

## Covid-19 Scottish Business Support Summary

**Correct as of 14:00, 15<sup>th</sup> October 2020**

Name of Scheme	What does it do?	Who and what is eligible?	How can it be accessed?
Coronavirus Restrictions Fund	£40million fund for businesses and employees in Scotland affected by the temporary coronavirus brake restrictions that came into effect from 9 October 2020.	<ul style="list-style-type: none"><li>• The support funds will be administered by local authorities, providing one-off grants to hospitality and other businesses required to close by the brake restrictions regulations.</li><li>• The business closure fund will operate as a two-tiered scheme, with a smaller grant of £2,000 for businesses with a Rateable Value (RV) of under £51,000 and a larger grant of £3,000 for businesses with a RV over £51,000, up to a maximum of £15,000 in total for any eligible business operating multiple premises.</li><li>• Local authorities will also take applications for a discretionary business hardship fund, with payments of £1000 or £1500, depending on Rateable Value, up to a total of £10,000 for eligible business operating multiple premises. This fund will support some companies that can remain open but are directly impacted by the restrictions, including those that supply businesses that must close.</li></ul>	<ul style="list-style-type: none"><li>• Local authority websites will open for applications at 9am on Tuesday 20 October, allowing business to complete applications.</li><li>• Applications will close on Tuesday 3 November at 5pm.</li><li>• Local authorities will aim to make as many decisions as possible during the brake period, while the restrictions are still in place. Payments will be made within three working days of notifying you of their decision.</li><li>• Local authority websites will be updated at 9am on Tuesday 20 October with further information on the application process. Please do not contact your local authority before this.</li></ul>

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		<p><b>Eligibility</b></p> <ul style="list-style-type: none"> <li>For the <b>business closure fund</b>, you must be a hospitality or other business required by law to close under these new restrictions.</li> </ul> <p>For the <b>discretionary business hardship fund</b>, you must be:</p> <ul style="list-style-type: none"> <li>A hospitality business or gym required by the regulations to operate in a restricted way</li> <li>A producer/wholesale business based in Scotland supplying primarily short-life goods or produce to hospitality businesses affected by the regulations. You must be able to show your turnover has dropped by at least 25% during the brake period</li> </ul> <p>To be eligible for either fund, your business must:</p> <ul style="list-style-type: none"> <li>Have been open and trading before 9 October 2020</li> <li>Have a business bank account. This is the account your grant will be paid into if your application is successful</li> <li>Have premises registered for Non-Domestic rates. Businesses that pay rates through their landlords rather than directly to a council are eligible to apply (you must provide a copy of your lease agreement as evidence)</li> </ul>	<p>Visit the Scottish Government website for more information on the <a href="#">Coronavirus Restrictions Fund</a>.</p>

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		<p>Your business is not eligible if it has:</p> <ul style="list-style-type: none"> <li>• Breached wider COVID regulations/requirements prior to local restrictions</li> <li>• Connections to tax havens, as set out in the Coronavirus (Scotland) (No.2) Act 2020</li> <li>• Provides takeaway food as its main operation</li> </ul> <p>• Applications are welcome from limited companies, sole traders, trusts and partnerships provided they meet the other criteria.</p> <p>• If your business operates multiple premises, you can apply for grants for each premise, applying only once to the local authority in which your business is headquartered. The maximum any one business can receive will be restricted, regardless of the number of premises. The upper limit for the business closure fund is £15,000; the upper limit for business hardship fund is £10,000.</p>	
Coronavirus Job Retention Scheme (CJRS)	Eligible 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	<ul style="list-style-type: none"> <li>• 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. The caps are proportional to the hours not worked. You can read <a href="#">more</a></li> </ul>	<ul style="list-style-type: none"> <li>• 30 November 2020 is the last day you can submit claims for periods ending on or before 31 October 2020. After this date you will not be able to submit any further claims or add to existing claims.</li> </ul>

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	<p>been laid off during this crisis.</p>	<p><a href="#">information about the changes</a> via the UK Government website.</p> <ul style="list-style-type: none"> <li>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.</li> <li>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. Only employees that you have successfully claimed a previous grant for will be eligible for more grants under the scheme.</li> </ul> <p><b>Who can claim</b></p> <ul style="list-style-type: none"> <li>Unless you're making a new claim for an employee who is a military reservist or is returning from statutory parental leave, you can only continue to claim through the scheme if:</li> <li>You have previously furloughed the employee for 3 consecutive weeks between March 1 and 30 June</li> <li>You submitted your claim before 31 July</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>Follow UK Government guidance on <a href="#">steps to take before calculating your claim using the Coronavirus Job Retention Scheme</a></li> <li>If you haven't already, you must <a href="#">decide the length of your claim period</a>. From 1 July, your employees can return to work and still be furloughed for the rest of the time they would normally work for you. If this is the case, you must <a href="#">work out your employee's usual and</a></li> </ul>

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		<p><b>Employees you can claim for</b></p> <ul style="list-style-type: none"> <li>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.</li> <li>Grants under the scheme are not counted as ‘access to public funds’, and you can furlough employees on all categories of visa.</li> <li>You can only claim if you have previously furloughed your employee before 30 June and you submitted a claim for this by 31 July. This may differ if you have an employee returning from statutory parental leave.</li> <li>Find out more about <a href="#">which employees you can put on furlough and claim for</a> via the UK Government website.</li> </ul> <p><b>Maximum number of employees you can claim for</b></p> <ul style="list-style-type: none"> <li>The amount you can 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.</li> <li>For example, an employer had previously submitted 3 separate claims between 1 March 2020 and 30 June, one for 30 employees, one for 20 employees and one for 50 employees. Then the maximum number of employees that</li> </ul>	<p><a href="#">furloughed hours before you can start calculating your claim.</a></p> <ul style="list-style-type: none"> <li>You will then need to <a href="#">calculate how much you can claim</a></li> <li>Employers should discuss with their staff and make any changes to the employment contract by agreement.</li> <li>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.</li> </ul> <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 (only provide bank account details where a BACS payment can be accepted)</li> <li>The billing address on your bank account (address on your bank statements)</li> <li>Your employer PAYE scheme reference number</li> <li>The number of employees being furloughed</li> </ul>

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		<p>employer could furlough in any single claim starting on or after 1 July would be 50.</p> <ul style="list-style-type: none"> <li>In another example, an employer has 100 employees and previously submitted claims between 1 March 2020 and 30 June for all of these employees but not all at the same time. Instead of putting all 100 employees on furlough, this employer put 50 employees on furlough and rotated them every three weeks, with a maximum of 50 employees on furlough at any one time. The maximum number of employees that this employer could furlough in any single claim starting on or after 1 July would be 50, although all 100 employees are eligible for furlough.</li> <li>There are some exceptions explained in the guidance for <a href="#">employees returning from parental leave</a> and military reservists where this cap may not apply.</li> </ul> <p><b>Agreeing to Furlough Employees:</b></p> <ul style="list-style-type: none"> <li>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.</li> </ul>	<ul style="list-style-type: none"> <li>Each employee's National Insurance Number (you will need to <a href="#">search for their number using basic PAYE Tools</a> if you do not have it, or <a href="#">contact HMRC</a> if your employee has a temporary number or genuinely has never had one)</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: <ul style="list-style-type: none"> <li>employee wages</li> <li>employer National Insurance contributions (for claims up to 31 July)</li> <li>employer minimum pension contributions (for claims up to 31 July)</li> </ul> </li> <li>Your phone number</li> <li>Contact name</li> </ul> <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> </ul>

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		<ul style="list-style-type: none"> <li>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"> <li>Make sure that the agreement is consistent with employment, equality and discrimination laws</li> <li>Keep a written record of the agreement for five years</li> <li><a href="#">Keep records</a> of how many hours your employees work and the number of hours they are furloughed (i.e. not working)</li> </ul> </li> <li>The employee does not have to provide a written response and you do not need to place all your employees on furlough.</li> <li>From 1 July, you will: <ul style="list-style-type: none"> <li>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 and 30 June 2020</li> <li>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</li> <li>Still be able to claim the furlough grant for the hours your flexibly furloughed employees</li> </ul> </li> </ul>	<ul style="list-style-type: none"> <li>Your Self-Assessment unique taxpayer reference</li> <li>Your company registration number</li> <li>If you're claiming for employees who are flexibly furloughed, you'll also need <ul style="list-style-type: none"> <li>the number of usual hours your employee would work in the claim period</li> <li>the number of hours your employee has or will work in the claim period</li> <li>you will also need to keep a record of the number of furloughed hours your employee has been furloughed in the claim period</li> </ul> </li> <li>For claim periods starting on or after 1 July, you can <a href="#">download a template if you are claiming for 100 or more employees</a> and upload this when you claim. Using this template will help ensure your claim is processed quickly and successfully.</li> </ul>

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		<p>do not work, compared to the hours they would normally have worked in that period.</p> <ul style="list-style-type: none"> <li>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 written agreement that confirms the new furlough arrangement. You'll need to: <ul style="list-style-type: none"> <li>Make sure that the agreement is consistent with employment, equality and discrimination laws</li> <li>Keep a written record of the agreement for five years</li> <li>Keep records of how many hours your employees work and the number of hours they are furloughed (i.e. not working).</li> </ul> </li> <li>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.</li> </ul> <p><b>Flexible furlough agreements</b></p> <ul style="list-style-type: none"> <li>There is no minimum furlough period, agreed flexible furlough agreements can last any amount of time. Employees can enter into a flexible furlough agreement more than once.</li> </ul>	<p><b>After you've claimed:</b> You must:</p> <ul style="list-style-type: none"> <li>Keep a copy of all records for 6 years, 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> <li>for employees you flexibly furloughed, usual hours worked including any calculations that were required</li> <li>for employees you flexibly furloughed, actual hours worked</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> <li>You must pay the full amount you are claiming for your employee's wages to your employee. You must also pay the associated employee tax</li> </ul>



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		<ul style="list-style-type: none"> <li>Although flexible furlough agreements can last any amount of time, unless otherwise specified the period that you claim for must be for a <a href="#">minimum claim period of 7 calendar days</a>.</li> </ul> <p><b>When your employees are on furlough</b> During hours which you record your employee as being on furlough, you cannot ask them to do any work for you that:</p> <ul style="list-style-type: none"> <li>Makes money for your organisation or any organisation linked or associated with your organisation</li> <li>Provides services for your organisation or any organisation linked or associated with your organisation.</li> </ul> <p>Your employee can:</p> <ul style="list-style-type: none"> <li>Take part in training</li> <li>Volunteer for another employer or organisation</li> <li>Work for another employer (if contractually allowed)</li> </ul> <p><a href="#">Detailed guidance for employers</a> can be accessed on the UK Government's website. This details the agreeing to furlough workers, keeping employee rights and holiday pay. Please note, this guidance is regularly updated.</p>	<p>and National Insurance Contributions to HMRC, 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</p> <ul style="list-style-type: none"> <li>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.</li> <li>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 charges, fees or other costs in connection with the employment.</li> </ul> <p><b>If you've claimed too much</b></p> <ul style="list-style-type: none"> <li>If you have made an error in a claim that means you have received too much, you must pay this back to HMRC. You can either: <ul style="list-style-type: none"> <li>Tell HMRC as part of your next online claim (your new claim will</li> </ul> </li> </ul>

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		<p><a href="#">Detailed guidance for employees</a> can also be accessed on the UK Government website. You can also find out more information about this scheme via <a href="#">HMRC's YouTube Channel</a></p> <ul style="list-style-type: none"> <li>UK Government guidance documents around the Coronavirus Job Retention Scheme are regularly updated with additional information. It is advisable to follow any hyperlinks within this summary for the latest available versions or find these directly via the GOV.UK website.</li> </ul> <p><b>Job Retention Bonus</b></p> <ul style="list-style-type: none"> <li>The Job Retention Bonus is a £1,000 one-off taxable payment to the employer, for every eligible employee that you have furloughed and kept continuously employed until 31 January 2021.</li> </ul> <p><b>Who can claim the Job Retention Bonus</b></p> <ul style="list-style-type: none"> <li>You can claim the bonus if you're an employer who has furloughed employees and made an eligible claim for them through the Coronavirus Job Retention Scheme. Your employee must have been eligible for the Coronavirus Job Retention Scheme grant for you to be eligible for the bonus.</li> </ul>	<p>be reduced and you'll need to keep a record of the adjustment for 6 years)</p> <ul style="list-style-type: none"> <li>Contact HMRC on 0300 322 9430 to pay the money back (you should only do this if you're not submitting another claim)</li> <li>If you've over claimed a grant and have not repaid it, you must notify HMRC by the latest of either: <ul style="list-style-type: none"> <li>90 days after the date you received the grant you were not entitled to</li> <li>90 days after the date you received the grant that you were no longer entitled to keep because your circumstances changed</li> <li>20 October 2020</li> </ul> </li> <li>If you do not do this, you may have to pay a penalty. If you do repay any over claimed grant, this will prevent any potential tax liability in respect of the overpayment of Coronavirus Job Retention Scheme.</li> <li>HMRC will not be actively looking for innocent errors in their compliance approach.</li> </ul>

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		<ul style="list-style-type: none"> <li>You can still claim the bonus if you make a claim for that employee through the <a href="#">Job Support Scheme</a>.</li> </ul> <p><b>If you have repaid Coronavirus Job Retention Scheme grant amounts to HMRC</b></p> <ul style="list-style-type: none"> <li>You cannot claim the bonus for any employees that you have not paid using the Coronavirus Job Retention Scheme grant because you have repaid all the grant amounts you claimed for them. This applies regardless of the reason why you repaid the grant amounts.</li> </ul> <p><b>Employees you can claim for</b> You can claim for employees that:</p> <ul style="list-style-type: none"> <li>You made an eligible claim for under the Coronavirus Job Retention Scheme</li> <li>You kept continuously employed from the end of the claim period of your last Coronavirus Job Retention Scheme claim for them, until 31 January 2021</li> <li>Are not serving a contractual or statutory notice period for you on 31 January 2021 (this includes people serving notice of retirement)</li> <li>You paid enough an amount in each relevant tax month and enough to meet the Job Retention Bonus <a href="#">minimum income threshold</a></li> </ul>	<ul style="list-style-type: none"> <li>Find out <a href="#">more about when you may have to pay a penalty</a> and other information via the UK Government website.</li> </ul> <p><b>If you've not claimed enough</b></p> <ul style="list-style-type: none"> <li>If you have made an error that has resulted in receiving too little money, you will still need to ensure you pay your employees the correct amount. You should <a href="#">contact HMRC</a> to amend your claim. As you are increasing the amount of your claim, HMRC may need to conduct additional checks.</li> </ul> <p><b>If you want to make a voluntary repayment</b></p> <ul style="list-style-type: none"> <li>You should contact HMRC on 0300 322 9430, if you're not submitting another claim and you want to make a voluntary repayment.</li> </ul> <p><b>When the government ends the scheme</b></p> <ul style="list-style-type: none"> <li>When the scheme closes on October 31, you must decide to either:</li> </ul>

