021 • contact HMRC if you need more help to pay <p>If you want to opt in to the new payment scheme</p> <ul style="list-style-type: none"> • Instead of paying the full amount by the end of March 2021, you can make up to 11 smaller monthly instalments, interest free. All instalments must be paid by the end of March 2022. <p>The scheme will allow you to:</p> <ul style="list-style-type: none"> • pay your deferred VAT in instalments without adding interest • select the number of instalments from 2 to 11 equal monthly payments <p>To use this scheme you must:</p> <ul style="list-style-type: none"> • still have deferred VAT to pay • be up to date with your VAT returns • opt in before the end of March 2021 • be able to pay the deferred VAT by Direct Debit | <ul style="list-style-type: none"> • You can pay your deferred VAT in full by 31 March 2021. • You do not need to contact HMRC. <p>If you want to opt in to the new payment scheme</p> <ul style="list-style-type: none"> • You cannot opt in yet. The online opt in process will be available in early 2021. You must opt in yourself, your agent cannot do this for you. <p>Get ready to opt in to the new payment scheme Before opting in you must:</p> <ul style="list-style-type: none"> • Create your own Government Gateway account if you don't already have one • Submit any outstanding VAT returns from the last 4 years. You will not be able to join the scheme if you have not done so • Correct errors on your VAT returns as soon as possible. Corrections received after 31 December 2020 may not show in your deferred VAT balance • Make sure you know how much you owe, including the amount you originally deferred and how much you may have already paid |

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| | | <ul style="list-style-type: none"> If you opt in to the scheme, you can still have a time to pay arrangement for other HMRC debts and outstanding tax. | <p>You should also:</p> <ul style="list-style-type: none"> Pay what you can as soon as possible to allow us to show the correct deferred VAT balance Consider the number of equal instalments you'll need, from 2 to 11 months <p>If you are not able to pay your deferred VAT If you are still unable to pay and need more time, find out what to do if you cannot pay your tax bill on time via the gov.uk website.</p> |
| Deferral of Self-Assessment Payment | Deferral of Income Tax Self-Assessment Payment due 31 July 2020. | <p>You had the option to defer your second payment on account if you're:</p> <ul style="list-style-type: none"> Registered in the UK for Self-Assessment Found it difficult to make your second payment on account by 31 July 2020 due to the impact of coronavirus <p>If you chose to defer your July 2020 payment on account</p> <ul style="list-style-type: none"> If you receive a Self-Assessment statement before 31 January 2021 it may still show the deferred July 2020 payment on account as due and payable now. You can still pay your deferred July 2020 payment on account any time up to 31 January 2021. You'll not have interest or a penalty as long as you pay in full by that date. Some statements may also show interest accruing if you have any payments on account. This interest will only apply to those other payments, not your deferred July 2020 payment on account. | <p>You can still pay your deferred July 2020 payment on account any time up to 31 January 2021. There'll be no interest or penalty as long as you pay in full by that date.</p> <p>Paying your Self-Assessment tax bill</p> <ul style="list-style-type: none"> You can check payments you need to make towards your next tax bill by signing in to your online account via gov.uk. <p>Pay in full</p> <ul style="list-style-type: none"> You can pay your deferred July 2020 payment on account in full any time between now and 31 January 2021 using HMRC's online service. <p>Pay in instalments</p> <ul style="list-style-type: none"> You can pay your tax by instalments if you're unable to pay in full by 31 January 2021. If you file your 2019 to 2020 Self-Assessment return early HMRC will know what payments you owe before the 31 January 2021 payment due date. |

