

Covid-19 Scottish Business Support Summary

Correct as of 13:00, 14th April 2020

Name of Scheme	What does it do?	Who and what is eligible?	How can it be accessed?
<p>Coronavirus Job Retention Scheme</p>	<p>All UK employers with a <u>PAYE</u> scheme will be able to access support to continue paying part of their employees' salary for those employees that would otherwise have been laid off during this crisis.</p>	<ul style="list-style-type: none"> • All UK wide employers with a PAYE scheme that was created and started on or before 28 February 2020 will be eligible – this includes businesses, charities, recruitment agencies (agency workers paid through PAYE) and public authorities. • The employer must have a UK bank account (HMRC will pay via BACS payment) • You must have enrolled for PAYE online via the UK Government website (this can take up to 10 days) • If you cannot maintain your current workforce because your operations have been severely affected by coronavirus (COVID-19), you can furlough employees and apply for a grant that covers 80% of their usual monthly wage costs, up to £2,500 a month, plus the associated Employer National Insurance contributions and pension contributions (up to the level of the minimum automatic enrolment employer pension contribution of 3% on qualifying earnings) on that subsidised furlough pay. 	<ul style="list-style-type: none"> • The online service you'll use to claim is not available yet. We expect this online service to go live week commencing 20 April 2020. <p>You will need to:</p> <ul style="list-style-type: none"> • designate affected employees as 'furloughed workers,' and notify your employees of this change - changing the status of employees remains subject to existing employment law and, depending on the employment contract, may be subject to negotiation • Note: Any employees you place on furlough must be furloughed for a minimum period of 3 consecutive weeks. When they return to work, they must be taken off furlough. Employees can be furloughed multiple times, but each separate instance must be for a minimum period of 3 consecutive weeks.

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		<ul style="list-style-type: none"> • Grants for pension contributions can be claimed up to this 3% cap provided the employer will pay the whole amount claimed to a pension scheme for the employee as an employer contribution. • This is a temporary scheme in place for 3 months starting from 1 March 2020, but it may be extended if necessary and employers can use this scheme anytime during this period. • Furloughed employees must have been on your PAYE payroll on 28 February 2020, and can be on any type of contract, including: Full time employees; part-time employees; employees on agency contracts; employees on flexible or zero hours contracts <p>Note: You will need to calculate the amount you are claiming. HMRC will retain the right to retrospectively audit all aspects of your claim.</p> <p>Detailed guidance for employers can be accessed on the UK Government’s website. This details the employees you can claim for, working out what you can claim and next steps once claims have been submitted.</p> <p>Detailed guidance for employees can also be accessed on the UK Government website.</p>	<p>What you’ll need to make a claim:</p> <ul style="list-style-type: none"> • Employers should discuss with their staff and make any changes to the employment contract by agreement. Employers may need to seek legal advice on the process. If sufficient numbers of staff are involved, it may be necessary to engage collective consultation processes to procure agreement to changes to terms of employment. • To claim you will need: <ul style="list-style-type: none"> ○ Your ePAYE reference number ○ The number of employees being furloughed ○ National Insurance numbers for the employees you want to furlough ○ Names of the employees you want to furlough ○ Payroll/works number of the employees you want to furlough ○ Your Self-Assessment Unique Taxpayer Reference or Corporation Tax Unique

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		<p>You can also find out more information about this scheme via HMRC's YouTube Channel.</p>	<p>Taxpayer Reference or Company Registration Number</p> <ul style="list-style-type: none"> ○ The claim period (start and end date) ○ Amount claimed (per the minimum length of furloughing of 3 weeks) ○ Your bank account number and sort code ○ Your contact name ○ Your phone number
Self-Employment Income Support Scheme	Will support self-employed individuals (including members of partnerships) whose income has been negatively impacted by COVID-19.	<ul style="list-style-type: none"> ● The scheme will provide a taxable grant to self-employed individuals or partnerships, worth 80% of their trading profits up to a cap of £2,500 per month. ● The grant will be subject to Income Tax and National Insurance contributions but does not need to be repaid. ● You'll get a taxable grant based on average trading profit over the 3 tax years 2016-17, 2017-18 and 2018-19 ● The scheme will be open for an initial three months but may be extended. 	<ul style="list-style-type: none"> ● Individuals should not contact HMRC now. HMRC will aim to contact you by mid May 2020 and will make payments by early June 2020. ● HMRC will use existing information to check potential eligibility and contact you by mid May 2020 if you are eligible for the scheme and invite you to claim using the GOV.UK online service. If you are unable to claim online an alternative way to claim will be made available. ● If you have not submitted your Self-Assessment tax return for the year

