

Covid-19 Scottish Business Support Summary

Correct as of 13:00, 19th June 2020

Name of Scheme	What does it do?	Who and what is eligible?	How can it be accessed?
Coronavirus Job Retention Scheme (CJRS)	Eligible UK employers with a PAYE scheme will be able to access support to continue paying part of their employees' salary for those employees that would otherwise have been laid off during this crisis.	<ul style="list-style-type: none"> If you cannot maintain your workforce because your operations have been affected by coronavirus (COVID-19), you can furlough employees and apply for a grant to cover a portion of their usual monthly wage costs where you record them as being on furlough. From 1 July, employers can bring furloughed employees back to work for any amount of time and any work pattern, while still being able to claim the grant for the hours not worked. From this date, only employees that you have successfully claimed a previous grant for will be eligible for more grants under the scheme. This means they must have previously been furloughed for at least 3 consecutive weeks taking place any time between 1 March and 30 June 2020. For the minimum 3 consecutive week period to be completed by 30 June, the last day an employee could have started furlough for the first time was 10 June. This may differ if you have an employee returning from statutory parental leave or who is returning as a returning military reservist. 	<ul style="list-style-type: none"> The first time you will be able to make claims for days in July will be 1 July, you cannot claim for periods in July before this point. 31 July is the last day that you can submit claims for periods ending on or before 30 June. The Coronavirus Job Retention Scheme will close on 31 October 2020. If you've already worked out how much you can claim, you can claim for wages online via the HMRC online portal which is available on the UK Government website. HMRC will then check that your claim is correct and pay the claim amount by BACs into your bank account within 6 working days. Please do not contact HMRC unless it has been more than 10 working days since you made the claim and

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		<ul style="list-style-type: none"> From 1 August 2020, you will be asked to contribute towards the cost of your furloughed employees' wages. <p>Who can claim You can claim for an employee you have furloughed if you have:</p> <ul style="list-style-type: none"> furloughed that employee for at least 3 consecutive weeks between 1 March and 30 June 2020 a UK PAYE scheme started on or before 19 March 2020 enrolled for PAYE online submitted a report under the Real Time Information (RTI) reporting system a UK bank account <ul style="list-style-type: none"> For employees that meet the criteria above, the number of you claim for in any single claim period starting from 1 July cannot exceed the maximum number of employees you claimed for under any claim ending by 30 June. For example, an employer had previously submitted three claims between 1 March 2020 and 30 June, in which the total number employees furloughed in each respective claim was 30, 20 and 50 employees. Then the maximum number of employees that employer could 	<p>you have not received it in that time.</p> <p>Before you Claim:</p> <ul style="list-style-type: none"> Follow UK Government guidance on steps to take before calculating your claim using the Coronavirus Job Retention Scheme You will then need to calculate how much you can claim Employers should discuss with their staff and make any changes to the employment contract by agreement. Employers may need to seek legal advice on the process. If sufficient numbers of staff are involved, it may be necessary to engage collective consultation processes to procure agreement to changes to terms of employment. <p>To make a claim you will need:</p> <ul style="list-style-type: none"> To be registered for PAYE online Your UK bank account number and sort code (only provide bank account details where a BACS payment can be accepted)

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		<p>furlough in any single claim starting on or after 1 July would be 50.</p> <ul style="list-style-type: none"> There are some exceptions explained in the guidance for employees returning from parental leave where this cap may not apply. <p>Employees you can claim for</p> <ul style="list-style-type: none"> You can claim for employees on any type of employment contract, including full-time, part-time, agency, flexible or zero-hour contracts. Foreign nationals are eligible to be furloughed. Grants under the scheme are not counted as ‘access to public funds’, and you can furlough employees on all categories of visa. You can only claim for furloughed employees that were employed on 19 March 2020 and who were on your PAYE payroll on or before 19 March 2020. This means a RTI submission notifying payment in respect of that employee to HMRC must have been made on or before 19 March 2020. If you had employees that were employed on 28 February 2020 but not on 19 March 2020, please refer to government guidance on employees who were made redundant or stopped working for you on or after 28 February 2020. From 1 July, only employees that you have successfully claimed a previous Coronavirus Job Retention Scheme grant for will be eligible for 	<ul style="list-style-type: none"> The billing address on your bank account (address on your bank statements) Your employer PAYE scheme reference number The number of employees being furloughed Each employee’s National Insurance Number (you will need to search for their number if you do not have it or contact HMRC if your employee does not have a number) Each employee’s payroll or employee number (optional) The start date and end date of the claim The full amount you are claiming for including: <ul style="list-style-type: none"> employee wages employer National Insurance contributions (for claims up to 31 July) employer minimum pension contributions (for claims up to 31 July) Your phone number Contact name

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		<p>further grants under the scheme. This means they must have previously been furloughed for at least 3 consecutive weeks taking place any time between 1 March 2020 and 30 June. The last day an employee could have started furlough for the first time was 10 June.</p> <ul style="list-style-type: none"> Find out more about which employees you can put on furlough and claim for via the UK Government website. <p>Agreeing to Furlough Employees:</p> <ul style="list-style-type: none"> Employers should discuss with their staff and make any changes to the employment contract by agreement. When employers are making decisions in relation to the process, including deciding who to offer furlough to, equality and discrimination laws will apply in the usual way. To be eligible for the grant, employers must have confirmed to their employee (or reached collective agreement with a trade union) in writing that they have been furloughed. You must: <ul style="list-style-type: none"> make sure that the agreement is consistent with employment, equality and discrimination laws keep a written record of the agreement for five years 	<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 <ul style="list-style-type: none"> If you're claiming for employees who are flexibly furloughed, you'll need to have agreed the furlough arrangement with the employee (or reached a collective agreement with a trade union) and keep a written agreement that confirms the furlough arrangement. For the claim period you'll also need: <ul style="list-style-type: none"> the number of usual hours your employee would work in the claim period the number of hours your employee has or will work in the claim period you will also need to keep a record of the number of furloughed hours your employee

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		<ul style="list-style-type: none"> ○ keep records of how many hours your employees work and the number of hours they are furloughed (i.e. not working) • The employee does not have to provide a written response and you do not need to place all your employees on furlough. • Prior to 1 July 2020, employees on furlough cannot undertake any work for you other than training. From 1 July, you will be able to: <ul style="list-style-type: none"> ○ only be able to claim for employees who have previously been furloughed for at least 3 consecutive weeks taking place any time between 1 March 2020 and 30 June ○ be able to flexibly furlough employees – this means you can bring your employees back to work for any amount of time, and any work pattern ○ still be able to claim the furlough grant for the hours your flexibly furloughed employees do not work, compared to the hours they would normally have worked in that period. • If you flexibly furlough employees, you'll need to agree this with the employee (or reach collective agreement with a trade union) and keep a new 	<p>has been furloughed in the claim period</p> <ul style="list-style-type: none"> • For claim periods starting on or after 1 July, you can download a template if you are claiming for 100 or more employees and upload this when you claim. <p>After you've claimed: You must:</p> <ul style="list-style-type: none"> • Keep a copy of all records for 6 years, including: <ul style="list-style-type: none"> ○ the amount claimed and claim period for each employee ○ the claim reference number for your records ○ your calculations in case HMRC need more information about your claim ○ for employees you flexibly furloughed, usual hours worked including any calculations that were required ○ for employees you flexibly furloughed, actual hours worked

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		<p>written agreement that confirms the new furlough arrangement. You'll need to:</p> <ul style="list-style-type: none"> ○ make sure that the agreement is consistent with employment, equality and discrimination laws ○ keep a written record of the agreement for five years ○ keep records of how many hours your employees work and the number of hours they are furloughed (i.e. not working). <ul style="list-style-type: none"> • You do not need to place all your employees on furlough and you can continue to fully furlough employees if you wish. Employees cannot undertake any work for you during time that you record as them being on furlough. <p>Using minimum furlough periods</p> <ul style="list-style-type: none"> • Until 1 July, any employees you place on furlough must be furloughed for a minimum of 3 consecutive weeks. When they return to work, they must be taken off furlough. Employees can be furloughed more than once, but they must be furloughed for a minimum of 3 consecutive weeks each time they are furloughed. • From 1 July, agreed flexible furlough agreements can last any amount of time. Employees can enter 	<ul style="list-style-type: none"> • Tell your employees that you have made a claim and that they do not need to take any more action • Pay your employee their wages, if you have not already • You must pay the full amount you are claiming to your employee and pay the associated employee tax and National Insurance Contributions, even if your company is in administration. If you're not able to do that, you'll need to repay the money back to HMRC • Employers cannot enter into any transaction with the worker which reduces the wages below the amount claimed. This includes any administration charge, fees or other costs in connection with the employment. • Where an employee had authorised their employer to make deductions from their salary, these deductions can continue while the employee is furloughed provided that these deductions are not administration

