

Covid-19 Scottish Business Support Summary

Correct as of 13:00, 13th May 2020

Name of Scheme	What does it do?	Who and what is eligible?	How can it be accessed?
Coronavirus Job Retention Scheme	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.	<ul style="list-style-type: none"> 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. This is a temporary scheme in place for 4 months starting from 1 March 2020, but it may be extended if necessary and employers can use this scheme anytime during this period. <p>You must have:</p> <ul style="list-style-type: none"> Created and started a PAYE payroll scheme on or before 19 March 2020 enrolled for PAYE online a UK bank account Furloughed employees must have been on your PAYE payroll on or before 19 March 2020 and 	<ul style="list-style-type: none"> If you've already worked out how much you can claim, you can claim for wages online via the HMRC online portal which is available on the UK Government website. HMRC will then check that your claim is correct and pay the claim amount by Bacs into your bank account within 6 working days. Please do not contact HMRC unless it has been more than 10 working days since you made the claim and you have not received it in that time. <p>Before you Claim:</p> <ul style="list-style-type: none"> You will need to work out how much you can claim through the scheme. HMRC will retain the right to retrospectively audit all aspects of your claim. Employers should discuss with their staff and make any changes to the employment contract by agreement.

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		<p>were notified to HMRC on an RTI submission on or before 19 March 2020</p> <ul style="list-style-type: none"> Employees that were employed as of 28 February 2020 and on payroll (i.e. notified to HMRC on an RTI submission on or before 28 February) and were made redundant or stopped working for the employer after that and prior to 19 March 2020, can also qualify for the scheme if the employer re-employs them and puts them on furlough. Employees 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>Agreeing to Furlough Employees:</p> <ul style="list-style-type: none"> Employers must confirm in writing to their employee confirming that they have been furloughed. If this is done in a way that is consistent with employment law, that consent is valid for the purposes of claiming through the scheme. Collective agreement reached between an employer and trade union is also acceptable for the purpose of such a claim. There needs to be a written record, but the employee does not have to provide a written response. A record of this communication must be kept for five years. 	<p>Employers may need to seek legal advice on the process. If sufficient numbers of staff are involved, it may be necessary to engage collective consultation processes to procure agreement to changes to terms of employment.</p> <p>To make a claim you will need:</p> <ul style="list-style-type: none"> To be registered for PAYE online Your UK bank account number and sort code (only provide bank account details where a BACS payment can be accepted) Your employer PAYE scheme reference number The number of employees being furloughed Each employee's National Insurance Number (if you have one or more without a national insurance number, please contact HMRC) Each employee's payroll or employee number (optional) The start date and end date of the claim The full amount you are claiming for including employer National Insurance contributions and

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		<ul style="list-style-type: none"> 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. To be eligible for the grant, when on furlough, an employee cannot undertake work for, or on behalf, of the organisation or any linked or associated organisation. This includes providing services or generating revenue. Employers are free to consider allocating any critical business tasks to staff that are not furloughed. While on furlough, the employee's wage will be subject to usual income tax and other deductions. <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. Note: this guidance is regularly updated.</p> <p>Detailed guidance for employees can also be accessed on the UK Government website.</p> <p>You can also find out more information about this scheme via HMRC's YouTube Channel</p>	<p>employer minimum pension contributions</p> <ul style="list-style-type: none"> Your phone number <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>After you've claimed:</p> <p>You must:</p> <ul style="list-style-type: none"> Keep a copy of all records, 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 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"> UK Government guidance documents around the Coronavirus Job Retention Scheme are regularly updated with additional information. It is advisable to follow any hyperlinks within this summary for the latest available versions or find these directly via the GOV.UK website. The Coronavirus Job Retention Scheme will be extended until 31 October 2020 New flexibility will be introduced from August which will allow furloughed workers to return to work part-time with employers being asked to pay a percentage towards the salaries of their furloughed staff. Detailed government guidance documents have not yet been updated to reflect this. It is anticipated that guidance will be updated by the end of May. The scheme will continue in its current form until the end of July. 	<ul style="list-style-type: none"> Pay your employee their wages, if you have not already <p>Guidance on how and when to report grant payments using the PAYE Real Time Information System is now available via the UK Government website.</p>
Self-Employment Income Support Scheme	Supports self-employed individuals (including members of partnerships) whose income has been negatively impacted by COVID-19.	<ul style="list-style-type: none"> The scheme will allow self-employed individuals or partnerships to claim a taxable grant of 80% of average monthly trading profits, paid out in a single instalment covering 3 months, and capped at £7,500 altogether. You'll get a taxable grant based on average trading profit over the 3 tax years 2016-17, 2017-18 and 2018-19 	<ul style="list-style-type: none"> The online service is now available. Make your claim from the date HMRC gave you. You must make the claim yourself. Your tax agent or advisor must not claim on your behalf as this will trigger a fraud alert, and you will have to contact HMRC. This will

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		<ul style="list-style-type: none"> • The grant will be subject to Income Tax and self-employed National Insurance contributions but does not need to be repaid. • If you receive the grant you can continue to work, start a new trade or take on other employment including voluntary work, or duties as an armed forces reservist. <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"> • Traded in the tax year 2018-19 and submitted your Self-Assessment Tax return on or before 23 April 2020 for that year • Traded in the tax year 2019-20 • Intend to continue to trade in the tax year 2020-21 • Carry on a trade which has been adversely affected by coronavirus • To work out your eligibility HMRC will look at your 2018-19 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 your 2018-19 Self-Assessment Tax Return, HMRC will then look at the tax years 2016-17, 2017-18 and 2018-19. 	<p>cause a significant delay to you receiving your payment.</p> <ul style="list-style-type: none"> • You can use HMRC's online tool to find out if you're eligible to make a claim. Your tax agent or adviser can also check your eligibility on your behalf. You'll need your Self-Assessment Unique Taxpayer Reference (UTR) number and National Insurance number • If you're eligible, HMRC will tell you the date you'll be able to make a claim from and ask you to add your contact details. • If you are told you can claim straight away you'll need: <ul style="list-style-type: none"> ○ Government Gateway user ID and password – if you don't have a user ID, you can create one when you make your claim ○ UK bank details (only provide bank details where a Bacs payment can be accepted)

