

Covid-19 Scottish Business Support Summary

Name of scheme	What does it do?	Who and what is eligible?	How can it be accessed?
Scottish Business Support	Provides updates of all business support available.	Everyone can access up to date information and subscribe to email updates.	Subscribe and find information here - https://findbusinesssupport.gov.scot/
Coronavirus Job Retention Scheme (CJRS)	Eligible UK employers with a PAYE scheme will be able to access support to continue paying part of their employees' salary for those employees that would otherwise have been laid off during this crisis.	Find out what steps you need to take before you calculate how much you can claim for furloughed and flexibly furloughed employees. https://www.gov.uk/guidance/steps-to-take-before-calculating-your-claim-using-the-coronavirus-job-retention-scheme	<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 furloughed employees via the UK Government website. https://www.gov.uk/guidance/steps-to-take-before-calculating-your-claim-using-the-coronavirus-job-retention-scheme
South Lanarkshire Business Recovery Grant	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.	<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>

Covid-19 Scottish Business Support Summary

Statutory Sick Pay (SSP) Rebate	<p>Allows small-and medium-sized businesses and employers to reclaim Statutory Sick Pay (SSP) paid for sickness absence due to COVID-19.</p>	<ul style="list-style-type: none"> • The Coronavirus Statutory Sick Pay Rebate Scheme will repay employers the Statutory Sick Pay paid to current or former employees. You'll need to make sure you've already paid your employees' sick pay before you claim. 	<p>Full information on how to access 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>
Kickstart Scheme	<p>£2 billion fund to create job placements for 16 to 24 year olds who are on Universal Credit and are deemed to be at risk of long term unemployment.</p>	<ul style="list-style-type: none"> • From 3 February 2021, employers can apply directly to the Kickstart scheme for any number of job placements. The UK Government are removing the threshold of 30 job placements. You can also choose to apply through a Kickstart gateway, including those supporting sole traders. • Kickstart gateways already working with the scheme can continue to add more employers and job placements to their grant agreement. • You can use the Kickstart Scheme to create new 6-month job placements for young people who are currently on Universal Credit and at risk of long-term unemployment. The job placements should support the participants to develop the skills and experience they need to find work after completing the scheme. • Funding available for each job will cover 100% of the relevant National Minimum Wage for 25 hours a week, plus the associated employer National Insurance contributions and employer minimum automatic enrolment contributions. • There is also £1,500 per job placement available for setup costs, support and training. 	<p>https://www.gov.uk/guidance/apply-for-a-grant-through-the-kickstart-scheme</p> <ul style="list-style-type: none"> • If your organisation is creating more than 30 job placements as part of the Kickstart Scheme, you can submit your application directly via the UK Government website. • If your organisation is creating fewer than 30 job placements, you can also apply directly. Alternatively you could 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.</p>

Covid-19 Scottish Business Support Summary

		<ul style="list-style-type: none"> 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. 	<p>You can contact your local or national Kickstart Scheme employer contact for help getting a representative.</p> <p>Terms and Conditions of Kickstart Scheme were updated on 21st Jun, details can be found here. https://www.gov.uk/government/publications/kickstart-scheme-terms-and-conditions</p>
Non – Domestic Rates Relief (Business Rates)	Help for non-domestic rate payers in Scotland during coronavirus (COVID-19)	All non-domestic properties in Scotland will get a 1.6% rates relief until 31 March 2021. This relief effectively reverses the change in poundage for 2020-21.	<p>All information and updates can be found at this link.</p> <p>https://www.mygov.scot/non-domestic-rates-coronavirus</p>
Recovery Loan Scheme	Ensures businesses of any size can continue to access loans and other kinds of finance up to £10 million per business once the existing COVID-19 loan schemes	<ul style="list-style-type: none"> Once received, the finance can be used for any legitimate business purpose, including growth and investment. The government guarantees 80% of the finance to the lender to ensure they continue to have the confidence to lend to businesses. <p>What type of finance is available</p> <ul style="list-style-type: none"> Term loans and overdrafts will be available between £25,001 and £10 million per business. 	<p>The scheme is open until 31 December 2021, subject to review.</p> <p>Loans are available through a network of accredited lenders, listed on the British Business Bank’s website.</p>