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		<p>into a flexible furlough agreement more than once.</p> <ul style="list-style-type: none"> Where a previously furloughed employee starts a new furlough period before 1 July this furlough period must be for a minimum of 3 consecutive weeks. This is the case regardless of whether the 3 consecutive week minimum period ends before or after 1 July. For example, a previously furloughed employee can start a new furlough period on 22 June which would have to continue for at least 3 consecutive weeks ending on or after 12 July. After this the employee can then be flexibly furloughed for any period. However, after 1 July, employers cannot make claims that cross calendar months, so the employer will need to make a separate claim for the period up to 30 June. Although flexible furlough agreements can last any amount of time, unless otherwise specified the period that you claim for must be for a minimum claim period of 7 calendar days. <p>When your employees are on furlough During hours which you record your employee as being on furlough, you cannot ask your employer to do any work for you that:</p>	<p>charges, fees or other costs in connection with the employment.</p> <p>When the government ends the scheme</p> <ul style="list-style-type: none"> When the scheme closes on October 31, you must decide, depending on your circumstances, as to whether employees can return to their normal hours. If not, it may be necessary to consider reducing their hours, or a termination of employment (redundancy). Normal redundancy rules apply to furloughed employees. <p>Guidance on reporting employees' wages to HMRC using the PAYE Real Time Information System when you've claimed through the Coronavirus Job Retention Scheme is available via the UK Government website.</p>

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		<ul style="list-style-type: none"> ○ makes money for your organisation or any organisation linked or associated with your organisation ○ provides services for your organisation or any organisation linked or associated with your organisation. <p>Your employee can:</p> <ul style="list-style-type: none"> ○ take part in training ○ volunteer for another employer or organisation ○ work for another employer (if contractually allowed) <p>Detailed guidance for employers can be accessed on the UK Government's website. This details the agreeing to furlough workers, keeping employee rights and holiday pay. 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> <ul style="list-style-type: none"> ● UK Government guidance documents around the Coronavirus Job Retention Scheme are regularly 	

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		<p>updated with additional information. It is advisable to follow any hyperlinks within this summary for the latest available versions or find these directly via the GOV.UK website.</p> <p>Changes to the Coronavirus Job Retention Scheme</p> <ul style="list-style-type: none"> • From 1 July, employers can bring furloughed employees back to work for any amount of time and any shift pattern, while still being able to claim CJRS grant for the hours not worked. • From 1 August 2020, the level of grant will be reduced each month. To be eligible for the grant employers must pay furloughed employees 80% of their wages, up to a cap of £2,500 per month for the time they are being furloughed. <p>The timetable for changes to the scheme is set out below. Wage caps are proportional to the hours an employee is furloughed. For example, an employee is entitled to 60% of the £2,500 cap if they are placed on furlough for 60% of their usual hours:</p> <ul style="list-style-type: none"> • There are no changes to grant levels in June. • For June and July, the government will pay 80% of wages up to a cap of £2,500 for the hours the employee is on furlough, as well as employer National Insurance Contributions (ER NICs) and pension contributions for the hours the employee 	

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		<p>is on furlough. Employers will have to pay employees for the hours they work.</p> <ul style="list-style-type: none"> • For August, the government will pay 80% of wages up to a cap of £2,500 for the hours an employee is on furlough and employers will pay ER NICs and pension contributions for the hours the employee is on furlough. • For September, the government will pay 70% of wages up to a cap of £2,187.50 for the hours the employee is on furlough. Employers will pay ER NICs and pension contributions and top up employees' wages to ensure they receive 80% of their wages up to a cap of £2,500, for time they are furloughed. • For October, the government will pay 60% of wages up to a cap of £1,875 for the hours the employee is on furlough. Employers will pay ER NICs and pension contributions and top up employees' wages to ensure they receive 80% of their wages up to a cap of £2,500, for time they are furloughed. • Employers will continue to be able to choose to top up employee wages above the 80% total and £2,500 cap for the hours not worked at their own expense if they wish. Employers will have to pay their employees for the hours worked. 	

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Self-Employment Income Support Scheme (SEISS)	Supports self-employed individuals (including members of partnerships) whose income has been negatively impacted by COVID-19.	<ul style="list-style-type: none"> • The scheme currently allows you to claim a taxable grant worth 80% of your average monthly trading profits, paid out in a single instalment covering 3 months' worth of profits, and capped at £7,500 in total. • You'll get a taxable grant based on average trading profit over the 3 tax years 2016-17, 2017-18 and 2018-19 • The grant does not need to be repaid but will be subject to Income Tax and self-employed National Insurance. • This scheme is being extended. If you're eligible for the second and final grant, and your business has been adversely affected on or after 14 July 2020 you'll be able to make a claim in August 2020. You can claim for the second grant even if you did not make a claim for the first grant. • 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 all of the following apply:</p>	<ul style="list-style-type: none"> • Make your claim for the first grant as the online service to claim is available now. • If you're eligible and want to claim the first grant you must make your claim on or before 13 July 2020. • The online service for the second and final grant is not available yet. Do not contact HMRC. This guidance will be updated when this service is available. • 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 cause a significant delay to you receiving your payment. • 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

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		<ul style="list-style-type: none"> • You traded in the tax year 2018-19 and submitted your Self-Assessment Tax return on or before 23 April 2020 for that year • You traded in the tax year 2019-20 • You intend to continue to trade in the tax year 2020-21 • You carry on a trade which has been adversely affected by coronavirus • Find examples of when the 'adversely affected' criteria will be met via the UK Government website. • 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. • 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. 	<p>Reference (UTR) number and National Insurance number</p> <ul style="list-style-type: none"> • 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) • 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.

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		<ul style="list-style-type: none"> • You should not claim the grant if you're a limited company 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 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. 	<ul style="list-style-type: none"> • 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. • 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.

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		Extension to the scheme <ul style="list-style-type: none"> The scheme is being extended. You'll be able to make a claim for a second and final grant in August 2020. HMRC will work out your eligibility the same way as the first grant. If you make a claim for the second grant you will have to confirm your business has been adversely affected on or after 14 July 2020. This grant will be a taxable grant worth 70% of your average monthly trading profits, paid out in a single instalment covering a further 3 months' worth of profits, and capped at £6,570 in total. You can claim for the second and final grant even if you did not make a claim for the first grant. 	<ul style="list-style-type: none"> 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, as changes to your tax credit claims. The grant should be treated as income received on the day it's paid for any Universal Credit or tax credit changes.
Newly Self-Employed Hardship Fund	£31 million fund to support newly self-employed people, providing one-off grant payments of £2,000	<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> <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 	<p>Applications to this fund are now open.</p> <p>You must apply directly via your local authority's website.</p> <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>

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		<ul style="list-style-type: none"> • 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 VAT deferral and seeking a mortgage payment holiday) • You do not have access to sufficient savings or other sources of income to meet basic needs 	<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 on other employment including voluntary work. • You may only apply to this fund once • Funds are needs-based.