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		<ul style="list-style-type: none"> <li>Find out more about <a href="#">employees you can claim for</a> via the UK Government website.</li> </ul> <p><b>The minimum income threshold</b></p> <ul style="list-style-type: none"> <li>To be eligible for the bonus you must make sure that your employees have been paid at least the minimum income threshold.</li> <li>To meet the minimum income threshold you must pay your employee a total of at least £1,560 (gross) throughout the tax months: <ul style="list-style-type: none"> <li>6 November to 5 December 2020</li> <li>6 December 2020 to 5 January 2021</li> <li>6 January to 5 February 2021</li> </ul> </li> <li>You must pay your employee at least one payment of taxable earnings (of any amount) in each of the relevant tax months.</li> <li>The minimum income threshold criteria apply regardless of: <ul style="list-style-type: none"> <li>How often you pay your employees</li> <li>Any circumstances that may have reduced your employee's pay in the relevant tax periods, such as being on statutory leave or unpaid leave</li> </ul> </li> </ul>	<ul style="list-style-type: none"> <li>Bring your employees back to work on their normal hours</li> <li>Reduce your employees hours</li> <li>Terminate their employment (<a href="#">normal redundancy rules apply to furloughed workers</a>)</li> </ul> <p>Guidance on <a href="#">reporting employees' wages to HMRC using the PAYE Real Time Information System when you've claimed through the Coronavirus Job Retention Scheme</a> is available via the UK Government website.</p> <p><b>Contacting HMRC</b></p> <ul style="list-style-type: none"> <li>If you think there have been mistakes or unreasonable delays caused by HMRC, you can find out more about <a href="#">HMRC's complaints process</a> via the UK Government website.</li> </ul> <p><b>How employers can claim the Job Retention Bonus</b></p> <ul style="list-style-type: none"> <li>You cannot claim the Job Retention Bonus until 15 February 2021. Guidance will be updated by the end</li> </ul>

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		<ul style="list-style-type: none"> <li>• HMRC will check that your employees have been paid at least the minimum income threshold by checking information you've submitted through Full Payment Submissions via Real Time Information (RTI).</li> </ul> <p>Find out more about the <a href="#">Job Retention Bonus</a> via the UK Government website.</p> <p>You can read previous versions of the Coronavirus Job Retention Scheme guidance on The National Archives to <a href="#">check the eligibility of claim periods ending on or before 30 June</a>.</p>	<p>of January 2021 with details on how to access the online claim service.</p> <ul style="list-style-type: none"> <li>• You'll be able to claim the bonus between 15 February 2021 and 31 March 2021. You do not have to pay this money to your employee.</li> </ul> <p><b>Get ready to claim for the Job Retention Bonus</b></p> <ul style="list-style-type: none"> <li>• Before you can claim the bonus, you will need to have reported all payments made to your employee between 6 November 2020 and 5 February 2021 to HMRC through Full Payment Submissions via Real Time Information (RTI).</li> </ul> <p>You must:</p> <ul style="list-style-type: none"> <li>• Still be enrolled for PAYE online</li> <li>• Comply with your PAYE obligations to file PAYE accurately and on time under Real Time Information (RTI) reporting for all employees between 6 April 2020 and 5 February 2021</li> <li>• Keep your payroll up to date and make sure you report the leaving date for any employees that stop</li> </ul>

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			<p>working for you before the end of the pay period that they leave in</p> <ul style="list-style-type: none"> <li>• Use the irregular payment pattern indicator in Real Time Information (RTI) for any employees not being paid regularly</li> <li>• Comply with all requests from HMRC to provide any employee data for past Coronavirus Job Retention Scheme claims</li> </ul>
Job Support Scheme	<p>The Job Support Scheme is designed to protect viable jobs in businesses who are facing lower demand over the winter months due to Covid-19, to help keep their employees attached to the workforce.</p>	<ul style="list-style-type: none"> <li>• The Government will pay a third of hours not worked up to a cap, with the employer also contributing a third. This will ensure employees earn a minimum of 77% of their normal wages, where the Government contribution has not been capped.</li> <li>• Employers using the Job Support Scheme will also be able to claim the Job Retention Bonus if they meet the eligibility criteria.</li> </ul> <p><b>Who is eligible?</b> Employers:</p> <ul style="list-style-type: none"> <li>• All employers with a UK bank account and UK PAYE schemes can claim the grant. Neither the employer nor the employee needs to have previously used the Coronavirus Job Retention Scheme.</li> </ul>	<p>The scheme will open on 1 November 2020 and run for 6 months, until April 2021.</p> <p>Employers will be able to make a claim online through Gov.uk from December 2020. They will be paid on a monthly basis.</p> <p>Grants will be payable in arrears meaning that a claim can only be submitted in respect of a given pay period, after payment to the employee has been made and that payment has been reported to HMRC via an RTI return.</p>

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		<ul style="list-style-type: none"> <li>Large businesses will have to meet a financial assessment test, so the scheme is only available to those whose turnover is lower now than before experiencing difficulties from Covid-19. There will be no financial assessment test for small and medium enterprises (SMEs).</li> <li>The UK Government expects that large employers using the Job Support Scheme will not be making capital distributions, such as dividend payments or share buybacks, whilst accessing the grant.</li> </ul> <p>Employees:</p> <ul style="list-style-type: none"> <li>Employees must be on an employer's PAYE payroll on or before 23 September 2020. This means a Real Time Information (RTI) submission notifying payment to that employee to HMRC must have been made on or before 23 September 2020.</li> <li>In order to support viable jobs, for the first three months of the scheme the employee must work at least 33% of their usual hours. After 3 months, the Government will consider whether to increase this minimum hours threshold.</li> <li>Employees will be able to cycle on and off the scheme and do not have to be working the same pattern each month, but each short-time working arrangement must cover a minimum period of seven days.</li> </ul>	<p><b>HMRC checks</b></p> <ul style="list-style-type: none"> <li>HMRC will check claims. Payments may be withheld or need to be paid back if a claim is found to be fraudulent or based on incorrect information. Grants can only be used as reimbursement for wage costs actually incurred.</li> <li>Employers must agree the new short-time working arrangements with their staff, make any changes to the employment contract by agreement, and notify the employee in writing. This agreement must be made available to HMRC on request.</li> <li>HMRCs intention is that employees will be informed by HMRC directly of full details of the claim.</li> </ul> <p><b>Job Support Scheme Expansion for Closed Business Premises</b></p> <ul style="list-style-type: none"> <li>This is a temporary scheme, available to employers from 1 November 2020 for 6 months and will be reviewed in January.</li> <li>Employers will be able to make a claim on a monthly basis online through gov.uk from December</li> </ul>

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		<p><b>What does the grant cover?</b></p> <ul style="list-style-type: none"> <li>For every hour not worked by the employee, both the Government and employer will pay a third each of the usual hourly wage for that employee. The Government contribution will be capped at £697.92 a month.</li> <li>Grant payments will be made in arrears, reimbursing the employer for the Government's contribution. The grant will not cover Class 1 employer NICs or pension contributions, although these contributions will remain payable by the employer.</li> <li>"Usual wages" calculations will follow a similar methodology as for the Coronavirus Job Retention Scheme. Full details will be set out in guidance shortly. Employees who have previously been furloughed, will have their underlying usual pay and/or hours used to calculate usual wages, not the amount they were paid whilst on furlough.</li> <li>Employers must pay employees their contracted wages for hours worked, and the Government and employer contributions for hours not worked. The government's expectation is that employers cannot top up their employees' wages above the two-thirds contribution to hours not worked at their own expense.</li> </ul>	<p>2020 and this will be reviewed in January 2020.</p>



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		<p><b>What does it mean to be on reduced hours?</b></p> <ul style="list-style-type: none"> <li>• The employee must be working at least 33% of their usual hours.</li> <li>• For the time worked, employees must be paid their normal contracted wage.</li> <li>• For time not worked, the employee will be paid up to two-thirds of their usual wage.</li> <li>• Employees cannot be made redundant or put on notice of redundancy during the period within which their employer is claiming the grant for that employee.</li> </ul> <p><b>Job Support Scheme Expansion for Closed Business Premises</b></p> <ul style="list-style-type: none"> <li>• The Job Support Scheme (JSS) is being expanded to provide temporary support to businesses whose premises have been legally required to close as a direct result of Coronavirus restrictions set by one or more of the four governments of the UK.</li> <li>• This expansion of the JSS will help businesses through the period they are affected by these restrictions, supporting the wage costs of employees who have been instructed to and cease work in eligible premises and enabling those premises to reopen as quickly as possible when they can. It will help protect employee</li> </ul>	

Name of Scheme	What does it do?	Who and what is eligible?	How can it be accessed?
		<p>incomes, limit unemployment and maintain employer / employee matches.</p> <ul style="list-style-type: none"> <li>The government will support eligible businesses by paying two thirds of each employees' salary (or 67%), up to a maximum of £2,100 a month.</li> </ul> <p><b>What does the grant cover?</b></p> <ul style="list-style-type: none"> <li>The employer must use the scheme to cover their employees' wages and pay relevant payroll taxes. The whole of the grant must be used to meet employee costs.</li> <li>The grant will not cover Class 1 employer NICs or pension contributions, although these contributions will remain payable by the employer.</li> <li>Payments will be made in arrears, reimbursing the employer for the Government's contribution.</li> </ul> <p>A <a href="#">factsheet detailing the expanded JSS</a> can be found via the UK Government website.</p>	
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"> <li>The scheme initially allowed you to claim a first taxable grant. Applications for the first grant closed 13 July 2020.</li> <li>The second taxable grant is worth 70% of your average monthly trading profits, paid out in a single instalment covering 3 months' worth of profits, and capped at £6,570 in total.</li> </ul>	<p><b>Second taxable grant</b></p> <ul style="list-style-type: none"> <li>Applications for the second grant are now open. <a href="#">Make your claim</a> from the date HMRC gives you via the online service.</li> <li>If you're eligible and your business has been adversely affected on or after 14 July 2020, you must make</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>• HMRC will work out your eligibility for the second grant in the <a href="#">same way as the first grant</a>.</li> <li>• You can make a claim for the second grant if you're eligible, even if you did not make a claim for the first grant.</li> </ul> <p>If you receive the grant you can:</p> <ul style="list-style-type: none"> <li>• Continue to work</li> <li>• Start a new trade or take on other employment including voluntary work and duties as a military reservist</li> <li>• The grant does not need to be repaid but will be subject to Income Tax and <a href="#">self-employed National Insurance</a>.</li> <li>• HMRC will work out if you are eligible and how much grant you may get. But you can follow these steps to help you understand how we will do this and what you can do now.</li> </ul> <p><b>Who can claim</b></p> <ul style="list-style-type: none"> <li>• You can claim a grant if you are a self-employed individual or a member of a partnership and your business has been <a href="#">adversely affected due to coronavirus</a>.</li> <li>• To make a claim for the second grant your business must have been affected on or after 14 July 2020.</li> </ul>	<p>your claim for the second grant <b>on or before 19 October 2020</b>.</p> <ul style="list-style-type: none"> <li>• You'll have to confirm to HMRC, when you make your claim, that your business has been adversely affected by coronavirus on or after 14 July 2020.</li> <li>• The grant amount HMRC work out for you will be paid directly into your bank account, in one instalment.</li> <li>• Make your claim from the date HMRC give you. If you have not received a date from HMRC and think you're eligible, you can <a href="#">use the online service to check</a>.</li> <li>• If you're eligible, HMRC will give you a date you can make your claim from.</li> <li>• You should <a href="#">contact HMRC</a> if you receive any suspicious texts, calls or emails claiming to be from HMRC as this may be a scam.</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>• All of the following must also apply: <ul style="list-style-type: none"> <li>○ You traded in the tax year 2018 to 2019 and submitted your Self-Assessment tax return on or before 23 April 2020 for that year</li> <li>○ You traded in the tax year 2019 to 2020</li> <li>○ You intend to continue to trade in the tax year 2020 to 2021</li> </ul> </li> <li>• You cannot claim the grant if you trade through a limited company or a trust.</li> <li>• If you claim Maternity Allowance this will not affect your eligibility for the grant.</li> <li>• To work out your eligibility HMRC will first look at your 2018 to 2019 Self-Assessment tax return. Your trading profits must be no more than £50,000 and at least equal to your non-trading income.</li> <li>• If you're not eligible based on the 2018 to 2019 Self-Assessment tax return, HMRC will then look at the tax years 2016 to 2017, 2017 to 2018, and 2018 to 2019.</li> <li>• Find out <a href="#">how HMRC work out your eligibility</a> via the UK Government website.</li> <li>• Grants under the Self-Employment Income Support Scheme are not counted as 'access to</li> </ul>	<ul style="list-style-type: none"> <li>• You must make the claim yourself. Your tax agent or advisor must not claim on your behalf as this will trigger a fraud alert, which will delay your payment.</li> <li>• To claim you'll need your: <ul style="list-style-type: none"> <li>○ Self Assessment Unique Tax Payer Reference (UTR) – if you do not have this <a href="#">find out how to get your lost UTR</a> via the UK Government website.</li> <li>○ National Insurance number – if you do not have this <a href="#">find out how to get your lost National Insurance number</a> via the UK Government website.</li> <li>○ Government Gateway user ID and password – if you don't have a user ID, you can create one when you make your claim</li> <li>○ UK bank details (only provide bank details where a Bacs payment can be accepted)</li> </ul> </li> <li>• If you're unable to make a claim online you should <a href="#">contact HMRC</a> for help.</li> </ul>

