

## Covid-19 Scottish Business Support Summary

Correct as of 13:30, 23<sup>rd</sup> April 2020

Name of Scheme	What does it do?	Who and what is eligible?	How can it be accessed?
Coronavirus Job Retention Scheme	All UK employers with a <u>PAYE</u> scheme will be able to access support to continue paying part of their employees' salary for those employees that would otherwise have been laid off during this crisis.	<ul style="list-style-type: none"> <li>If you cannot maintain your current workforce because your operations have been severely affected by coronavirus (COVID-19), you can furlough employees and apply for a grant that covers 80% of their usual monthly wage costs, up to £2,500 a month, plus the associated Employer National Insurance contributions and pension contributions (up to the level of the minimum automatic enrolment employer pension contribution of 3% on qualifying earnings) on that subsidised furlough pay.</li> <li>This is a temporary scheme in place for 4 months starting from 1 March 2020, but it may be extended if necessary and employers can use this scheme anytime during this period.</li> </ul> <p>You must have:</p> <ul style="list-style-type: none"> <li>Created and started a PAYE payroll scheme on or before 19 March 2020</li> <li>enrolled for <a href="#">PAYE online</a></li> <li>a UK bank account</li> <li>Furloughed employees must have been on your PAYE payroll on or before 19 March 2020 and</li> </ul>	<ul style="list-style-type: none"> <li>If you've already worked out how much you can claim, <a href="#">you can claim for wages online</a> via the HMRC online portal which is available on the UK Government website.</li> <li>HMRC will then check that your claim is correct and pay the claim amount by Bacs into your bank account within 6 working days.</li> <li>Please do not contact HMRC unless it has been more than 10 working days since you made the claim and you have not received it in that time.</li> </ul> <p><b>Before you Claim:</b></p> <ul style="list-style-type: none"> <li>You will need to <a href="#">work out how much you can claim</a> through the scheme. HMRC will retain the right to retrospectively audit all aspects of your claim.</li> <li>Employers should discuss with their staff and make any changes to the employment contract by agreement.</li> </ul>

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		<p>were notified to HMRC on an RTI submission on or before 19 March 2020</p> <ul style="list-style-type: none"> <li>Employees that were employed as of 28 February 2020 and on payroll (i.e. notified to HMRC on an RTI submission on or before 28 February) and were made redundant or stopped working for the employer after that and prior to 19 March 2020, can also qualify for the scheme if the employer re-employs them and puts them on furlough.</li> <li>Employees can be on any type of contract, including: Full time employees; part-time employees; employees on agency contracts; employees on flexible or zero hours contracts</li> </ul> <p><b>Agreeing to Furlough Employees:</b></p> <ul style="list-style-type: none"> <li>Employers must confirm in writing to their employee confirming that they have been furloughed. If this is done in a way that is consistent with employment law, that consent is valid for the purposes of claiming the CJRS. There needs to be a written record, but the employee does not have to provide a written response. A record of this communication must be kept for five years.</li> <li>Any employees you place on furlough must be furloughed for a minimum period of 3</li> </ul>	<p>Employers may need to seek legal advice on the process. If sufficient numbers of staff are involved, it may be necessary to engage collective consultation processes to procure agreement to changes to terms of employment.</p> <p><b>To make a claim you will need:</b></p> <ul style="list-style-type: none"> <li>To be registered for <a href="#">PAYE online</a></li> <li>Your UK bank account number and sort code</li> <li>Your employer PAYE scheme reference number</li> <li>The number of employees being furloughed</li> <li>Each employee's National Insurance Number</li> <li>Each employee's payroll or employee number (optional)</li> <li>The start date and end date of the claim</li> <li>The full amount you are claiming for including employer National Insurance contributions and employer minimum pension contributions</li> <li>Your phone number</li> </ul>

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		<p>consecutive weeks. When they return to work, they must be taken off furlough. Employees can be furloughed multiple times, but each separate instance must be for a minimum period of 3 consecutive weeks.</p> <ul style="list-style-type: none"> <li>• To be eligible for the grant, when on furlough, an employee cannot undertake work for, or on behalf, of the organisation or any linked or associated organisation. This includes providing services or generating revenue. Employers are free to consider allocating any critical business tasks to staff that are not furloughed. While on furlough, the employee's wage will be subject to usual income tax and other deductions.</li> </ul> <p><a href="#">Detailed guidance for employers</a> can be accessed on the UK Government's website. This details the employees you can claim for, working out what you can claim and next steps once claims have been submitted.</p> <p><a href="#">Detailed guidance for employees</a> can also be accessed on the UK Government website.</p> <p>You can also find out more information about this scheme via <a href="#">HMRC's YouTube Channel</a></p>	<p>You also need to provide either:</p> <ul style="list-style-type: none"> <li>• Your name (or the employer's name if you're an agent)</li> <li>• Your Corporation Tax unique taxpayer reference</li> <li>• Your Self-Assessment unique taxpayer reference</li> <li>• Your company registration number</li> </ul> <p><b>After you've claimed:</b></p> <p>You must:</p> <ul style="list-style-type: none"> <li>• Keep a copy of all records, including: <ul style="list-style-type: none"> <li>○ the amount claimed and claim period for each employee</li> <li>○ the claim reference number for your records</li> <li>○ your calculations in case HMRC need more information about your claim</li> </ul> </li> <li>• Tell your employees that you have made a claim and that they do not need to take any more action</li> <li>• Pay your employee their wages, if you have not already</li> </ul>