Covid-19 Scottish Business Support Summary

	<p>close, providing support as businesses recover and grow following the disruption of the pandemic and the end of the transition period.</p>	<ul style="list-style-type: none"> • Invoice finance and asset finance will be available between £1,000 and £10 million per business. • Finance terms are up to six years for term loans and asset finance facilities. For overdrafts and invoice finance facilities, terms will be up to three years. • No personal guarantees will be taken on facilities up to £250,000, and a borrower’s principal private residence cannot be taken as security. <p>Eligibility You will be able to apply for a loan if your business:</p> <ul style="list-style-type: none"> • is trading in the UK <p>You will need to show that your business:</p> <ul style="list-style-type: none"> • is viable or would be viable were it not for the pandemic • has been impacted by the coronavirus pandemic • is not in collective insolvency proceedings - further details will be provided in due course • Business that have received support under the existing COVID-19 guaranteed loan schemes will still be eligible to access finance under this scheme, if they meet all other eligibility criteria. <p>Who cannot apply Businesses from any sector will be eligible to apply, except:</p> <ul style="list-style-type: none"> • banks, building societies, insurers and reinsurers (but not insurance brokers) • public-sector bodies • state-funded primary and secondary schools 	
<p>Help to Grow Programme – Management and Digital</p>	<p>The UK Government’s Help to Grow programme is designed to help small and</p>	<p>The programme has two strands:</p> <ul style="list-style-type: none"> • Help to Grow: Management – an Executive Development programme that could help you improve business performance and growth potential • Help to Grow: Digital – free online advice and discounts on software that could help you save time and cut costs 	<p>The Help to Grow: Management programme runs for 12 weeks from June 2021.</p> <p>This programme is now open. Register your interest now via https://helptogrow.campaign.gov.uk/</p>

Covid-19 Scottish Business Support Summary

	<p>medium-sized businesses (SMEs) across the UK learn new skills, reach new customers and boost profits.</p>	<p>Help to Grow: Management</p> <ul style="list-style-type: none"> • This 12-week programme for SMEs will begin in June 2021. It is delivered by leading business schools across the UK, with 30,000 places available over 3 years. • The programme will combine a practical curriculum, with 1:1 support from a business mentor, peer-learning sessions and an alumni network. • Designed to be manageable alongside full-time work, this programme will help small business leaders develop their strategic skills. The main modules will cover financial management, innovation and digital adoption. • By the end of the programme, participants will develop a tailored business growth plan to lead their business to its full potential. <p>Help to Grow: Digital</p> <ul style="list-style-type: none"> • A new online platform launching in autumn 2021 will provide free impartial advice for SMEs on how technology can boost their performance. <p>Eligible businesses will also be able to get a discount of up to 50% on the costs of approved software, worth up to £5,000. Vouchers are initially expected to be available for software that helps businesses:</p> <ul style="list-style-type: none"> • build customer relationships and increase sales • make the most of selling online • manage their accounts and finances digitally <p>Am I eligible?</p> <p>Help to Grow: Management</p> <ul style="list-style-type: none"> • UK businesses from any sector that have been operating for more than 1 year, with between 5 to 249 employees are eligible. 	
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Covid-19 Scottish Business Support Summary

		<ul style="list-style-type: none"> • The participant should be a decision maker or member of the senior management team within the business – for example, the chief executive or finance director. • Charities are not eligible. <p>Help to Grow: Digital</p> <ul style="list-style-type: none"> • All businesses can access the free online advice on the platform. <p>The discount voucher for software is expected to be available to UK business that:</p> <ul style="list-style-type: none"> • employ between 5 and 249 employees and are registered at Companies House • have been trading for more than 12 months • are purchasing the discounted software for the first time • Full details on the businesses and software eligible for the voucher will be published in summer 2021. <p>What does this cost?</p> <ul style="list-style-type: none"> • The Help to Grow: Management programme is 90% subsidised by government – participants will be charged £750. • The Help to Grow: Digital online platform is free to use. <p>Businesses receiving a discount voucher for software must cover the remaining cost of the software.</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</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>	<p>In response to feedback from applicants, Creative Scotland’s Open Fund for Individuals will move to a simplified online application process from <u>Tuesday 10 August 2021</u>.</p> <p>https://www.creativescotland.com/funding/funding-programmes/open-fund-sustaining-creative-development</p>