Name of Scheme	What does it do?	Who and what is eligible?	How can it be accessed?
		<p>public funds', and you can claim the grant on all categories of work visa.</p> <ul style="list-style-type: none"> <li>Find <a href="#">how different circumstances affect your eligibility for the Self Employment Income Support Scheme</a> via the UK Government website.</li> </ul> <p><b>How much you'll get</b></p> <ul style="list-style-type: none"> <li>You'll get a taxable grant based on your average trading profit over the 3 tax years: <ul style="list-style-type: none"> <li>2016 to 2017</li> <li>2017 to 2018</li> <li>2018 to 2019</li> </ul> </li> <li>HMRC will work out your average trading profit by adding together your total trading profits or losses for the 3 tax years, then we will divide by 3.</li> <li>The second and final grant is worth 70% of your average monthly trading profits, paid out in a single instalment covering 3 months' worth of profits, and capped at £6,570 in total. The online service will tell you how HMRC have worked your grant out.</li> <li>Detailed guidance is available via the <a href="#">UK Government website</a>.</li> <li>If you receive texts, calls or emails claiming to be from HMRC, offering financial help or a tax refund</li> </ul>	<ul style="list-style-type: none"> <li>HMRC will check claims and take appropriate action to withhold or recover payments found to be dishonest or inaccurate. If you know you've been overpaid or are not eligible for the grant and do not tell HMRC you may have to pay a penalty.</li> </ul> <p><b>Return your claim</b></p> <p>You can:</p> <ul style="list-style-type: none"> <li><a href="#">Check the status of your payment</a></li> <li><a href="#">Update your bank details</a> if we have asked you to.</li> </ul> <p><b>After you've claimed</b></p> <ul style="list-style-type: none"> <li>HMRC will check your claim and pay your grant into your bank account within 6 working days. HMRC will send an email when your payment is on its way.</li> <li>Do not contact HMRC unless it has been more than 10 working days since you made your claim and you have not received your payment in that time.</li> <li>If your business recovers after you've claimed, your eligibility will</li> </ul>

Name of Scheme	What does it do?	Who and what is eligible?	How can it be accessed?
		<p>and asking you to click on a link or to give personal information, it is a scam. You should email it to <a href="mailto:phishing@hmrc.gov.uk">phishing@hmrc.gov.uk</a> and then delete it.</p> <ul style="list-style-type: none"> <li>You may be able to claim Universal Credit, but even if the claim is not approved it will affect your tax credits if you claim them, and may affect other benefits. So you should:</li> <li><a href="#">Check how tax credits and other benefits affect each other</a></li> <li>Find out what to do <a href="#">if you're already getting benefits</a></li> <li>If you make a claim for Universal Credit the grant may affect the amount you get, but will not affect Universal Credit claims for earlier periods.</li> </ul> <p><b>Self-Employment Income Support Scheme grant extension</b></p> <ul style="list-style-type: none"> <li>The grant extension is for self-employed individuals who are currently eligible for the Self-Employment Income Support Scheme and are actively continuing to trade, but are facing reduced demand due to coronavirus (COVID-19).</li> </ul>	<p>not be affected. <a href="#">You must keep evidence</a> to confirm your business was adversely affected at the time you made your claim.</p> <p><b>If you're not eligible</b></p> <ul style="list-style-type: none"> <li>HMRC will work out your eligibility for the second grant in the same way as the first grant. If you've previously requested a review please do not contact HMRC again as your eligibility will not change.</li> <li>HMRC use the information you or your tax agent or adviser sent on your Self-Assessment tax returns to work out your eligibility.</li> <li>If you think this information is incorrect <a href="#">contact HMRC</a>.</li> <li>Find out <a href="#">other help and support you can get</a> via the UK Government website.</li> </ul> <p><b>What records you should keep</b></p> <p>You should keep any evidence that your business has been adversely affected by coronavirus at the time you made your claim, such as:</p>

Name of Scheme	What does it do?	Who and what is eligible?	How can it be accessed?
		<p><b>Who can claim</b> To be eligible for the grant extension self-employed individuals, including members of partnerships, must:</p> <ul style="list-style-type: none"> <li>• Currently be eligible for the Self-Employment Income Support Scheme (although they do not have to have claimed the previous grants)</li> <li>• Declare that they are currently actively trading and intend to continue to trade</li> <li>• Declare that they are impacted by reduced demand due to coronavirus in the qualifying period (the qualifying period for the grant extension is between 1 November and the date of claim)</li> </ul> <p><b>What the grant extension covers</b></p> <ul style="list-style-type: none"> <li>• The extension will provide two grants and will last for six months, from November 2020 to April 2021. Grants will be paid in two lump sum instalments each covering a three-month period.</li> <li>• The first grant will cover a three-month period from the start of November until the end of January. HMRC will provide a taxable grant covering 20 per cent of average monthly trading profits, paid out in a single instalment covering 3 months' worth of profits, and capped at £1,875 in total.</li> <li>• The second grant will cover a three-month period from the start of February until the end of April.</li> </ul>	<ul style="list-style-type: none"> <li>• Business accounts showing a reduction in turnover or increase in expenditure</li> <li>• Confirmation of any coronavirus-related business loans you have received</li> <li>• Dates your business had to close due to lockdown restrictions</li> <li>• Dates you or your staff were unable to work due to coronavirus symptoms, shielding or caring responsibilities.</li> </ul> <p><b>Self-Employment Income Support Scheme grant extension</b></p> <ul style="list-style-type: none"> <li>• HMRC will provide full details about claiming in due course.</li> </ul>

Name of Scheme	What does it do?	Who and what is eligible?	How can it be accessed?
		<p>HMRC will review the level of the second grant and set this in due course.</p> <ul style="list-style-type: none"> <li>The grants are subject to Income Tax and National Insurance Contributions.</li> </ul>	
VAT Deferral	Deferral of Valued Added Tax (VAT) payments.	<ul style="list-style-type: none"> <li>On 24 September 2020, the Chancellor announced that businesses who deferred VAT due from 20 March to 30 June 2020 will now have the option to pay in smaller payments over a longer period.</li> <li>Instead of paying the full amount by the end of March 2021, you can make smaller payments up to the end of March 2022, interest free.</li> <li>You will need to opt-in to the scheme, and for those who do, this means that your VAT liabilities due between 20 March and 30 June 2020 do not need to be paid in full until the end of March 2022.</li> <li>Those that can pay their deferred VAT can do so by 31 March 2021.</li> <li>More information on the New Payment Scheme will be available in the coming months.</li> </ul>	<p><b>What you need to do</b></p> <ul style="list-style-type: none"> <li>If you have cancelled your Direct Debit to HMRC to take advantage of the deferral, you will need to set up a new Direct Debit arrangement in time for the first payment after 30 June.</li> <li>Payments due after 30 June must be paid in full as normal and you must continue to file your VAT return on time</li> </ul> <p><b>Paying the tax that you have deferred</b></p> <ul style="list-style-type: none"> <li>If you chose to defer your VAT payment as a result of coronavirus, you must pay the VAT on or before 31 March 2021.</li> <li>You can pay or make payments towards your deferred VAT now or at any time up to 31 March 2021.</li> </ul>



Name of Scheme	What does it do?	Who and what is eligible?	How can it be accessed?
		<p>If you're a UK VAT registered business that deferred VAT payments between 20 March 2020 and 30 June 2020, you now need to:</p> <ul style="list-style-type: none"> <li>• <a href="#">Set-up cancelled direct debits</a> in enough time for HMRC to take payment</li> <li>• Continue to submit VAT returns as normal, and on time</li> <li>• Pay the VAT in full on payments due after 30 June</li> </ul> <p>Any VAT payments you have deferred between 20 March and 30 June should be paid in full on or before 31 March 2021. For more information see the <a href="#">Pay your VAT bill</a> section on the UK Government website.</p>	<p><b>How to get help</b></p> <ul style="list-style-type: none"> <li>• If you need more help to pay your VAT, you may be eligible to get support with your tax affairs through HMRC's Time To Pay (TTP) service. This allows you to pay off your debt by instalments over a period of time.</li> <li>• Get more information from the UK Government website <a href="#">if you cannot pay your tax bill on time</a>.</li> </ul>
Deferral of Self-Assessment Payment on Account	Deferred Self-Assessment tax payments due 31 July 2020.	<ul style="list-style-type: none"> <li>• You had the option to defer your second payment on account if you're: <ul style="list-style-type: none"> <li>○ Registered in the UK for Self-Assessment</li> <li>○ Found it difficult to make your second payment on account by 31 July 2020 due to the impact of coronavirus</li> </ul> </li> </ul> <p><b>If you chose to defer your July 2020 payment on account</b></p> <ul style="list-style-type: none"> <li>• If you receive a Self-Assessment statement before 31 January 2021 it may still show the deferred July 2020 payment on account as due and payable now.</li> </ul>	<p>You can still pay your deferred July 2020 payment on account any time up to 31 January 2021. There'll be no interest or penalty as long as you pay in full by that date.</p> <p><b>Paying your Self-Assessment tax bill</b></p> <ul style="list-style-type: none"> <li>• You can check payments you need to make towards your next tax bill by <a href="#">singing in to your online account</a> via gov.uk.</li> </ul> <p><b>Pay in full</b></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>You can still pay your deferred July 2020 payment on account any time up to 31 January 2021. You'll not have interest or a penalty as long as you pay in full by that date.</li> <li>Some statements may also show interest accruing if you have any payments on account. This interest will only apply to those other payments, not your deferred July 2020 payment on account.</li> </ul> <p><b>If you've submitted your 2019 to 2020 return before you got your June 2020 statement</b></p> <ul style="list-style-type: none"> <li>Your June 2020 Self-Assessment statement will only show the revised due date for the July 2020 payment on account, plus any payments due in the next 45 days.</li> </ul> <p><b>If you submit your 2019 to 2020 return before the December 2020 statements are issued</b></p> <ul style="list-style-type: none"> <li>Your December statement will show all payments due on 31 January 2021, these could be: <ul style="list-style-type: none"> <li>your deferred July 2020 payment on account (if it remains unpaid)</li> <li>any 2019 to 2020 balancing charge</li> <li>your first 2020 to 2021 payment on account</li> </ul> </li> </ul> <p><b>How to get help</b></p> <p><b>If you cannot pay your Self Assessment liabilities in full</b></p>	<ul style="list-style-type: none"> <li>You can pay your deferred July 2020 payment on account in full any time between now and 31 January 2021 using <a href="#">HMRC's online service</a>.</li> </ul> <p><b>Pay in instalments</b></p> <ul style="list-style-type: none"> <li>You can pay your tax by instalments if you're unable to pay in full by 31 January 2021. If you file your 2019 to 2020 Self Assessment return early HMRC will know what payments you owe before the 31 January 2021 payment due date.</li> <li>You'll then be able to set up a <a href="#">Time to Pay instalment arrangement</a> with HMRC.</li> <li>If you owe up to £30,000 you can do this online without having to contact HMRC directly.</li> <li>When you have filed your return you'll need to wait at least 48 hours before you can set up your Time to Pay arrangement online.</li> <li>Late payment penalties are charged when tax remains unpaid 30 days, 6 months and 12 months after its due date for payment. You can avoid them if you enter into a Time to Pay</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>You should <a href="#">contact HMRC</a> as soon as you can if you are unable to pay your Self Assessment tax.</li> <li>HMRC are determined to help all customers as much as possible. That help may mean setting up a Time to Pay instalment arrangement with you.</li> <li>If you already have a <a href="#">Time to Pay arrangement</a> in place for other overdue tax, you should contact HMRC to amend that arrangement to include your deferred July 2020 Payment on Account and any other Self-Assessment payments becoming due on 31 January 2021.</li> </ul> <p><b>Reducing your 2020 to 2021 payments on account.</b></p> <ul style="list-style-type: none"> <li>Your Payments on Account are based on your previous year's tax bill. If your financial situation has been impacted by coronavirus, you may have a reduced tax liability arising for the 2020 to 2021 tax year. You may want to apply to HMRC to reduce your 2020 to 2021 payments on account.</li> <li>Find out more about <a href="#">payments on account</a> via the UK Government website.</li> </ul> <p><b>Get help online</b></p> <ul style="list-style-type: none"> <li>Use <a href="#">HMRC's digital assistant</a> to find more information about the coronavirus support schemes.</li> <li>You can also contact the <a href="#">HMRC coronavirus helpline</a> for help and advice.</li> </ul>	<p>arrangement before they become due and you pay all the tax owing under that arrangement on time.</p> <ul style="list-style-type: none"> <li>Interest is payable on Time to Pay instalments. Check guidance on <a href="#">interest rates for late and early payments</a> via the UK Government website.</li> <li>Check the <a href="#">deadline dates for Self Assessment returns submission</a> via the UK Government website.</li> </ul> <p><b>Pay by Direct Debit</b></p> <ul style="list-style-type: none"> <li>If you normally pay by Direct Debit but chose to defer your July 2020 payment on account, you should have cancelled your Direct Debit through your bank so that HMRC did not automatically collect any payment due.</li> <li>You can re-instate that Direct Debit if you want to resume making payments on account this way in future</li> </ul> <p><b>Pay through your tax code</b></p> <ul style="list-style-type: none"> <li>If you're paying taxes on an employment or occupational</li> </ul>

Name of Scheme	What does it do?	Who and what is eligible?	How can it be accessed?
			<p>pension through the PAYE system, submit your 2019 to 2020 Self Assessment return online by 30 December 2020.</p> <ul style="list-style-type: none"> <li>You can ask HMRC to collect any Self Assessment tax owing through an adjustment to your tax coding.</li> <li>Check to see if you're <a href="#">eligible through your tax code</a> via the UK Government website.</li> </ul>
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 liabilities, may be eligible to receive support with their tax affairs through HMRC's Time To Pay service</li> <li>This allows businesses and individuals to pay off their debt by instalments over a period of time.</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>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"> <li>Self-Assessment</li> <li>VAT</li> <li>Employers' PAYE</li> <li>Corporation Tax</li> </ul>