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VAT Deferral	Deferral of Valued Added Tax (VAT) payments.	<ul style="list-style-type: none"> • If you're a UK VAT registered business and have a VAT payment due between 20 March 2020 and 30 June 2020, you have the option to: <ul style="list-style-type: none"> ○ Defer your VAT payment ○ Pay the VAT due as normal • HMRC will not charge interest or penalties on any amount deferred as a result of the Chancellor's announcement. <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 • It does not cover payments for VAT Mini One Stop Shop (VAT MOSS) or Import VAT • HMRC will continue to process VAT reclaims and refunds as normal and most repayments are paid within 5 working days. • Repayments will not be offset against any deferred VAT, but they will be offset against existing debts. 	<p>The VAT payment deferral period ends on 30 June 2020. This means you'll need to:</p> <ul style="list-style-type: none"> • Set-up cancelled direct debits in enough time for HMRC to take payment • Submit VAT returns as normal, and on time • Pay the VAT in full on payments due after 30 June <p>Any VAT payments you have deferred between 20 March and 30 June should be paid in full on or before 31 March 2021. You can make additional payments with subsequent returns.</p> <p>Contact HMRC:</p> <ul style="list-style-type: none"> • If you are unable to pay the VAT due and may need time to pay as soon as possible and before the payment is due • For advice and information on other support available <p>You do not need to tell HMRC if you are deferring your VAT payment between 20 March 2020 and 30 June 2020.</p>

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		<ul style="list-style-type: none"> 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. You still need to submit your VAT returns on time. 	<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. VAT payments that are due after the end of the deferral period will need to be paid as normal.</p>
Deferral of Self-Assessment Payment	Deferral of Self-Assessment tax payment due 31 July 2020.	<ul style="list-style-type: none"> Income Tax Self-Assessment payments due on 31 July 2020 may be deferred until 31 January 2021. You have the option to defer your second payment on account if you're: <ul style="list-style-type: none"> Registered in the UK for Self-Assessment Finding it difficult to make your second payment on account by 31 July 2020 due to the impact of coronavirus The deferment is optional. You can still make the payment by 31 July 2020 as normal if you're able to do so. HMRC will not charge interest or penalties on any amount of the deferred payment on account, provided it's paid on or before 31 January 2021. 	<p>This is an automatic offer with no applications required.</p> <p>You do not need to tell HMRC that you're deferring your payment on account.</p> <p>If you choose to defer and normally make your payments on account by Direct Debit, you should cancel your Direct Debit through your bank as soon as possible so that HMRC will not automatically collect any payment due. You can cancel online if you're registered for online banking.</p> <p>You must make your second payment on account on or before 31 January</p>

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		<ul style="list-style-type: none"> • You still need to submit your Self-Assessment tax return to HMRC on time. • Choosing to defer will not stop you from being entitled to other coronavirus support that HMRC provides. • After the deferral ends, the usual interest, penalties and collection procedures will apply to missed payments. • Further information around deferring your Self-Assessment payment on account and how to get help is available via the UK Government website. • You can also use HMRC's digital assistant to find out more information about the coronavirus support schemes. 	<p>2021 if you choose to defer. Other payments you may have to make by this date include any:</p> <ul style="list-style-type: none"> ○ Balancing payment due for 2019-20 tax year ○ First payment on account due for the 2020-21 tax year <p>If you want to pay in full, you can pay your second payment on account bill any time between 31 July 2020 and 31 January 2021 using HMRC's online service.</p> <p>You need to contact HMRC if you already have overdue tax which you're paying through a Time to Pay instalment arrangement and want to include your second payment on account in that arrangement.</p> <p>If you don't have other overdue taxes, you can make your payments in instalments any time between now and 31 January 2021 by setting up a budget payment plan.</p>

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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 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>Call the HMRC Helpline on 0800 024 1222</p> <p>Alternatively you can contact HMRC via webchat (Monday to Friday, 8am to 4pm).</p> <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	<ul style="list-style-type: none"> The Coronavirus Statutory Sick Pay Rebate Scheme will repay employers the Statutory Sick Pay paid to current or former employees <p>You can use this scheme as an employer if:</p>	<p>The online service you'll use to claim back Statutory Sick Pay is now available.</p> <p>Use the SSP calculator to work out the actual amount you can claim.</p>

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	absence due to COVID-19.	<ul style="list-style-type: none"> You're claiming for an employee who's eligible for sick pay due to coronavirus You have a PAYE payroll scheme that was created and started on or before 28 February 2020 You had fewer than 250 employees on 28 February 2020 across all your PAYE payroll schemes Employees do not have to give you a doctor's fit note for you to make a claim. But you can ask them to give you either: <ul style="list-style-type: none"> An isolation note from NHS-111 if they are self-isolating and cannot work because of coronavirus The NHS or GP letter telling them to stay at home for at least 12 weeks because they're at high risk of severe illness from coronavirus The Scheme covers all types of employment contracts (full-time, part-time, employees on agency contracts and employees on flexible or zero hours contracts as well as fixed term contracts until the date their contract ends). You can claim back from both the Coronavirus Job Retention Scheme and the Coronavirus Statutory 	<ul style="list-style-type: none"> You must have paid your employees' sick pay before you claim it back If you use an agent who is authorised to do PAYE online for you, they will be able to claim on your behalf. Employers who are unable to claim online should have received a letter on an alternative way to claim. Contact HMRC if you have not received a letter and are unable to make any eligible claims online. If you make multiple claims, the claim periods can overlap. <p>Before you make a claim</p> <ul style="list-style-type: none"> Check that you can use the Coronavirus Statutory Sick Pay Rebate Scheme Be registered for PAYE Online Have already paid your employees' sick pay Work out your claim period <p>You'll need:</p> <ul style="list-style-type: none"> The number of employees you are claiming for Start and end dates of your claim period

Name of Scheme	What does it do?	Who and what is eligible?	How can it be accessed?
		<p>Sick Pay Rebate Scheme for the same employee but not for the same period of time.</p> <ul style="list-style-type: none"> Your claim amount should not take you above the state aid limits under the EU Commission temporary framework. This is when combined with other aid received under the framework. The maximum level of state aid that a business may receive is €800,000. There is a lower maximum for agriculture at €100,000 and aquaculture and fisheries at €120,000. Connected companies and charities can also use the scheme if their total combined number of PAYE employees are fewer than 250 on or before 28 February 2020. <p>The repayment will cover up to 2 weeks starting from the first day of qualifying sickness, if an employee is unable to work because they:</p> <ul style="list-style-type: none"> Have coronavirus symptoms Are self-isolating because someone they live with has symptoms Are self-isolating because they've been notified by the NHS or public health bodies that they've come into contact with someone with coronavirus 	<ul style="list-style-type: none"> The total amount of coronavirus-related Statutory Sick Pay you have paid to your employees for the claim period – this should not exceed the weekly rate of SSP that is set Your Government Gateway user ID and password that you got when you registered for PAYE Online – if you do not have this find out how to get your lost ID. Your employer PAYE scheme reference number Contact name and phone number of someone HMRC can contact if they have queries UK bank or building society details (only provide bank account details where a Bacs payment can be accepted) <p>After you've claimed</p> <ul style="list-style-type: none"> Your claim will be checked, and if valid, paid into the account you supplied within 6 working days. Do not contact HMRC unless it has been more than 10 working days since you have made your claim and you have not received it or been

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		<ul style="list-style-type: none"> Are shielding and have a letter from the NHS or a GP telling them to stay at home for at least 12 weeks <p>You can claim from the first qualifying day your employee is off work if the period of sickness started on or after:</p> <ul style="list-style-type: none"> 13 March 2020 - if your employee had coronavirus or the symptoms or is self-isolating because someone they live with has symptoms 16 April 2020 - if your employee was shielding because of coronavirus 28 May 2020 – if your employee has been notified by the NHS or public health bodies that they’ve come into contact with someone with coronavirus A ‘qualifying day’ is a day an employee usually works on. The weekly rate was £94.25 before 6 April 2020 and is now £95.85. If you’re an employer who pays more than the weekly rate of Statutory Sick Pay you can only claim up to the weekly rate paid. <p>Detailed guidance around claiming back Statutory Sick Pay paid to employees due to coronavirus (Covid-19) is available via the UK Government website.</p>	<p>contacted by HMRC within that time.</p> <ul style="list-style-type: none"> HMRC will check claims and take appropriate action to withhold or recover payments found to be dishonest or inaccurate. Where employers knowingly and deliberately provide false or misleading information to benefit from the claim, HMRC will apply penalties of up to £3000. <p>Records you must keep</p> <p>You must keep records of all statutory sick payments that you’ve paid and want to claim back from HMRC. You must keep the following records for 3 years after the date you receive the payment for your claim:</p> <ul style="list-style-type: none"> The dates the employee was off sick Which of those dates were qualifying days The reason they said they were off work - if they had symptoms, someone they lived with had symptoms or they were shielding The employee’s National Insurance number