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Self-Employment Income Support Scheme	Will support self-employed individuals (including members of partnerships) whose income has been negatively impacted by COVID-19.	<ul style="list-style-type: none"> <li>The scheme will provide a taxable grant to self-employed individuals or partnerships, worth 80% of their trading profits up to a cap of £2,500 per month.</li> <li>The grant will be subject to Income Tax and National Insurance contributions but does not need to be repaid.</li> <li>HMRC will use data on the 2018-19 tax returns submitted to identify those eligible. Any changes made to submitted returns after 26 March 2020 will not be taken into account when assessing eligibility.</li> <li>You'll get a taxable grant based on average trading profit over the 3 tax years 2016-17, 2017-18 and 2018-19</li> <li>The scheme will be open for an initial three months but may be extended.</li> </ul> <p>You can claim if you are a self-employed individual or a member of a partnership and you:</p> <ul style="list-style-type: none"> <li>Have submitted your Self-Assessment tax return for the tax year 2018-19</li> <li>Traded in the tax year 2019-20</li> </ul>	<ul style="list-style-type: none"> <li>Individuals should <b>not</b> contact HMRC now. HMRC will aim to contact you by mid May 2020 and will make payments by early June 2020.</li> <li>If you are eligible for the scheme and invited by HMRC to claim, you will do so using the GOV.UK online service. If you are unable to claim online an alternative way to claim will be made available.</li> <li>If you have not submitted your Self-Assessment tax return for the year 2018-19, you must do this by 23 April 2020 or you will not be able to claim.</li> <li>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.</li> </ul>

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		<ul style="list-style-type: none"> <li>• Are trading when you apply, or would be except for coronavirus</li> <li>• Intend to continue to trade in the tax year 2020-21</li> <li>• Have lost trading profits due to coronavirus</li> <li>• Your trading profits must also be no more than £50,000 and more than half of your total income for either: <ul style="list-style-type: none"> <li>○ The tax year 2018-19</li> <li>○ The average of the tax years 2016-17, 2017-18, and 2018-19.</li> </ul> </li> </ul>	<ul style="list-style-type: none"> <li>• If you receive the grant you can continue to work or take on other employment including voluntary work.</li> </ul> <p>Further guidance is available on the <a href="#">UK Government website</a>.</p> <p>Frequently Asked Questions are also available via the UK Government's dedicated <a href="#">Business Support website</a>.</p>
Newly Self-Employed Hardship Fund  (Scottish Government)	£34 million fund to support newly self-employed people	<ul style="list-style-type: none"> <li>• £2,000 grants will be allocated to newly self-employed facing hardship</li> <li>• If you are ineligible from the UK Government's Self Employment Income Support Scheme, you can apply</li> <li>• Awaiting further information around eligibility and applications process</li> </ul>	<p>Applications expected to open by the end of April 2020 with recipients receiving funds in early May.</p> <p>This fund will be managed by local authorities.</p>
VAT Deferral	Deferral of Valued Added Tax (VAT) payments.	<ul style="list-style-type: none"> <li>• UK VAT registered businesses with a VAT payment due between 20 March 2020 and 30 June 2020.</li> </ul> <p>Option to:</p> <ul style="list-style-type: none"> <li>○ Defer your VAT payment</li> <li>○ Pay the VAT due as normal</li> </ul>	<p>If you chose to defer your VAT payment, you must pay the VAT due on or before 31 March 2021.</p> <p>You do not need to tell HMRC that you are deferring your VAT payment.</p>

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

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		<p>liabilities, may be eligible to receive support with their tax affairs</p> <ul style="list-style-type: none"> <li>• 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</li> <li>• Arrangements are agreed on a case-by-case basis and tailored to individual circumstances and liabilities</li> </ul> <p>You are eligible if your business:</p> <ul style="list-style-type: none"> <li>• Pays tax to the UK Government</li> <li>• Has outstanding tax liabilities</li> </ul> <p>HMRC will discuss your specific circumstances to explore:</p> <ul style="list-style-type: none"> <li>• Agreeing an instalment arrangement</li> <li>• Suspending debt collection proceedings</li> <li>• Cancelling penalties and interest where you have administrative difficulties contacting or paying HMRC immediately</li> </ul>	<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"> <li>• Self-Assessment</li> <li>• VAT</li> <li>• Employers' PAYE</li> <li>• Corporation Tax</li> </ul> <p>A link to the webchat facility is available via the <a href="#">HMRC section</a> 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"> <li>• The Coronavirus Statutory Sick Pay Rebate Scheme will repay employers the <a href="#">current rate of SSP</a> (£95.85) that they pay to current or former employees for periods of sickness starting on or after 13 March 2020</li> </ul>	The online service you'll use to reclaim SSP is not available yet. HMRC will announce when the service is available and this guidance will be updated

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	absence due to COVID-19.	<ul style="list-style-type: none"> <li>• If you're an employer who pays more than the current rate of SSP you can only claim the current rate amount.</li> <li>• The repayment will cover up to 2 weeks starting from the first day of sickness, if an employee is unable to work because they either: <ul style="list-style-type: none"> <li>○ Have coronavirus</li> <li>○ Cannot work because they are self-isolating at home</li> <li>○ Are shielding in line with <a href="#">public health guidance</a></li> </ul> </li> <li>• Employees do not have to give you a doctor's fit note for you to make a claim.</li> </ul> <p>The Scheme can be used by employers if they:</p> <ul style="list-style-type: none"> <li>• Are claiming for an employee who's eligible for sick pay due to coronavirus</li> <li>• Had a PAYE payroll scheme that was created and started on or before 28 February 2020</li> <li>• Are UK based and had fewer than 250 employees on 28 February 2020</li> <li>• The Scheme covers all types of employment contracts (full-time, part-time, employees on agency contracts and employees on flexible or zero hours contracts)</li> </ul>	<p>You must keep records of all statutory sick payments that you want to claim from HMRC, including:</p> <ul style="list-style-type: none"> <li>• The reason why an employee could not work</li> <li>• Details of each period when an employee could not work, including start and end dates</li> <li>• Details of the SSP qualifying days when an employee could not work</li> <li>• National Insurance numbers of all employees you have paid SSP to</li> </ul> <p>You'll have to keep these records for at least 3 years following your claim.</p> <p>If you are self-employed you can check your <a href="#">eligibility for Universal Credit</a> on the UK Government website.</p>