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		<p>You can claim if you are a self-employed individual or a member of a partnership and you:</p> <ul style="list-style-type: none"> • Have submitted your Self Assessment tax return for the tax year 2018-19 • Traded in the tax year 2019-20 • Are trading when you apply, or would be except for coronavirus • Intend to continue to trade in the tax year 2020-21 • Have lost trading profits due to coronavirus • Your trading profits must also be no more than £50,000 and more than half of your total income for either: <ul style="list-style-type: none"> ○ The tax year 2018-19 ○ The average of the tax years 2016-17, 2017-18, and 2018-19. 	<p>2018-19, you must do this by 23 April 2020 or you will not be able to claim.</p> <ul style="list-style-type: none"> • You can make a claim for Universal Credit while you wait for the grant, but any grant received will be treated as part of your self-employment income and may affect the amount of Universal Credit you get. Any Universal Credit claims for earlier periods will not be affected. • If you receive the grant you can continue to work or take on other employment including voluntary work. <p>Further guidance is available on the UK Government website.</p> <p>Frequently Asked Questions are also available via the UK Government's dedicated Business Support website.</p>
VAT Deferral	Deferral of Valued Added Tax (VAT) payments.	<ul style="list-style-type: none"> • UK VAT registered businesses with a VAT payment due between 20 March 2020 and 30 June 2020. <p>Option to:</p> <ul style="list-style-type: none"> ○ Defer your VAT payment 	If you chose to defer your VAT payment, you must pay the VAT due on or before 31 March 2021.

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		<ul style="list-style-type: none"> ○ Pay the VAT due as normal • It does not cover VAT Mini One Stop Shop (VAT MOSS) payments • You still need to submit your VAT returns on time. • HMRC will not charge interest or penalties on any amount deferred as a result of the Chancellor's announcement. • VAT refunds and reclaims will be paid by the government as normal. 	<p>You do not need to tell HMRC that you are deferring your VAT payment.</p> <p>Customers who normally pay by direct debit should cancel their direct debit with their bank if they are unable to pay. Please do so in sufficient time so that HMRC do not attempt to automatically collect on receipt of your VAT return.</p> <p>VAT payments due following the end of the deferral period will have to be paid as normal. Further information about how to repay the VAT you've deferred will be available soon.</p>
Deferral of Self-Assessment Payment	Deferral of Income Tax Self-Assessment Payment due 31 July 2020.	<ul style="list-style-type: none"> • Income Tax Self-Assessment payments due on 31 July 2020 may be deferred until 31 January 2021. • You are eligible if you are due to pay your second self-assessment payment on account on 31 July 2020. You do not need to be self-employed to be eligible for the deferment. • The deferment is optional. If you are still able to pay your second payment on account on 31 July 2020, you should do so. 	<p>This is an automatic offer with no applications required. No penalties or interest for late payment will be charged if you defer payment until January 2021.</p> <p>During the deferral period you can set up a budget payment plan to help you pay the deferred payment on account when it comes due.</p>
HMRC Time to Pay Service	Tax relief	<ul style="list-style-type: none"> • All businesses and self-employed people in financial distress, and with outstanding tax liabilities, may be eligible to receive support with their tax affairs. 	Call the HMRC Helpline on 0800 024 1222

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		<ul style="list-style-type: none"> • Case-by-case basis and tailored to individual circumstances and liabilities 	<p>HMRC will discuss your specific circumstances to explore:</p> <ul style="list-style-type: none"> • Agreeing an instalment arrangement • Suspending debt collection proceedings • Cancelling penalties and interest where you have administrative difficulties contacting or paying HMRC immediately
Statutory Sick Pay (SSP) Rebate	Allows small-and medium-sized businesses and employers to reclaim Statutory Sick Pay (SSP) paid for sickness due absence due to COVID-19.	<ul style="list-style-type: none"> • The Coronavirus Statutory Sick Pay Rebate Scheme will repay employers the current rate of SSP (£95.85) that they pay to current or former employees for periods of sickness starting on or after 13 March 2020 • If you're an employer who pays more than the current rate of SSP you can only claim the current rate amount. • The repayment will cover up to 2 weeks starting from the first day of sickness, if an employee is unable to work because they either: <ul style="list-style-type: none"> ○ have coronavirus ○ cannot work because they are self-isolating at home • Employees do not have to give you a doctor's fit note for you to make a claim. 	<p>The online service you'll use to reclaim SSP is not available yet. HMRC will announce when the service is available and this guidance will be updated</p> <p>You must keep records of all statutory sick payments that you want to claim from HMRC, including:</p> <ul style="list-style-type: none"> • The reason why an employee could not work • Details of each period when an employee could not work, including start and end dates • Details of the SSP qualifying days when an employee could not work • National Insurance numbers of all employees you have paid SSP to