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| | | <p>If you've submitted your 2019 to 2020 return before you got your June 2020 statement</p> <ul style="list-style-type: none"> Your June 2020 Self-Assessment statement will only show the revised due date for the July 2020 payment on account, plus any payments due in the next 45 days. <p>If you submit your 2019 to 2020 return before the December 2020 statements are issued</p> <ul style="list-style-type: none"> Your December statement will show all payments due on 31 January 2021, these could be: <ul style="list-style-type: none"> o your deferred July 2020 payment on account (if it remains unpaid) o any 2019 to 2020 balancing charge o your first 2020 to 2021 payment on account <p>How to get help</p> <p>If you cannot pay your Self-Assessment liabilities in full</p> <ul style="list-style-type: none"> You should contact HMRC as soon as you can if you are unable to pay your Self-Assessment tax. HMRC are determined to help all customers as much as possible. That help may mean setting up a Time to Pay instalment arrangement with you. If you already have a Time to Pay arrangement in place for other overdue tax, you should contact HMRC to amend that arrangement to include your deferred July 2020 Payment on Account and any other Self-Assessment payments becoming due on 31 January 2021. <p>Reducing your 2020 to 2021 payments on account.</p> | <ul style="list-style-type: none"> You'll then be able to set up a Time to Pay instalment arrangement with HMRC. If you owe up to £30,000 you can do this online without having to contact HMRC directly. When you have filed your return you'll need to wait at least 48 hours before you can set up your Time to Pay arrangement online. Late payment penalties are charged when tax remains unpaid 30 days, 6 months and 12 months after its due date for payment. You can avoid them if you enter into a Time to Pay arrangement before they become due and you pay all the tax owing under that arrangement on time. Interest is payable on Time to Pay instalments. Check guidance on interest rates for late and early payments via the UK Government website. Check the deadline dates for Self-Assessment returns submission via the UK Government website. <p>Pay by Direct Debit</p> <ul style="list-style-type: none"> If you normally pay by Direct Debit but chose to defer your July 2020 payment on account, you should have cancelled your Direct Debit through your bank so that HMRC did not automatically collect any payment due. You can re-instate that Direct Debit if you want to resume making payments on account this way in future |
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| | | <ul style="list-style-type: none"> Your Payments on Account are based on your previous year's tax bill. If your financial situation has been impacted by coronavirus, you may have a reduced tax liability arising for the 2020 to 2021 tax year. You may want to apply to HMRC to reduce your 2020 to 2021 payments on account. Find out more about payments on account via the UK Government website. <p>Get help online</p> <ul style="list-style-type: none"> Use HMRC's digital assistant to find more information about the coronavirus support schemes. You can also contact the HMRC coronavirus helpline for help and advice. | <p>Pay through your tax code</p> <ul style="list-style-type: none"> If you're paying taxes on an employment or occupational pension through the PAYE system, submit your 2019 to 2020 Self-Assessment return online by 30 December 2020. You can ask HMRC to collect any Self-Assessment tax owing through an adjustment to your tax coding. Check to see if you're eligible through your tax code via the UK Government website |
| <p>Statutory Sick Pay (SSP) Rebate</p> | <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 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 | <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 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> |

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| | | <ul style="list-style-type: none"> - 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 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 | <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>come into contact with someone with coronavirus</p> <ul style="list-style-type: none"> • 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 (Covid-19) is available via the UK Government website.</p> | |
| Kickstart Scheme | £2 billion fund to create job placements for 16 | <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 | https://www.gov.uk/guidance/apply-for-a-grant-through-the-kickstart-scheme |

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| | <p>to 24 year olds who are on Universal Credit and are deemed to be at risk of long term unemployment.</p> | <p>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.</p> <ul style="list-style-type: none"> • 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. • The Kickstart Scheme is available in England, Scotland and Wales. | <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 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. • The UK Government may contact you for further information as part of your application. |
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| | | | <ul style="list-style-type: none">• 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 of times you can apply for funding, however there is no legal right of appeal. <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. |
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| | | | <ul style="list-style-type: none"> • 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> |
| <p>Flexible Workforce Development Fund (FWDF)</p> | <p>Provides employers in Scotland who are UK Apprenticeship Levy-payers with flexible workforce development training opportunities within the high-quality learning environments available in Scotland’s colleges. It is also</p> | <ul style="list-style-type: none"> • Eligible employers can use the FWDF to address priority skills gaps in their organisation by accessing up to £15,000 in funding to create tailored training programmes with their local college. • SMEs will be able to access up to £5,000 of college and Open University training. • The fund is flexible and allows employers to choose the training that will bring the greatest benefits to their organisation, while motivating and engaging their employees. The fund can be used to completely cover training or to partially cover training at a higher cost. • The FWDF is available to all UK Apprenticeship Levy-paying employers in Scotland across the private, public and third sector. It is also now | <p>Applications are now open – please contact your nearest college to register your interest and discuss your training needs.</p> <ul style="list-style-type: none"> • For Levy-paying employers who are interested in using private training provision administered through SDS, you need to fill out an enquiry form. • For all other FWDF enquiries, including SME applications and how to apply, please visit the Scottish Funding Council website • Colleges should work with UK Apprenticeship Levy-paying employers in their region to identify the training they require that will help make a demonstrable return on investment. The analysis should form the basis of the |