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		<ul style="list-style-type: none"> <li>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.</li> </ul>	
Non-Domestic Rates Relief (All businesses)	Rates Relief	<ul style="list-style-type: none"> <li>All non-domestic properties in Scotland will get a 1.6% relief. This relief effectively reverses the change in poundage for 2020-21.</li> </ul>	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"> <li>Retail, hospitality and leisure businesses will get 100% rates relief.</li> <li>To get this relief, a property has to be occupied. Properties that have closed temporarily due to the government's COVID-19 advice will be treated as occupied</li> <li>Scottish airports will get 100% rates relief for a year, as will organisations providing handling services for scheduled passenger flights at Scottish airports.</li> <li>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.</li> <li>Any organisations providing a “handling service” at Scottish airports are eligible. Handling services are defined as doing or more of the following: <ul style="list-style-type: none"> <li>De-icing</li> <li>Re-fuelling</li> <li>Moving aircraft</li> </ul> </li> </ul>	You do not need to apply for this relief – it will be applied to your bill by your local council

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		<ul style="list-style-type: none"> <li>○ Waste servicing</li> <li>○ Allocation of seating</li> <li>○ Handling of baggage</li> <li>○ Supervision of boarding</li> </ul>	
Deferring Payment of Non-Domestic Rates (Business Rates)	Payment Deferral	<ul style="list-style-type: none"> <li>● If you are struggling to pay your non-domestic rates bill you should contact your local council and ask them about your payment options</li> </ul>	Contact your local council
Support for Water Bills	Suspension of pre-payment charges	<ul style="list-style-type: none"> <li>● 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.</li> <li>● 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</li> </ul>	<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 <a href="#">news story on the Scottish Government website</a>.</p>
Business Support Fund  (Scottish Government Grants)	Direct grant support to specific businesses	<p>Retail, Hospitality, Leisure Support Grant:</p> <ul style="list-style-type: none"> <li>● A one-off grant of £25,000 for hospitality, leisure and retail businesses</li> <li>● Rateable value must be between £18,001 and up to and including £51,000.</li> </ul>	<p>You can apply for a grant now until 31 March 2021.</p> <p>To apply you will need to complete an application form. You can do this from your local council website.</p>

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administered via Local Authorities)		<ul style="list-style-type: none"> <li>If you are eligible for a grant, you do not need to repay it</li> </ul> <p>Small Business Support Grant:</p> <ul style="list-style-type: none"> <li>A one-off grant of £10,000 available to small businesses who get <a href="#">Small Business Bonus Scheme Relief</a> or <a href="#">Rural Relief</a></li> <li>You can also get this grant if you applied for Nursery Relief, Business Growth Accelerator Relief, Disabled Relief, Fresh Start, Discretionary Sports Relief or Enterprise Areas Relief but are eligible for the Small Business Bonus Scheme</li> </ul> <p>Multiple retail, hospitality or leisure properties:</p> <ul style="list-style-type: none"> <li>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.</li> <li>You might still be eligible for this grant, for any retail, hospitality or leisure properties with a rateable value under £18,000 each.</li> <li>All of your properties must have a combined rateable value of between £35,001 and £51,000</li> <li>If you are eligible for a grant, you do not need to repay it</li> </ul> <p>Lists of the types of businesses who qualify for the Small Business Support Grant and the Retail, Hospitality, Leisure Support Grant are available via the <a href="#">Scottish Government</a> website. However, these</p>	<p>Councils will aim to make payment within 10 working days of receiving a fully completed grant application form.</p> <p>Note: Applications for multiple property grants open 5 May 2020</p> <p> <a href="#">Aberdeen City</a>  <a href="#">Aberdeenshire</a>  <a href="#">Angus</a>  <a href="#">Argyll and Bute</a>  <a href="#">Clackmannanshire</a>  <a href="#">Dumfries and Galloway</a>  <a href="#">Dundee</a>  <a href="#">East Ayrshire</a>  <a href="#">East Dunbartonshire</a>  <a href="#">East Lothian</a>  <a href="#">East Renfrewshire</a>  <a href="#">Edinburgh</a>  <a href="#">Falkirk</a>  <a href="#">Fife</a>  <a href="#">Glasgow</a>  <a href="#">Highland</a>  <a href="#">Inverclyde</a>  <a href="#">Midlothian</a>  <a href="#">Moray</a>  <a href="#">Na h-Eileanan Siar</a>  <a href="#">North Ayrshire</a> </p>