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		<ul style="list-style-type: none"> Guidance is available via the UK Government website as to how HMRC will work out your eligibility. You should not claim the grant if you're above the state aid limits or operating a trade through a trust. 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. Detailed guidance is available via the UK Government website. You can also access guidance to find out how your circumstances can affect your eligibility for the scheme. If you receive texts, calls or emails claiming to be from HMRC, offering financial help or a tax refund and asking you to click on a link or to give personal information, it is a scam. You should email it to phishing@hmrc.gov.uk and then delete it. You can make a claim for Universal Credit while you wait for the grant. You should record the 	<ul style="list-style-type: none"> You'll have to confirm to HMRC that your business has been adversely affected by coronavirus. If you have been told that you are not eligible and you submitted your Self-Assessment Tax returns between 26 March 2020 and 23 April 2020, check your eligibility again as the online service has been updated. If you have been told that you are not eligible and you think you are eligible, you should first check who can claim or contact your tax agent or advisor for help. If you still think you should be able to claim you can ask HMRC to review your eligibility. Once you have submitted your claim HMRC will check your claim and pay the grant into your bank account within 6 working days. HMRC will send an email when your payment is on its way.

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		<p>grant as part of your self-employment income and it may affect the amount of Universal Credit you get. This will not affect Universal Credit claims for earlier periods.</p>	<ul style="list-style-type: none"> • You can check the status of your payment via the UK Government website. • If you think the grant amount is wrong, you should check how much you'll get or contact your tax agent or advisor for help. • If you still think the amount is wrong, you should then ask HMRC to review your grant amount. • You must keep a copy of all records in line with normal self-employment record keeping requirements. • You'll need to report the grant: <ul style="list-style-type: none"> ○ On your Self-Assessment Tax Return ○ As self-employed income for any Universal Credit claims ○ As self-employed income and that you're working 16 hours a week for any tax credit claims
Newly Self-Employed Hardship Fund	£34 million fund to support newly self-employed people, providing one-off	<ul style="list-style-type: none"> • £2,000 grants will be allocated to newly self-employed facing hardship <p>You must sign a declaration confirming that you meet all of the following criteria:</p>	<p>Applications to this fund are now open.</p> <p>You must apply directly via your local authority's website.</p>

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(Scottish Government administered via local authorities)	grant payments of £2,000	<ul style="list-style-type: none"> • You became self-employed on/after 6 April 2019 (did not submit a tax return including income from self-employment for 2018-19) • Over 50% of your individual income is from self-employment • Your trading profits were below £50,000 in financial year 2019-20 • You have lost business due to coronavirus and are suffering financial hardship as a result • You are ineligible for other COVID-19 related business support (including the Business Interruption Loan Schemes, Corporate Finance Fund, Job Retention Schemes, Future Fund, R&D Focussed SMEs Fund, HMRC Self-Employment Income Support Scheme, Non-Domestic Rates relief, Small Business Grant or other business support) • You do not receive working age benefit payments (Universal Credit, Statutory Sick Pay, Employment and Support Allowance, Job Seekers' Allowance, Income Support) or have applied for but not yet started receiving Universal Credit or an advanced payment of Universal Credit • You trade as self-employed, not as a limited company. If in a partnership, you are self-employed for pay and tax purposes • You have taken steps to limit costs and expenditure (including through schemes such as 	<p>Further information about this fund, including links to your relevant local authority can be found via the Scottish Government's dedicated Find Business Support website.</p> <p>It will take up to 10 working days from application to appraisal and funds being released for approved applications.</p> <p>When applying you will need to provide:</p> <ul style="list-style-type: none"> • Documentation to show you had an active business prior to COVID-19, such as your VAT registration, bank account statements showing revenue and outgoings linked to self-employment, marketing materials, etc. A full list is provided with the application form. • Self-declaration that you are currently experiencing hardship • Evidence of being resident in the local authority area of application <p>Important information:</p> <ul style="list-style-type: none"> • If you receive the grant you can continue to work or take part in other employment including voluntary work.

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		<p>VAT deferral and seeking a mortgage payment holiday)</p> <ul style="list-style-type: none"> You do not have access to sufficient savings or other sources of income to meet basic needs 	<ul style="list-style-type: none"> You may only apply to this fund once
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>You have the option to:</p> <ul style="list-style-type: none"> Defer your VAT payment Pay the VAT due as normal <p>You can only defer:</p> <ul style="list-style-type: none"> Quarterly and monthly VAT returns' payments for the periods ending February, March and April Payments on account due between 20 March 2020 and 30 June 2020 Annual accounting advance payments due between 20 March 2020 and 30 June 2020 <ul style="list-style-type: none"> It does not cover VAT Mini One Stop Shop (VAT MOSS) payments You still need to submit your VAT returns on time. HMRC will not charge interest or penalties on any amount deferred as a result of the Chancellor's announcement. HMRC will continue to process VAT reclaims and refunds as normal and most repayments are paid within 5 working days. 	<p>If you chose to defer your VAT payment, you must pay the VAT due on or before 31 March 2021.</p> <p>You do not need to tell HMRC that you are deferring your VAT payment.</p> <p>If you normally pay by direct debit you should contact your bank to cancel your direct debit as soon as you can. Please do so in sufficient time so that HMRC do not attempt to automatically collect on receipt of your VAT return.</p> <p>If you defer a payment on account between 20 March 2020 and 30 June 2020 but the balancing payment is outside of these dates, the amount you must pay is the balancing payment less any deferred payments. Deferring payments will not create a repayment.</p>