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			<ul style="list-style-type: none"> You can choose how you keep records of your employees' sickness absence. HMRC may need to see these records if there's a dispute over payment of SSP. You'll need to print or save your state aid declaration (from your claim summary) and keep this until 31 December 2024.
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 coronavirus 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. 	<p>You do not need to apply for this relief. It will be applied to your bill by your local council.</p> <p>Contact your local council if you're not sure if you're eligible or if you need more information.</p>

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		<ul style="list-style-type: none"> Any organisations providing a “handling service” at Scottish airports are eligible. A definition of handling services can be found via the Scottish Government website. 	
Deferring Payment of Business Rates	Payment Deferral	<ul style="list-style-type: none"> If you’re 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	<ul style="list-style-type: none"> These grants are available for eligible businesses who: <ul style="list-style-type: none"> Pay non-domestic rates Are charged for non-domestic rates but do not need to pay because they get certain rates relief – for example Small Business Bonus Scheme or charitable rate relief 	<p>You can apply for a grant now</p> <p>The closing date is 10 July 2020</p> <p>To apply you will need to complete an application form. You can find this form on your local council 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"> ○ Lease space from a landlord who is the registered non-domestic rate payer for the property <p>Retail, Hospitality, Leisure Support Grant:</p> <ul style="list-style-type: none"> • Retail, hospitality and leisure businesses can apply for a grant of up to £25,000. • To apply, their rateable value needs to be between £18,001 and up to and including £51,000. <p>Small Business Support Grant:</p> <ul style="list-style-type: none"> • Small businesses can apply for a grant of up to £10,000 if they 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, Sports Relief, Enterprise Areas Relief or Charitable Rate Relief but are eligible for the Small Business Bonus Scheme. <p>Businesses who are not the ratepayer</p> <ul style="list-style-type: none"> • You can now apply for the Small Business Support Grant if you are not a ratepayer but occupy certain types of space. For example shared office, business incubator or industrial space. You must lease the space from a landlord who is the registered ratepayer for the property. 	<p>Your local council processes the grants and reliefs. They also make any payments due.</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>You need to contact your local council if you have any enquiries. This includes:</p> <ul style="list-style-type: none"> ○ How to apply and the application process ○ If you're eligible ○ Payments ○ Complaints <p>Aberdeen City Aberdeenshire Angus Argyll and Bute Clackmannanshire Dumfries and Galloway Dundee East Ayrshire East Dunbartonshire</p>

Name of Scheme	What does it do?	Who and what is eligible?	How can it be accessed?
		<ul style="list-style-type: none"> To be eligible you must also: <ul style="list-style-type: none"> Be a registered business or partnership Have a lease signed before 17 March 2020 Employ at least one person Have a business bank account <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 £500,000 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, this is not a complete list. If you think you may be eligible, contact your local council. <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. 	East Lothian East Renfrewshire Edinburgh Falkirk Fife Glasgow Highland Inverclyde Midlothian 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

Name of Scheme	What does it do?	Who and what is eligible?	How can it be accessed?
		<ul style="list-style-type: none"> This means you may be able to get a £10,000 or £25,000 grant for one property. Then each 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 These grants need to comply with the European Union's State Aid rules. Self-catering accommodation and caravans are eligible for these grants if they: <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. 	
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 	<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</p>

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

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		The full rules of the scheme is available on the British Business Bank website.	
Coronavirus Business Interruption Loan Scheme	This temporary Loan Scheme will support SMEs with access to loans, overdrafts, invoice finance and asset finance of up to £5 million and for up to 6 years.	<ul style="list-style-type: none"> • Supports loans of up to £5 million available on repayment terms of up to six years • UK Government will provide lenders with a partial guarantee of 80% on each loan • 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>You should apply via your lenders website or through one of the 60+ accredited lenders and partners offering the scheme in Scotland. The lender has the authority to decide whether to offer you finance.</p> <p>Personal guarantees are not required to secure lending below £250,000. For any borrowing above £250,000 personal guarantees will be capped at 20% of the outstanding value of the loan, as the Government is providing the guarantee for the remaining 80% of the finance. This will apply to all customers that have secured a loan under the scheme since its launch on 23rd March.</p> <p>Given there is likely to be a big demand for facilities, businesses should consider applying via the lender's website in the first instance. Telephone lines are likely to be busy and branches may have limited capacity to handle enquiries due to social distancing.</p>

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			Scheme expected to run for an initial period of 6 months. There is no limit on the capacity of the scheme.
Future Fund	£250m fund which issues convertible loans to innovative UK companies with good potential, which typically rely on equity investment and are currently affected by Covid-19.	<ul style="list-style-type: none"> • The Future Fund will match up to 100% of the amount provided by investor(s), up to a maximum of £5 million. • Loan amounts range from £125,000 to £5 million, subject to at least equal match funding from private investors. • Loans will have a minimum of 8% per annum (non-compounding) interest charge applied. This interest will be higher if the company and the investor(s) agree between themselves. Unlike a typical bank loan, the interest is not payable on a monthly basis and instead will accrue until the loan converts. At this point, the interest will either be repaid or convert in equity. • The loan will mature after 36 months and cannot be repaid early by the company other than with the agreement of all of the investors. • The loans will convert into shares in the company in certain circumstances, including an exit or a new funding round. • Investors and the Future Fund both invest using a convertible loan agreement, which is predefined and cannot be negotiated. 	<p>The Future Fund scheme is open for applications until the end of September 2020.</p> <p>Visit the Future Fund portal via the British Business Bank website to apply.</p> <p>The application process is investor-led. This means an investor, or lead investor of a group of investors, applies in connection with an eligible company.</p> <p>How it works:</p> <ul style="list-style-type: none"> • The investor, or lead investor of a group of investors, certifies they meet the scheme eligibility criteria and provides key investment details. • The company confirms the accuracy of the investment application details provided, before submitting the full application. • In the case of approved applications, all parties will execute an agreement (in the template form provided) and satisfy certain conditions set out in

Name of Scheme	What does it do?	Who and what is eligible?	How can it be accessed?
		<ul style="list-style-type: none"> The investor(s) must meet some specific criteria, details of which can be found via the British Business Bank website. <p>Companies must meet the following eligibility criteria:</p> <ul style="list-style-type: none"> Company must be a UK incorporated limited company The company must have been incorporated on or before 31 December 2019 If the company is a member of a corporate group, it must be the ultimate parent company The company must have raised at least £250,000 in equity from third-party investors in previous funding rounds in the last five years (from 1 April 2015 to 19 April 2020, inclusive) The company does not have any of its shares or other securities listed on a regulated market, a multilateral trading facility, a recognised investment exchange and/or any other similar market, stock exchange or listing venue At least one of the following must be true for the company: <ul style="list-style-type: none"> Half or more employees are UK based Half or more revenues are from UK sales 	<p>the agreement before the funds are released.</p> <p>Further details are available via the British Business Bank website.</p>

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		<p>Funding must not be used to:</p> <ul style="list-style-type: none"> ○ Repay any borrowings from a shareholder or a shareholder related party (other than the repayment of any borrowings pursuant to any bank or venture debt facilities); ○ Pay any dividends or other distributions; ○ For a period of twelve months from the date of the relevant convertible loan agreement, make any bonus or other discretionary payment to any employee, consultant or director of the company other than as contracted prior to the date hereof and as paid by the company in the ordinary course of business; or ○ Pay any advisory or placement fees or bonuses to any corporate finance entity or investment bank or similar service provider on monies advanced by the Future Fund. 	
<p>COVID Working Capital Loan</p> <p>(Business Loans Scotland)</p>	<p>Provides Scottish SMEs with a loan to help fund working capital and cashflow needs.</p>	<ul style="list-style-type: none"> ● Eligible businesses may be able to borrow between £25,000 and £100,000 ● Loans up to £250,000 may be available in exceptional circumstances ● Provides an initial 3 month capital and interest holiday ● Interest rate fixed at 6% ● No additional fees or charges ● Repayment period up to 5 years 	<p>Apply now via the Business Loans Scotland website.</p> <p>The COVID Working Capital Loan is available to businesses until 31st December 2020.</p>