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| | <p>open to SMEs across the private, public and third sectors.</p> | <p>open to SMEs (November 2020). If you are an employer with a wage bill of over £3 million, then you may be eligible to apply for the Flexible Workforce Development Fund to meet your skills gaps.</p> <ul style="list-style-type: none"> • Employers must provide evidence of their Levy-paying status as part of their FWDF application. • The FWDF does not support provision of industry qualifications/ training where there is a statutory employer obligation as required by law. | <p>employer’s application, and colleges should work with employers to support the application process. Employers operating on a Scotland-wide basis or across more than one college region may only submit one FWDF application to the college of their choice. On their application, employers are required to formally declare that their application is on behalf of the whole company and is their sole FWDF application.</p> <ul style="list-style-type: none"> • The fund is in addition to apprenticeship support, which is available to all employers in Scotland, and Individual Training Accounts (ITAs), which provide eligible individuals with the opportunity to undertake learning opportunities to develop their skills for employment. • The FWDF may be particularly beneficial in addressing skills gaps and training needs of the older workforce and those with protected characteristics. |
| <p>Apprenticeship Employer Grant</p> | <p>Support for employers when taking on Modern or Graduate Apprentices</p> | <ul style="list-style-type: none"> • Whether it’s hiring someone new or developing an existing employee, apprenticeships can help provide the skills your business needs. • A new Apprenticeship Employer Grant has been made available to further support employers when taking on Modern or Graduate Apprentices within their business. • £5,000 will be made available for employers taking on a 16 to 24-year old apprentice, and for those aged up to 29 years who are either disabled, care leavers or Black and Minority Ethnic (BME) | <p>More information and application details on the Apprenticeship Employer Grant will be made available from early January 2021.</p> |

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| | | <ul style="list-style-type: none"> • £3,500 will be made available for employers taking on an apprentice aged 25 or over • Funding will be available for eligible employers where the apprenticeship start date was on or after 1st December 2020. Funding will be available for starts until 25th March 2021 or until funding levels are exceeded, whichever comes first. | |
| The Young Person's Guarantee | Everyone aged between 16 and 24 will have the opportunity to work, education or training through the Young Person's Guarantee. | <ul style="list-style-type: none"> • To support young talent and build your future workforce you can engage with the Young Person's Guarantee by supporting the five asks of employers: <ol style="list-style-type: none"> 1. Prepare young people for the world of work <ul style="list-style-type: none"> • Inspiring pupils and college students to gain the skills needed for the world of work. 2. Help all young people to achieve their potential <ul style="list-style-type: none"> • Engaging with and opening opportunities to young people who face barriers to work. 3. Invest in a skilled workforce <ul style="list-style-type: none"> • Creating work based learning, training and upskilling opportunities for young people. 4. Create jobs and apprenticeships <ul style="list-style-type: none"> • Creating jobs and apprenticeships to support the Guarantee. 5. Create an inclusive and fair workplace <ul style="list-style-type: none"> • Ensuring a working environment which supports all young people and provides fair work. | Visit www.myworldofwork.co.uk/youngpersonsguarantee There are resources to help you: <ul style="list-style-type: none"> • Engage with education • Advertise a job • Advertise an apprenticeship • Find Business Support • Access the Kickstart Scheme |
| Business Rates (All Businesses) | Rates Relief for all non-domestic properties. | <ul style="list-style-type: none"> • All non-domestic properties in Scotland will get a 1.6% relief. This relief effectively reverses the change in poundage for 2020-21. | You do not need to apply for this relief –it will be applied to your bill by your local council. |

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| | | <ul style="list-style-type: none"> If you are struggling to pay your non-domestic rates bill you should contact your local council to ask them about your payment options | |
| Business Rates (Specific Sectors) | Rates holiday for 2020/21 tax year | <ul style="list-style-type: none"> Retail, hospitality and leisure businesses will get 100% rates relief. To get this relief, a property has to be occupied. Properties that have closed temporarily due to the government's COVID-19 advice will be treated as occupied Scottish airports will get 100% rates relief for a year, as will organisations providing handling services for scheduled passenger flights to Scottish airports. Due to the unique role that Loganair plays in providing connectivity to the Highlands and Islands, they will also get 100% rates relief for a year. No other airline will receive rate relief in Scotland. Any organisations providing a "handling service" at Scottish airports are eligible. Handling services are defined as doing or more of the following: <ul style="list-style-type: none"> De-icing Re-fuelling Moving aircraft <ul style="list-style-type: none"> Waste servicing Allocation of seating <ul style="list-style-type: none"> Handling of baggage Supervision of boarding | <p>You do not need to apply for this relief –it will be applied to your bill by your local council.</p> <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> |
| Day Nursery Relief | Non-domestic rates (NDR) relief for premises used | <ul style="list-style-type: none"> You'll be able to get 100% relief on your non-domestic rates if you run a day nursery. To get | You should check with your local council to see if you're eligible or to apply for Day Nursery Relief. |