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		<p>lists are not exhaustive. If you think you may be eligible for this relief, contact your local council.</p> <p>Self-catering accommodation and caravans are eligible for these grants if they:</p> <ul style="list-style-type: none"> <li>○ Are a primary source of income for the ratepayer (one third or more), and</li> <li>○ Were let out for 140 days or more in financial year 2019-20.</li> </ul> <p>Multiple Properties:</p> <p>From 5 May 2020, if you have more than one property, you may be able to apply for a grant for each eligible property.</p> <p>This means you may be able to get a £10,000 or £25,000 grant on the first property. Then each additional property may be eligible for a:</p> <ul style="list-style-type: none"> <li>○ Small Business Support Grant of £7,500</li> <li>○ Retail, Hospitality, Leisure Support Grant of £18,500</li> </ul> <p>These additional grants will need to comply with the European Union's <a href="#">State Aid rules</a>.</p>	<p><a href="#">North Lanarkshire</a>  <a href="#">Orkney</a>  <a href="#">Perth and Kinross</a>  <a href="#">Renfrewshire</a>  <a href="#">Scottish Borders</a>  <a href="#">Shetland</a>  <a href="#">South Ayrshire</a>  <a href="#">South Lanarkshire</a>  <a href="#">Stirling</a>  <a href="#">West Dunbartonshire</a>  <a href="#">West Lothian</a></p>
Coronavirus Business	This temporary Loan Scheme will support SMEs with	Note: In response to feedback received since the schemes launch, all viable small businesses affected by Covid-19, and not just those unable to secure	You should apply via your lenders website or through one of the <a href="#">40+ accredited finance providers</a> offering

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Interruption Loan Scheme	access to loans, overdrafts, invoice finance and asset finance of up to £5 million and for up to 6 years.	<p>regular commercial financing, will now be eligible. This change is designed to enable all long-term viable businesses experiencing difficulties as a result of the coronavirus outbreak to access finance.</p> <ul style="list-style-type: none"> <li>• Supports loans of up to £5 million available on repayment terms of up to six years</li> <li>• UK Government will provide lenders with a partial guarantee of 80% on each loan (subject to an overall cap per lender).</li> <li>• No guarantee fee for SMEs to access the scheme – lenders will pay a fee to access the scheme</li> <li>• Interest and fees paid by UK Government for 12 months – this means no upfront costs and lower initial repayments for SMEs</li> <li>• For overdrafts and invoice finance facilities, term will be up to three years</li> </ul> <p>Your business must:</p> <ul style="list-style-type: none"> <li>• Be UK based in its business activity</li> <li>• Have an annual turnover of no more than £45 million</li> <li>• Have a borrowing proposal which the lender would consider viable, were it not for the Covid-19 pandemic</li> <li>• Self-certify that it has been adversely impacted by Covid-19.</li> </ul> <p><a href="#">Further eligibility criteria</a> can be accessed via the British Business Bank website.</p>	<p>the scheme. The lender has the authority to decide whether to offer you finance.</p> <p>Personal guarantees are not required to secure lending below £250,000. For any borrowing above £250,000 personal guarantees will be capped at 20% of the outstanding value of the loan, as the Government is providing the guarantee for the remaining 80% of the finance. This will apply to all customers that have secured a loan under the scheme since its launch on 23rd March.</p> <p>Given there is likely to be a big demand for facilities, businesses should consider applying via the lender's website in the first instance. Telephone lines are likely to be busy and branches may have limited capacity to handle enquiries due to social distancing.</p> <p><a href="#">The full rules of the scheme and a list of accredited lenders</a> is available via the British Business Bank website.</p> <p>Scheme expected to run for an initial period of 6 months. There is no limit on the capacity of the scheme.</p>

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Future Fund	A £250m fund to support innovative businesses affected by Covid-19	<ul style="list-style-type: none"> <li>Will provide government loans to UK-based companies ranging from £125,000 to £5 million, subject to at least equal match funding from private investors.</li> <li>For businesses who typically rely on equity investment because they are either pre-revenue or pre-profit.</li> </ul> <p>You're eligible if:</p> <ul style="list-style-type: none"> <li>Your business is based in the UK</li> <li>Your business can attract the equivalent match funding from third party private investors and institutions</li> <li>Your business has previously raised at least £250,000 in equity investment from third party investors in the last 5 years</li> <li>Awaiting further eligibility criteria and details of how to apply to the scheme.</li> </ul>	<ul style="list-style-type: none"> <li>Expected to launch in May 2020 until end of September 2020</li> <li>This UK Government scheme is being developed by the <a href="#">British Business Bank</a></li> <li>The <a href="#">headline terms</a> setting out the main features expected to apply to the loans can be found via the UK Government website</li> </ul>
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"> <li>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.</li> <li>Grants will also support young people to diversify their business to respond to opportunities created by the crises</li> <li>You must be a business owner aged 18 to 30, who set up their business in the last four years and</li> </ul>	You can register your interest for grants and tailored support via <a href="#">The Prince's Trust</a> website.

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		<p>don't have any other source of income during the crisis.</p> <ul style="list-style-type: none"> <li>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.</li> </ul>	
Innovate UK Grants and Loans	£750m of grants and loans for R&D focused SMEs	<ul style="list-style-type: none"> <li>Targeted support for the most R&amp;D intensive small and medium size firms</li> <li>Innovate UK, the national innovation agency, will accelerate up to £200 million of grant and loan payments for its 2,500 existing Innovate UK customers on an opt-in basis.</li> <li>£550 million will also be made available to increase support for existing customers</li> <li>£175,000 of support will be offered to around 1,200 firms not currently in receipt of Innovate UK funding</li> </ul>	<p>The first payments will be made by mid-May.</p> <p>More information can be found via the <a href="#">Innovate UK website</a>.</p>
Pivotal Enterprise Resilience Fund	£45 million fund for vulnerable SMEs	<ul style="list-style-type: none"> <li>Vulnerable SME firms who are vital to the local or national economic foundations of Scotland can apply</li> <li>Grants for pivotal SME enterprises will depend on the specific need of the SME</li> <li>Will include wraparound business advice and support</li> </ul>	<p>Applications expected to open by the end of April 2020 with recipients receiving funds in early May.</p> <p>This fund will be managed by Enterprise Agencies</p>