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		<ul style="list-style-type: none"> Repayments will not be offset against any deferred VAT, but they will be offset against existing debts. You can apply online via the UK Government website to move to monthly returns to improve your cash flow if you're in a repayment position. 	VAT payments that are due after the end of the deferral period will need to be paid as normal
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> <p>More information on paying your Self-Assessment Tax Bill can be found via the UK Government website.</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 This allows businesses and individuals to pay off their debt by instalments over a period of time and you can delay the first payment for up to 3 months 	<p>Call the HMRC Helpline on 0800 024 1222</p> <p>Alternatively you can contact HMRC via webchat (Monday to Friday, 8am to 4pm).</p>

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		<ul style="list-style-type: none"> • 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>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 	<p>Advisers can only talk to you about problems paying your taxes due to Covid-19. This could be:</p> <ul style="list-style-type: none"> • Self-Assessment • VAT • Employers' PAYE • Corporation Tax <p>A link to the webchat facility is available via the HMRC section of the UK Government website.</p>
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 	<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

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		<ul style="list-style-type: none"> ○ Cannot work because they are self-isolating at home ○ Are shielding in line with public health guidance <ul style="list-style-type: none"> • Employees do not have to give you a doctor's fit note for you to make a claim. <p>The Scheme can be used by employers if they:</p> <ul style="list-style-type: none"> • Are claiming for an employee who's eligible for sick pay due to coronavirus • Had a PAYE payroll scheme that was created and started on or before 28 February 2020 • Are UK based and had fewer than 250 employees on 28 February 2020 <ul style="list-style-type: none"> • Any claim amounts should not be above the maximum €800,000 of state aid under the EU Commission temporary framework. This is when combined with other aid received under the framework. There is a lower maximum for agriculture at €100,000 and aquaculture and fisheries at €120,000. <ul style="list-style-type: none"> • The Scheme covers all types of employment contracts (full-time, part-time, employees on agency contracts and employees on flexible or zero hours contracts) 	<ul style="list-style-type: none"> • Details of each period when an employee could not work, including start and end dates • Details of the SSP qualifying days when an employee could not work • National Insurance numbers of all employees you have paid SSP to <p>You'll have to keep these records for at least 3 years following your claim.</p> <p>If you are self-employed you can check your eligibility for Universal Credit on the UK Government website.</p>

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		<ul style="list-style-type: none"> 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. 	
Non-Domestic Rates Relief (All businesses)	Rates Relief	<ul style="list-style-type: none"> All non-domestic properties in Scotland will get a 1.6% rates 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.
Non-Domestic Rates Relief (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 at Scottish airports. Due to the unique role that Loganair plays in providing connectivity to the Highlands and Islands, they will also get 100% rates relief for a year. No other airline will receive rate relief in Scotland. Any organisations providing a “handling service” at Scottish airports are eligible. Handling services are defined as doing or more of the following: <ul style="list-style-type: none"> De-icing Re-fuelling Moving aircraft Waste servicing 	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"> ○ Allocation of seating ○ Handling of baggage ○ Supervision of boarding 	
Deferring Payment of Non-Domestic Rates (Business 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>
Business Support Fund (Scottish Government Grants administered via Local Authorities)	Direct grant support to specific businesses	<p>Retail, Hospitality, Leisure Support Grant:</p> <ul style="list-style-type: none"> ● A grant of up to £25,000 for hospitality, leisure and retail businesses ● Rateable value must be between £18,001 and up to and including £51,000. ● If you are eligible for a grant, you do not need to repay it <p>Small Business Support Grant:</p>	<p>You can apply for a grant now until 31 March 2021.</p> <p>To apply you will need to complete an application form. You can do this from your local council website.</p> <p>For multiple properties you need to make a separate application for each eligible property. You need to submit</p>

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		<ul style="list-style-type: none"> • A grant of up to £10,000 available to small businesses who get Small Business Bonus Scheme Relief or Rural Relief • You can also get this grant if you get Nursery Relief, Business Growth Accelerator Relief, Disabled Relief, Fresh Start, Discretionary Sports Relief, Enterprise Areas Relief or Charitable Rate Relief but are eligible for the Small Business Bonus Scheme <p>Multiple retail, hospitality or leisure properties:</p> <ul style="list-style-type: none"> • If you have multiple properties and are not eligible for the Small Business Bonus Scheme, you may still be eligible for a Small Business Support Grant. • You might still be eligible for this grant, for any retail, hospitality or leisure properties with a rateable value up to £18,000 each. • All of your properties must have a combined rateable value of between £35,001 and £51,000 • If you are eligible for a grant, you do not need to repay it <p>Lists of the types of businesses who qualify for the Small Business Support Grant and the Retail, Hospitality, Leisure Support Grant are available via the Scottish Government website. However, these lists are not exhaustive. If you think you may be eligible for this relief, contact your local council.</p>	<p>the application to the local council the property is in.</p> <p>Councils will aim to make payment within 10 working days. To do this they'll need:</p> <ul style="list-style-type: none"> ○ A fully completed grant application form. ○ Any necessary supporting documentation <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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		<p>Self-catering accommodation and caravans are eligible for these grants if they:</p> <ul style="list-style-type: none"> ○ Are a primary source of income for the ratepayer (one third or more), and ○ Were let out for 140 days or more in financial year 2019-20. <p>Multiple Properties:</p> <ul style="list-style-type: none"> • From 5 May 2020, if you have more than one property, you can apply for a grant for each eligible property. • This means you may be able to get a £10,000 or £25,000 grant on the first property. Then each additional property may be eligible for a: <ul style="list-style-type: none"> ○ Small Business Support Grant of £7,500 ○ Retail, Hospitality, Leisure Support Grant of £18,500 <p>These additional grants will need to comply with the European Union's State Aid rules.</p> <ul style="list-style-type: none"> • Properties occupied by charities can now apply for the £10,000 Small Business Grant Scheme on the first eligible property and £7,500 on any additional eligible properties. • Applies to properties which are in receipt of any Charitable Rates Relief or Sports Relief, but are otherwise eligible for the Small Business Bonus Scheme. 	<p> 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>