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| | only as a day nursery or mainly as a day nursery. | <p>this relief your premises must be used only as a nursery school or mainly as a nursery school.</p> <ul style="list-style-type: none"> Qualifying day nurseries will continue to benefit from 100% relief on non-domestic rates until at least June 2023. | Businesses already in receipt of Day Nursery Relief do not need to reapply. |
| Non Domestic Rates | Payment Deferral | <ul style="list-style-type: none"> If you are struggling to pay your non-domestic rates bill you should contact your local council and ask them about your payment options | Contact your local council |
| Support for Water Bills | Suspension of pre-payment charges | <ul style="list-style-type: none"> Scottish Water has agreed to suspend pre-payment charges for licensed providers for two months, beginning with the April payment. This means providers –who provide water to businesses –can be flexible with their customers at this time. The Central Marketing Agency will also introduce other measures assist the market by suspending all performance standard charges to ensure licensed providers can focus on supporting customer | <p>Effective immediately.</p> <p>Comprehensive details of the package will be set out by the industry in a further letter to licensed providers.</p> <p>Businesses should liaise directly with their water services supplier. https://news.gov.scot/news/support-for-business-water-bills</p> |
| Future Fund | £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. | <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 | <p>The Future Fund scheme is currently open for applications and has been extended until Sunday 31 January 2021.</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. 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. |

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| | <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> | <p>loan converts. At this point, the interest will either be repaid or convert in equity.</p> <ul style="list-style-type: none"> • 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. • 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 | <ul style="list-style-type: none"> • 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"> - 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 | |
| Coronavirus Business Interruption Loan Scheme | <p>This temporary Loan Scheme will support SMEs with access to loans, overdrafts, invoice finance and asset finance of up to £5 million and for up to 6 years</p> | <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> <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>This scheme has been extended until 31 March 2021.</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> <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> |

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| | | | <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 • 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 | <p>This scheme is open now for applications of up to £200 million.</p> <p>This scheme has been extended until 31 March 2021.</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> <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> |

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| | | <ul style="list-style-type: none"> • 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 • 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. | <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> <p>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.</p> |
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| <p>Business Support for Private and Third Sector Childcare Providers</p> | <p>Funded ELC hours payments</p> | <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> |
| <p>Open Fund: Sustaining Creative Development</p> | <p>A £7.5m fund which aims to enable creative organisations to explore ways of working that will help them to adapt and respond to the current changing circumstances</p> | <p>Funding for Individuals</p> <ul style="list-style-type: none"> • Freelance and self-employed artists and creative practitioners in Scotland can apply for projects supporting the development of their practice. • You may apply for funding to work with others if your practice is collaborative. • You must have a UK bank account. • Apply for funding between £1,000 and £50,000 <p>Funding for Organisations</p> <ul style="list-style-type: none"> • Organisations and groups based in Scotland whose work or project involves the arts, screen and creative industries. • All applicants must have a UK bank account. • Apply for a grant 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> |