Name of Scheme	What does it do?	Who and what is eligible?	How can it be accessed?
			A link to the webchat facility is available via the <a href="#">HMRC section</a> of the UK Government website.
Statutory Sick Pay (SSP) Rebate	Allows small-and medium-sized businesses and employers to reclaim Statutory Sick Pay (SSP) paid for sickness due absence due to COVID-19.	<ul style="list-style-type: none"> <li>The Coronavirus Statutory Sick Pay Rebate Scheme will repay employers the <a href="#">Statutory Sick Pay</a> paid to current or former employees</li> </ul> <p>This scheme is for employers. You can claim back up to 2 weeks of SSP if:</p> <ul style="list-style-type: none"> <li>You have already paid your employee's sick pay (<a href="#">use the SPP calculator</a> to work out how much to pay)</li> <li>You're claiming for an employee who's <a href="#">eligible for sick pay due to coronavirus</a></li> <li>You have a PAYE payroll scheme that was created and started on or before 28 February 2020</li> <li>You had fewer than 250 employees on 28 February 2020 across all your PAYE payroll schemes</li> <li>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"> <li>An <a href="#">isolation note from NHS-111</a> if they are self-isolating and cannot work because of coronavirus</li> <li>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</li> </ul> </li> </ul>	<p>The online service you'll use to <a href="#">claim back Statutory Sick Pay</a> is now available.</p> <p>Use the <a href="#">SSP calculator</a> to work out the actual amount you can claim.</p> <ul style="list-style-type: none"> <li>You must have paid your employees' sick pay before you claim it back</li> <li>If you use an agent who is authorised to do PAYE online for you, they will be able to claim on your behalf.</li> <li>Employers who are unable to claim online should have received a letter on an alternative way to claim. <a href="#">Contact HMRC</a> if you have not received a letter and are unable to make any eligible claims online.</li> <li>If you make multiple claims, the claim periods can overlap.</li> </ul> <p><b>Before you make a claim</b></p> <ul style="list-style-type: none"> <li><a href="#">Check that you can use the Coronavirus Statutory Sick Pay Rebate Scheme</a></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>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).</li> <li>You can make a claim for SSP paid due to coronavirus to employees who have been transferred to you under Transfer of Undertakings (Protection of Employment) Regulations 2006 (TUPE) if you had: <ul style="list-style-type: none"> <li>A PAYE scheme that was created and started on or before 28 February 2020</li> <li>Fewer than 250 employees (including TUPE transferred employees) across all PAYE payroll schemes on 28 February 2020</li> <li>If you did not have a PAYE scheme that was created on or before 28 February 2020, but the previous employer did, you can make a claim if they had fewer than 250 employees across all their PAYE schemes on that date.</li> <li>As the new employer, you can only make claims for SSP that you have paid, a claim cannot include SSP paid by the previous employer.</li> </ul> </li> <li>You can claim back from both the Coronavirus Job Retention Scheme and the Coronavirus Statutory</li> </ul>	<ul style="list-style-type: none"> <li>Be registered for <a href="#">PAYE Online</a></li> <li>Have already paid your employees' sick pay</li> <li><a href="#">Work out your claim period</a></li> </ul> <p>You'll need:</p> <ul style="list-style-type: none"> <li>The number of employees you are claiming for</li> <li>Start and end dates of your claim period</li> <li>The total amount of coronavirus-related Statutory Sick Pay you have paid to your employees for the claim period – this should not exceed the <a href="#">weekly rate of SSP that is set</a></li> <li>Your Government Gateway user ID and password that you got when you registered for PAYE Online – if you do not have this <a href="#">find out how to get your lost ID</a>.</li> <li>Your employer PAYE scheme reference number</li> <li>Contact name and phone number of someone HMRC can contact if they have queries</li> <li>UK bank or building society details (only provide bank account details)</li> </ul>

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"> <li>Your claim amount should not take you above the state aid limits under the <a href="#">EU Commission temporary framework</a>. 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.</li> <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> <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"> <li>Have coronavirus symptoms</li> <li>Are self-isolating because someone they live with has symptoms</li> <li>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</li> </ul>	<p>where a Bacs payment can be accepted)</p> <p><b>After you've claimed</b></p> <ul style="list-style-type: none"> <li>Your claim will be checked, and if valid, paid into the account you supplied within 6 working days.</li> <li>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 contacted by HMRC within that time.</li> <li>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.</li> </ul> <p><b>Records you must keep</b></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</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>• Are <a href="#">shielding</a> and have a letter from the NHS or a GP telling them to stay at home for at least 12 weeks</li> <li>• Have been notified by the NHS to self-isolate before surgery for up to 14 days</li> <li>• You can make more than one claim per employee, but you cannot claim for more than 2 weeks in total.</li> </ul> <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"> <li>• 13 March 2020 - if your employee had coronavirus or the symptoms or is self-isolating because someone they live with has symptoms</li> <li>• 16 April 2020 - if your employee was shielding because of coronavirus</li> <li>• 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</li> <li>• 26 August 2020 - if your employee has been notified by the NHS to self-isolate before surgery</li> <li>• Most people are asked to self-isolate for 3 days before surgery. In this case, the day of surgery will be the 4th day of their period of incapacity</li> </ul>	<p>after the date you receive the payment for your claim:</p> <ul style="list-style-type: none"> <li>• The dates the employee was off sick</li> <li>• Which of those dates were <a href="#">qualifying days</a></li> <li>• The reason they said they were off work - if they had symptoms, someone they lived with had symptoms or they were shielding</li> <li>• The employee’s National Insurance number</li> <li>• 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.</li> <li>• You’ll need to print or save your state aid declaration (from your claim summary) and keep this until 31 December 2024.</li> </ul>



Name of Scheme	What does it do?	Who and what is eligible?	How can it be accessed?
		<p>for work. You cannot claim repayment of SSP for the day of surgery or any other days when the absence is not due to coronavirus.</p> <ul style="list-style-type: none"> <li>• 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.</li> <li>• From 8 June 2020, the majority of people entering or returning to the UK will be required to quarantine for 14 days. If an employee is unable to work during this period, they will not qualify for SSP unless they also meet one of the above criteria.</li> </ul> <p>Detailed guidance around <a href="#">claiming back Statutory Sick Pay paid to employees due to coronavirus (Covid-19)</a> is available via the UK Government website.</p>	
Kickstart Scheme	£2 billion fund to create job placements for 16 to 24 year olds who are on Universal Credit and are deemed to be at risk of	The Kickstart Scheme provides funding to create new job placements for 16 to 24 year olds on Universal Credit who are at risk of long term unemployment. Employers of all sizes can apply for funding which covers:	If your organisation is creating more than 30 job placements as part of the Kickstart Scheme, you can <a href="#">submit your application</a> directly via the UK Government website.

Name of Scheme	What does it do?	Who and what is eligible?	How can it be accessed?
	long term unemployment.	<ul style="list-style-type: none"> <li>• 100% of the National Minimum Wage (or the National Living Wage depending on the age of the participant) for 25 hours per week for a total of 6 months</li> <li>• Associated employer National Insurance contributions</li> <li>• Employer minimum automatic enrolment contributions</li> <li>• Employers can spread the start date of the job placements up until the end of December 2021.</li> <li>• A Kickstart Scheme application must be for a minimum of 30 job placements. If a single employer cannot provide this many job placements, they can <a href="#">find an existing Kickstart gateway</a>, such as a local authority, charity or trade body for help applying.</li> <li>• Further funding is available for training and support so that young people on the scheme can get a job in the future.</li> </ul> <p><b>£1,500 per job placement</b> You'll get £1,500 funding per job placement. This is for setup costs and to support the young person develop their employability skills. If someone else helps you to do some of this for you, such as your</p>	<p>If your organisation is creating fewer than 30 job placements, you cannot apply directly. You must <a href="#">find someone to apply on your behalf</a>.</p> <p>Other organisations could include:</p> <ul style="list-style-type: none"> <li>• Similar employers</li> <li>• Local authorities</li> <li>• Trade bodies</li> <li>• Registered charities</li> </ul> <p>Find out more about <a href="#">becoming a representative for a group of employers</a> via the UK Government website.</p> <p>You can contact your <a href="#">local or national Kickstart Scheme employer contact</a> for help getting a representative.</p> <p><b>After you have applied</b></p> <ul style="list-style-type: none"> <li>• Your application will be reviewed to check it meets the <a href="#">requirements of the Kickstart Scheme</a>. It will then go to a panel for consideration. This is not a competitive process, but Kickstart will only provide funding when the job placements meet the criteria.</li> </ul>

Name of Scheme	What does it do?	Who and what is eligible?	How can it be accessed?
		<p>Kickstart gateway, you'll have to agree how you will share this money.</p> <p><b>Job placement criteria</b></p> <ul style="list-style-type: none"> <li>• The job placements created with Kickstart funding must be new jobs. They must not: <ul style="list-style-type: none"> <li>○ Replace existing or planned vacancies</li> <li>○ Cause existing employees, apprentices or contractors to lose or reduce their working hours</li> </ul> </li> </ul> <p>The job placements must:</p> <ul style="list-style-type: none"> <li>• Be a minimum of 25 hours per week, for 6 months</li> <li>• Pay at least the National Minimum Wage or the National Living Wage for the employee's age group</li> <li>• Only require basic training</li> </ul> <p>For each job placement you must help the young person become more employable. This could include:</p> <ul style="list-style-type: none"> <li>• Looking for long-term work, including career advice and setting goals</li> <li>• Support with curriculum vitae (CV) and interview preparations</li> <li>• Developing their skills in the workplace</li> </ul>	<ul style="list-style-type: none"> <li>• The UK Government may contact you for further information as part of your application.</li> <li>• The UK Government will aim to respond to your application within 1 month.</li> </ul> <p><b>If your application is successful</b></p> <ul style="list-style-type: none"> <li>• You will receive a letter with a grant agreement. This agreement will include what your company has agreed to provide, and how much funding you will receive from the Kickstart Scheme.</li> <li>• You must sign and return your grant agreement, using the details in the letter, before any job placements can begin.</li> <li>• You will need to provide job descriptions for each of the job placements you applied for. This should include what candidates need to do to apply for the job placement.</li> <li>• You will then be contacted by the young people who have been matched to your job placement.</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>The young person may be able to move to another employment scheme when they've finished their 6-month Kickstart Scheme job placement.</li> </ul> <p><a href="#">Detailed guidance around the Kickstart Scheme</a> can be accessed via the UK Government website.</p>	<p><b>If your application is unsuccessful</b></p> <ul style="list-style-type: none"> <li>The UK Government will explain why and give feedback.</li> <li>You can submit a new application with further information. There is no limit to the number of times you can apply for funding, however there is no legal right of appeal.</li> </ul> <p><b>What happens next</b></p> <ul style="list-style-type: none"> <li>Candidates will apply for the job placements and you can choose who to employ.</li> <li>You will only obtain funding if you appoint a young person that the UK Government have introduced.</li> </ul> <p><b>How funding is paid</b></p> <ul style="list-style-type: none"> <li>You will receive initial setup costs when you have confirmed the young person has started work, is enrolled on your payroll and is being paid through PAYE.</li> <li>DWP will use information from HMRC to check that the young person is still employed, and will pay the grant in arrears.</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>DWP may contact you or the young person during the job placement to check what employability support has been offered. This is to make sure the young person has the best experience from the scheme.</li> </ul>
Non-Domestic Rates Relief	Rates Relief for all non-domestic properties	<ul style="list-style-type: none"> <li>All non-domestic properties in Scotland will get a 1.6% rates 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 coronavirus 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. A definition of</li> </ul>	<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>

Name of Scheme	What does it do?	Who and what is eligible?	How can it be accessed?
		<a href="#">handling services</a> can be found via the Scottish Government website.	
Deferring Payment of Business Rates	Payment Deferral	<ul style="list-style-type: none"> <li>If you're 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. 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>
Bounce Back Loan Scheme	Helps small and medium sized businesses to borrow between £2,000 and £50,000	<ul style="list-style-type: none"> <li>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</li> <li>100% government guarantee against the outstanding facility balance, both capital and interest. The borrower always remains 100% liable for the debt.</li> <li>The UK Government will make a Business Interruption Payment (BIP) to the lender to cover the first 12 months of interest payments</li> </ul>	<p>Applications for Bounce Back Loans are now open.</p> <p>This scheme has been extended until 30 November 2020.</p> <p>A list of accredited lenders is available via the <a href="#">British Business Bank</a> website. You should approach a lender yourself, ideally via its website. In the first instance, you should approach your own</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>• The borrower does not have to make any repayments for the first 12 months</li> <li>• The interest rate for the facility is set at 2.5% per annum, meaning businesses will all benefit from the same rate of interest</li> <li>• The length of the loan is 6 years but early repayments are allowed, without early repayment fees</li> <li>• 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).</li> <li>• There is no fee to access the scheme for either businesses or lenders.</li> </ul> <p>You can apply for a loan if your business:</p> <ul style="list-style-type: none"> <li>• Is based in the UK</li> <li>• Has been negatively affected by Coronavirus</li> <li>• You cannot apply if you're already claiming under the Coronavirus Business Interruption Loan Scheme (CBILS)</li> </ul> <p>Businesses from any sector can apply, except:</p> <ul style="list-style-type: none"> <li>• Banks, insurers and reinsurers (but not insurance brokers)</li> <li>• Public sector bodies</li> <li>• State-funded primary and secondary schools</li> </ul>	<p>provider. You may also consider approaching other lenders if you are unable to access the finance you require.</p> <p>You will need to fill in a short application form online, which self-certifies that your business is eligible for a loan under the Bounce Back Loan scheme.</p> <p>If you've already received a loan of up to £50,000 under CBILS and would like to transfer it into the Bounce Back Loan scheme, you can arrange this with your lender until 4 November 2020</p>