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Bounce Back Loan Scheme	Helps small and medium sized businesses to borrow between £2,000 and £50,000	<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 • 100% government guarantee against the outstanding facility balance, both capital and interest. The borrower always remains 100% liable for the debt. • The UK Government will make a Business Interruption Payment (BIP) to the lender 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 principle private 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 	<p>Applications for Bounce Back Loans are now open.</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>All lenders accredited under the Coronavirus Business Interruption Loan Scheme (CBILS) have been invited to</p>

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		<ul style="list-style-type: none"> You cannot apply if you're already claiming under the Coronavirus Business Interruption Loan Scheme (CBILS) <p>Businesses from any sector can apply, except:</p> <ul style="list-style-type: none"> Banks, insurers and reinsurers (but not insurance brokers) Public sector bodies State-funded primary and secondary schools <p>The full rules of the scheme is available on the British Business Bank website.</p>	<p>become accredited to offer loans under the terms of the Bounce Back Loan Scheme. The British Business Bank is working at pace to accredit those lenders who want to provide lending under the scheme to further extend its reach and provide more choice for smaller businesses.</p>
Coronavirus Business Interruption Loan Scheme	<p>This temporary Loan Scheme will support SMEs with access to loans, overdrafts, invoice finance and asset finance of up to £5 million and for up to 6 years.</p>	<p>Note: In response to feedback received since the schemes launch, all viable small businesses affected by Covid-19, and not just those unable to secure regular commercial financing, will now be eligible. This change is designed to enable all long-term viable businesses experiencing difficulties as a result of the coronavirus outbreak to access finance.</p> <ul style="list-style-type: none"> Supports loans of up to £5 million available on repayment terms of up to six years UK Government will provide lenders with a partial guarantee of 80% on each loan 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 	<p>You should apply via your lenders website or through one of the 50+ 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>

Name of Scheme	What does it do?	Who and what is eligible?	How can it be accessed?
		<ul style="list-style-type: none"> 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>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>
Future Fund	A £250m fund to support innovative businesses affected by Covid-19	<ul style="list-style-type: none"> Will provide government loans to UK-based companies ranging from £125,000 to £5 million, subject to at least equal match funding from private investors. For businesses who typically rely on equity investment because they are either pre-revenue or pre-profit. <p>You're eligible if:</p> <ul style="list-style-type: none"> Your business is based in the UK Your business can attract the equivalent match funding from third party private investors and institutions 	<ul style="list-style-type: none"> Expected to launch in May 2020 until end of September 2020 This UK Government scheme is being developed by the British Business Bank The headline terms setting out the main features expected to apply to the loans can be found via the UK Government website

Name of Scheme	What does it do?	Who and what is eligible?	How can it be accessed?
		<ul style="list-style-type: none"> Your business has previously raised at least £250,000 in equity investment from third party investors in the last 5 years Awaiting further eligibility criteria and details of how to apply to the scheme. 	
Enterprise Relief Fund	£5 million fund from the Prince's Trust and NatWest offering grants to self-employed people aged 18-30	<ul style="list-style-type: none"> Grants can be used to maintain core business operations during the crisis, as well as meet any existing financial commitments, such as paying for essential equipment or settling invoices from suppliers. Grants will also support young people to diversify their business to respond to opportunities created by the crises You must be a business owner aged 18 to 30, who set up their business in the last four years and don't have any other source of income during the crisis. If you set up your business with support from The Prince's Trust in the last four years, you are still eligible for the fund if you were aged 18-30 at the time you received this support. 	You can register your interest for grants and tailored support via The Prince's Trust website.
Innovate UK Grants and Loans	£750m of grants and loans for R&D focused SMEs	<ul style="list-style-type: none"> Targeted support for the most R&D intensive small and medium size firms Innovate UK, the national innovation agency, will accelerate up to £200 million of grant and loan payments for its 2,500 existing Innovate UK customers on an opt-in basis. 	<p>The first payments will be made by mid-May.</p> <p>More information can be found via the Innovate UK website.</p>