Covid-19 Scottish Business Support Summary

	current changing circumstances	<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>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>
Musicians Union Coronavirus Hardship Fund	A £1 million fund offering grants of up to £200 for members who are experiencing genuine and pressing hardship as a result of the coronavirus (COVID-19) crisis.	<p>To be eligible you must be:</p> <ul style="list-style-type: none"> an existing member of the Musicians' Union (new members cannot apply) a UK resident suffering genuine hardship from loss of work due to the coronavirus pandemic the holder of a UK bank account into which the grant can be paid You cannot apply to this fund if you've already successfully received a payment from the Musicians' Union Coronavirus Hardship Fund. 	<p>Applications are now open.</p> <p>Find out more and apply via the Musicians Union website.</p> <p>https://musiciansunion.org.uk/hardshipfund</p>
Scotland's Creative Digital Initiative	A £1 million digital support programme for creative and cultural businesses	<p>It is targeted at SMEs and micros working in the creative industries and activity will run from March – Sept, offering opportunities for organisations and businesses to engage with different aspects of the support programme.</p> <p>Participants can be any type of business, as long as they sit within the Scottish definition of the creative industries. The definitions can be found via the Scottish Government website.</p> <p>The programme includes:</p> <ul style="list-style-type: none"> grants for creative businesses to build their digital capacity 	<p>Register your interest via the Xpo North website.</p> <p>https://digitalfunding.xponorth.co.uk/details</p> <p>All information about the programmes, along with webinars, will be available on the Xpo North website as it becomes available with links to programmes of support delivered by others.</p>

Covid-19 Scottish Business Support Summary

		<ul style="list-style-type: none"> • courses to increase confidence in digital understanding • workshops and mentoring for artists and cultural organisations 	
Private Rent Sector Landlord Covid-19 Loan Scheme (Scottish Government)	£5 million fund offering interest free loans to landlords whose tenants are having difficulty paying rent	<ul style="list-style-type: none"> • This loan scheme offers eligible landlords up to 100% of lost rental income for a single property. <p>Available to Private Rent Sector landlords who:</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>Applications to this fund are open now.</p> <p>https://www.homeenergyscotland.org/find-funding-grants-and-loans/private-landlord-loans/</p> <p>The loan is being delivered by the Energy Saving Trust on behalf of the Scottish Government. Further information including online application form, general guidance and FAQs can be found via the Energy Savings Trust website.</p> <p>Further information including an online application can be accessed via the Scottish Government website.</p>
VAT: temporary reduced rate for hospitality, hotel accommodation and attractions	Allows VAT registered businesses to apply a temporary 5% reduced rate of VAT to certain supplies relating to hospitality,	<ul style="list-style-type: none"> • The temporary reduced rate of 5% has been extended and will now apply to supplies that are made between 15 July 2020 and 30 September 2021. • From 1 October 2021 until 31 March 2022, a VAT rate of 12.5% will apply. • These changes are being brought in as an urgent response to the coronavirus (COVID-19) pandemic to 	<p>The reduced rate of VAT means that some businesses may have to alter how they carry out their VAT calculations. This includes businesses which use the Flat Rate Scheme and the Tour Operators Margin Scheme. If your business uses one of these schemes, the UK Government guidance includes information on how the changes will affect you.</p>

Covid-19 Scottish Business Support Summary

	hotel and holiday accommodation and admissions to certain attractions	<p>support businesses severely affected by forced closures and social distancing measures.</p> <ul style="list-style-type: none"> • Guidance is available on which supplies are eligible for the reduced rate of VAT and how the changes will affect different types of businesses. <p>Am I eligible?</p> <ul style="list-style-type: none"> • Yes, if you are a VAT-registered business making supplies in hospitality, hotel and holiday accommodation or admission to certain attractions. Full details of eligible supplies are available on the UK Government website. 	<p>Read the full guidance via the UK Government website</p> <p>https://www.gov.uk/government/publications/revenue-and-customs-brief-2-2021-temporary-reduced-rate-of-vat-for-hospitality-holiday-accommodation-and-attractions/guidance-on-the-temporary-reduced-rate-of-vat-for-hospitality-holiday-accommodation-and-attractions</p>
HMRC Time to Pay Service	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.	<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>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>
Temporary tax reliefs on qualifying capital asset investments	From 1 April 2021, businesses in the UK can benefit from temporarily increased tax relief on their expenditure on plants and machinery.	<p>For qualifying expenditures incurred from 1 April 2021 up to and including 31 March 2023, companies can claim:</p> <ul style="list-style-type: none"> • a super-deduction providing allowances of 130% on most new plant and machinery investments that ordinarily qualify for 18% main rate writing down allowances • a first-year allowance of 50% on most new plant and machinery investments that ordinarily qualify for 6% special rate writing down allowances • The measure also temporarily amends the rules covering expenditure incurred on plant and machinery used partly in a ring fence trade in the oil and gas sector. 	<p>The increased tax relief applies between 1 April 2021 and 31 March 2023, inclusive.</p> <p>Important information</p> <ul style="list-style-type: none"> • The measure applies to qualifying expenditure from 1 April 2021. It excludes expenditures incurred on contracts entered into prior to Budget day on 3 March 2021. <p>Check the UK Government website for additional exclusions and full details.</p> <p>If you have any questions, contact HMRC on email: contact.capitalallowances@hmrc.gov.uk</p>