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		The full rules of the scheme is available on the <a href="#">British Business Bank</a> 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"> <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</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> <li>• Not have been classed as a “business in difficulty” on 31 December 2019, if applying to borrow £30,000 or more.</li> </ul>	<p>This scheme has been extended until 30 November 2020.</p> <p>You should apply via your lenders website or through one of the <a href="#">70+ accredited lenders and partners</a> 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</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>From the 25 September 2020, criteria around the classifications of businesses in difficulty has changed.</li> </ul> <p><b>Changes to ‘undertaking in difficulty’ guidance</b></p> <ul style="list-style-type: none"> <li>To be eligible for this scheme, businesses previously had to demonstrate that they were not an ‘undertaking in difficulty’ – a requirement under EU State aid law – as of 31 December 2019.</li> <li>The new guidance allows for the ‘undertaking in difficulty’ assessment to be determined at the date of application for the schemes. Businesses that were ‘undertakings in difficulty’ on 31 December 2019 but are no longer ‘undertakings in difficulty’ will now be (in principle) eligible for the schemes.</li> <li>This flexibility means that businesses can take action to convert their debt (for example, in the form of loan notes) to shares (equity) in order to qualify for the schemes, giving them the option to restructure their finances before application so they may become eligible.</li> </ul> <p><a href="#">Further eligibility criteria</a> can be accessed via the British Business Bank website.</p>	to be busy and branches may have limited capacity to handle enquiries due to social distancing.
Future Fund	£250m fund which issues convertible loans to innovative UK companies	<ul style="list-style-type: none"> <li>The Future Fund will match up to 100% of the amount provided by investor(s), up to a maximum of £5 million.</li> </ul>	The Future Fund scheme is currently open for applications and has been

Name of Scheme	What does it do?	Who and what is eligible?	How can it be accessed?
	<p>with good potential, which typically rely on equity investment and are currently affected by Covid-19. Due to the popularity of the Fund, more funding is being made available. The scale of the scheme will be kept under review.</p>	<ul style="list-style-type: none"> <li>• Loan amounts range from £125,000 to £5 million, subject to at least equal match funding from private investors.</li> <li>• 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.</li> <li>• 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.</li> <li>• The loans will convert into shares in the company in certain circumstances, including an exit or a new funding round.</li> <li>• Investors and the Future Fund both invest using a convertible loan agreement, which is predefined and cannot be negotiated.</li> <li>• The investor(s) must meet some specific criteria, details of which can be found via the <a href="#">British Business Bank</a> website.</li> </ul> <p>Companies must meet the following eligibility criteria:</p>	<p>extended until Monday 30 November 2020.</p> <p>Visit the <a href="#">Future Fund portal</a> 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. How it works:</p> <ul style="list-style-type: none"> <li>• The investor, or lead investor of a group of investors, certifies they meet the scheme eligibility criteria and provides key investment details.</li> <li>• The company confirms the accuracy of the investment application details provided, before submitting the full application.</li> <li>• In the case of approved applications, all parties will execute an agreement (in the template form provided) and satisfy certain conditions set out in the agreement before the funds are released.</li> </ul> <p>Further details are available via the <a href="#">British Business Bank</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>• 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)</li> <li>• If the company is a member of a corporate group, it must be the ultimate parent company</li> <li>• 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</li> <li>• Company must be a UK incorporated limited company or be eligible to apply as a non-UK parent company (see specific eligibility criteria in the <a href="#">FAQs for non-UK parent companies</a> via the British Business Bank website.)</li> <li>• The company must have been incorporated on or before 31 December 2019 (or if you are a non-UK jurisdiction company, this criterion applies only to at least one UK subsidiary operating company)</li> <li>• At least one of the following must be true for the company (if you are a non-UK jurisdiction company, this criterion applies to your group): <ul style="list-style-type: none"> <li>○ Half or more employees are UK based</li> <li>○ Half or more revenues are from UK sales</li> </ul> </li> </ul>	

Name of Scheme	What does it do?	Who and what is eligible?	How can it be accessed?
		<p>If you are applying as a non-UK jurisdiction parent company, the company must also meet the following criteria:</p> <ul style="list-style-type: none"> <li>• The company must have participated in an Accelerator Programme, on or before 19 April 2020, and participation in the Accelerator mandated incorporation of the ultimate parent company in a non-UK jurisdiction (see Accelerator Programme definition in the <a href="#">FAQs for non-UK parent companies</a> )</li> <li>• The company must have received investment from the Accelerator Programme on or before 19 April 2020</li> <li>• The company must be the ultimate parent company of a group which contains at least one subsidiary operating company incorporated in the UK on or before 31 December 2019</li> <li>• If the Group (or any entity within the Group) was in existence before the Company was incorporated, the ultimate parent company of the Group (or the sole entity, if applicable) must have been incorporated in the UK</li> </ul> <p>Funding must not be used to:</p> <ul style="list-style-type: none"> <li>• 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);</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>• Pay any dividends or other distributions;</li> <li>• 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</li> <li>• 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.</li> </ul>	
COVID Working Capital Loan  (Business Loans Scotland)	Provides Scottish SMEs with a loan to help fund working capital and cashflow needs.	<ul style="list-style-type: none"> <li>• Eligible businesses may be able to borrow between £25,000 and £100,000</li> <li>• Loans up to £250,000 may be available in exceptional circumstances</li> <li>• Provides an initial 3 month capital and interest holiday</li> <li>• Interest rate fixed at 6%</li> <li>• No additional fees or charges</li> <li>• Repayment period up to 5 years</li> <li>• 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.</li> </ul>	<p>Apply now via the <a href="#">Business Loans Scotland</a> website.</p> <p>The COVID Working Capital Loan is available to businesses until 31st December 2020.</p> <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</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>• This loan is available in addition to other Government grant and loan schemes.</li> <li>• 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.</li> <li>• 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.</li> </ul> <p>Supports the following types of legally formed and trading businesses:</p> <ul style="list-style-type: none"> <li>• Limited Companies</li> <li>• Partnerships including Limited Liability Partnerships (LLP's) with 4 or more partners</li> <li>• Partnerships including Limited Liability Partnerships with 3 or fewer partners (Loans over £25,000 only)</li> <li>• Sole Trader (Loans over £25,000 only)</li> <li>• Further eligibility criteria, including a list of eligible sectors can be found via the <a href="#">Business Loans Scotland</a> website.</li> </ul>	<p>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 <a href="#">report it</a> immediately to the Police.</p>

Name of Scheme	What does it do?	Who and what is eligible?	How can it be accessed?
ISCF Transforming foundation industries: Building a resilient recovery	£8 million fund providing grant funding for projects supporting recovery and growth of the UK's foundation industries.	<ul style="list-style-type: none"> <li>• The Industrial Strategy Challenge Fund will work with Innovate UK to invest in innovation projects.</li> <li>• These aim to catalyse innovation to support fast recovery and growth from Covid-19 through innovations that improve productivity and sustainability of the UK's foundation industries (cement, glass, ceramics, paper, metals and bulk chemicals).</li> <li>• Your proposal must help the UK's foundation industries remain globally competitive and become more environmentally sustainable.</li> <li>• Your proposal must focus on resource or energy efficiency opportunities through the development of: <ul style="list-style-type: none"> <li>○ Long-term viability of domestic supply chains</li> <li>○ New markets</li> <li>○ New business models</li> <li>○ New products and services</li> <li>○ New processes</li> </ul> </li> <li>• Your project must not focus on fuel switching or technologies for the capture of emissions, such as carbon capture and storage.</li> </ul> <p>Your project must:</p> <ul style="list-style-type: none"> <li>• Have total eligible costs between £100,000 and £1million</li> <li>• Last between 3 and 12 months</li> </ul>	<p>The competition is open and the deadline for applications is at 11am on 4 November 2020.</p> <p><a href="#">Find out more information about this fund, including detailed eligibility criteria and how to apply</a> via the UK Government website.</p>

Name of Scheme	What does it do?	Who and what is eligible?	How can it be accessed?
		<ul style="list-style-type: none"> <li>Start by 1 April 2021</li> </ul> <p>To lead a project your UK registered organisation:</p> <ul style="list-style-type: none"> <li>Must be either a business of any size or research and technology organisation (RTO)</li> <li>Must carry out its project work in the UK</li> <li>Must intend to exploit the results from or in the UK</li> </ul>	
Innovate UK Coronavirus Business Support Package	Continuity grants and loans for R&D focused SMEs	<ul style="list-style-type: none"> <li>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.</li> <li>Loans are for organisations that find themselves facing a sudden shortage or even unavailability of funds resulting directly from the COVID-19 pandemic.</li> <li>This innovation continuity loan may be suitable if you need funding of between £250,000 and £1,600,000.</li> </ul>	<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. More information can be found via the <a href="#">Innovate UK website</a>.</p>
BT Small Business Support Scheme	BT has introduced a range of new measures to help small business boost their connectivity, cash flow and confidence	<p><b>Boosting Connectivity</b></p> <ul style="list-style-type: none"> <li><b>Funding ultrafast business connections:</b> BT is helping to fund the total cost of an Ethernet line by subsidising the total cost by up to £2,500 per customer.</li> <li><b>Bursaries for UK start-ups:</b> BT has launched a new bursary scheme to give 1,000 UK start-ups and entrepreneurs a financial head start.</li> </ul>	<p>Find out more about the <a href="#">BT Small Business Support Scheme</a> via the BT website.</p> <p><b>Funding ultrafast business connections:</b> Find out more from <a href="#">your local BT representative</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>• Eligible companies can apply for a bursary to benefit from six months free fibre broadband and mobile bundles.</li> <li>• You'll need to have set up your company after 1 October 2019</li> <li>• You'll need to be taking BT Broadband for the first time</li> <li>• <b>Helping small businesses to go cashless:</b> BT is preparing to launch a new digital payments solution, to help small businesses move to cashless transactions. Further details will be announced in due course.</li> </ul> <p><b>Building Confidence</b></p> <ul style="list-style-type: none"> <li>• <b>Helping small businesses access the full power of digital and social media advertising:</b> BT is looking to help small firms across the UK to better promote their goods and services online. More details will be announced in due course.</li> <li>• <b>Supporting small businesses through mentoring:</b> BT is introducing a new mentoring scheme for small businesses, to provide them with free access to its expertise across strategy, marketing, sales, and more. BT will support businesses via <a href="#">Digital Boost</a>, a free non-profit platform uniting digital experts with leaders of small businesses and charities.</li> </ul>	<p><b>Bursaries for UK start-ups:</b> <a href="#">Register your interest</a> via the BT website today and BT will call you the next working day to talk through the next steps.</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><b>Helping small businesses acquire new digital skills:</b> Help for small businesses with digital skills training is available through BT's <a href="#">Skills for Tomorrow</a> programme. BT has released new learning content on crucial topics, including how to prevent cyber-attacks and using social media to reach new customers.</li> </ul>	
VAT: reduced rate for hospitality, holiday accommodation and attractions	Allows VAT registered businesses to apply a temporary 5% reduced rate of VAT to certain supplies relating to hospitality, hotel and holiday accommodation and admissions to certain attractions	<p><b>Hospitality</b></p> <ul style="list-style-type: none"> <li>If you supply food and non-alcoholic beverages for consumption on your premises, for example, a restaurant, café or pub, you're currently required to charge VAT at the standard rate of 20%. However, when you make these supplies between 15 July 2020 and 12 January 2021 you will only need to charge 5%.</li> <li>You will also be able to charge the reduced rate of VAT on your supplies of hot takeaway food and hot takeaway non-alcoholic drinks.</li> <li>More information about how these changes apply to your business can be found in <a href="#">Catering, takeaway food (VAT Notice 709/1)</a>.</li> </ul> <p><b>Hotel and holiday accommodation</b> You will also benefit from the temporary reduced rate if you:</p> <ul style="list-style-type: none"> <li>supply sleeping accommodation in a hotel or similar establishment</li> </ul>	<p>The temporary reduced rate will apply to supplies that are made between 15 July 2020 and 12 January 2021.</p> <p><b>Accounting for supplies that straddle the temporary reduced rate</b></p> <ul style="list-style-type: none"> <li>In most cases, you will simply account for VAT at 5% for supplies made between 15 July 2020 and 12 January 2021. However, there may be situations where you receive payments or issue invoices before 15 July 2020 for supplies that take place on or after 15 July 2020.</li> <li>More information about this can be found in sections 30.7.4 to 30.9.2 of <a href="#">VAT guide (VAT Notice 700)</a> via the UK Government website.</li> </ul> <p><b>The Flat Rate Scheme</b></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>• make certain supplies of holiday accommodation</li> <li>• charge fees for caravan pitches and associated facilities</li> <li>• charge fees for tent pitches or camping facilities</li> <li>• More information about how these changes apply to your business can be found in <a href="#">Hotels and holiday accommodation (VAT Notice 709/3)</a>.</li> </ul> <p><b>Admission to certain attractions</b></p> <ul style="list-style-type: none"> <li>• If you charge a fee for admission to certain attractions where the supplies are currently standard rated, you will only need to charge the reduced rate of VAT between 15 July 2020 and 12 January 2021.</li> <li>• However, if the fee you charge for admission is currently exempt that will take precedence and your supplies will not qualify for the reduced rate.</li> <li>• More information about how these changes apply to your business can be found in <a href="#">VAT: Admission charges to attractions</a> guidance via the UK Government website.</li> </ul>	<ul style="list-style-type: none"> <li>• If you are a small business and use the use the Flat Rate Scheme to simplify your VAT calculations you should be aware that certain percentages have been reduced in line with the introduction of the temporary reduced rate of VAT.</li> <li>• More information can be found in <a href="#">VAT Flat Rate Scheme</a>.</li> </ul> <p><b>The Tour Operators Margin Scheme</b></p> <ul style="list-style-type: none"> <li>• If you are a business that buys in and resells travel, accommodation and certain other services, and you act in your own name, you may operate the Tour Operators Margin Scheme to simplify your calculations.</li> <li>• Further information about how the introduction of the temporary reduced rate of VAT will affect your calculations can be found in <a href="#">Tour Operators Margin Scheme (VAT Notice 709/5)</a>.</li> </ul> <p><b>Retail Schemes</b></p> <ul style="list-style-type: none"> <li>• Catering businesses using retail schemes may have to alter their</li> </ul>