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		<ul style="list-style-type: none"> • Businesses must be able to prove they were not in financial difficulty, were financially viable at 31st December 2019 and demonstrate with the support of a COVID Working Capital Loan that they can trade through this pandemic. • This loan is available in addition to other Government grant and loan schemes. • Businesses should have tried to access the Coronavirus Business Interruption Loan Scheme (CBILS) or Bounce Back Loan Scheme (BBLS) available from the UK Government before applying to Business Loans Scotland for a COVID Working Capital Loan. • Current or previous borrowers from Business Loans Scotland, as well as those businesses which have successfully applied to the Coronavirus Business Interruption Loan Scheme (CBILS) or the Bounce Back Loan Scheme (BBLS) are also eligible to apply. <p>Supports the following types of legally formed and trading businesses:</p> <ul style="list-style-type: none"> • Limited Companies • Partnerships including Limited Liability Partnerships (LLP's) with 4 or more partners • Partnerships including Limited Liability Partnerships with 3 or fewer partners (Loans over £25,000 only) 	<p>Note: Business Loans Scotland is aware of an Advanced Fee Fraud using their name or initials "BLS". This Fraud induces individuals into believing they are applying for a fast loan but before an individual receives the loan they are told they must pay an upfront fee. Once the fee is paid, the victim does not hear from the company again and the loan is never received. Business Loans Scotland does not ask a Borrower for any fees up-front and any promise of this type of loan requiring an up-front fee is a con. If a fraud has been committed, please report it immediately to the Police.</p>

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		<ul style="list-style-type: none"> • Sole Trader (Loans over £25,000 only) • Further eligibility criteria, including a list of eligible sectors can be found via the Business Loans Scotland website. 	
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 Coronavirus Business Support Package	Continuity grants and loans for R&D focused SMEs	<ul style="list-style-type: none"> • Up to £210 million is available in continuity loans to SMEs and third sector organisations that have a challenge in continuing a live project for which they are have an award from Innovate UK. • Loans are for organisations that find themselves facing a sudden shortage or even unavailability of 	<p>Continuity loan applications are now open and will remain open until all the money is allocated or 31 December 2020 – whichever is earlier</p> <p>Further details and guidance will be sent to existing Innovate UK customers</p>

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		<p>funds resulting directly from the COVID-19 pandemic.</p> <ul style="list-style-type: none"> This innovation continuity loan may be suitable if you need funding of between £250,000 and £1,600,000. 	<p>More information can be found via the Innovate UK website.</p>
Emergency Loan Fund for SME Housebuilders	<p>£100m emergency loan fund to support small and medium-sized housebuilders with liquidity issues due to the temporary closure of housebuilding sites.</p>	<ul style="list-style-type: none"> The fund will offer short-term loan funding to applicants to cover COVID-19 liquidity support to their business. <p>Key features include:</p> <ul style="list-style-type: none"> Loans available between £50,000 to £1 million, which will normally be limited to a maximum of 25% of annual turnover 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. <p>Who can apply?</p> <p>SME housebuilders who can demonstrate that:</p> <ul style="list-style-type: none"> They are a non-public organisation that have a business registered in Scotland which has been directly affected by COVID-19 They complete five or more homes in Scotland per annum, or have a minimum of five homes under construction as at the time of the application 	<p>Applications are now open.</p> <p>Further information, including an application pack is available via the Scottish Government website. The Scottish Government aims to advise applicants of the outcome of the assessment within 10 working days.</p> <p>In some cases additional information may be required. The Scottish Government will contact you to request this if applicable – please note however that this may impact on the timescale for assessing your application.</p> <p>Important Information:</p> <ul style="list-style-type: none"> If an application is successful, it is recommend that appropriate legal advice is pursued. Sub-contractors cannot apply for costs claimed through the application.

Name of Scheme	What does it do?	Who and what is eligible?	How can it be accessed?
		<ul style="list-style-type: none"> • Their annual turnover is less than £45 million • Their business was financially viable before COVID-19 • Funding cannot be secured from existing private banks or other financial institutions or from their own resources to meet liquidity needs, and • The business has attempted to secure funding from the Scottish Government, UK Government or other public sector COVID-19 schemes before they have applied to the fund. 	<ul style="list-style-type: none"> • Only one application will be accepted per company or group, regardless of the number of branches, subsidiaries or parent bodies. • Further important information relating to this fund is also available via the Scottish Government website
Bed and Breakfast Hardship Fund	£3 million fund which provides a one-off hardship relief payment of £3,000 to eligible B&B and other small serviced accommodation providers who don't have a business bank account and have not been able to access support through other schemes.	<ul style="list-style-type: none"> • Successful applicants will receive a one-off hardship relief payment of £3,000. • This fund is aimed at Bed & Breakfast and other Small Serviced Accommodation businesses who run their business through their personal bank account and have not been able to access support through other schemes. • Businesses applying to this Fund must operate with a personal bank account that demonstrates business revenue and expenditure (rather than a business bank account). <p>You must sign a declaration confirming that you meet all of the following criteria:</p> <ul style="list-style-type: none"> • Membership, accreditation, registration or simple listing with a recognised hospitality or tourism agency, representative body or marketing 	<p>Applications to the Bed and Breakfast Hardship Fund are now open.</p> <p>Individuals must apply directly through the relevant local authority where the business is located.</p> <p>Further information about this fund, including links to your relevant local authority website can be found via the Scottish Government's dedicated Find Business Support website.</p> <p>As this fund is managed by your local authority (council). Please get in touch with them, if you have any questions.</p>

Name of Scheme	What does it do?	Who and what is eligible?	How can it be accessed?
		<p>organisation (national or local) prior to March 2020</p> <ul style="list-style-type: none"> • At least 35% of individual income is from affected business • Trading profits below £50,000 in the financial year 2019-2020 • Can provide evidence of active trading up to March 2020 and intend to continue trading in the tax year 2020-21 • Have been in business for at least a year and filed trading accounts for 2018-2019 • Have lost or anticipate losing business this year due to coronavirus and are experiencing or anticipating financial hardship as a result; demonstrated via a simple personal cash-flow statement (300 words or less) to the period end September 2020 • Not in receipt of other COVID-19 related business grant support. (e.g. not in receipt of Non-Domestic Rates Covid Grants, Small Business Grants, Creative, Tourism and Hospitality Hardship Grants) • 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 	<p>It will take up to 10 working days from application and appraisal to funds being released for approved applications.</p> <p>If you receive the grant you can continue to work or take on other employment, including voluntary work.</p> <p>You will be asked to provide documentary evidence of your status and eligibility for the grant. Local authorities will then determine whether you meet the criteria, which has been set by the Scottish Government.</p> <p>You will need to provide:</p> <ul style="list-style-type: none"> • Proof of identity, ideally photographic (for example, a valid passport or driving licence) • Proof of business address (for example, a recent council tax bill or utility bill) • Evidence of membership, accreditation, registration or listing with a recognised hospitality or tourism agency, representative body or marketing organisation; national or local (for example, e-copy of

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		<ul style="list-style-type: none"> • Have taken steps to limit costs and expenditure (e.g. through schemes such as VAT deferral / seeking a mortgage payment holiday) • Do not have access to sufficient savings or other sources of income to meet basic needs • The business operates within the local authority to whom you are submitting this application 	<p>quality assurance certification to a simple online listing with local tourism board or entity)</p> <ul style="list-style-type: none"> • Personal cash-flow statement to the period end September 2020, demonstrating hardship from loss of business income (300 words or less) <p>You will also be asked to provide evidence of active trading up to March 2020 via four forms of financial and trading evidence:</p> <ol style="list-style-type: none"> 1. Trading accounts for 2018-2019 2. 3 months of personal or joint personal bank statements evidencing business revenue or expenditure on those statements during financial year 2019-2020 3. One of the following: <ul style="list-style-type: none"> ○ HMRC unique tax reference ○ VAT registration number ○ Business Registration Number (provided by Companies House, Charities Commission, Mutuals, Public Register and other statutory and regulatory bodies that you must file accounts and annual membership details with)