Name of Scheme	What does it do?	Who and what is eligible?	How can it be accessed?
		<ul style="list-style-type: none"> • £550 million will also be made available to increase support for existing customers • £175,000 of support will be offered to around 1,200 firms not currently in receipt of Innovate UK funding 	
Pivotal Enterprise Resilience Fund	<ul style="list-style-type: none"> • £90 million fund which provides bespoke needs based grants for Scottish SMEs that can play a critical role in supporting Scotland's recovery but need some immediate support. It might be to get back up and running or to maintain or diversify your current operations. 	<ul style="list-style-type: none"> • If you can maintain your productive capacity and support employment, then this fund is for you <p>You must meet these criteria in order to apply:</p> <ul style="list-style-type: none"> • Your company has up to 249 employees that have been trading successfully before Covid19 • Less than €50 million turnover or balance sheet total of €43 million • Can demonstrate the funding will support business to be viable • You were not in financial difficulty before 31 December 2019 • You are a Fair Work employer or working towards becoming a Fair Work employer • You have a business bank account <p>Businesses must be involved in or meet the following conditions:</p> <ul style="list-style-type: none"> • Can drive economic prosperity through wages, employment, exports, supply chain etc. • Be a supplier or potential supplier to NHS or other COVID-19 vital services • A supplier to other essential businesses 	<p>Applications to this fund are currently paused to allow partners to review applications received to date.</p> <p>This summary will be updated with any further details of next steps once this information is available.</p> <p>Further information around eligibility and detailed guidance is available via the Scottish Government's dedicated Find Business Support website.</p>

Name of Scheme	What does it do?	Who and what is eligible?	How can it be accessed?
		<ul style="list-style-type: none"> • Can scale up or diversify due to COVID-19 opportunities • Have a plan to continue to trade in the coming months, taking account of any hibernation or reduced operations as a result of Covid-19 • Can use the grant for working capital to help meet a cash flow gap or can be used to augment other funding from Government and other sources • Can use the grant to contribute to cash flow items e.g. rent, wages, directors' salaries, heat, light and power, materials, transport, financing costs- VAT/HMRC, creditor payment <p>The following sectors are not eligible to apply for this fund:</p> <ul style="list-style-type: none"> • Gambling and betting activities • Manufacture, repair or distribution of weapons and ammunition • Manufacture, repair or distribution of military fighting vehicles 	
Creative, Tourism & Hospitality Enterprises Hardship Fund (Scottish Government)	£20 million fund for small creative, tourism and hospitality companies that are experiencing hardship.	<ul style="list-style-type: none"> • Small creative, tourism & hospitality businesses that are experiencing hardship can access grants of up to £25,000 in addition to the Coronavirus Job Retention Scheme. • The focus is to help companies manage cash flow commitment for the next three months, and those furloughing staff are still eligible to apply. 	<p>Applications for this fund remain open.</p> <p>Detailed guidance notes and a link to the online application form are available via the Scottish Government's dedicated Find Business Support website.</p>

Name of Scheme	What does it do?	Who and what is eligible?	How can it be accessed?
		<p>You must meet the following criteria in order to apply:</p> <ul style="list-style-type: none"> • Your company has up to 49 employees • You have experienced at least a 50% loss of current or projected revenue • You were not in financial difficulty before 31 December 2019 • You are not a pre-revenue company • You have a business bank account • The grant is needs based. Successful applicants will need to provide evidence of or demonstrate financial hardship due to Covid-19. <p>The following sectors are not eligible to apply for this fund:</p> <ul style="list-style-type: none"> • Gambling and betting activities • Manufacture, repair or distribution of weapons and ammunition • Manufacture, repair or distribution of military fighting vehicles 	<p>It will take up to 10 working days from application to appraisal and funds being released for approved applications.</p> <p>Before you apply you must meet some criteria and have detailed information to hand. You will need to:</p> <ul style="list-style-type: none"> • Meet the stated eligibility criteria • Have a business bank account • Provide a bank statement from your business bank account that is less than 3 months old • Provide a Companies House registration number if you are a registered business • Provide a VAT registration number if you are registered for VAT • Provide the following information to complete a 3 month cash flow table: any invoicing discount drawdown, net debtors receipts, VAT, funding from Coronavirus Job Retention Scheme, funding from Coronavirus Interruption Loan Scheme, any other COVID 19 grants or other grants, any other income; cost of wages and salaries, PAYE/Ni costs, pension costs, employee expenses, HP payments, corporate credit card

Name of Scheme	What does it do?	Who and what is eligible?	How can it be accessed?
			<p>payments due, non-stock supplier direct debits, supplier direct debits, bank term loan repayments, bank charges & Interest, Supplier payments, any other monthly payments, overdraft limit.</p>
<p>Tourism Destination and Sector Support Fund (VisitScotland)</p>	<p>Fund of over £400k to provide financial help to tourism destination and sector organisations across Scotland</p>	<ul style="list-style-type: none"> For tourism destination and sector organisations across Scotland who have lost income from membership subscriptions from tourism businesses because of the coronavirus lockdown. Open to all groups that have a membership base made up of entirely or predominantly tourism businesses Will award up to 50% of membership income that is under threat due to coronavirus <p>Organisations seeking to apply for support must:</p> <ul style="list-style-type: none"> Confirm that they are in receipt of membership subscriptions from tourism businesses. Explain in the application form how this income is now 'under threat' (see definition in guidance document) due to the coronavirus pandemic. Confirm that they have strong and established communications channels as a means of communicating with tourism businesses in their area/sector. Must not have been in financial difficulty before 31 December 2019. 	<p>The fund is now open. Applications must be received by 11:59pm on Friday 22 May 2020.</p> <p>Further information including scheme guidance and an application form download can be accessed via the VisitScotland website.</p>