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		<p>The Scheme can be used by employers if they:</p> <ul style="list-style-type: none"> • Are claiming for an employee who's eligible for sick pay due to coronavirus • Had a PAYE payroll scheme that was created and started on or before 28 February 2020 • Are UK based and had fewer than 250 employees on 28 February 2020 <p>The Scheme covers all types of employment contracts (full-time, part-time, employees on agency contracts and employees on flexible or zero hours contracts)</p>	<p>You'll have to keep these records for at least 3 years following your claim.</p> <p>If you are self-employed you can check your eligibility for Universal Credit on the UK Government website.</p>
Business Rates (All Businesses)	Rates Relief	<ul style="list-style-type: none"> • All non-domestic properties in Scotland will get a 1.6% relief. This relief effectively reverses the change in poundage for 2020-21. 	You do not need to apply for this relief – it will be applied to your bill by your local council
Business Rates (Specific Sectors)	Rates holiday for 2020/21 tax year	<ul style="list-style-type: none"> • Retail, hospitality and leisure businesses will get 100% rates relief. • To get this relief, a property has to be occupied. Properties that have closed temporarily due to the government's COVID-19 advice will be treated as occupied • Scottish airports will get 100% rates relief for a year, as will organisations providing handling services for scheduled passenger flights to Scottish airports. • Due to the unique role that Loganair plays in providing connectivity to the Highlands and 	You do not need to apply for this relief – it will be applied to your bill by your local council

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		<p>Islands, they will also get 100% rates relief for a year. No other airline will receive rate relief in Scotland.</p> <ul style="list-style-type: none"> • Any organisations providing a “handling service” at Scottish airports are eligible. Handling services are defined as doing or more of the following: <ul style="list-style-type: none"> ○ De-icing ○ Re-fuelling ○ Moving aircraft ○ Waste servicing ○ Allocation of seating ○ Handling of baggage ○ Supervision of boarding 	
Non Domestic Rates	Payment Deferral	<ul style="list-style-type: none"> • If you are struggling to pay your non-domestic rates bill you should contact your local council and ask them about your payment options 	Contact your local council
Support for Water Bills	Suspension of pre-payment charges	<ul style="list-style-type: none"> • Scottish Water has agreed to suspend pre-payment charges for licensed providers for two months, beginning with the April payment. This means providers – who provide water to businesses – can be flexible with their customers at this time. • The Central Marketing Agency will also introduce other measures to assist the market by suspending all performance standard charges to ensure licensed providers can focus on supporting customers 	<p>Effective immediately</p> <p>Comprehensive details of the package will be set out by the industry in a further letter to licensed providers.</p> <p>Businesses should liaise directly with their water services supplier. For more information please see this news story on the Scottish Government website.</p>

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<p>Scottish Government Coronavirus Business Support Fund (Grants)</p>	<p>Direct grant support to specific businesses</p>	<ul style="list-style-type: none"> • A one-off grant of £10,000 available to small businesses who get Small Business Bonus Scheme Relief or Rural Relief • You can get this grant if you applied for Nursery Relief, Business Growth Accelerator or Disabled Relief but are eligible for the Small Business Bonus Scheme • A one-off grant of £25,000 for hospitality, leisure and retail businesses with properties with a rateable value between £18,001 and up to and including £50,999. • You can only apply for one grant – even if you own multiple properties. • You do not have to repay these grants <p>You can check this updated list of the types of retail, hospitality, and leisure businesses who are eligible or not eligible for the one off £25,000. However, these lists are not exhaustive.</p> <p>Note: Self-catering accommodation and caravans are eligible for a grant if they:</p> <ul style="list-style-type: none"> ○ Are a primary source of income for the ratepayer (one third or more), and 	<p>To apply you will need to complete an application form for the Coronavirus Business Support Fund. You can do this from your local council website.</p> <p>Councils will aim to make payment within 10 working days of receiving a grant application form.</p> <p>Aberdeen City Aberdeenshire Angus Argyll and Bute Clackmannanshire Dumfries and Galloway Dundee East Ayrshire East Dunbartonshire East Lothian East Renfrewshire Edinburgh Falkirk Fife Glasgow Highland Inverclyde Midlothian</p>