Name of Scheme	What does it do?	Who and what is eligible?	How can it be accessed?
			<p>accounting systems for the period 15 July 2020 to 12 January 2021.</p> <ul style="list-style-type: none"> <li>• If you have a bespoke retail scheme agreement, you should review it and if you think an alteration is needed, contact your large business Customer Compliance Manager.</li> <li>• If you are not a large business customer you should contact <a href="mailto:Kamran.Hussain@hmrc.gov.uk">Kamran.Hussain@hmrc.gov.uk</a>.</li> <li>• <a href="#">More information for catering businesses</a> can be accessed via the UK Government website.</li> </ul>
VAT on admission charges to attractions	Provides a temporary reduced rate of VAT on eligible attractions	<ul style="list-style-type: none"> <li>• A new temporary reduced rate of VAT of 5% was announced on 8 July 2020 for admission to certain attractions.</li> <li>• This applies to businesses that make supplies of admissions that are currently taxable at the standard rate. This includes: <ul style="list-style-type: none"> <li>○ shows, theatres, circuses, fairs, amusement parks, concerts, museums, zoos, cinemas, exhibitions, similar cultural events and facilities</li> </ul> </li> <li>• Examples of where the reduced rate may apply could be attractions such as: <ul style="list-style-type: none"> <li>○ a planetarium, botanical gardens, studio tours and factory tours</li> </ul> </li> </ul>	<p>This temporary rate will apply from 15 July 2020 to 12 January 2021.</p> <p>Further <a href="#">guidance and some examples</a> are available via the UK Government website.</p>

Name of Scheme	What does it do?	Who and what is eligible?	How can it be accessed?
		<ul style="list-style-type: none"> <li>It does not include any supplies that are exempt under <a href="#">Items 1 or 2 of Group 13 of Schedule 9 to VAT Act 1994</a>.</li> <li>The temporary reduced rate does not apply to admission to <a href="#">sporting events</a>.</li> <li>This temporary reduced rate only applies to admission fees.</li> <li>However, where goods are part of the admission fee and are incidental to the main supply, the whole supply is eligible for the temporary reduced rate.</li> <li>Further information can be found in <a href="#">paragraph 8.1 of VAT guide: VAT Notice 700</a> which can be found on the UK Government website.</li> </ul> <p><b>Supplies which include other incidental supplies</b></p> <ul style="list-style-type: none"> <li>If the main supply is the admission fee to one of the attractions listed above and any other supplies included are incidental, the whole supply will be eligible for the temporary reduced rate. It is the responsibility of each taxpayer to demonstrate that its supplies are eligible for the temporary reduced rate.</li> </ul> <p><b>Live online performances</b></p> <ul style="list-style-type: none"> <li>If an admission fee is charged to view an online live performance (not a pre-recorded event), this</li> </ul>	

Name of Scheme	What does it do?	Who and what is eligible?	How can it be accessed?
		<p>may be eligible for the temporary reduced rate of VAT.</p> <ul style="list-style-type: none"> <li>This depends on the circumstances in each case and is subject to the fee not already being covered by the <a href="#">Cultural VAT exemption</a>.</li> <li>When considering the correct VAT liability, you should also check the HMRC Public Notice <a href="#">741A 'Place of Supply of Services'</a>, which also includes links to relevant guidance on digital services.</li> </ul>	
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><b>Funding for Individuals</b></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 £100,000</li> </ul> <p><b>Funding for Organisations</b></p> <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 from £1,000 - £100,000.</li> </ul>	<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. This includes detail of decision making in the context of Covid-19.</p> <p>Note: Individuals and Organisations applying for a grant from £15,001 to £100,000 you will be asked some additional questions and be asked to complete a separate form for assessing risk.</p>
Hardship Fund for	£5 million fund to address the current financial hardship being	<ul style="list-style-type: none"> <li>Creative Scotland is looking to work with organisations that already offer hardship funding support to individuals across the creative sector</li> </ul>	Creative Scotland anticipate confirming awards to external delivery partners 15 October.

Name of Scheme	What does it do?	Who and what is eligible?	How can it be accessed?
Creative Freelancers	felt by creative freelancers who normally work in the culture sector, but whose work has been impacted by Covid-19.	<p>to augment and / or extend the reach of existing hardship funds for creative freelancers.</p> <ul style="list-style-type: none"> <li>Creative Scotland issued an open call to invite any existing organisations, charities, trusts or unions based in Scotland or the wider UK who are presently managing funds to individuals in the creative sector (excluding Screen) for hardship or benevolent purposes in Scotland to work with them in delivering this funding. Funds should be national (i.e. open to those living anywhere in Scotland) and sector specific.</li> </ul>	Fund guidance will be published 22 October and the online application portal will go live Monday 26 October.
Youth Arts Fund	£3 million fund to ensure creative opportunities for children and young people continue to exist across Scotland despite the Covid-19 pandemic.	<p>The Youth Arts Fund will be distributed by the following routes:</p> <ul style="list-style-type: none"> <li>A <b>Targeted fund</b> of £1.05m supporting the key infrastructure for youth arts and youth music, by inviting 20 established regional and national organisations to apply for awards of between £30k and £70k to help plan the recovery of youth arts activity across Scotland from October 2020</li> <li>An open <b>Access fund</b> of at least £1.2m offering grants of between £5k and £30k to individuals and organisations who run youth arts programmes to support activity from March 2021 onwards</li> </ul>	<p><b>Targeted Fund</b></p> <ul style="list-style-type: none"> <li>Applications to the Targeted Fund closed 13 October 2020. Decisions will be communicated no later than Thursday 5 November 2020.</li> </ul> <p><b>Access Fund</b></p> <ul style="list-style-type: none"> <li>Applications are now open via the Creative Scotland website and will close 12 November 2020.</li> <li>See Youth Arts Access Fund section below for more details.</li> </ul> <p><b>Small Grants scheme</b></p> <ul style="list-style-type: none"> <li>Applications are now open via the Creative Scotland website and will close 2 November 2020.</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>• A <a href="#">Small Grants scheme</a> of £700k to devolve funds of between £10k and £50k locally for artist led projects in early learning, schools, and other family support and community settings from January 2021</li> <li>• A £50k boost to the <a href="#">Nurturing Talent Fund</a> to provide opportunities to young, emerging artists who are entering a challenging funding environment.</li> </ul>	
Youth Arts Access Fund	<p>£1.2 million fund designed to support an increased range of music-making projects, as well as introducing projects which deliver across wider art-form areas.</p> <p>At least £800k has been allocated for youth music and £400k for wider youth arts.</p>	<ul style="list-style-type: none"> <li>• The Youth Arts Access fund is one strand of the £3 million <a href="#">Youth Arts Fund</a>.</li> <li>• Applicants can apply for grants of between £5,000 and £30,000, to deliver projects for up to 1 year.</li> <li>• All applicants can apply for 100% of their proposed programme but the addition of partnership funding and in kind contributions are welcomed.</li> <li>• Creative Scotland welcome applications proposing any activity that will achieve the funds outcomes (see <a href="#">Youth Arts Access Fund Guidance</a> for more details)</li> <li>• Examples of activities that may be supported we might support include (but are not limited to):</li> </ul>	<p>This fund is now open to applications.</p> <p>Download an application form via the <a href="#">Creative Scotland website</a> as well as accessing detailed fund guidance. Deadline for Applications is Thursday 12 November 2020</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>○ Group based activity that covers any aspect of youth arts/music making</li> <li>○ Youth led projects where young people design and lead activity</li> <li>○ Projects that promote partnership working</li> <li>○ Delivery of project activity working across early learning, schools, and other family support and community settings, focused on tackling inequality through targeting priority groups of children and young people</li> </ul> <ul style="list-style-type: none"> <li>• These funds will support artist led activity based in and outwith school hours that aligns with the fund's priorities.</li> <li>• Creative Scotland will prioritise applications that propose specific actions and partnerships to tackling inequality through targeting priority groups of children and young people. Find out more via the <a href="#">Creative Scotland website</a>.</li> </ul> <p><b>Who can apply?</b></p> <ul style="list-style-type: none"> <li>• Applications can come from organisations and individuals based in Scotland or who are delivering programmes within Scotland for the benefit of the people of Scotland.</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>Organisations already in receipt of Regular Funding from Creative Scotland can apply but should discuss their intention to apply with their lead officer in the first instance.</li> </ul> <p><b>Who cannot apply?</b> Applications will not be accepted from:</p> <ul style="list-style-type: none"> <li>Schools and/or their associated organisations, such as Parent Teacher Associations</li> <li>Instrumental Music Services and existing music programmes and services based in local authorities</li> <li>In addition, this fund will not support applications which propose to create permanent full-time or part-time posts.</li> </ul>	
Small Grants Scheme (Youth Arts Fund)	£700k fund to support organisations to take ownership of the distribution of funding to meet needs in their sector or locality through empowering freelance youth arts practitioners to deliver activity for the benefit of children and young people.	<ul style="list-style-type: none"> <li>Organisations and local authorities can apply for a small grants funding pot of up to £50,000 to distribute grants of £500–£5,000 directly to freelance artists/creative practitioners (locally, regionally or nationally), across all art forms, to deliver artist led youth arts activities.</li> <li>Creative Scotland are inviting applications from local authorities, arts organisations and third sector organisations to manage and distribute a small grants fund. Organisations applying do not need to have an arts focus but they do need to</li> </ul>	<p>Applications are now open.</p> <p><a href="#">Download an application form and fund guidance</a> from the Creative Scotland website.</p> <p>The deadline for applications is Monday 2 November 2020.</p>

Name of Scheme	What does it do?	Who and what is eligible?	How can it be accessed?
		have a track record in supporting/delivering youth arts activity and the capacity to deliver a small grants fund.	
Covid-19 Adaptation Fund  (Museums Galleries Scotland)	£330k fund which provides museums with up to £7,500 (£10,000 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.	<ul style="list-style-type: none"> <li>• 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, volunteers and visitors while restrictions are still in place due to COVID-19.</li> <li>• 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.</li> <li>• Any organisation that runs an Accredited museum in Scotland can apply for up to £7,500</li> <li>• 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.</li> <li>• 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.</li> </ul>	<p>This fund is now open for applications.</p> <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>Please note that any funds awarded should be spent within 6 months of the date that they were awarded.</p> <p>Further information on eligibility and how to apply can be found via the <a href="#">Museums Galleries Scotland</a> website.</p>
Recovery and Resilience Fund	£4m fund to provide support for Scottish independent museums put at risk by the pandemic and to protect	<ul style="list-style-type: none"> <li>• The fund is intended to prevent museums from running out of funds before 31 March 2021, but also to support them to develop their resilience by adapting to changed circumstances,</li> </ul>	<p>Applications to this fund are now open.</p> <p>MGS will accept applications on a rolling basis until the fund closes at 5pm on Friday 30 October.</p>

Name of Scheme	What does it do?	Who and what is eligible?	How can it be accessed?
(Museums Galleries Scotland)	the vital role that they play in their communities.	<p>supporting their workforce and re-engaging with their communities.</p> <ul style="list-style-type: none"> <li>• It will give independent museums the chance to plan and implement measures that will help them to achieve greater financial sustainability by 31 March 2021.</li> <li>• Museums Galleries Scotland (MGS) will accept applications from any independent museum run by a not for profit organisation and which meets the MA definition of a museum.</li> </ul> <p>They must also:</p> <ul style="list-style-type: none"> <li>• Operate a physical site/space/building which is normally open to the public for a minimum of 20 days a year</li> <li>• Provide access for the public to see and engage with the museum's collections</li> <li>• Be a formally constituted not for profit organisation</li> </ul> <p>The fund will support:</p> <ul style="list-style-type: none"> <li>• Operating costs up to 31 March 2021</li> <li>• Re-start costs</li> <li>• Critical repairs and maintenance</li> <li>• Business model review and implementation costs</li> <li>• Activity to support and develop community wellbeing</li> </ul>	<p>MGS will endeavour to inform applicants of a decision on their application within 4 weeks.</p> <p>All of the funding will be awarded by 31 December 2020.</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>• Other activity to build up sustainability and resilience</li> <li>• MGS expect most awards to be upward of £10,000. Some smaller organisations may find that their needs are not at this level and therefore requests for smaller amounts can be considered.</li> <li>• All funds must be awarded by 31 December 2020 and spent by 31 March 2021. It is not necessary for museums to have reopened to the public before 31 March 2021 in order to be eligible for the fund.</li> </ul>	
Covid-19 Museum Development Fund  (Museums Galleries Scotland)	Local Authority museums, museums managed by ALEOs and University museums can apply for up to £60,000 to deliver projects that will help them build resilience and address some of the challenges brought about by the Coronavirus pandemic.	<ul style="list-style-type: none"> <li>• This project fund has been opened up for Accredited Scottish museums that have not been eligible for the Recovery &amp; Resilience Fund.</li> <li>• With awards of up to £60,000 it will enable these organisations to undertake projects that will help them to build their resilience and start to address some of the challenges brought about by the Coronavirus pandemic.</li> <li>• Applicants can apply for up to £60,000. There is no specific match funding requirement but in the interests of ensuring that funds can support as many strong projects as possible, Museums Galleries Scotland are keen to see a financial contribution to the project from your</li> </ul>	There will be two rounds of funding before the end of the financial year (March 2021).  Round 1 closing date: 13 November 2020 at 5pm. Round 1 award date: 18 December 2020.  Round 2 closing date: 5 February 2021 at 5pm. Round 2 award date: 12 March 2021  All successful applicants must start their project within 3 months of receiving the