Name of Scheme	What does it do?	Who and what is eligible?	How can it be accessed?
		<ul style="list-style-type: none"> If successful, must sign up to the grant award terms and conditions. 	
Emergency Loan Fund for SME Housebuilders	£100m emergency loan fund to support small and medium-sized housebuilders with liquidity issues due to the temporary closure of housebuilding sites.	<ul style="list-style-type: none"> Short-term loan funding to applicants to cover 3 months of liquidity support to their business. <p>Key features include:</p> <ul style="list-style-type: none"> Loans available between £50,000 to £1 million Fixed interest rates of 2% per annum Flexible repayment terms, with the option for capital and Interest payments to be offset for 12 months. The majority of loans are expected to be repaid within 24 months Security on loans will be assessed on a case by case basis <p>Who can apply?</p> <p>SME housebuilders who can demonstrate that:</p> <ul style="list-style-type: none"> They are an existing business in Scotland which has been directly affected by COVID-19 Their turnover is less than £45 million and they Are building five or more homes per annum Their business was financially viable before COVID-19 Funding cannot be secured from existing lenders or their own resources to meet liquidity needs The business has been unable to secure sufficient funding from UK Government or other Scottish Government COVID-19 schemes 	<p>The Fund will be open to applications from 14:00 on 18 May 2020.</p> <p>Applicants will be asked to complete a form and provide financial information to support their application.</p> <p>The application pack will made be available via the Scottish Government website in due course. In the meantime, applicants are asked to ensure they have checked all current Covid-19 support available to businesses.</p> <p>Applicants will be asked to confirm why existing support routes are not appropriate or sufficient.</p>

Name of Scheme	What does it do?	Who and what is eligible?	How can it be accessed?
Vulnerable Supply Chains Facility (VSCF)	Offers grants and/or technical assistance to support vulnerable supply chains in the garment and agriculture sectors in selected countries	<ul style="list-style-type: none"> • Offers grants and/or technical assistance of the value between £200,000 and £600,000 • Will support proposals that focus on the garments and agriculture sectors in at least one of the following countries: Afghanistan, Bangladesh, Burkina Faso, Chad, DRC, Ethiopia, Ghana, Iran, Iraq, Jamaica, Jordan, Kenya, Lebanon, Libya, Malawi, Mali, Mozambique, Myanmar, Niger, Nigeria, OPTs, Pakistan, Rwanda, Sierra Leone, Somalia, South Sudan, Sudan, Syria, Tanzania, Uganda, Yemen, Zambia, Zimbabwe. <p>Applications of support from VSCF are welcome from:</p> <ul style="list-style-type: none"> • Businesses facing industry challenges and looking for advisory/ facilitation support • Businesses looking to support the livelihoods of poor and vulnerable workers and suppliers in their supply chains • Not-for-profit organisations supporting MNCs/SMEs and their suppliers in specific sectors/ geographies • Not-for-profit organisations supporting transparency and accountability mechanisms within/across specific supply chains • Not-for-profit organisations supporting informal workers and smallholder farmers that are part of global supply chains 	<p>To apply you must submit a concept note using the template provided via the Department for International Trade website by 5pm GMT, 20 May 2020.</p> <p>Further rounds of funding may be offered but are not guaranteed.</p> <p>Concept notes should be submitted to COVID19vulnerablechains@dfid.gov.uk by the closing date.</p>

Name of Scheme	What does it do?	Who and what is eligible?	How can it be accessed?
Private and Third Sector Childcare Providers	Funded ELC hours payments	<ul style="list-style-type: none"> All private and third sector providers who provide funded ELC in their settings will continue to receive payments from their local authority for these funded ELC hours. Private and third sector providers will be able to access: Coronavirus Job Retention Scheme; Business Support Fund; Coronavirus Business Interruption Loan Scheme and Statutory Sick Pay Rebate – See relevant sections of this summary for more details. 	<p>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>
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. 	<p>Applications to this fund remain open</p> <p>You can access the online application form and associated guidance from the Bridging Bursary Programme section of the Screen Scotland website.</p>
Broadcast: Single Project Development Funding Route (Screen Scotland)	£500k fund to support the development of work across live-	<ul style="list-style-type: none"> Support Single Project Development by independent companies and producers so they can continue to develop creatively ambitious projects, across scripted and unscripted, and live-action and animation. 	<p>Applications are now open.</p> <p>Find more information on this scheme, including application forms and</p>

Name of Scheme	What does it do?	Who and what is eligible?	How can it be accessed?
	action and animation	<ul style="list-style-type: none"> • Also supporting enhanced fees for producers (up to 25% of the project costs, up to a maximum of £5,000). • Covering both scripted and unscripted genres, the Fund will prioritise UK Network and SVOD (Subscription Video on Demand) focused TV projects with existing commissioner engagement and the potential to be multi-part and/or returning. • Would normally expect Single Project Development funding awards to be in the range of: <ul style="list-style-type: none"> ○ £5,000 to £20,000 for a single unscripted project ○ £10,000 to £50,000 for a single scripted project. 	guidance via the Screen Scotland website .
Film: Single Project Development Funding Route (Screen Scotland)	£500k fund to support the development of single feature film projects across live-action, animation and documentary	<ul style="list-style-type: none"> • Supports for the initial development costs of a single feature film project • Also supporting enhanced fees for producers (up to 25% of the project costs, up to a maximum of £5,000). • The development and production of projects by filmmakers based in Scotland, as well as projects which reflect or promote Scottish culture, creativity and diversity will be prioritised 	Applications are now open. Find more information on this scheme, including application forms and guidance via the Screen Scotland website .