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| <p>Hardship Fund for Creative Freelancers</p> | <p>£5 million fund to support creative freelancers working in Scotland who are experiencing immediate financial hardship due to the loss of income as a result of the COVID-19 pandemic.</p> | <ul style="list-style-type: none"> • The funds offer a one-off monetary contribution to those who are most deeply impacted and disadvantaged by the cancellation of work as a result of the emergency situation. • Bursaries can be requested for any sum from £500 - £2000. If you have specific access needs, then you may request more than this. <p>Who can apply?</p> <ul style="list-style-type: none"> • Freelance professionals whose work has direct creative outcomes. This can include (but is not limited to) a visual artist, a writer or maker of poetry, prose or fiction, a playwright, actor or theatre- maker, a comedian, dancer, musician, craft maker or designer. You will derive a significant proportion of your income from your role in creating or producing original artistic, creative or design material. • Freelance professionals whose work directly supports the making and presentation of creative work including events. This can include (but is not limited to) a theatre producer, a lighting designer, a gig promoter, an independent curator or creative producer. You will derive a significant proportion of your income from your role in supporting or producing original artistic, creative or design material and events. <p>Who cannot apply?</p> <ul style="list-style-type: none"> • Those deriving the majority of their income from client-led work – for example in advertising, architecture, software/electronic publishing and from technical areas of writing and publishing | <p>Applications to this fund are now open from 5th Jan 2021.</p> <p>Go to https://www.creativescotland.com/funding/funding-programmes/hardship-fund-for-creative-freelancers to access the link to the online portal.</p> <p>The funds do not have a published deadline but will only remain open for as long as the funds are available with each of the partners. Creative Scotland therefore encourage applicants to apply as early as possible.</p> <p>The funds are offered on a non-competitive basis and require you to submit minimal information to enable awards to be made as quickly as possible. Creative Scotland will aim to ensure that all eligible recipients will receive money in their account within 6 weeks of submission of your request.</p> |
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| | | <p>such as news journalism, educational, technical, academic and professional writing</p> <ul style="list-style-type: none"> • Those working in the screen and photography sector (as they were covered by the Screen Scotland Hardship Fund which was recently administered and applications are presently being assessed) • Those working in the heritage sector including interpretation consultants, designers and tour guides • Those who cannot demonstrate a freelance professional creative practice Those currently working in paid full-time employment • Individuals based outside Scotland • Those who are currently furloughed under the Coronavirus Job Retention Scheme and are receiving 80% or more of their full-time salary. • 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 • Anyone studying either full-time, or as part of a long term, formal or accredited programme at college or university (at the time of application) including PhD students • Academics or other education professionals not in freelance positions | |
| <p>Grassroots Music Venues Stabilisation Fund</p> | <p>An additional £4 million has been allocated to this fund to provide grassroots live</p> | <ul style="list-style-type: none"> • Awaiting confirmation of eligibility criteria | <p>This fund will go live in January 2021.</p> |

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| | <p>music venues that were financially sustainable before Covid-19 with the funds to prevent permanent closure and stabilise until April 2021.</p> | | |
| <p>Touring Fund for Theatre and Dance</p> | <p>A £600k fund to support outdoor and non-conventionally staged work that complies with Covid-19 restrictions.</p> | <ul style="list-style-type: none"> • This round of the Touring Fund - for outdoor and non-conventionally staged work - is specifically designed to respond to the limitations in place within the dance, theatre and touring landscape, as a result of the coronavirus pandemic and associated restrictions. • This round of the fund therefore seeks to support venues, theatres, artists, companies and producers to present shows that will allow them to re-engage with their audiences in innovative ways while still complying with ongoing restrictions during 2021. • There are no upper or lower limits on the amount an applicant can apply for. • Creative Scotland are looking to support activity which can take place, whilst adhering to the necessary Covid-19 restrictions, from Spring 2021 onwards. <p>Who Can Apply?</p> <ul style="list-style-type: none"> • All applicants must be based in Scotland and involved in the production, programming and/or touring of theatre and dance. <p>Creative Scotland will accept applications for productions which plan to tour to a minimum of three venue/locations from:</p> | <p>Applications are now open.</p> <p>The deadline for applications is Friday 5 February 2021.</p> <p>Find out more information about the Touring Fund for Theatre and Dance, including application forms and application guidance, via the Creative Scotland website.</p> <p>Applicants will be notified of decisions in the w/c 29 March 2021.</p> |