Name of Scheme	What does it do?	Who and what is eligible?	How can it be accessed?
		<p>organisation whenever this is possible. Match funding from other sources is also welcomed.</p>	<p>award and will have 12 months within which to complete their project. They must submit their final claim within 2 months of project completion.</p> <p>Apply online via the <a href="#">Museums Galleries Scotland</a> website.</p>
Childminding Workforce Support Fund	£330k fund providing small grants to childminders who are experiencing financial hardship	<ul style="list-style-type: none"> <li>• Eligible childminders experiencing financial hardship during COVID-19 will receive awards of £350.</li> <li>• This second phase of funding from the Scottish Government will enable a further 940 childminders to receive small grants for hardship support.</li> </ul> <p><b>Who can apply?</b> The Childminding Workforce Support Fund is open to all childminders in Scotland, who meet the eligibility criteria detailed below:</p> <ul style="list-style-type: none"> <li>• Applicants must be registered childminders in Scotland who are currently open, or who are temporarily closed but planning to re-open</li> <li>• Applications will be considered from childminders who have been ineligible for other funding</li> <li>• Applications will be considered from childminders who have received some financial support, but this was less than anticipated</li> </ul>	<p>Applications to this fund are now open.</p> <p>Applications will be via a short online application form which will be available via the <a href="#">Scottish Childminding Association (SCMA)</a> website.</p> <p>SCMA anticipate that demand will far exceed the number of grants available and would therefore urge you to apply as soon as possible. There are only a limited number of grants available, so applications meeting the criteria for eligibility will then be allocated by order of date received.</p> <p>Further information including <a href="#">FAQ's</a> can be found via the SCMA 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>Applications will be considered from childminders experiencing hardship while working to re-establish their business operations</li> <li>Priority will be given to applicants who can demonstrate that they are ineligible, or have reduced eligibility, for other external sources of financial support.</li> </ul>	
Funded ELC hours payments	Funded ELC hours payments for private and third sector childcare providers	<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 may be able to access: Coronavirus Job Retention Scheme; Coronavirus Business Interruption Loan Scheme and Statutory Sick Pay rebate – See relevant sections of this summary for more details.</li> </ul>	<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>
Visit Scotland Quality Assurance Scheme	Suspension of payments (totalling £1m)	<ul style="list-style-type: none"> <li>VisitScotland is suspending Quality Assurance Scheme payments</li> <li>Applies to all participants in the QA scheme</li> </ul>	<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 <a href="mailto:customer.services@visitscotland.com">customer.services@visitscotland.com</a></p>
Aquaculture Storage Aid	Aquaculture businesses affected by the collapse of international markets	<ul style="list-style-type: none"> <li>To be eligible you must be an Aquaculture Enterprise, broadly defined as a business practicing the farming of fish, crustaceans,</li> </ul>	<p><a href="#">Further details including application guidance and how to apply</a> can be</p>

Name of Scheme	What does it do?	Who and what is eligible?	How can it be accessed?
European Maritime and Fisheries Fund (EMFF)	due to the coronavirus pandemic can apply to cover the costs of storing unsold stock	<p>molluscs, aquatic plants, algae, and other organisms.</p> <ul style="list-style-type: none"> <li>The eligible costs you can apply for are the additional storage costs occurring between 1 February and 31 December 2020 as a consequence of the COVID-19 outbreak. These are expected to be the cost of refrigeration/freezing and transport. Other costs will be considered on a case by case basis.</li> </ul>	<p>found via the Scottish Government website.</p> <p>Before you make an Application please contact <a href="mailto:EMFF@gov.scot">EMFF@gov.scot</a> with brief details so your interest can be registered.</p>
Scottish Zoo and Aquarium Animal Welfare Fund	£2.6m support fund for zoos and aquariums	<ul style="list-style-type: none"> <li>If you run a zoo or aquarium in Scotland and are experiencing financial hardship as a result of COVID-19, you may be able to apply for a 0% unsecured loan or grant of up to £100,000 to pay for three months of animal care costs</li> <li>Loans are the primary support mechanism and will be made available to any zoo or aquarium that meets the criteria.</li> <li>Grants will only be available when loan support would not be viable. This is considered to be the case where a zoo or aquarium has 12 weeks or less operating costs remaining, including any loan or overdraft facilities.</li> <li><a href="#">Find out more</a> via the Scottish Government website.</li> </ul>	<p>Applications are now open.</p> <p>Call 0300 244 9999 to request an application pack or email <a href="mailto:szaawf@gov.scot">szaawf@gov.scot</a></p> <p>You should make it clear that your enquiry is in relation to the Scottish Zoo and Aquarium Animal Welfare Fund.</p>
Social Care Staff Support Fund	Aims to ensure social care workers do not experience financial hardship if they are ill or	<ul style="list-style-type: none"> <li>The Fund is for social care workers contracted to deliver care and support in the social care sector as defined by <a href="#">section 47 of the Public Services Reform (Scotland) Act 2010</a>.</li> </ul>	<p><b>Payments to social care workers</b></p> <ul style="list-style-type: none"> <li>Social care employers, including personal assistant employers, are asked to pay eligible staff who meet</li> </ul>



Name of Scheme	What does it do?	Who and what is eligible?	How can it be accessed?
	self-isolating due to coronavirus.	<ul style="list-style-type: none"> <li>Independent Living Fund (ILF) recipients who are using their ILF award to employ Personal Assistants or social care workers should continue to apply to ILF for relevant additional costs rather than through this Fund.</li> </ul> <p>The Fund will ensure that social care workers receive their expected income (normal pay) when all of the following criteria are met:</p> <ul style="list-style-type: none"> <li>A relevant worker's ability to undertake health and care work is, or has been, restricted for a reason relating to coronavirus.</li> <li>The worker's income has been reduced as a result of not being able to work for a reason relating to coronavirus.</li> <li>The worker is experiencing financial hardship during the time when the Fund is active. (The expectation is that social care workers who have been, or will be, paid less than their expected income would experience financial hardship.)</li> <li>The worker is unable to work because they have coronavirus, or are self-isolating in accordance with public health guidance.</li> <li>The Fund is not to be used for social care workers who are shielding, this is not within scope of the 2020 Regulations. Those who are shielding should</li> </ul>	<p>all of the Fund criteria their expected income* if they are absent, or have been absent, for the following reasons:</p> <ul style="list-style-type: none"> <li>They are ill with confirmed or suspected coronavirus</li> <li>They are self-isolating in line with public health guidance</li> </ul> <p>*Expected income is regarded as the greater amount of the pay they would have received under their contract, or a week's pay as defined in <a href="#">section 62 of the Employment Rights Act 1996</a>.</p> <p>Employers should be satisfied that all Fund criteria have been met, and retain evidence of this in employment records. It is recommended employers ask social care workers to self-verify if they have, or are likely to, experience financial hardship as a result of their income being reduced. This can be verbally or in writing and should be recorded on the person's employment record.</p> <p><b>Reimbursement to employers</b> If an employer has paid out a sum of money to top up the income of an</p>

Name of Scheme	What does it do?	Who and what is eligible?	How can it be accessed?
		<p>continue to receive support through the UK Government Coronavirus Job Retention Scheme.</p> <ul style="list-style-type: none"> <li>• The Fund is not available when the reason for absence is not as a result of coronavirus, for example this may be where someone is isolating before or after elective (planned) surgery or travel that requires quarantine.</li> </ul> <p>Detailed <a href="#">Social Care Staff Support Fund guidance</a> including eligibility criteria and administration information can be found via the Scottish Government website.</p>	<p>eligible worker to their expected income, that employer is entitled to seek reimbursement of that amount from the Fund. In order to make a claim, an employer must verify that all the criteria have been met. This amount may be reclaimed via the Health and Social Care Mobilisation Plans or monthly local authority return.</p> <p>An employer is not entitled to seek the reimbursement of any costs from the Fund where they have received any payments or funding from a public body for that amount.</p> <p>Payments to employers from the Fund will be made through existing public sector contracts and the COSLA and Health and Social Care Scotland National Principles for Sustainability Payments to Social Care Providers during COVID 19. This includes social care providers signing a declaration to confirm, among other conditions, that they will:</p> <ul style="list-style-type: none"> <li>○ Continue to employ and pay staff their normal pay in line</li> </ul>

Name of Scheme	What does it do?	Who and what is eligible?	How can it be accessed?
			<p>with the terms of the Social Care Staff Support Fund</p> <ul style="list-style-type: none"> <li>○ Agree an open book basis between commissioners and providers where sustainability payments have been made, to ensure there is no duplication of support</li> <li>○ On request, evidence that monies paid out have been used as intended. Where it has not, monies paid out can be recovered by public bodies.</li> </ul> <p>Where a personal assistant employer has paid out a sum from a Direct Payment (Self-directed Support Option 1) the Local Authority should increase the Direct Payment by the relevant amount. A similar declaration to the one that exists for social care providers should be put in place for direct payment recipients who directly employ staff.</p>

Name of Scheme	What does it do?	Who and what is eligible?	How can it be accessed?
Private Rent Sector Landlord Covid-19 Loan Scheme  (Scottish Government)	£5 million fund offering interest free loans to landlords whose tenants are having difficulty paying rent	<ul style="list-style-type: none"> <li>This loan scheme offers eligible landlords up to 100% of lost rental income for a single property.</li> </ul>	<p>The scheme is now closed to new applications for the period March 2020 – September 2020.</p> <p>Applications are expected to reopen soon for those experiencing or expecting to experience a loss of rental income for the period August 2020 – March 2021.</p> <p>If you would like to be notified when Energy Saving Trust start accepting applications again please email <a href="mailto:covidlandlordloan@est.org.uk">covidlandlordloan@est.org.uk</a></p>
Scottish Crown Estate Fund	Fund to support costal 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 £7.2m (2019-20 allocation) 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> <li>Coastal communities across Scotland will receive £9.7 million (2020-21 allocation) of revenue generated by the Scottish Crown Estate's marine assets, providing vital support for responding to the impact of coronavirus (COVID-19).</li> </ul>	<p>Fund is devolved to councils.</p> <p>It will be allocated to the 26 local authority areas which have coastlines, with funding based on their share of the adjacent sea area.</p> <p>The scope of the 2020-21 fund has been broadened this year in response to COVID-19, with local authorities now able to directly support businesses, including third sector organisations, affected by the pandemic.</p>

Name of Scheme	What does it do?	Who and what is eligible?	How can it be accessed?
National Basic Payment Support Scheme	Provides loans to support farmers and crofters through the coronavirus (COVID-19) crisis	<ul style="list-style-type: none"> <li>The loan scheme provides Scottish farmers and crofters access of up to 95% of their 2020 CAP BPS and Greening payment, restricted to the scheme maximum of £133,638.</li> </ul>	<p>Loan offer letters were sent to eligible farmers and crofters from the beginning of August, with the first payments due in September.</p> <p>More information can be found via the Scottish Government's <a href="#">Rural Payments</a> service website.</p>
Low Carbon Infrastructure Transition Programme (LCITP)	Project capital funding to stimulate and accelerate the delivery of low carbon energy opportunities across Scotland, including the provision of support to projects in urban, rural, island and remote parts of Scotland and areas that are off gas grid.	<ul style="list-style-type: none"> <li>This LCITP funding invitation will target a minimum of £50 million of support for projects that demonstrate innovative low carbon heat solutions for buildings, as well as proposals for integrated energy systems that support the ambitions for Scotland to achieve net zero emissions by 2045 and further catalyse economic recovery from the challenges imposed by the COVID-19 Pandemic.</li> <li>LCITP wishes to consider support for projects at capital readiness that can demonstrate a funding gap. For capital ready projects, support may be offered in the form of financial assistance for up to 50% of the total eligible capital costs of a project up to a maximum of £5 million per project, where capital costs covers financial costs associated with the build and installation of an exemplar project.</li> </ul>	<p>Expressions of Interest are now open and should be submitted by 12 noon 13 November 2020.</p> <p><a href="#">Detailed fund guidance and an application process timeline</a> can be accessed via the Scottish Government website.</p>

Name of Scheme	What does it do?	Who and what is eligible?	How can it be accessed?
		<p>Expressions of Interest are sought from projects in the below themes:</p> <ul style="list-style-type: none"> <li>• Low Carbon Heat</li> <li>• Integrated Energy Systems</li> </ul> <p>Mandatory criteria that must be demonstrated by projects</p> <ol style="list-style-type: none"> <li>1. Ability to demonstrate a contribution to delivery of ambitions to decarbonise Scotland's energy system, including the potential to deliver a significant reduction of greenhouse gas emissions (MtCO<sub>2</sub>e) and energy consumption;</li> <li>2. Ability to provide confirmation of other sources of funding/finance that make a minimum of 50% contribution towards the capital costs;</li> <li>3. Potential of the project to have a positive and significant social and economic impact on Scotland and to contribute to green recovery;</li> <li>4. Ability to demonstrate additionality of and requirement for LCITP support;</li> <li>5. Potential to demonstrate innovation of technology and/or business case;</li> <li>6. Potential to demonstrate replicability and rollout of project;</li> <li>7. Ability for project to commission by 30 April 2023.</li> </ol>	

Name of Scheme	What does it do?	Who and what is eligible?	How can it be accessed?
Renfrewshire Coronavirus Business Support Fund	£1.3 million Renfrewshire Council package of interest free loans and grants.	<ul style="list-style-type: none"> <li>• <b>Business Restart Loan</b> - offers small and start-up businesses and people self-employed with interest free loans between £1,000 to £5,000 repayable up to three years, to assist with short-term cashflow.</li> <li>• <b>Business Resilience Grant</b> - provides a 50% match-funded grant from £1,000 up to £10,000 to support small and medium sized businesses, including people self-employed, in meeting changed objectives and plans for growth.</li> <li>• <b>Business Adaptation Grant</b> - provides a match-funded grant from £1,000 to £2,500 to help small and medium sized businesses, including people self-employed, to adapt their premises to meet physical distancing requirements.</li> <li>• To qualify for support, the business must operate from a commercial premise in Renfrewshire.</li> </ul>	Find out more information about this fund and how to apply via the <a href="#">Renfrewshire Council</a> website.
Local Restriction Business Support Fund (Aberdeen City)	£1 million fund providing grants to businesses affected by the temporary restrictions put in place	<ul style="list-style-type: none"> <li>• The fund will provide one-off grants to Aberdeen city hospitality businesses directly impacted by the <a href="#">local restrictions</a> implemented on 5 August 2020.</li> <li>• This funding is restricted to businesses specified in the local lockdown regulations. It will operate as a two-tiered scheme, with a smaller grant of £1,000 for businesses with a Rateable Value (RV)</li> </ul>	Applications are now open.  <a href="#">Application forms and FAQs</a> can be accessed via the Aberdeen City Council website.