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			<p>4. Any one of the following:</p> <ul style="list-style-type: none"> ○ Evidence of trading, eg. a supplier or trade account (active). Or other evidence of recent business activity to support your claim (eg correspondence with customers or suppliers) ○ Valid business insurance ○ Current marketing materials for your business, eg business website, active social media – provide web links
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>
Broadcast: Single Project Development Funding Route	£500k fund to support the development of work across live-action and animation	<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>This funding route will close on Friday 26 June. Applications of this nature will</p>

Name of Scheme	What does it do?	Who and what is eligible?	How can it be accessed?
(Screen Scotland)		<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. 	<p>still be welcomed through Screen Scotland's Broadcast Content Fund.</p> <p>Find more information on the Broadcast: Single Project Development Funding Route, including application forms and guidance via the Screen Scotland website.</p>
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 	<p>Applications are now open.</p> <p>This funding route will close on Friday 26 June at 5pm. Applications of this nature will still be welcomed through Screen Scotland's Film Development and Production Fund.</p> <p>Find more information on the Film: Single Project Development Funding Route, including application forms and</p>

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 	guidance via 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. This includes detail of decision making in the context of Covid-19.</p> <p>Note: Individuals and Organisations applying for a grant from £15,000 to £50,000 you will be asked some additional questions and be asked to complete a separate form for assessing risk.</p>
i-Con Challenge Fund & Matchmaking Platform	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 	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.

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(Construction Scotland Innovation Centre)		Challenge Fund Awards of up to £25,000 are 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. 	Applications now open Find out more and apply via the Museums and Galleries Scotland website.
Digital Resilience COVID-19 Fund (Museums 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 Galleries Scotland website. 	Applications to this fund are now open. This fund will close to applications on 3 July 2020 Find out more and apply via the Museums and Galleries Scotland website.
Covid-19 Adaptation Fund	£330k fund which provides museums with up to £7,500 (£10,000	<ul style="list-style-type: none"> • This fund is designed to support museums with the costs of opening back up in a way that ensures the safety and confidence of staff, 	This fund will open for applications as soon as the Scottish Government guidelines are published.

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(Museums Galleries Scotland)	for partnerships) to purchase equipment and training that will enable them to reopen safely and in accordance with restrictions due to the COVID-19 Pandemic.	<p>volunteers and visitors while restrictions are still in place due to COVID-19.</p> <ul style="list-style-type: none"> • The fund will support costs of essential adaptations, equipment and training including PPE, screens and barriers and signage. Further examples can be found via the Museums Galleries Scotland website. • Any organisation that runs an Accredited museum in Scotland can apply for up to £7,500 • Non accredited museums in Scotland can apply for up to £1,500 but must demonstrate that they meet criteria which can be found on the Museums Galleries Scotland website. • Partnership applications from forums and other groupings of museums that wish to explore consortium buying will also be considered up to the value of £10,000. 	<p>It will operate on a rolling basis until all funding has been distributed.</p> <p>In total there is £330,000 available for distribution, £63,000 of which is from the Art Fund to support Scottish Museums.</p> <p>Further information on eligibility and how to apply can be found via the Museums Galleries Scotland website.</p>
The National Lottery Heritage Emergency Fund	£50 million fund to support the Heritage sector	<ul style="list-style-type: none"> • The Heritage Emergency Fund is accepting applications for two grant levels to cover emergency costs during this difficult time: <ul style="list-style-type: none"> ○ Emergency grants of £3,000 - £50,000 ○ Emergency grants of £50,000 - £250,000 • Application criteria and priorities are different for each level of funding. Please refer to The National Lottery Heritage Fund website for more details. 	<p>Applications are open now with an extended and final deadline of 12 noon, Friday 31 July.</p> <p>Application guidance can be found via The National Lottery Heritage Fund website.</p>

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		<ul style="list-style-type: none"> Guidance for both streams has been updated to include the following: <ul style="list-style-type: none"> As organisations prepare to re-open, this fund will cover costs associated with doing this safely and in line with Government guidance. In addition to costs essential to stabilising your organisation, this fund will cover costs of preparing for recovery, including strategic reviews of business models, operating plans and business plans, and investment to enable digital delivery of services. Guidance now includes more examples of recovery costs to help you plan your application. 	
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>

Name of Scheme	What does it do?	Who and what is eligible?	How can it be accessed?
<p>Private Rent Sector Landlord Covid-19 Loan Scheme</p> <p>(Scottish Government)</p>	<p>£5 million fund offering interest free loans to landlords whose tenants are having difficulty paying rent</p>	<ul style="list-style-type: none"> • This loan scheme offers eligible landlords up to 100% of lost rental income for a single property. <p>Available to Private Rent Sector landlords who:</p> <ul style="list-style-type: none"> • Were, or had applied to become, registered before 01 February 2020 • Are not classified as businesses • Have 5 or less properties available for rent • Have properties for rent which are classed as being within the private rented sector (as per the terms of the 2006 Housing Scotland Act) • Have lost rental income as a result of tenants facing difficulty in paying rent as a result of the Covid-19 situation or where a rental property became vacant on or after 01 February 2020 and the landlord is unable to get a new tenant because of the restrictions currently in place. • Eligible landlords will be able to apply for a loan to cover lost rental income for a period of up to 6 months, backdated to the 01 March 2020 • Loan repayments will be deferred until October 2020, with the loan being repaid in 12 monthly instalments. 	<p>Applications to this fund are open now.</p> <p>Further information including an online application can be accessed via the Scottish Government website.</p> <p>The loan is being delivered by the Energy Saving Trust on behalf of the Scottish Government.</p>

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Scottish Crown Estate Fund	£7.2 million fund to support coastal businesses and third sector organisations	<ul style="list-style-type: none"> The 26 councils in Scotland who have coastlines can use their remaining share of the fund which they have not yet allocated to offer direct support to struggling coastal enterprises and organisations, after agreement by the Scottish Government and COSLA. 	Fund is devolved to councils
Towns and Business Improvement Districts (BIDs) Resilience and Recovery Fund	£2 million of new funding to help support the recovery of local communities as coronavirus (COVID-19) measures are gradually and carefully eased.	<ul style="list-style-type: none"> £1 million of this funding will be allocated directly to towns to address immediate priorities as lockdown restrictions are gradually eased. A separate funding stream of £700,000 will be allocated to Business Improvement Districts. BIDs will be able to access the new funding from September 2020 when the current BIDs Resilience Fund expires. The remaining funding will be used for data analysis, communications and the development of a national media campaign to support town and high street recovery. Applications for the £1m stream are invited from constituted groups with suitable governance controls, including: Local Authorities, Community or Development Trusts, Town Centre Partnerships, Town Teams, Traders or Business Associations, Chambers of Commerce, Housing Associations, Council-led initiatives, CICs, SCIOs or Charitable Community Groups. 	<p>Applications for the £1m funding stream are now open.</p> <p>Final closing date for applications is 5pm, Friday 24 July.</p> <p>Please note to apply as early as possible once your project has been agreed with your Local Authority.</p> <p>Application forms and associated guidance can be found via the Scotland's Towns Partnership website.</p>

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		<ul style="list-style-type: none"> • Please contact Scotland's Towns Partnership if you are unsure if your organisation is eligible to apply. • Towns which are already benefiting from the COVID-19 BIDs Resilience Fund will only be eligible in exceptional circumstances for the Town and Small Town Funds. <p>Where you can agree a recovery strategy for your town with your local authority, the Towns Resilience and Recovery Fund exists to help resource your project delivery. Examples of relevant actions may include, but are not restricted to:</p> <ul style="list-style-type: none"> • Physical distancing street markers, one-way systems etc. • 'Open for business' guides and maps • Digital markets and virtual high streets • Online local jobs and volunteering platforms • Actions or activities to help local authorities maintain and manage public spaces. 	