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| | | <ul style="list-style-type: none"> • Individual dance and theatre artists, companies and organisations. • Independent dance and theatre producers (on their own to create an individual piece of work or on behalf of artists) | |
| Covid-19 Museum Development Fund (Museums Galleries Scotland) | Local Authority museums, museums managed by ALEOs and University museums can apply for up to £60,000 to deliver projects that will help them build resilience and address some of the challenges brought about by the Coronavirus pandemic. | <ul style="list-style-type: none"> • This project fund has been opened up for Accredited Scottish museums that have not been eligible for the Recovery & Resilience Fund. • With awards of up to £60,000 it will enable these organisations to undertake projects that will help them to build their resilience and start to address some of the challenges brought about by the Coronavirus pandemic. • Applicants can apply for up to £60,000. There is no specific match funding requirement but in the interests of ensuring that funds can support as many strong projects as possible, Museums Galleries Scotland are keen to see a financial contribution to the project from your organisation whenever this is possible. Match funding from other sources is also welcomed. | <p>There will be two rounds of funding before the end of the financial year (March 2021).</p> <p>Round 1 - now closed.</p> <p>Round 1 award date: 18 December 2020.</p> <p>Round 2 closing date: 5 February 2021 at 5pm.</p> <p>Round 2 award date: 12 March 2021</p> <p>All successful applicants must start their project within 3 months of receiving the award and will have 12 months within which to complete their project. They must submit their final claim within 2 months of project completion.</p> <p>Apply online via the Museums Galleries Scotland website.</p> |
| Covid-19 Residential Outdoor Education Centre Recovery Fund | A £2 million recovery fund to support the sustainability of residential outdoor centres in Scotland. | <ul style="list-style-type: none"> • Open to third and private sector centres that have been financially impacted by the Covid-19 pandemic and subsequent restrictions on residential stays. Centres must have been providing activities previously to be able to apply. | <p>The fund, administered by YouthLink Scotland, will have two separate rounds, with round one now open for applications.</p> <p>Round 1: is now closed.</p> <p>Round 2: Will open for applications on the 11th of January 2021 and close on the 5th of February 2021.</p> |

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| | | | Find full application guidance and the online application form via the via the YouthLink Scotland website. |
| Covid-19 Public Transport Retrofit Fund | Supports the installation of measures needed to reduce the risk of COVID-19 transmission on vehicles and aims to improve capacity and increase public confidence while on board. | <p>Bus and Community Transport Measures covered under the standard application include:</p> <ul style="list-style-type: none"> • driver protection screens • ceiling-mounted retractable screens between each row of seats • hand sanitiser dispensers and pole mounting bracket • face mask dispensers and bins • hands-free bell pushes • window hopper locks • interior fogging equipment <p>automated UV cleaning solutions on push bell ‘stop’ and payment areas</p> <ul style="list-style-type: none"> • All funded vehicles must be currently in operation and must have been operational for a minimum of 12 months, primarily within Scottish local authority areas. A cap of £2,000 per vehicle applies and applicants may apply for funding to retrofit up to 10% of their total bus fleet, or 20 vehicles (inclusive), whichever is greater. <p>Taxi and Private Hire Car</p> <ul style="list-style-type: none"> • The applicant’s taxi(s) / private hire vehicle(s) must be licenced in Scotland. • All funded vehicles must be currently in operation and must be operational primarily within Scottish local authority areas. • A cap of £350 per vehicle applies and applicants may apply for funding to retrofit up to 25% of their total taxi / private hire vehicle fleet, or five vehicles (inclusive), whichever is greater. | <p>Applications to this fund are now open.</p> <p>Anyone interested in the fund is encouraged to submit an application as soon as possible to ensure the best possible chance of securing funding. Applications for the COVID-19 Public Transport Retrofit Fund are assessed on an ongoing, first-come-first-served basis until funding is fully allocated or the end of the financial year, whichever is first.</p> <p>Find out more about the Covid-19 Public Transport Fund including application forms via the Energy Saving Trust website.</p> |

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| | | <ul style="list-style-type: none"> Operators can apply for other measures, or to retrofit more vehicles. These applications are assessed on a case-by-case basis. <p>The following measures are available:</p> <ul style="list-style-type: none"> hand sanitiser dispensers and pole mounting bracket easy clean seat covers partition screening (Hackneys excluded) automated UV cleaning solutions for card machines <p>Ferry, Light Rail and Planes</p> <ul style="list-style-type: none"> Applications will be reviewed on a case-by-case basis. Operators are encouraged to consider solutions that will improve public confidence and reduce the risk of COVID-19 transmission onboard their vessels, trains or aircraft. | |
| Scottish Crown Estate Fund | £7.2 million fund to support costal 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 | <p>Suspension is applied automatically.</p> <p>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</p> |
| Private Rent Sector Landlord Covid-19 Loan Scheme | £5 million fund offering interest free loans to landlords whose tenants are | <ul style="list-style-type: none"> This loan scheme offers eligible landlords up to 100% of lost rental income for a single property. <p>Available to Private Rent Sector landlords who:</p> | <p>Applications to this fund are open now.</p> <p>Further information including an online application can be accessed via the Scottish Government website.</p> |