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		<ul style="list-style-type: none"> <li>Awaiting further information around eligibility and applications process</li> </ul>	
Creative, Tourism & Hospitality Enterprises Hardship Fund  (Scottish Government)	£20 million hardship fund	<ul style="list-style-type: none"> <li>Creative, tourism and hospitality businesses not in receipt of business rates relief can apply.</li> <li>Companies of up to 50 employees will have rapid access to £3,000 hardship grants</li> <li>Larger grants of up to £25,000 will be available to those who can demonstrate that level of support is required</li> <li>Awaiting further information around eligibility and applications process</li> </ul>	Applications expected to open by the end of April 2020 with recipients receiving funds in early May.  This fund will be managed by the Enterprise Agencies in partnership with Creative Scotland and VisitScotland.
Business Support for Private and Third Sector Childcare Providers	Funded ELC hours payments	<ul style="list-style-type: none"> <li>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.</li> <li>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.</li> </ul> <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>	Your local authority will be in contact with you to confirm local arrangements of payments for funded ELC hours.



Name of Scheme	What does it do?	Who and what is eligible?	How can it be accessed?
Creative Scotland Bridging Bursary Fund (Arts & Creative)	This £4m fund offers a one-off bursary to support freelance artists and freelance creative practitioners working in the not-for-profit sector in Scotland	<ul style="list-style-type: none"> <li>• This fund is targeted at freelance artists and freelance creative practitioners who derive a significant proportion of their income from working in the not-for-profit sector in Scotland and have experienced a loss of earnings as a result of COVID-19</li> <li>• Bursaries of between £500 and £2,500 to help support immediate needs (You may only request more than £2,500 if your request includes access costs).</li> </ul>	<p>The second phase of requests for the Bridging Bursary are now open.</p> <p>Expected to close in the morning of Friday 24 April 2020 due to the number of requests already received.</p> <p>Application guidance can be found via the <a href="#">Creative Scotland</a> website</p> <p>You will be asked to provide:</p> <ul style="list-style-type: none"> <li>• A CV (Curriculum Vitae) or a short supporting statement of your work.</li> <li>• A name and address of a professional referee</li> </ul> <p>Creative Scotland is aiming to have applications and processed and money paid out within 4 weeks from receipt of application.</p> <p>More info including an application guidance document can be found at <a href="#">Creative Scotland</a> website.</p>
Screen Scotland Bridging Bursary Fund	This £1.5m fund offers a one-off bursary to support freelance or self-	<ul style="list-style-type: none"> <li>• This fund is to support freelance or self-employed screen practitioners working in Scotland's screen sector (exhibition, distribution, development, production or postproduction for</li> </ul>	<p>Applications to this fund remain open</p> <p>You can access the online application form and associated guidance from the</p>

Name of Scheme	What does it do?	Who and what is eligible?	How can it be accessed?
	employed screen practitioners	<p>film or television, scripted or unscripted, live-action or animation, talent and skills development, film education) who are experiencing immediate financial difficulty due to the loss of screen sector income in Scotland as a result of the COVID-19 pandemic.</p> <ul style="list-style-type: none"> <li>• Bursaries of between £500 and £2,500 to help support your immediate needs.</li> </ul>	<p><a href="#">Bridging Bursary Programme section</a> of the Screen Scotland website.</p>
Broadcast: Single Project Development Funding Route (Screen Scotland)	£500k fund to support the development of work across live-action and animation	<ul style="list-style-type: none"> <li>• 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.</li> <li>• Also supporting enhanced fees for producers (up to 25% of the project costs, up to a maximum of £5,000).</li> <li>• 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.</li> <li>• Would normally expect Single Project Development funding awards to be in the range of: <ul style="list-style-type: none"> <li>○ £5,000 to £20,000 for a single unscripted project</li> </ul> </li> </ul>	<p>Applications are now open.</p> <p>Find more information on this scheme, including application forms and guidance via the <a href="#">Screen Scotland website</a>.</p>

Name of Scheme	What does it do?	Who and what is eligible?	How can it be accessed?
		<ul style="list-style-type: none"> <li>£10,000 to £50,000 for a single scripted project.</li> </ul>	
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"> <li>Supports for the initial development costs of a single feature film project</li> <li>Also supporting enhanced fees for producers (up to 25% of the project costs, up to a maximum of £5,000).</li> <li>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</li> <li>Will also prioritise projects which offer significant opportunities to people currently under-represented in the sector.</li> <li>Single Project Development Funding in the range of £3,000 to £50,000 will be awarded</li> </ul>	<p>Applications are now open.</p> <p>Find more information on this scheme, including application forms and guidance via the <a href="#">Screen Scotland</a> website.</p>
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"> <li>Freelance and self-employed artists and creative practitioners in Scotland can apply for projects supporting the development of their practice.</li> <li>You may apply for funding to work with others if your practice is collaborative.</li> <li>You must have a UK bank account.</li> <li>Apply for funding between £1,000 and £50,000</li> </ul> <p>Funding for Organisations</p>	<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 <a href="#">Creative Scotland</a> website.</p> <p>Note: Individuals and Organisations applying for a grant from £15,000 to £50,000 you will be asked some additional questions and be asked to</p>