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		<ul style="list-style-type: none"> ○ Were let out for 140 days or more in financial year 2019-20. 	Moray Na h-Eileanan Siar North Ayrshire North Lanarkshire Orkney Perth and Kinross Renfrewshire Scottish Borders Shetland South Ayrshire South Lanarkshire Stirling West Dunbartonshire West Lothian
<p>Coronavirus Business Interruption Loan Scheme</p>	<p>This temporary Loan Scheme will support SMEs with access to loans, overdrafts, invoice finance and asset finance of up to £5 million and for up to 6 years.</p>	<p>Note: In response to feedback received since the schemes launch, all viable small businesses affected by Covid-19, and not just those unable to secure regular commercial financing, will now be eligible. This change is designed to enable all long-term viable businesses experiencing difficulties as a result of the coronavirus outbreak to access finance.</p> <ul style="list-style-type: none"> • Supports loans of up to £5 million available on repayment terms of up to six years • UK Government will provide lenders with a partial guarantee of 80% on each loan (subject to an overall cap per lender). 	<p>You should apply via your lenders website or through one of the 40 accredited finance providers offering the scheme. The lender has the authority to decide whether to offer you finance.</p> <p>Personal guarantees are not required to secure lending below £250,000. For any borrowing above £250,000 personal guarantees will be capped at 20% of the outstanding value of the loan, as the Government is providing the guarantee for the remaining 80% of the finance.</p>

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		<ul style="list-style-type: none"> • No guarantee fee for SMEs to access the scheme – lenders will pay a fee to access the scheme • Interest and fees paid by UK Government for 12 months – this means no upfront costs and lower initial repayments for SMEs • For overdrafts and invoice finance facilities, term will be up to three years <p>Your business must:</p> <ul style="list-style-type: none"> • Be UK based in its business activity • Have an annual turnover of no more than £45 million • Have a borrowing proposal which the lender would consider viable, were it not for the Covid-19 pandemic • Self-certify that it has been adversely impacted by Covid-19. <p>Further eligibility criteria can be accessed via the British Business Bank website.</p>	<p>This will apply to all customers that have secured a loan under the scheme since its launch on 23rd March.</p> <p>Given there is likely to be a big demand for facilities, businesses should consider applying via the lender’s website in the first instance. Telephone lines are likely to be busy and branches may have limited capacity to handle enquiries due to social distancing.</p> <p>The full rules of the scheme and a list of accredited lenders is available via the British Business Bank website.</p> <p>Scheme expected to run for an initial period of 6 months. There is no limit on the capacity of the scheme.</p>
Business Support for Private and Third Sector Childcare Providers	Funded ELC hours payments	<ul style="list-style-type: none"> • All private and third sector providers who provide funded ELC in their settings will continue to receive payments from their local authority for these funded ELC hours. • Private and third sector providers will be able to access: Coronavirus Job Retention Scheme; Business Support Fund; Coronavirus Business Interruption Loan Scheme and Statutory Sick Pay 	Your local authority will be in contact with you to confirm local arrangements of payments for funded ELC hours.

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		<p>Rebate – See relevant sections of this summary for more details.</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>Creative Scotland Bridging Bursary Fund (Arts & Creative)</p>	<p>This £2m fund offers a one-off bursary to support freelance artists and freelance creative practitioners working in the not-for-profit sector in Scotland</p>	<ul style="list-style-type: none"> • This fund is targeted at freelance artists and freelance creative practitioners who derive a significant proportion of their income from working in the not-for-profit sector in Scotland and have experienced a loss of earnings as a result of COVID-19 • Bursaries of between £500 and £2,500 to help support immediate needs (You may only request more than £2,500 if your request includes access costs). 	<p>Requests for funding are currently paused.</p> <p>Second round of requests will open Monday 20th April which will likely close Friday 24th April (possibly earlier)</p> <p>You will be asked to provide:</p> <ul style="list-style-type: none"> • A CV (Curriculum Vitae) or a short supporting statement of your work. • A name and address of a professional referee <p>Creative Scotland is aiming to have applications and processed and money paid out within 4 weeks from receipt of application.</p> <p>More info including an application guidance document can be found at Creative Scotland website.</p>