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| <p>(Scottish Government)</p> | <p>having difficulty paying rent</p> | <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 • Loan repayments will be deferred until October 2020, with the loan being repaid in 12 monthly instalments. | |
| <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 | <p>The scheme is now open for applications.</p> <p>The CCFF will close for new purchases of CP from eligible issuers with effect from 23 March 2021. This means that the Facility will make no purchases of CP after 22 March 2021.</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</p> |

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| | | <ul style="list-style-type: none"> • 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. • Updated information can be found https://www.bankofengland.co.uk/news/2020/may/update-to-the-covid-corporate-financing-facility | <p>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> |
| <p>BT Small Business Support Scheme</p> | <p>BT has introduced a range of new measures to help small business boost their connectivity, cash flow and confidence</p> | <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> <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 | <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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| | | <p>access to its expertise across strategy, marketing, sales, and more.</p> <ul style="list-style-type: none"> • 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 holiday accommodation and admissions to certain attractions</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. • 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</p> <p>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 | <p>The temporary reduced rate will apply to supplies that are made between 15 July 2020 and 31 March 2021.</p> <p>Accounting for supplies that straddle the temporary reduced rate</p> <ul style="list-style-type: none"> • In most cases, you will simply account for VAT at 5% for supplies made between 15 July 2020 and 31 March 2021. However, there may be situations where you receive payments or issue invoices before 15 July 2020 for supplies that take place on or after 15 July 2020. • More information about this can be found in sections 30.7.4 to 30.9.2 of VAT guide (VAT Notice 700) via the UK Government website. <p>The Flat Rate Scheme</p> <ul style="list-style-type: none"> • If you are a small business and use the use the Flat Rate Scheme to simplify your VAT calculations you should be aware that certain percentages have been |

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| | | <ul style="list-style-type: none"> • 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>reduced in line with the introduction of the temporary reduced rate of VAT.</p> <ul style="list-style-type: none"> • More information can be found in VAT Flat Rate Scheme. <p>The Tour Operators Margin Scheme</p> <ul style="list-style-type: none"> • If you are a business that buys in and resells travel, accommodation and certain other services, and you act in your own name, you may operate the Tour Operators Margin Scheme to simplify your calculations. • Further information about how the introduction of the temporary reduced rate of VAT will affect your calculations can be found in Tour Operators Margin Scheme (VAT Notice 709/5). <p>Retail Schemes</p> <ul style="list-style-type: none"> • Catering businesses using retail schemes may have to alter their accounting systems for the period 15 July 2020 to 31 March 2021. • If you have a bespoke retail scheme agreement, you should review it and if you think an alteration is needed, contact your large business Customer Compliance Manager. • If you are not a large business customer you should contact Kamran.Hussain@hmrc.gov.uk. <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>VAT on admission charges to attractions</p> | <p>Provides a temporary reduced rate of VAT on eligible attractions</p> | <p>A new temporary reduced rate of VAT of 5% was announced on 8 July 2020 for admission to certain 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 | <p>This temporary rate will apply from 15 July 2020 to 31 March 2021</p> <p>Further guidance and some examples are available via the UK Government website.</p> |
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| | | <p>is the responsibility of each taxpayer to demonstrate that its supplies are eligible for the temporary reduced rate.</p> <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>Tourism and Hospitality funding package</p> | <p>A £104 million package of support for tourism and hospitality businesses.</p> | <p>Areas set to benefit include:</p> <ul style="list-style-type: none"> • £19.2 million to provide one-off grants for hospitality businesses • £50.8 million for businesses with a rateable value of more than £51,000 that have not received support from the Pivotal Enterprise Resilience Fund or Hotel Support Programme and some additional support to smaller businesses impacted by restrictions • £11.8 million for international inbound, coach tourism and domestic tour operators • £7 million for self-catering • £5 million for visitor attractions • £2.5 million for outdoor tourism • £2.3 million for hostels • £2 million for ski centres • £1.5 million for travelling show people ineligible for other support | <p>Details and opening dates for all funding pots will be announced in due course.</p> |

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| | | <ul style="list-style-type: none"> • £1.2 million for Destination Management Organisations • £1 million for B&Bs and guest houses excluded from the latest Non-Domestic Rates scheme | |
| Social Care Staff Support Fund | <p>Aims to ensure social care workers do not experience financial hardship if they are ill or self-isolating due to coronavirus.</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. The Fund will ensure that social care workers receive their expected income (normal pay) when all of the following criteria are met: <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 | <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 expected income* if they are absent, or have been absent, for the following reasons: <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</p> |