Name of Scheme	What does it do?	Who and what is eligible?	How can it be accessed?
		<ul style="list-style-type: none"> <li>Organisations and groups based in Scotland whose work or project involves the arts, screen and creative industries.</li> <li>All applicants must have a UK bank account.</li> <li>Apply for a grant between £1,000 and £50,000</li> </ul>	complete a separate form for assessing risk.
i-Con Challenge Fund & Matchmaking Platform  (Construction Scotland Innovation Centre)	An initiative designed to quickly match industry challenges with potential solution providers and funding for impact focused innovation projects.	<ul style="list-style-type: none"> <li>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.</li> <li>For projects which require funding for development to get them market ready, i-Con Challenge Fund Awards of up to £25,000 are initially available for projects that will create impact and help build resilience in the sector.</li> </ul>	Apply to the challenge fund to co-create solutions by using the <a href="#">Construction Scotland Innovation Centre</a> online collaboration platform to register a challenge or solution, build collaboration teams and apply for funding.
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"> <li>Available to independent Accredited museums</li> <li>Eligible organisations can apply for between £3,000 and £60,000.</li> <li>Will cover core costs and will not be tied to project outcomes.</li> <li>Awards will be limited to a maximum of three months of urgent costs.</li> </ul>	Applications now open  Find out more and apply via the <a href="#">Museums and Galleries Scotland</a> website.

Name of Scheme	What does it do?	Who and what is eligible?	How can it be accessed?
Digital Resilience COVID-19 Fund (Museums and Galleries Scotland)	Museums can apply for up to £3000 to purchase equipment and software that will enable them to adapt to more digital working during the period of closure due to Covid-19. Total funding available is £55k.	<ul style="list-style-type: none"> <li>• Eligible organisations can apply for between £300 and £3,000.</li> <li>• This fund is distributing capital funds and is therefore primarily for equipment and software.</li> <li>• Software Licences for one year can be covered along with incidental delivery and installation costs.</li> <li>• Any organisation that runs an <a href="#">Accredited museum</a> in Scotland can apply</li> <li>• Non accredited museums in Scotland can apply but must demonstrate that they meet criteria which can be found on the <a href="#">Museums and Galleries Scotland</a> website.</li> </ul>	<p>This fund is now open and will operate on a rolling basis until all funds have been distributed.</p> <p>Find out more and apply via the <a href="#">Museums and Galleries Scotland</a> website.</p>
The National Lottery Heritage Emergency Fund	£50 million fund to support the Heritage sector	<ul style="list-style-type: none"> <li>• Will provide grants of between £3,000 and £50,000</li> <li>• Available to organisations across the full breadth of heritage, including historic sites, industrial and maritime heritage, museums, libraries and archives, parks and gardens, landscapes and nature</li> </ul> <p>Applicants must be:</p> <ul style="list-style-type: none"> <li>○ a not-for-profit organisation, and</li> <li>○ a current or previous recipient of a grant directly from National Lottery Heritage Fund, and</li> </ul>	<p>Applications open now until Tuesday 30 June.</p> <p>Application guidance can be found via <a href="#">The National Lottery Heritage Fund</a> 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"> <li>○ an owner, manager or representative of heritage, or have an evidenced track record in delivering participatory heritage activity</li> </ul>	
Scottish Crown Estate Fund	£7.2 million fund to support coastal businesses and third sector organisations	<ul style="list-style-type: none"> <li>• 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.</li> </ul>	Fund is devolved to councils
COVID-19 Corporate Financing Facility	Purchase of short-term debt (Larger firms only)	<ul style="list-style-type: none"> <li>• New lending facility to raise working capital via the Bank of England directly purchasing short-term debt.</li> <li>• Supports companies that are fundamentally strong but have been affected by a short-term funding squeeze and will allow short-term liabilities to be financed</li> <li>• Supports the corporate finance market overall which eases the supply of credit to all firms.</li> <li>• Companies – and their financial subsidiaries – that make a material contribution to the UK economy are able to participate in the facility.</li> <li>• In practice, firms that meet this requirement would normally be: UK incorporated companies, including those with foreign-incorporated parents and with a genuine business in the UK; companies with significant employment in the UK; firms with their headquarters in the UK. We will also</li> </ul>	<p>The scheme is now open for applications</p> <p>In order to access the CCFF, you will need to contact your bank. It is important to note that not all banks issue commercial paper (an unsecured, short term debt instrument). If your bank does not issue commercial paper, UK Finance will provide a list of banks that are able to assist.</p> <p>More information is available from the <a href="#">Bank of England</a>.</p>

Name of Scheme	What does it do?	Who and what is eligible?	How can it be accessed?
		<p>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"> <li>• Further information on eligibility can be found on the <a href="#">Bank of England</a> website.</li> </ul>	
Coronavirus Large Business Interruption Loan Scheme	Provides a government guarantee of 80% to enable banks to issue finance of up to £50 million, available on repayment terms of 3 years	<ul style="list-style-type: none"> <li>• A lender can provide: <ul style="list-style-type: none"> <li>○ Up to £25 million to businesses with a turnover from £45 million to £250 million</li> <li>○ Up to £50 million to businesses with a turnover of over £250 million</li> </ul> </li> <li>• Finance is available in the form of term loans, revolving credit facilities (including overdrafts), invoice finance and asset finance</li> </ul> <p>Your business must:</p> <ul style="list-style-type: none"> <li>• Be UK based in its business activity</li> <li>• Have an annual turnover of between £45 million and £500 million</li> <li>• Have a borrowing proposal which the lender: <ul style="list-style-type: none"> <li>○ Would consider viable were it not for the Covid-19 pandemic</li> <li>○ Believes will enable you to trade out of any short-term to medium-term difficulty</li> </ul> </li> </ul>	<p>This scheme is open now. A <a href="#">list of accredited lenders</a> can be accessed via the British Business Bank website.</p> <p>Find a lender:</p> <ul style="list-style-type: none"> <li>• British Business Bank will operate the CLBILS via its accredited lenders. Further details will be made available soon.</li> </ul> <p>Approach a lender:</p> <ul style="list-style-type: none"> <li>• You should approach a lender yourself, ideally via the lender's website.</li> </ul> <p>The lender makes a decision:</p> <ul style="list-style-type: none"> <li>• The lender has the authority to decide whether to offer you finance.</li> </ul>