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Screen Scotland Bridging Bursary Fund	This £1.5m fund offers a one-off bursary to support freelance or self-employed screen practitioners	<ul style="list-style-type: none"> This fund is to support freelance or self-employed screen practitioners working in Scotland’s screen sector (exhibition, distribution, development, production or postproduction for film or television, scripted or unscripted, live-action or animation, talent and skills development, film education) who are experiencing immediate financial difficulty due to the loss of screen sector income in Scotland as a result of the COVID-19 pandemic. Bursaries of between £500 and £2,500 to help support your immediate needs. 	<ul style="list-style-type: none"> You can access the online application form and associated guidance from the Bridging Bursary Programme section of the Screen Scotland website.
Open Fund: Sustaining Creative Development	A £7.5m fund which aims to enable creative organisations to explore ways of working that will help them to adapt and respond to the current changing circumstances	<p>Funding for Individuals</p> <ul style="list-style-type: none"> Freelance and self-employed artists and creative practitioners in Scotland can apply for projects supporting the development of their practice. You may apply for funding to work with others if your practice is collaborative. You must have a UK bank account. Apply for funding between £1,000 and £50,000 <p>Funding for Organisations</p> <ul style="list-style-type: none"> Organisations and groups based in Scotland whose work or project involves the arts, screen and creative industries. All applicants must have a UK bank account. Apply for a grant between £1,000 and £50,000 	<p>Applications are now open.</p> <p>There are no deadlines for this fund.</p> <p>Application forms along with application guidance and can be accessed via the Creative Scotland website.</p> <p>Note: Individuals and Organisations applying for a grant from £15,000 to £50,000 you will be asked some additional questions and be asked to complete a separate form for assessing risk.</p>

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Scottish Seafood Business Resilience Fund	£10 million fund to support seafood processing businesses during Covid-19	<ul style="list-style-type: none"> • Targeted initially at all seafood processors and seafood businesses including those involved in exporting live seafood and shellfish and, in doing so, undertake associated husbandry. • Funding will be available to those businesses who have/are suffering severe hardship. • Supports the fixed costs of operating the business • This specific support will be provided through grants. The maximum level of grant may vary depending on the business and the application, with the absolute maximum available being £100k. • All seafood processors who meet the criteria can apply • Shellfish and seafood processing businesses will receive immediate priority for consideration. 	<p>Applications now open – closing date 5pm Monday 20 April 2020.</p> <p>Applications and detailed guidance can be accessed via the Scottish Government website.</p>
Enterprise Relief Fund	£5 million fund from the Prince's Trust and NatWest offering grants to self-employed people aged 18-30	<ul style="list-style-type: none"> • Grants can be used to maintain core business operations during the crisis, as well as meet any existing financial commitments, such as paying for essential equipment or settling invoices from suppliers. • Grants will also support young people to diversify their business to respond to opportunities created by the crises • You must be a business owner aged 18 to 30, who set up their business in the last four years and don't have any other source of income during the crisis. 	<p>You can register your interest for grants and tailored support via The Prince's Trust website.</p>

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		<ul style="list-style-type: none"> If you set up your business with support from The Prince's Trust in the last four years, you are still eligible for the fund if you were aged 18-30 at the time you received this support. 	
Urgent Response Covid-19 Fund (Museums Galleries Scotland)	£700k fund for independent museums and galleries critically affected by loss of income as a result of the COVID-19 pandemic.	<ul style="list-style-type: none"> Available to independent Accredited museums Eligible organisations can apply for between £3,000 and £60,000. Will cover core costs and will not be tied to project outcomes. Awards will be limited to a maximum of three months of urgent costs. 	Applications now open Find out more and apply via the Museums and Galleries Scotland website.
Digital Resilience COVID-19 Fund (Museums and Galleries Scotland)	Museums can apply for up to £3000 to purchase equipment and software that will enable them to adapt to more digital working during the period of closure due to Covid-19. Total funding available is £55k.	<ul style="list-style-type: none"> Eligible organisations can apply for between £300 and £3,000. This fund is distributing capital funds and is therefore primarily for equipment and software. Software Licences for one year can be covered along with incidental delivery and installation costs. Any organisation that runs an Accredited museum in Scotland can apply Non accredited museums in Scotland can apply but must demonstrate that they meet criteria which can be found on the Museums and Galleries Scotland website. 	This fund is now open and will operate on a rolling basis until all funds have been distributed. Find out more and apply via the Museums and Galleries Scotland website.
The National Lottery Heritage Emergency Fund	£50 million fund to support the Heritage sector	<ul style="list-style-type: none"> Will provide grants of between £3,000 and £50,000 	Applications open Wednesday 15 April until Tuesday 30 June.