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| | | <p>before or after elective (planned) surgery or travel that requires quarantine.</p> <p>Detailed Social Care Staff Support Fund guidance including eligibility criteria and administration information can be found via the Scottish Government website.</p> | <p>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 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> |
| Commercial Insurance | Insurance pay out (based on cover) | <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 | Insurance policies differ significantly, so businesses are encouraged to check the terms and conditions of their specific policy and contact their providers |

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| | | <p>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> | |
| HMRC Time to Pay Service | <p>If you cannot pay your tax bill on time because of coronavirus, you may be able to delay it without penalty using HMRC's Time to Pay service.</p> | <ul style="list-style-type: none"> • All businesses and self-employed people in financial distress, and with outstanding tax liabilities, may be eligible to receive support with their tax affairs through HMRC's Time To Pay service • This allows businesses and individuals to pay off their debt by instalments over a period of time. • Arrangements are agreed on a case-by-case basis and tailored to individual circumstances and liabilities <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>Call HMRC's Dedicated Helpline on 0800 024 1222</p> <p>Alternatively you can contact HMRC via webchat (Monday to Friday, 8am to 4pm).</p> <p>https://www.gov.uk/government/organisations/hm-revenue-customs/contact/coronavirus-covid-19-helpline</p> <p>HMRC will discuss your specific circumstances to explore:</p> <ul style="list-style-type: none"> • Agreeing an instalment arrangement • Suspending debt collection proceedings • Cancelling penalties and interest where you have administrative difficulties contacting or paying HMRC immediately |
| Planning Rules Relaxed (Specific Sectors) | <p>Change of operations</p> | <ul style="list-style-type: none"> • Local Authorities to relax planning rules to allow pubs and restaurants to operate temporarily as takeaways. | <p>Guidance to be published by Local Authorities.</p> |
| Visitor Levy Bill | <p>Halting of Bill</p> | <ul style="list-style-type: none"> • The introduction of a visitor levy on tourism in Scotland will be halted | <p>Effective immediately</p> |
| Deposit Return Scheme | <p>Extension of Go-Live</p> | <ul style="list-style-type: none"> • The Deposit Return Scheme will now be introduced in July 2022 | <p>Effective immediately</p> |
| Business Loans Scotland and | <p>Businesses with existing loans</p> | <ul style="list-style-type: none"> • 3 month capital and interest holiday for all existing borrowers | <p>Applied directly to loans via Business Loans Scotland</p> |

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| West of Scotland Loan Fund | | | |
| 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. | <p>Applications are now open via the Foundation Scotland website.</p> <p>Due to a limit in funds Foundation Scotland encourage organisations to submit their online application at their earliest opportunity to avoid disappointment.</p> <p>Interested applicants are encouraged to read the fund’s guidance notes. https://wwwFOUNDATIONSscotland.org.uk/media/1009676/RRR-Fund-Guidelines.pdf</p> |
| Community & Third Sector Recovery Programme | £25 million programme which aims to support charities, community groups, social enterprises and voluntary organisations that are supporting people and communities through the shift from lockdown to recovery. | <p>The programme has two strands:</p> <p>Adapt & Thrive Programme</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. | <p>The Adapt & Thrive Programme is now open for applications until March 2021.</p> <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</p> |

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| | | <ul style="list-style-type: none"> • 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 community needs resulting from, or existing needs exacerbated by COVID. • 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>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> <p>To receive support from both, an organisation will need to meet all relevant criteria for each programme.</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> | | |

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| | <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 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> |
| <p>Covid-19 Construction Sector Guidance</p> | <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> |
| <p>Department for International Trade –Export and Investor Support</p> | <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> |

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| | To find an International Trade Advisor in your area, visit https://www.great.gov.uk/contact/office-finder |
| UK Government Charities Funding | 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. |
| 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> |
| Scottish University Research Funding | <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> |
| Coronavirus (Scotland) (No. 2) Bill | <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> |

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| Trade Credit Insurance Guarantee | <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 |
| Corporate Insolvency and Governance Bill | <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> <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. 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> |

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| 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. |
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Key Web Pages Specific to Covid-19 Business Support:

- <https://findbusinesssupport.gov.scot/coronavirus-advice>
- 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>

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- 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>
- 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/>, <https://www.gov.scot/> www.glasgow.gov.uk , www.southlanarkshire.gov.uk & www.northlanarkshire.gov.uk .

With thanks to all of our partners.