Name of Scheme	What does it do?	Who and what is eligible?	How can it be accessed?
		<ul style="list-style-type: none"> <li>• Self-certify that it has been adversely impacted by Covid-19</li> <li>• Not have received a facility under the Bank of England's Covid Corporate Financing Facility</li> <li>• Businesses from any sector can apply, except the following: <ul style="list-style-type: none"> <li>○ Credit institutions (falling within the remit of the Bank Recovery and Resolution Directive), insurers and reinsurers (but not insurance brokers)</li> <li>○ Building Societies</li> <li>○ Public-sector bodies</li> <li>○ Further-education establishments, if they are grant-funded</li> <li>○ State-funded primary and secondary schools</li> </ul> </li> </ul>	<ul style="list-style-type: none"> <li>• Under the scheme, lenders will not take personal guarantees of any form for facilities below £250,000.</li> <li>• 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</li> </ul> <p>If the lender turns you down:</p> <ul style="list-style-type: none"> <li>• If one lender turns you down, you can still approach other lenders within the scheme</li> </ul> <p>More details on this scheme can be found on the <a href="#">British Business Bank</a> website.</p>
Commercial Insurance	Insurance payout (based on cover)	<ul style="list-style-type: none"> <li>• Most commercial insurance policies are unlikely to cover pandemics or unspecified notifiable diseases, such as Covid-19.</li> <li>• 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).</li> </ul>	Insurance policies differ significantly, so businesses are encouraged to check the terms and conditions of their specific policy and contact their providers.



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Planning Rules Relaxed (Specific Sectors)	Change of operations	<ul style="list-style-type: none"> <li>Local Authorities to relax planning rules to allow pubs and restaurants to operate temporarily as takeaways</li> </ul>	Guidance to be published by Local Authorities.
Visitor Levy Bill	Halting of Bill	<ul style="list-style-type: none"> <li>The introduction of a visitor levy on tourism in Scotland will be halted</li> </ul>	Effective immediately
Deposit Return Scheme	Extension of Go-Live	<ul style="list-style-type: none"> <li>The Deposit Return Scheme will now be introduced in July 2022</li> </ul>	Effective immediately
Business Loans Scotland and West of Scotland Loan Fund	Businesses with existing loans	<ul style="list-style-type: none"> <li>3 month capital and interest holiday for all existing borrowers</li> </ul> <p>Note: Business Loans Scotland is aware of an Advanced Fee Fraud using their name. Business Loans Scotland does not ask a borrower for any up-front fees and any promise of this type of loan requiring an upfront fee is a con.</p>	Applied directly to loans via Business Loans Scotland
EU Coronavirus Response Investment Initiative	Direct €37 billion increase in EU Structural Funds (European Regional Development Fund (ERDF); European Social Fund (ESF); Cohesion Fund (CF); and European Maritime and	<ul style="list-style-type: none"> <li>The European Commission has relinquished obligation to request refunding of unspent pre-financing for the listed Funds until programme closure.</li> <li>Member States can now use the amounts not recovered in 2020 to accelerate investments related to COVID-19 outbreak.</li> <li>Proposed for ERDF to support the financing of working capital in SMEs where necessary as a temporary measure.</li> </ul>	<p>The Coronavirus Response Initiative has been adopted by the EU and will come into force on 1 April.</p> <p>€37 billion of cohesion policy money will strengthen healthcare systems, support SMEs, short-term employment schemes, and community-based services.</p>

Name of Scheme	What does it do?	Who and what is eligible?	How can it be accessed?
	Fisheries Fund (EMFF))	<ul style="list-style-type: none"> <li>ERDF investment priority to strengthen research, technological development and innovation is modified to cover investment in products and services for fostering the crisis response capacities in public health services. Expenditure on this is eligible from 1<sup>st</sup> February 2020.</li> </ul>	<p>An EU Task Force has been setup to coordinate work with Member States, identify their precise needs and assist them so as to ensure that the money starts flowing as soon as possible.</p> <p>More info is contained within this <a href="#">European Commission document</a>.</p>
Wellbeing Fund (Scottish Government)	£50 million fund across Scotland to support at-risk people affected by Covid-19, including homeless people and those experiencing fuel poverty.	<ul style="list-style-type: none"> <li>Supports organisations across the third sector that are providing important services for people as a result of coronavirus.</li> <li>£10m has already been allocated for immediate priorities and £7 million has been committed to provide around 2,000 charities with small grants through Corra, Inspiring Scotland, STV Appeal, SCVO and Scotland's Third Sector Interfaces. The remaining £33 million is now open to bids from Third Sector Organisations.</li> <li>Funds have supported the purchase and delivery of food, activities to support people's mental health and wellbeing, co-ordination of local activity and staff and volunteer expenses. It is anticipated that the fund will continue to support those things and much more.</li> </ul>	<p>This fund is currently closed.</p> <p>It is anticipated that the Wellbeing Fund will open again on May 7th 2020.</p> <p>Further details of this fund can be found via the <a href="#">SCVO website</a>.</p>
Supporting Communities Fund	£40 million fund to support the growth of community	<ul style="list-style-type: none"> <li>Funds for organisations who support people at risk because of age, isolation, carers, homeless people</li> </ul>	An initial wave of £10 million is currently being deployed through Community Anchor Organisations and a