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Low Carbon Infrastructure Transition Programme	£1m targeted funding to support innovative energy systems and low carbon heat projects in the development stage	<ul style="list-style-type: none"> • The Green Recovery: Low Carbon Energy Project Development Funding invitation June 2020, will target a minimum of £1 million development support for projects with potential to deploy low carbon heat and/or renewable electricity solutions for buildings, as well as proposals for integrated energy systems that support the ambitions for Scotland to achieve net zero emissions by 2045 as well as catalyse economic recovery from the challenges imposed by the COVID-19 pandemic. • Eligible projects will be able to apply for up to £50,000 to progress projects towards capital readiness. • Applications for project support are accepted from organisations such as SMEs, large enterprises, community groups, charities and local authorities. 	<p>Online information webinars will take place June and July 2020</p> <p>Please contact lcitp@gov.scot to book a place on an online information webinar or to submit questions.</p> <p>Deadline for receipt of Applications for Development Support is 14 August 2020</p> <p>Further information on how to apply, including detailed eligibility criteria and application guidance can be found via the Scottish Government website</p>
COVID-19 Corporate Financing Facility	Purchase of short-term debt in the form of commercial paper (Larger firms only)	<ul style="list-style-type: none"> • Designed to support liquidity among larger firms, helping them to bridge coronavirus disruption to their cash flows through the purchase of short-term debt in the form of commercial paper. • 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 	<p>The scheme is now open for applications.</p> <p>More information is available from the Bank of England.</p>

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		<p>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.</p> <ul style="list-style-type: none"> • Applicants must be investment grade rated (or equivalent) as at 1 March 2020 • Further information on eligibility can be found on the Bank of England website as well as details of a recent update to the terms of the CCFE. 	
Coronavirus Large Business Interruption Loan Scheme (CLBILS)	Provides finance in the form of term loans, revolving credit facilities (overdrafts), invoice finance and asset finance to mid-size and larger UK businesses with a group turnover of more than £45 million. CLBILS gives the lender a government-backed partial guarantee (80%) against the outstanding balance of the facility.	<ul style="list-style-type: none"> • A lender can provide up to 25% of your annual turnover. The maximum amount you can borrow is £200m. • Term loans and revolving credit facilities over £50m will be offered by CLBILS lenders which have secured additional accreditation. • The maximum size for invoice finance and asset finance facilities remains at £50m • The scheme provides the lender with a government-backed, partial guarantee (80%) against the outstanding balance of the finance. • The borrower remains 100% liable for the debt. • Finance terms range from 3 months to 3 years • No personal guarantees are permitted for facilities under £250,000. 	<p>This scheme is open now for applications of up to £200 million.</p> <p>Find a lender:</p> <ul style="list-style-type: none"> • A list of accredited lenders offering less than £50 million can be accessed via the British Business Bank website. • A separate list of accredited lenders offering £50 million or more can also be found via the British Business Bank website <p>Approach a lender:</p>

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		<ul style="list-style-type: none"> For facilities of £250,000 and over, claims on personal guarantees cannot exceed 20% of losses after all other recoveries have been applied. <p>Your business must:</p> <ul style="list-style-type: none"> Be UK based in its business activity Have an annual turnover of more than £45 million Have a borrowing proposal which the lender would consider viable, were it not for the current pandemic, and for which the lender believes the provision of finance will enable the business to trade out of any short-term to medium-term difficulty Self-certify that it has been adversely impacted by Covid-19 Not have received a facility under the Bank of England's Covid Corporate Financing Facility (CCFF), or CBILS or BBLS Businesses from any sector can apply, except the following: <ul style="list-style-type: none"> Credit institutions (falling within the remit of the Bank Recovery and Resolution Directive), insurers and reinsurers (but not insurance brokers) Building Societies Public-sector bodies State-funded primary and secondary schools 	<ul style="list-style-type: none"> You should approach a lender yourself, ideally via the lender's website. Not every accredited lender can provide every type of finance available under CLBILS, and the amount of finance offered varies between lenders. Please see the lenders' websites for more information on the amounts they are able to offer. <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

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		<ul style="list-style-type: none"> Companies borrowing more than £50 million through CLBILS will be subject to further restrictions on dividend payments, senior pay and share buy-backs during the period of the loan. Further information on changes introduced, including new provisions on seniority of CLBILS facilities, can be found on the CLBILS FAQs for businesses page via the British Business Bank website. 	More details on this scheme can be found on the British Business Bank website.
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	Businesses with existing loans	<ul style="list-style-type: none"> 3 month capital and interest holiday for all existing borrowers 	Applied directly to loans via Business Loans Scotland

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West of Scotland Loan Fund		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.	
EU Coronavirus Response Investment Initiative	Direct €37 billion increase in EU Structural Funds (European Regional Development Fund (ERDF); European Social Fund (ESF); Cohesion Fund (CF); and European Maritime and Fisheries Fund (EMFF))	<ul style="list-style-type: none"> • €37 billion of cohesion policy money will strengthen healthcare systems, support SMEs, short-term employment schemes, and community-based services. • An EU Task Force has been setup to coordinate work with Member States, identify their precise needs and assist them so as to ensure that the money starts flowing as soon as possible. 	<p>The Coronavirus Response Initiative has been adopted by the EU and came into force on 1 April.</p> <p>More information is contained within this European Commission document.</p>
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 	<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"> • 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 • 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	Supports local charities and grassroots organisations across Scotland responding to the outbreak of the coronavirus pandemic and to recover from its impact.	<ul style="list-style-type: none"> • Awaiting eligibility criteria under the Recovery phase of the fund from Foundation Scotland. 	<p>This fund is temporarily closed to new applications under the Response phase of the fund.</p> <p>It is anticipated that applications will reopen under the Recovery phase of the fund in July.</p>

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Supporting Communities Fund	£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. To date funding for over 258 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. 	<p>You cannot directly apply to the Supporting Communities Fund.</p> <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>
Community and Renewable Energy Scheme (CARES)	£4.5m fund for local renewable projects	<p>There are three types of funding available:</p> <ul style="list-style-type: none"> Development funding - to complete community engagement activities, feasibility work and options appraisals to develop new local energy projects. Capital funding - for the capital costs of local energy projects. 	<p>Find out more information and submit an Expression of Interest via the Local Energy Scotland website.</p> <p>Expression of Interest (EOI) forms must be submitted by Wednesday 22 July 2020.</p>

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		<ul style="list-style-type: none"> • Enablement grants – these are available all year round, you don't have to wait for a funding call to apply. • Eligible applicants include constituted community groups, charities, faith groups, academic institutions, local authorities, housing associations and small to medium sized rural businesses. • Find out more about eligibility criteria via Local Energy Scotland. • Local ownership and/or community involvement must be at the heart of projects that CARES supports. 	<p>If your EOI is successful, you will be asked to submit a full application by Wednesday 2 September 2020.</p>
State Aid	<p>The European Commission has introduced a temporary framework for State aid measures. This is to help with the financial pressures businesses face as a result of coronavirus.</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	<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 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</p>		

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	<p>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>			
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

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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> <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>		

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Trade Credit Reinsurance Scheme	<ul style="list-style-type: none"> • Trade Credit Insurance, which provides essential cover to business-to-business transactions, will receive up to £10 billion of UK Government guarantees. • The Trade Credit Reinsurance scheme, which has been agreed following extensive discussions with the insurance sector, will see the vast majority of Trade Credit Insurance coverage maintained across the UK. • The guarantees will support supply chains and help businesses to trade with confidence knowing that they will be protected if a customer defaults or delays on payment. • The scheme is available on a temporary basis for nine months, backdated to 1 April 2020, and running until 31 December 2020, with the potential for extension if required. • The scheme will be delivered through a reinsurance agreement that is open to all insurers currently operating in the UK market, covering both domestic and overseas trade with payment terms of up to 2 years • Implementation of the scheme is subject to state aid approval, agreement of full form documentation with insurers and acceptance of applications from insurers for participation • Further information can be found via the News section of the UK Government website. 		
Corporate Insolvency and Governance Bill	<p>The UK Government introduced the Bill to Parliament on 20 May 2020. The measures in this Bill will relieve the burden on businesses during the coronavirus (COVID-19) outbreak and allow them to focus all their efforts on continuing to operate.</p> <p>The Bill will:</p> <ul style="list-style-type: none"> • Introduce temporary easements on filing requirements and Annual General Meetings (AGMs) • Introduce new corporate restructuring tools to the insolvency regime to give companies the time they need to maximise their chance of survival • Temporarily suspend parts of insolvency law to support directors during this difficult time <p>If you already know that you will not be able to meet your accounts filing deadline, you can apply for a 3 month extension. Those citing issues around COVID-19 will automatically be granted an extension.</p> <p>Further information on the Corporate Insolvency and Governance Bill can be found via the UK Government website.</p>		