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		<ul style="list-style-type: none"> • Available to organisations across the full breadth of heritage, including historic sites, industrial and maritime heritage, museums, libraries and archives, parks and gardens, landscapes and nature <p>Applicants must be:</p> <ul style="list-style-type: none"> ○ a not-for-profit organisation, and ○ a current or previous recipient of a grant directly from National Lottery Heritage Fund, and ○ an owner, manager or representative of heritage, or have an evidenced track record in delivering participatory heritage activity 	<p>Application guidance can be found via The National Lottery Heritage Fund website.</p>
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

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COVID-19 Corporate Financing Facility	Purchase of short-term debt (Larger firms only)	<ul style="list-style-type: none"> • New lending facility to raise working capital via the Bank of England directly purchasing short-term debt. • Supports companies that are fundamentally strong but have been affected by a short-term funding squeeze and will allow short-term liabilities to be financed • Supports the corporate finance market overall which eases the supply of credit to all firms. • Companies – and their financial subsidiaries – that make a material contribution to the UK economy are able to participate in the facility. • In practice, firms that meet this requirement would normally be: UK incorporated companies, including those with foreign-incorporated parents and with a genuine business in the UK; companies with significant employment in the UK; firms with their headquarters in the UK. We will also consider whether the company generates significant revenues in the UK, serves a large number of customers in the UK or has a number of operating sites in the UK. • Further information on eligibility can be found on the Bank of England website. 	<p>The scheme is now open for applications</p> <p>In order to access the CCFF, you will need to contact your bank. It is important to note that not all banks issue commercial paper (an unsecured, short term debt instrument). If your bank does not issue commercial paper, UK Finance will provide a list of banks that are able to assist.</p> <p>More information is available from the Bank of England.</p>
Coronavirus Large Business Interruption Loan Scheme	Provides a government guarantee of 80% to enable banks to	<ul style="list-style-type: none"> • Allows lenders to specifically support businesses that were viable before the COVID-19 outbreak but now face significant cash flow difficulties that 	This scheme is not available yet. Further details of the scheme will be announced soon and it is expected to launch before the end of April.

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	make loans of up to £25 million	<p>would otherwise make their business unviable in the short term.</p> <p>Your business must:</p> <ul style="list-style-type: none"> • Be UK based in its business activity • Have an annual turnover of between £45 million and £500 million • Be unable to secure regular commercial financing • Have a borrowing proposal which the lender: <ul style="list-style-type: none"> ○ Would consider viable were it not for the Covid-19 pandemic ○ Believes will enable you to trade out of any short-term to medium-term difficulty • Businesses from any sector can apply (excluding banks and building societies, insurers and reinsurers (but not insurance brokers), and public sector organisations • Further details on eligibility to be confirmed 	Anticipated that it will be available through a range of accredited lenders.
Innovate UK Grant	A £20 million fund to support UK businesses to focus on emerging or increasing needs of society and industries during and following the Covid-19 pandemic	<p>You must:</p> <ul style="list-style-type: none"> • Demonstrate both realistic and significant benefits for society (including communities, families and individuals) or an industry that has been severely impacted and/or permanently disrupted by the Covid-19 pandemic. • Focus on a clear need and the proposed innovation to address it. • Have the ability to deliver the project during the working restrictions of Covid-19 pandemic 	<p>Read the guidance on applying for a competition on the Innovation Funding Service before you start your application.</p> <p>Competition opens: 3rd April 2020</p> <p>Competition closes: 17th April 2020 at 12:00pm</p>

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		<p>Your project must:</p> <ul style="list-style-type: none"> • Have total eligible costs between £25,000 and £50,000 • Be able to start by 1st June 2020 at the latest • Be no longer than 6 months in duration <p>Lead organisation must:</p> <ul style="list-style-type: none"> • Be a UK registered business of any size (sole traders cannot apply) • Carry out its project work in the UK • intend to deliver the proposed outcomes for UK domestic or global benefit <ul style="list-style-type: none"> • You can claim 100% of your project costs up to the maximum of £50,000. These will be paid in advance of the project start date. • The funding will be made as a di minimis grant. 	<p>Applicants notified: 1st May 2020</p> <p>Detailed information including eligibility, how to apply and supporting information can be accessed via the UK Government website.</p>
Commercial Insurance	Insurance payout (based on cover)	<ul style="list-style-type: none"> • Most commercial insurance policies are unlikely to cover pandemics or unspecified notifiable diseases, such as Covid-19. • Businesses which have an insurance policy that covers government ordered closure and pandemics or government ordered closure and unspecified notifiable disease should be able to make a claim (subject to terms and conditions of their policy). <p>Notifiable diseases:</p>	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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		<ul style="list-style-type: none"> • On 5 March 2020, the UK Government added Covid-19 to its <u>list of notifiable diseases</u>. Many insurers use diseases on this list as triggers for the activation or exclusion of insurance cover. Insurance policies that cover notifiable diseases will typically only cover a specific subset of notifiable diseases such as Cholera and may exclude future/unknown diseases such as Covid-19. <p>Unspecified Notifiable Diseases:</p> <ul style="list-style-type: none"> • Some businesses will have purchased add-ons to their insurance that cover ‘unspecified notifiable diseases’. These policies effectively cover any disease listed as a notifiable disease, enabling the business to claim for losses of all notifiable diseases as well as from diseases that are unknown at the point the policy is written. • The effect of the government adding Covid-19 to its list of notifiable diseases is to ensure that businesses with unspecified notifiable disease cover are able to make a claim – subject to terms and conditions of their policy. For example, someone infected with Covid-19 may need to have been on the premises. <p>Government Ordered Closures:</p> <ul style="list-style-type: none"> • The government asked a number of different businesses and venues to remain closed from 21 March onwards. Insurers have agreed that this 	