Name of Scheme	What does it do?	Who and what is eligible?	How can it be accessed?
		<ul style="list-style-type: none"> Will also prioritise projects which offer significant opportunities to people currently under-represented in the sector. Single Project Development Funding in the range of £3,000 to £50,000 will be awarded 	
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>
i-Con Challenge Fund & Matchmaking Platform (Construction Scotland Innovation Centre)	An initiative designed to quickly match industry challenges with potential solution providers and funding for impact focused innovation projects.	<ul style="list-style-type: none"> i-Con Innovation Challenge is an open innovation call created to assist the built environment sector face the major challenges caused by the COVID-19 outbreak. The initiative connects industry into new expertise, solutions and funding. For projects which require funding for development to get them market ready, i-Con Challenge Fund Awards of up to £25,000 are 	Apply to the challenge fund to co-create solutions by using the Construction Scotland Innovation Centre online collaboration platform to register a challenge or solution, build collaboration teams and apply for funding.

Name of Scheme	What does it do?	Who and what is eligible?	How can it be accessed?
		initially available for projects that will create impact and help build resilience in the sector.	
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. 	<p>Applications now open</p> <p>Find out more and apply via the Museums and Galleries Scotland website.</p>
Digital Resilience COVID-19 Fund (Museums and Galleries Scotland)	Museums can apply for up to £3000 to purchase equipment and software that will enable them to adapt to more digital working during the period of closure due to Covid-19. Total funding available is £55k.	<ul style="list-style-type: none"> Eligible organisations can apply for between £300 and £3,000. This fund is distributing capital funds and is therefore primarily for equipment and software. Software Licences for one year can be covered along with incidental delivery and installation costs. Any organisation that runs an Accredited museum in Scotland can apply Non accredited museums in Scotland can apply but must demonstrate that they meet criteria which can be found on the Museums and Galleries Scotland website. 	<p>This fund is now open and will operate on a rolling basis until all funds have been distributed.</p> <p>Find out more and apply via the Museums and Galleries Scotland website.</p>
The National Lottery Heritage 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 Available to organisations across the full breadth of heritage, including historic sites, industrial and maritime heritage, museums, libraries and 	<p>Applications open now until Tuesday 30 June.</p> <p>Application guidance can be found via The National Lottery Heritage Fund website.</p>

Name of Scheme	What does it do?	Who and what is eligible?	How can it be accessed?
		<p>archives, parks and gardens, landscapes and nature</p> <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 	
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.</p> <p>Email VisitScotland at customer.services@visitscotland.com</p>
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 	<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>

Name of Scheme	What does it do?	Who and what is eligible?	How can it be accessed?
		<ul style="list-style-type: none"> • 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. 	
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

Name of Scheme	What does it do?	Who and what is eligible?	How can it be accessed?
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 issue finance of up	<ul style="list-style-type: none"> • A lender can provide: <ul style="list-style-type: none"> ○ Up to £25 million to businesses with a turnover from £45 million to £250 million ○ Up to £50 million to businesses with a turnover of over £250 million 	<p>This scheme is open now. A list of accredited lenders can be accessed via the British Business Bank website.</p> <p>Find a lender:</p>

Name of Scheme	What does it do?	Who and what is eligible?	How can it be accessed?
	to £50 million, available on repayment terms of 3 years	<ul style="list-style-type: none"> Finance is available in the form of term loans, revolving credit facilities (including overdrafts), invoice finance and asset finance <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 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 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 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 	<ul style="list-style-type: none"> British Business Bank will operate the CLBILS via its accredited lenders. Further details will be made available soon. <p>Approach a lender:</p> <ul style="list-style-type: none"> You should approach a lender yourself, ideally via the lender's website. <p>The lender makes a decision:</p> <ul style="list-style-type: none"> The lender has the authority to decide whether to offer you finance. Under the scheme, lenders will not take personal guarantees of any form for facilities below £250,000. For facilities above £250,000, personal guarantees may still be required, but claims cannot exceed 20% of losses after all other recoveries have been applied <p>If the lender turns you down:</p> <ul style="list-style-type: none"> If one lender turns you down, you can still approach other lenders within the scheme <p>More details on this scheme can be found on the British Business Bank website.</p>

Name of Scheme	What does it do?	Who and what is eligible?	How can it be accessed?
Commercial Insurance	Insurance pay out (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). 	Insurance policies differ significantly, so businesses are encouraged to check the terms and conditions of their specific policy and contact their providers.
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 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>	Applied directly to loans via Business Loans Scotland
EU Coronavirus Response Investment Initiative	Direct €37 billion increase in EU Structural Funds (European Regional Development Fund)	<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. 	The Coronavirus Response Initiative has been adopted by the EU and will come into force on 1 April.

Name of Scheme	What does it do?	Who and what is eligible?	How can it be accessed?
	(ERDF); European Social Fund (ESF); Cohesion Fund (CF); and European Maritime and Fisheries Fund (EMFF))	<ul style="list-style-type: none"> • 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>€37 billion of cohesion policy money will strengthen healthcare systems, support SMEs, short-term employment schemes, and community-based services.</p> <p>An EU Task Force has been setup to coordinate work with Member States, identify their precise needs and assist them so as to ensure that the money starts flowing as soon as possible.</p> <p>More info is contained within this European Commission document.</p>
Wellbeing Fund (Scottish Government)	£50 million fund across Scotland to support at-risk people affected by Covid-19, including homeless people and those experiencing fuel poverty.	<ul style="list-style-type: none"> • Supports organisations across the third sector that are providing important services for people as a result of coronavirus. • You can apply for a maximum of 20% of the total income of your organisation as stated in your latest audited or independently examined annual accounts. • Your activity should be focused on working with at risk groups with new needs which are not currently being met by existing services • Your activity should be focused on providing vital wellbeing support on issues such as mental health, personal finances, employment, housing, food, physical health and home life. 	<p>This second round of funding is open now. Applications must be received by noon 22nd May 2020.</p> <p>Further details of this fund including the online application and guidance for applicants can be found via the SCVO website.</p> <p>Once you have applied, you will receive an acknowledgement that your application has been received and will hear back from SCVO no later than June 5th 2020.</p>