Name of Scheme	What does it do?	Who and what is eligible?	How can it be accessed?
(Scottish Government)	efforts at a local level	and asylum seekers and signposting people to sources of help, such as applying for benefits.	list of these will be made available shortly via the <a href="#">SCVO</a> website.
Third Sector Resilience Fund (Scottish Government)	£20 million to ensure health and continued viability of third sector organisations	<ul style="list-style-type: none"> <li>• £20 million emergency fund provides grants of up to £100,000</li> <li>• There will be an additional £5 million available in fully flexible, 0% interest loans starting at £50,000.</li> <li>• The fund will be complemented by specialist business advice from Just Enterprise to help grant recipients maximise the impact of the financial support.</li> </ul> <p>To be eligible, organisations must be:</p> <ul style="list-style-type: none"> <li>• a charity, social enterprise or voluntary organisation based in Scotland and/or primarily delivering services/activities in Scottish communities</li> <li>• already delivering those products or services prior to March 2020</li> <li>• needing funding to stabilise cashflows directly as a result of the impact of COVID-19, as opposed to pre-existing financial difficulties</li> </ul>	<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 <a href="#">eligibility checker</a> to assess their suitability for the fund.</p> <p>Further information such as guidance notes and FAQs are available via the <a href="#">Third Sector Resilience Fund</a> section of the SCVO website.</p> <p>Note: If your organisation is looking for support for a new project or significantly evolved service delivery (e.g. moving from physical to digital delivery) as a result of COVID-19, please do not apply to TSRF. The Wellbeing Fund is more suitable for this type of activity.</p>
Community Response,	Support local charities and grassroots	<ul style="list-style-type: none"> <li>• Providing immediate funding to support constituted community groups and charities that</li> </ul>	<ul style="list-style-type: none"> <li>• This fund is now open for applications and can be accessed via the <a href="#">Foundation Scotland</a> website.</li> </ul>

Name of Scheme	What does it do?	Who and what is eligible?	How can it be accessed?
Recovery & Resilience Fund	organisations across Scotland to help them respond to the outbreak of the coronavirus pandemic and recover from its impact.	<p>are responding to the coronavirus pandemic in their local community.</p> <ul style="list-style-type: none"> <li>• Funding is available between £1,000 and £5,000– focussed on immediate community needs.</li> <li>• Only constituted groups, with a governing document, can apply.</li> <li>• Only organisations with an income of less than £125,000 are eligible to apply.</li> </ul>	Interested applicants are encouraged to read the fund's <a href="#">guidance notes</a> which are also available on the Foundation Scotland website.
State Aid	<p>State Aid rules still apply in the UK until the end of 2020.</p> <p>The European Commission has announced a number of temporary State aid measures. These measures aim to help with the financial pressures businesses face as a result of Covid-19.</p> <p>The Scottish Government will work with the UK Government to make sure these measures can be adopted to help Scottish Businesses where possible.</p>		
Coronavirus (Scotland) Act 2020	<p>People and some small businesses that are unable to repay debts due to the outbreak will be able to apply for a six-month 'breathing space' period. This will allow them to seek money advice and find long-term solutions to repay debts. It also removes the limitation that means they can only apply for such a breathing space once in a 12 month period. (These measures apply to individuals, partnerships, corporate and unincorporated bodies and trusts, though not to companies or LLPs.)</p> <p>The Bill also allows licensing authorities to extend the deadlines for licence applications that allow the sale and supply of alcohol, and taxi and private hire. This flexibility will help to minimise the risk of losing current licensing rights due during the outbreak. It also gives discretion to allow licensing hearings to be conducted by telephone, video-conferencing or by written communication, including email.</p>		

Name of Scheme	What does it do?	Who and what is eligible?	How can it be accessed?
	<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 <a href="#">Export Insurance Policy (EXIP)</a>.</p> <p>To find an International Trade Advisor in your area, visit <a href="https://www.great.gov.uk/contact/office-finder/">https://www.great.gov.uk/contact/office-finder/</a></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	<a href="#">Bank of Scotland</a> <a href="#">Barclays</a> <a href="#">Clydesdale Bank</a> <a href="#">HSBC</a> <a href="#">Lloyds</a> <a href="#">Lombard</a>	<a href="#">Metro Bank</a> <a href="#">NatWest</a> <a href="#">RBS</a> <a href="#">Santander</a> <a href="#">Virgin Money</a>
UK Government Charities Funding	Frontline charities across the UK will receive a £750 million package of support to ensure they can continue their vital work during the coronavirus outbreak – this includes hospices and those supporting domestic abuse victims.		

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	£360 million will be directly allocated by government departments to charities providing key services and supporting vulnerable people during the crisis. Where charitable services are devolved the UK Government has applied the Barnett formula in the normal way. Devolved administrations expected to receive £60 million through the charities pot, and further significant Barnett allocations, dependent on the final proposals funded, through the direct grant pot.		
UK Government Coronavirus Business Support Finder	<p>The UK Government has launched an online business support finder tool which shows some of the supports available to you and your business. Please note, this service mainly focuses on UK Government support schemes. Your business may also be eligible for support schemes operated by the Scottish Government or other agencies.</p> <p>The business support finder tool can be accessed at <a href="https://www.gov.uk/business-coronavirus-support-finder">https://www.gov.uk/business-coronavirus-support-finder</a></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 <a href="https://findbusinesssupport.gov.scot/">https://findbusinesssupport.gov.scot/</a></p>		

## Key Web Pages Specific to Covid-19 Business Support:

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