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

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		<p>Scotland does not ask a borrower for any up-front fees and any promise of this type of loan requiring an upfront fee is a con.</p>	
<p>EU Coronavirus Response Investment Initiative</p>	<p>Direct €37 billion increase in EU Structural Funds (European Regional Development Fund (ERDF); European Social Fund (ESF); Cohesion Fund (CF); and European Maritime and Fisheries Fund (EMFF))</p>	<ul style="list-style-type: none"> • The European Commission has relinquished obligation to request refunding of unspent pre-financing for the listed Funds until programme closure. • Member States can now use the amounts not recovered in 2020 to accelerate investments related to COVID-19 outbreak. • Proposed for ERDF to support the financing of working capital in SMEs where necessary as a temporary measure. • ERDF investment priority to strengthen research, technological development and innovation is modified to cover investment in products and services for fostering the crisis response capacities in public health services. Expenditure on this is eligible from 1st February 2020. 	<p>The Coronavirus Response Initiative has been adopted by the EU and will come into force on 1 April.</p> <p>€37 billion of cohesion policy money will strengthen healthcare systems, support SMEs, short-term employment schemes, and community-based services.</p> <p>An EU Task Force has been setup to coordinate work with Member States, identify their precise needs and assist them so as to ensure that the money starts flowing as soon as possible.</p> <p>More info is contained within this European Commission document.</p>
<p>Wellbeing Fund (Scottish Government)</p>	<p>£50 million fund across Scotland to support at-risk people affected by Covid-19, including homeless people and those</p>	<ul style="list-style-type: none"> • Supports organisations across the third sector that are providing important services for people as a result of coronavirus. • £10m has already been allocated for immediate priorities and £7 million has been committed to provide around 2,000 charities with small grants through Corra, Inspiring Scotland, STV Appeal, 	<p>The Wellbeing Fund is now open for expressions of interest from all third sector organisations.</p> <p>Complete an expression of interest via the SCVO website.</p>

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	experiencing fuel poverty.	<p>SCVO and Scotland’s Third Sector Interfaces. The remaining £33 million is now open to bids from Third Sector Organisations.</p> <ul style="list-style-type: none"> Funds have supported the purchase and delivery of food, activities to support people’s mental health and wellbeing, co-ordination of local activity and staff and volunteer expenses. It is anticipated that the fund will continue to support those things and much more. 	
Supporting Communities Fund (Scottish Government)	£40 million fund to support the growth of community efforts at a local level	<ul style="list-style-type: none"> Funds for organisations who support people at risk because of age, isolation, carers, homeless people and asylum seekers and signposting people to sources of help, such as applying for benefits. 	An initial wave of £10 million is currently being deployed through Community Anchor Organisations and a list of these will be made available shortly via the SCVO website.
Third Sector Resilience Fund (Scottish Government)	£20 million to ensure health and continued viability of third sector organisations	<ul style="list-style-type: none"> £20 million emergency fund provides grants of up to £100,000 There will be an additional £5 million available in fully flexible, 0% interest loans starting at £50,000. The fund will be complemented by specialist business advice from Just Enterprise to help grant recipients maximise the impact of the financial support. <p>To be eligible, organisations must be:</p> <ul style="list-style-type: none"> a charity, social enterprise or voluntary organisation based in Scotland and/or primarily 	<p>This fund is now open</p> <p>The fund will be delivered by Firstport, Social Investment Scotland and the Corra Foundation</p> <p>In order to apply, applicants must complete a short eligibility checker to assess their suitability for the fund.</p> <p>Further information such as guidance notes and FAQs are available via the</p>