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		<ul style="list-style-type: none"> • Your activity should be focused on immediate and emerging forms of support • The Wellbeing Fund is focused on providing funding to organisations that can support people who are facing additional barriers or have increased requirements as a direct result of the coronavirus pandemic. • It can fund both immediate and emerging forms of support, from now up to the end of July 2020, reflecting that the context for people and communities may change over that time. • Applications from groups working with BAME communities are particularly welcomed in this second round. 	
Supporting Communities Fund (Scottish Government)	£20 million fund to support the growth of community efforts at a local level	<ul style="list-style-type: none"> • Community anchor organisations are already playing a key active role in providing services within their community and through this funding will be supported expand their existing networks and connections. • They are well placed to work collaboratively and will help to support a coordinated approach locally, working with other active local charities, third sector organisations, volunteers, communities of interest and making links with the Local Authority, Third Sector Interfaces and other statutory providers, and can act as a conduit for funding to help channel support to where it is needed. 	<p>An initial £20 million investment providing funding to Community Anchor Organisations such as charities, voluntary organisations, community controlled housing associations and social enterprises to help support local responses to the pandemic.</p> <p>A list of organisations that have been approved for funding to date can be downloaded from the SCVO website.</p>

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		<ul style="list-style-type: none"> • To date funding for over 170 community anchor organisations across Scotland has been approved. • Working with partners SCVO continue to identify where funding is being deployed and where it is still needed. 	
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 £75,000 • In addition, there is up to a further £5m available in fully flexible, 0% interest loans starting at £50,000 <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 delivering services/activities in Scottish communities • Already delivering those products or services prior to March 2020 • Needing funding to stabilise cash flows directly as a result of the impact of COVID-19, as opposed to pre-existing financial difficulties • Applicants must be at risk or unable to cover essential costs within 12 weeks from the date of application • The maximum amount awarded will be £75,000 • Funding requests must be for a three month period (previously four months) • Eligibility costs will be mostly limited to overheads and essential staff who cannot be furloughed 	<p>This fund is now open</p> <p>The fund is 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 Third Sector Resilience Fund section of the SCVO website.</p>

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		<ul style="list-style-type: none"> • All grant applications requesting £50,000 or more will be considered for a loan, a grant or a blended approach (part loan, part grant) • 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. 	
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. • Only organisations with an income of less than £125,000 are eligible to apply. 	<ul style="list-style-type: none"> • This fund is now open for applications and can be accessed via the Foundation Scotland website. <p>Interested applicants are encouraged to read the fund's guidance notes which are also available on the Foundation Scotland website.</p>
State Aid	<p>State Aid rules still apply in the UK until the end of 2020.</p> <p>The European Commission has announced a number of temporary State aid measures. These measures aim to help with the financial pressures businesses face as a result of Covid-19.</p> <p>The Scottish Government will work with the UK Government to make sure these measures can be adopted to help Scottish Businesses where possible.</p>		
Coronavirus (Scotland) Act 2020	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		

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	<p>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 Act 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>		
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>		

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Support from your business bank	As well as accessing the Coronavirus Business Interruption Loan Scheme, your business bank can potentially help with other financial support. Here is a list of hyperlinks detailing some of the Coronavirus business support available from the major business banks		Bank of Scotland Barclays Clydesdale Bank HSBC Lloyds Lombard	Metro Bank NatWest RBS Santander Virgin Money
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>			
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.</p> <p>The business support finder tool can be accessed at https://www.gov.uk/business-coronavirus-support-finder</p> <p>Please continue to check this summary for updates on financial support that may be relevant to your business. 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>			

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	<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>		
Trade Credit Insurance Guarantee	<p>The UK Government will temporarily guarantee business-to-business transactions currently supported by Trade Credit Insurance, ensuring the majority of insurance coverage will be maintained across the market.</p> <p>This will support supply chains and help businesses to trade with confidence as they can trust that they will be protected if a customer defaults on payment.</p> <p>The guarantee will be delivered through a temporary reinsurance agreement with insurers currently operating in the market.</p> <p>The guarantees will cover trading by domestic firms and exporting firms and the intent is for agreements to be in place with insurers by end of this month.</p> <p>The guarantee will be temporary and targeted to cover CV-19 economic challenges, and will provisionally last until the end of the year. It will be followed by a review of the TCI market to ensure it can continue to support businesses in future. Further details will be announced in due course.</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](#)
- Creative Scotland Covid-19 Funding and Resource Directory: [An A-Z of funding and resources](#)
- Entrepreneurial Scotland: [ES Momentum support website](#)
- Federation of Small Businesses: [COVID-19: Advice and guidance for small businesses and the self-employed](#)
- Flexibility Works: [Support for employers to develop more flexible working practices](#)
- HMRC Covid-19: Helping employers to support employees recorded webinar: [HMRC YouTube channel](#)
- HMRC Digital Assistant: [Support tool which provides information about coronavirus support schemes](#)
- 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 Enterprise: [Find and apply for current innovation funding calls](#)
- Scottish Government: <https://findbusinesssupport.gov.scot/coronavirus-advice>
- Support Local: [Scottish food and drink directory connecting food and drink businesses and consumers across Scotland](#)
- 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](#)