Covid-19 Scottish Business Support Summary

		<ul style="list-style-type: none"> This measure is designed to stimulate business investment. It does so by increasing the incentive to invest in plant and machinery by offering higher rates of relief than were previously available. <p>Am I eligible?</p> <ul style="list-style-type: none"> Yes, if your business is a company within the charge to Corporation Tax which is planning to invest in plants or machinery between 1 April 2021 and 31 March 2023, inclusive. 	
Third Sector Growth Fund	A £30 million fund to support small businesses within the third sector, helping them to grow as Scotland recovers from the impacts of coronavirus.	<p>The Third Sector Growth Fund will have three elements:</p> <ul style="list-style-type: none"> The Social Catalyst Fund, which totals £15 million, will help growing organisations which are not able to access finance through standard loans, offering investment which can be repaid based on turnover, rather than growing interest rates. This would suit small businesses and start-ups whose income is variable. The Circular Economy Fund will support activity which builds on sustainability of social enterprises and enables growth through investment loans. Together with The Long Term Third Sector Finance Fund which will offer loans for social enterprises and Third Sector organisations over a period of 18-24 months. A total of £10 million will be available. The Social Impact Venture Portfolio will offer investments of equity into mission-driven businesses, encouraging organisations to adopt a social enterprise model. This is worth £5 million 	<p>https://scvo.scot/support/coronavirus/funding/scottish-government/community-recovery</p> <p>Social Investment Scotland will manage The Circular Economy Social Enterprise Fund and Long Term Third Sector Finance Fund.</p> <p>The Impact Investment Partnership Scotland (IIPS), an entity owned equally by Firstport and Social Enterprise Scotland (SES), will manage the Social Catalyst Fund.</p> <p>Access to the funds will be by application. Further details of the funds and how to apply will be published on the partner organisations websites later this Spring.</p>
The National Lottery	The National Lottery	All of their grant funds remain open as normal, but they are prioritising applications that will support organisations	Visit the National Lottery Community Fund website for more information and to apply.

Covid-19 Scottish Business Support Summary

<p>Community Fund - Scotland</p>	<p>Community Fund offers a variety of grants ranging from £300 to £150,000 for voluntary, community or public sector organisations.</p>	<p>and communities with the impact of Covid-19 - for example, organisations which:</p> <ul style="list-style-type: none"> • are supporting people who are at high risk from Covid-19 • are supporting communities most likely to face increased demand and challenges as a direct result of Covid-19 • have high potential to support communities with the direct and indirect impact of Covid-19 <p>Funds can be used to help your organisation:</p> <ul style="list-style-type: none"> • continue to deliver activity, whether you're responding to the immediate crisis or supporting recovery activity • change and adapt, becoming more resilient in order to respond to new and future challenges <p>Successful projects should benefit the local community.</p> <p>To be eligible you must be a:</p> <ul style="list-style-type: none"> • voluntary or community organisation • registered charity • constituted group or club • not-for-profit company or Community Interest Company • statutory body (including town, parish and community council). • school (as long as your project benefits and involves the communities around the school) <p>Specific eligibility criteria varies for each grant. Visit the National Lottery Community Fund website for full details.</p> <ul style="list-style-type: none"> • You may be able to receive further funding to address Covid-19 even if you currently have another grant for something else. 	<p>https://www.tnlcommunityfund.org.uk/funding/programmes?location=scotland</p>
<p>Coronavirus Sector</p>	<p>https://www.gov.scot/coronavirus-covid-19/</p>		

Covid-19 Scottish Business Support Summary

Guidance	
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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>
- HMRC Covid-19: Helping employers to support employees recorded webinar: HMRC YouTube channel. <https://www.youtube.com/playlist?list=PL8EcnheDt1zhTsyhT9ak3xiXnmlvbHJJV>

Covid-19 Scottish Business Support Summary

- 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.