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		<p>delivering services/activities in Scottish communities</p> <ul style="list-style-type: none"> • already delivering those products or services prior to March 2020 • needing funding to stabilise cashflows directly as a result of the impact of COVID-19, as opposed to pre-existing financial difficulties 	<p>Third Sector Resilience Fund section of the SCVO website.</p> <p>Note: If your organisation is looking for support for a new project or significantly evolved service delivery (e.g. moving from physical to digital delivery) as a result of COVID-19, please do not apply to TSRF. The Wellbeing Fund is more suitable for this type of activity and the public 'bid-in' route to the fund will be opening soon.</p>
Community Response, Recovery & Resilience Fund	Support local charities and grassroots organisations across Scotland to help them respond to the outbreak of the coronavirus pandemic and recover from its impact.	<ul style="list-style-type: none"> • Providing immediate funding to support constituted community groups and charities that are responding to the coronavirus pandemic in their local community. • Funding is available between £1,000 and £5,000– focussed on immediate community needs. Only constituted groups, with a governing document, can apply. 	<ul style="list-style-type: none"> • This fund is now open for applications and can be accessed via the Foundation Scotland website. <p>Interested applicants are encouraged to read the fund's guidance notes which are also available on the Foundation Scotland website.</p>
State Aid	<p>State Aid rules still apply in the UK until the end of 2020.</p> <p>The European Commission has announced a number of temporary State aid measures. These measures aim to help with the financial pressures businesses face as a result of Covid-19.</p>		

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	The Scottish Government will work with the UK Government to make sure these measures can be adopted to help Scottish Businesses where possible.		
Coronavirus (Scotland) Act 2020	<p>People and some small businesses that are unable to repay debts due to the outbreak will be able to apply for a six-month 'breathing space' period. This will allow them to seek money advice and find long-term solutions to repay debts. It also removes the limitation that means they can only apply for such a breathing space once in a 12 month period. (These measures apply to individuals, partnerships, corporate and unincorporated bodies and trusts, though not to companies or LLPs.)</p> <p>The Bill also allows licensing authorities to extend the deadlines for licence applications that allow the sale and supply of alcohol, and taxi and private hire. This flexibility will help to minimise the risk of losing current licensing rights due during the outbreak. It also gives discretion to allow licensing hearings to be conducted by telephone, video-conferencing or by written communication, including email.</p> <p>The COVID-19 outbreak affects the ability of both planning authorities and applicants to deal with planning permissions that are due to expire. When planning permission is granted applicants have a period of three years to commence development before the permission lapses. The new legislation extends any planning permission that would lapse within the next six months so that it will not expire until April 2021.</p> <p>The notice period before a commercial lease can be terminated for non-payment of rent has been extended. Previously commercial tenants served with a warning letter for non-payment of rent would have 14 days to pay outstanding rent. This period has now been increased to 14 weeks. It applies to all commercial property leases, including those where a warning notice has already been issued and has not already expired.</p>		
Covid-19 Construction Sector Guidance	<p>Updated guidance for the construction sector comes into effect immediately (6 April 2020) - and extends until further notice. This is available via the publications section of the Scottish Government website.</p>		

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Department for International Trade – Export and Investor Support	<p>Guidance on how to help secure export finance to keep trading during the coronavirus outbreak has been set out by the UK Government in direct communication to 160,000 exporters and investors Monday 6 April.</p> <p>The message follows the news that UK businesses will now be eligible to secure export insurance cover to markets including the EU, US, Japan, Australia, New Zealand, Canada, Iceland, Norway and Switzerland with immediate effect, following UK Export Finance expanding the scope of its Export Insurance Policy (EXIP).</p> <p>To find an International Trade Advisor in your area, visit https://www.great.gov.uk/contact/office-finder/</p>				
Support from your business bank	<p>As well as accessing the Coronavirus Business Interruption Loan Scheme, your business bank can potentially help with other financial support. Here is a list of hyperlinks detailing some of the Coronavirus business support available from the major business banks</p>		Bank of Scotland Barclays Clydesdale Bank HSBC Lloyds Lombard	Metro Bank NatWest RBS Santander Virgin Money	
UK Government Charities Funding	<p>Frontline charities across the UK will receive a £750 million package of support to ensure they can continue their vital work during the coronavirus outbreak – this includes hospices and those supporting domestic abuse victims.</p> <p>£360 million will be directly allocated by government departments to charities providing key services and supporting vulnerable people during the crisis. Where charitable services are devolved the UK Government has applied the Barnett formula in the normal way. Devolved administrations expected to receive £60 million through the charities pot, and further significant Barnett allocations, dependent on the final proposals funded, through the direct grant pot.</p>				

Key Web Pages Specific to Covid-19 Business Support:

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