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Coronavirus Guidance	<p>Latest Scottish Government and industry guidance for sectors getting back to work safely:</p> <ul style="list-style-type: none"> • Construction (11 June): Scottish Government • Early Learning and Childcare – phase 3 guidance (15 June): Scottish Government • Food & Drink (18 June): Food Standards Scotland • Farmers and Crofters (11 June): Scottish Government • Forestry (29 May): Scottish Forestry • Manufacturing (19 June): Scottish Government • Retail (19 June): Scottish Government • Tourism and Hospitality (18 June): Scottish Government • Transport operators (4 June): Transport Scotland <p>Phase 2: business and physical distancing guidance (18 June) is also available via the Scottish Government website.</p>		
National Manufacturing Institute Scotland (NMIS) Funding	<ul style="list-style-type: none"> • An additional £20 million has been announced for the National Manufacturing Institute Scotland (NMIS), bringing total Scottish Government investment to £75 million. • The investment in the facility, which includes the existing Lightweight Manufacturing Centre which opened last year as a specialist technology centre, will help develop the future of Scotland's manufacturing sector as the economy rebuilds after coronavirus (COVID-19). • Operated by the University of Strathclyde, NMIS will be an industry led international centre of manufacturing expertise, aiming to attract investment and make Scotland a global leader in advanced manufacturing. Construction will begin later this year and is anticipated to take 18 months, supporting more than 200 jobs. 		
Guidance for travellers arriving in Scotland from overseas	<p>As of Monday 8 June, residents and visitors entering the UK are subject to new measures due to coronavirus (COVID-19). This is a Public Health response, implemented on a four nation approach across the UK, which aims to support Scotland's continued efforts against coronavirus.</p> <p>Information and guidance on the process for people entering the UK can be found via the Scottish Government website.</p>		

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Scottish Tourism Recovery Taskforce	<p>A new Scottish Recovery Tourism Taskforce will assist with the ongoing reset of the sector. The taskforce will look at the sector's recovery needs as well as actions being taken by the UK Government and the development of a new domestic visitor marketing campaign.</p> <p>Membership of the Scottish Tourism Recovery Taskforce is being confirmed and more details will follow.</p> <p>A provisional date of 15 July has been set for when tourism businesses may be able to resume operations, dependent on public health advice and progression to Phase 3 of the Scottish Government lockdown route-map. Businesses should start to prepare for a provisional return to trading – with appropriate safety guidelines – on the 15th July 2020.</p> <p>Tourism and Hospitality safer workplace guidance is due to be published shortly.</p> <p>You can read a parliamentary statement on the impact of Covid-19 on tourism via the Scottish Government website. This statement was given by Tourism Secretary Fergus Ewing to the Scottish Parliament, 10 June 2020.</p>		
Extension to Help to Buy (Scotland) scheme	<p>The Help to Buy (Scotland) scheme is has been extended by a year to March 2022.</p> <p>Supported by £55 million of funding for 2021/22, the extension will also help house-builders to ensure their economic recovery over the years ahead.</p>		
Energy Transition Fund	<p>A £62 million Energy Transition Fund has been set up to help the energy sector recover from the dual economic impacts of coronavirus (COVID-19) and the oil and gas price crash.</p> <p>The investment, with a focus on the North East, underpins the region's ambitions to become a world leader in the transition to net zero, helping Scotland meet its ambitious targets on climate change.</p> <p>The investment will also benefit the wider Scottish energy sector and supply chain, working with local businesses to support sustainable jobs and maximise inclusive economic growth across the country.</p> <p>The £62 million funding package is available to support Net Zero projects, including:</p> <ul style="list-style-type: none"> ○ A Global Underwater Hub in Aberdeen focused on helping the subsea and underwater sector grow with a focus on diversification and export support. 		

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	<ul style="list-style-type: none"> ○ A new Energy Transition Zone business park adjacent to the Aberdeen South Harbour. ○ A range of innovation projects led by Oil and Gas Technology Centre's Net Zero Solution Centre. <p>This news story can be found via the Scottish Government website.</p>		
Edinburgh Festival Fringe Society Support	<p>As part of a commitment to support cultural, social and economic recovery, the Edinburgh Festival Fringe Society will receive a £1 million interest-free loan from the Scottish Government. It will also benefit from a £149,000 Pivotal Enterprise Resilience Fund grant and a £100,000 grant from City of Edinburgh Council.</p> <p>The money will be used to mitigate the significant losses incurred as a result of this year's festival not going ahead as planned due to coronavirus (COVID-19) and to support the thousands of Fringe artists, companies and venues whose livelihoods have been affected.</p> <p>More on this news story can be found via the Scottish Government website.</p>		
Temporary relaxation of the GB drivers' hours rules	Temporary relaxation of GB drivers' hours rules ended 23:59 Sunday 14 June.		
Return to Work package	<p>The Scottish Government has unveiled a £230 million Return to Work package to help stimulate Scotland's economy following the coronavirus (COVID-19) pandemic.</p> <p>The initiative covers construction, low carbon projects, digitisation and business support and will provide a flow of work for businesses and support jobs. It is funded by the reallocation of underspends from schemes interrupted by COVID-19.</p> <p>New projects featured in the package include:</p> <ul style="list-style-type: none"> • £51 million for business support, including boosting high growth companies • £78 million for construction, including £40 million for regeneration projects and £20 million for roads maintenance 		

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	<ul style="list-style-type: none"> • £66 million to kick-start our green recovery, including £7 million to equip buses for physical distancing and the return to work • £35.5 million for digitisation, including justice and education services 		
Gradual introduction of Phase 2	<p>Further changes to lockdown restrictions in Scotland have been announced today (Thursday, 18 June) by First Minister Nicola Sturgeon. Changes in Phase 2 of Scotland's Route Map for easing lockdown measures will be introduced in stages, rather than all at once. Some of the changes impacting Scottish businesses include:</p> <p>Monday 22 June</p> <ul style="list-style-type: none"> • Dental practices can re-open to see patients with urgent care needs. • Construction sector can implement remaining phases of sectoral plan. • College and university staff can return to make essential preparations for restart in Phase 3. <p>Monday 29 June</p> <ul style="list-style-type: none"> • Indoor (non-office) workplaces resume once relevant guidance is implemented. <u>Includes:</u> factories, warehouses, labs and research facilities. <u>Excludes:</u> indoor workplaces due to open in Phase 3 (e.g. non-essential offices and call-centres). • Street-access retail can re-open once guidance is implemented. Interiors of shopping centres / malls remain closed for non-essential shops until Phase 3. • Outdoor markets can re-open once guidance is implemented. • Ahead of that date local authorities and retailers are urged to plan for the responsible use of public space, such as removing unnecessary street furniture, designing systems to manage queuing and pedestrian thoroughfares, and implementing adequate measures to support physical distancing. • It remains government advice to wear a face covering in enclosed areas where physical distancing is difficult, such as shops, and from Monday, 22 June, it will become mandatory to wear a face covering on all public transport. • A date for the re-opening of outdoor hospitality cannot be safely set at this stage. A further update will be provided on 2 July. Further advice from the Scientific Advisory Group has been commissioned based on emerging evidence suggesting communal spaces such as hospitality can present a higher risk of transmission. 		

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	<ul style="list-style-type: none"> An updated Route Map table to reflect the move to Phase 2 in Scotland's route map through and out of the crisis can be accessed via the Scottish Government website. 		

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>
- 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](#)