Name of Scheme	What does it do?	Who and what is eligible?	How can it be accessed?
		<p>of under £51,000 and a larger grant of £1,500 for those businesses with a RV over £51,000.</p> <ul style="list-style-type: none"> <li>£100,000 of discretionary funding will be available to provide support for businesses impacted, but not directly specified in the regulations. Further details about this element of the scheme will be made available in due course.</li> </ul> <p>To be eligible for a grant your business must meet the following conditions:</p> <ul style="list-style-type: none"> <li>You are a hospitality business operating within the Aberdeen City local authority area</li> <li>Your business or premises have been forced to close as a direct result of COVID regulations (lockdown restrictions) applied to Aberdeen City on 5 August 2020</li> <li>You have a business bank account. This is the account your grant will be paid into if your application is successful</li> <li>Your business pays Non-Domestic rates. Businesses that pay rates through their landlords rather than directly to Aberdeen City Council are eligible to apply (evidence to be provided through copy of lease agreement)</li> <li>Businesses which have breached wider COVID regulations/requirements prior to local restrictions are not eligible to apply</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>Restrictions must apply to your business for a minimum of 15 days for support to be triggered</li> <li>Businesses that operate multiple premises can apply for grants for each premise. The maximum any one business can receive will be restricted to £10,000 in total, regardless of the number of premises.</li> </ul>	
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"> <li>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.</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 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.</li> <li>Applicants must be investment grade rated (or equivalent) as at 1 March 2020</li> </ul>	<p>The scheme is now open for applications.</p> <p>The CCFF will close for new purchases of CP from eligible issuers with effect from 23 March 2021. This means that the Facility will make no purchases of CP after 22 March 2021.</p> <p>The CCFF will also close to new applications from counterparties and issuers looking to become eligible on 31 December 2020.</p> <p>Given that, as noted above, the CCFF will close to new applications from issuers at the end of 2020, the deadline for submitting a letter of commitment</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>Further information on eligibility can be found on the <a href="#">Bank of England</a> website as well as details of a recent <a href="#">update to the terms of the CCFF</a>.</li> </ul>	<p>to the Bank for HM Treasury's review is also 31 December 2020.</p> <p>More information is available from the <a href="#">Bank of England</a>.</p>
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"> <li>A lender can provide up to 25% of your annual turnover. The maximum amount you can borrow is £200m.</li> <li>Term loans and revolving credit facilities over £50m will be offered by CLBILS lenders which have secured additional accreditation.</li> <li>The maximum size for invoice finance and asset finance facilities remains at £50m</li> <li>The scheme provides the lender with a government-backed, partial guarantee (80%) against the outstanding balance of the finance.</li> <li>The borrower remains 100% liable for the debt.</li> <li>Finance terms range from 3 months to 3 years</li> <li>No personal guarantees are permitted for facilities under £250,000.</li> <li>For facilities of £250,000 and over, claims on personal guarantees cannot exceed 20% of losses after all other recoveries have been applied.</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 more than £45 million</li> </ul>	<p>This scheme is open now for applications of up to £200 million.</p> <p>This scheme has been extended until 30 November 2020.</p> <p>Find a lender:</p> <ul style="list-style-type: none"> <li>A list of accredited lenders offering <a href="#">less than £50 million</a> can be accessed via the British Business Bank website.</li> <li>A separate list of accredited lenders offering <a href="#">£50 million or more</a> can also be found via the British Business Bank website</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> <li>Not every accredited lender can provide every type of finance available under CLBILS, and the</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>• 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</li> <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 (CCFF), or CBILS or BBLs</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>◦ State-funded primary and secondary schools</li> </ul> </li> <li>• 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.</li> <li>• Further information on changes introduced, including new provisions on seniority of CLBILS facilities, can be found on the <a href="#">CLBILS FAQs for</a></li> </ul>	<p>amount of finance offered varies between lenders. Please see the lenders' websites for more information on the amounts they are able to offer.</p> <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> <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>

Name of Scheme	What does it do?	Who and what is eligible?	How can it be accessed?
		<a href="#">businesses</a> page via the British Business Bank website.	
Commercial Insurance	Insurance pay out (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.
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

Name of Scheme	What does it do?	Who and what is eligible?	How can it be accessed?
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"> <li>• €37 billion of cohesion policy money will strengthen healthcare systems, support SMEs, short-term employment schemes, and community-based services.</li> <li>• 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.</li> </ul>	<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 <a href="#">European Commission document</a>.</p>
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"> <li>• Grants from £1,000 to £5,000 are available.</li> <li>• To apply your organisation must have an annual income of no more than £250,000 in most recent financial year</li> <li>• Only constituted groups, with a governing document, can apply</li> <li>• A bank account must be set up in the name of the group</li> <li>• All appointed cheque signatories must be unrelated, and there must be at least 2.</li> <li>• There must be at least 3 unrelated members on your management committee</li> <li>• The majority of your committee members must be unrelated.</li> <li>• Committee meetings must have a quorum of at least 3 unrelated members present</li> <li>• Previous applicants to our Response phase are able to apply again for Recovery funding.</li> </ul>	<p>Applications are now open via the <a href="#">Foundation Scotland</a> website.</p> <p>Due to a limit in funds Foundation Scotland encourage organisations to submit their online application at their earliest opportunity to avoid disappointment.</p>

Name of Scheme	What does it do?	Who and what is eligible?	How can it be accessed?
		<p>The focus of Recovery funding is to provide the following:</p> <ul style="list-style-type: none"> <li>• Support for the ongoing needs of vulnerable people to ensure their health and wellbeing is maintained</li> <li>• Support to groups and activities supporting vulnerable people self-isolating (the elderly, people with pre-existing medical conditions etc.)</li> <li>• Support for foodbanks and organisations working to combat hardship caused by the pandemic including child hunger</li> <li>• Support to aid community response coordination</li> <li>• Support for volunteer costs for new and existing organisations</li> <li>• Additional costs to support a move to remote working and adapting services delivered in the wider community</li> <li>• Additional financial support as required for organisations providing emotional support, mental health and wellbeing and bereavement support</li> <li>• <a href="#">Further eligibility criteria, including a list of exclusions</a> can be found via the Foundation Scotland website.</li> </ul>	
Community & Third Sector	£25 million programme which aims to support charities, community	<p>The programme has two strands:</p> <p><b>Adapt &amp; Thrive Programme</b></p>	The <a href="#">Adapt &amp; Thrive Programme</a> is now open for applications until March 2021.

Name of Scheme	What does it do?	Who and what is eligible?	How can it be accessed?
Recovery Programme	groups, social enterprises and voluntary organisations that are supporting people and communities through the shift from lockdown to recovery.	<ul style="list-style-type: none"> <li>Adapt and Thrive aims to support organisational change.</li> <li>Working with an advisor, organisations will be supported to develop a plan so they can operate sustainably post-COVID.</li> <li>This may mean developing new income streams, restructuring the organisation, or changing how services are delivered.</li> </ul> <p>Funding to implement the plan is also available:</p> <ul style="list-style-type: none"> <li>Grants between £5,000-£25,000</li> <li>Flexible, 0% interest loans from £25,000 to £250,000. All loans recommendations will be based on an assessment of the organisation's ability to service debt.</li> <li>In some cases, a blended approach of both grant and loan may be recommended. When this is the case, the minimum loan 'portion' that can be offered is £25,000.</li> <li><a href="#">Detailed eligibility criteria</a> for the Adapt &amp; Thrive Programme can be accessed via the SCVO website.</li> <li>New measures to reduce the spread of COVID-19 were announced by the First Minister on 7<sup>th</sup> October. Adapt and Thrive can provide advice and support for your organisation even if your sector has been affected by the new restrictions. However, the funding cannot be used towards</li> </ul>	<p>The <a href="#">Communities Recovery Fund</a> is also open to applications. SCVO will be running regular <a href="#">information webinars</a> which they strongly recommend you attend before you start your online application.</p> <p><a href="#">Online application forms and fund guidance</a> is available via the SCVO website.</p> <p>SCVO anticipate that, in some cases, there will be an overlap and organisations may wish to access both Adapt and Thrive and Communities Recovery programmes. For example, an organisation that needs to diversify its income streams to become more sustainable but wants re-open a community service it has been unable to deliver.</p> <p>The single online form for the Programme covers both Adapt and Thrive and Communities Recovery elements.</p>

Name of Scheme	What does it do?	Who and what is eligible?	How can it be accessed?
		<p>activities not permitted under the new guidelines. SCVO encourage you to be flexible to adapt to the moving nature of the current environment and respond accordingly.</p> <p><b>Communities Recovery Fund</b></p> <ul style="list-style-type: none"> <li>Communities Recovery aims to support the delivery of services in communities that were suspended or reduced because of COVID, or the creation of new services that tackle new challenges presented by COVID.</li> <li>The fund offers grants so organisations can reintroduce the delivery of services and will support the adaptation of existing services or the development of new ones to tackle new community needs resulting from, or existing needs exacerbated by COVID.</li> <li>The funding will consider grants for individual organisation applications between £5,000 – £25,000 to implement changes to facilities, services and activities.</li> <li>The fund will consider grants for partnership applications up to £75,000.</li> <li><a href="#">Detailed eligibility criteria</a> for the Communities Recover Fund can be accessed via the SCVO website.</li> </ul>	<p>In the online form (regardless of the strand chosen), the applicant can request support from both programmes and will be prompted to complete all relevant questions. This means that, while an organisation's request will be assessed separately by each strand, the organisation only needs to complete one form and its request can be assessed simultaneously.</p> <p>To receive support from both, an organisation will need to meet all relevant criteria for each programme.</p>



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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 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>	
UK Government Coronavirus		<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>	

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Business Support Finder	<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>		
Trade Credit Reinsurance Scheme	<ul style="list-style-type: none"> <li>• Trade Credit Insurance, which provides essential cover to business-to-business transactions, will receive up to £10 billion of UK Government guarantees.</li> <li>• 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.</li> <li>• 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.</li> <li>• 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.</li> <li>• 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</li> <li>• 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</li> <li>• Further information can be found via the <a href="#">News section of the UK Government</a> website.</li> </ul>		
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>		
Temporary relaxation of the GB drivers' hours rules	<p>Temporary relaxation of GB drivers' hours rules ended 23:59 Sunday 14 June.</p>		

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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. New projects featured in the package include:</p> <ul style="list-style-type: none"> <li>• £51 million for business support, including boosting high growth companies</li> <li>• £78 million for construction, including £40 million for regeneration projects and £20 million for roads maintenance</li> <li>• £66 million to kick-start our green recovery, including £7 million to equip buses for physical distancing and the return to work</li> <li>• £35.5 million for digitisation, including justice and education services</li> </ul>		
Corporate Insolvency and Governance Act	<p>The Act:</p> <ul style="list-style-type: none"> <li>○ introduces temporary easements for Annual General Meetings (AGMs) and filing requirements for public limited companies (PLCs)</li> <li>○ introduces new corporate restructuring tools to the insolvency regime to give companies the time they need to maximise their chance of survival</li> <li>○ temporarily suspends parts of insolvency law to support directors during this difficult time</li> </ul> <p>Under the secondary legislation, companies will receive an automatic extension for:</p> <ul style="list-style-type: none"> <li>○ confirmation statements</li> <li>○ registrations of charges (mortgage)</li> <li>○ event-driven filings, such as a change to your company's directors or people with significant control</li> <li>• Most companies will also be given more time to file their accounts.</li> </ul> <p>Read more about the <a href="#">Corporate Insolvency and Governance Act</a> via the news section of the UK Government website.</p> <p><a href="#">Measures from the Corporate Insolvency and Governance Act have been extended to relieve pressure on businesses dealing with coronavirus.</a></p>		

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Recovery Advice for Business scheme (9 July)	<ul style="list-style-type: none"> <li>The Recovery Advice for Business scheme, supported by the UK government and hosted on the <a href="#">Enterprise Nation website</a>, will give small firms access to free, one-to-one advice with an expert adviser to help them through the coronavirus pandemic and to prepare for long-term recovery. The platform is now live.</li> <li>Advice offered will include bespoke, specialist assistance from accountancy, legal, and advertising to marketing, recruitment and digital to help businesses adapt to difficult circumstances and to bounce back as the UK economy recovers.</li> </ul>		
Help for homebuyers and employment support (9 July)	<ul style="list-style-type: none"> <li>The threshold at which Land and Buildings Transaction Tax (LBTT) is paid will be raised from £145,000 to £250,000 on Wednesday 15 July and remain in place until 31 March 2021. Excluding the Additional Dwelling Supplement, it means 80% of house buyers will be exempt from the charge.</li> <li>In addition, an extra £50m is being added to the First Home Fund, a shared equity scheme providing first time buyers with up to £25,000 to buy a property. This will support an estimated 2,000 first time purchases and increase the total funding to £200m.</li> <li>A further £100m is being invested in targeted employment support and training. Economy Secretary Fiona Hyslop will set out further details on this employment funding in due course.</li> </ul>		
Economic Recovery Implementation Plan	<ul style="list-style-type: none"> <li>The <a href="#">Scottish Government's response to the Advisory Group on Economic Recovery report "Towards a Robust, Resilient Wellbeing Economy for Scotland: Report of the Advisory Group on Economic Recovery"</a> can now be accessed via the Scottish Government website.</li> <li>The response is an action plan for supporting Scotland's economic recovery, one which focuses on jobs and supports our transition towards a wellbeing economy.</li> <li>The Scottish Government have accepted all the recommendations from the Report and identify six key areas for action: <ul style="list-style-type: none"> <li>Business recovery and sustainable, green growth</li> <li>Engagement and partnership approach</li> <li>Employment, skills and training</li> <li>Supporting people and places</li> <li>Investment-led growth for wellbeing</li> <li>Monitoring progress and outcomes</li> </ul> </li> </ul>		

Name of Scheme	What does it do?	Who and what is eligible?	How can it be accessed?
Addressing the labour market emergency	<ul style="list-style-type: none"> <li>The <a href="#">Scottish Government's response to the Report by the Enterprise &amp; Skills Strategic Board sub-group on measures to mitigate the labour market impacts from COVID-19</a> can now be accessed via the Scottish Government website.</li> <li>Across four themes, the ESSB set out recommendations for immediate action which the Scottish Government broadly endorses: <ul style="list-style-type: none"> <li>Assistance to support business retention</li> <li>Assistance for those facing redundancy</li> <li>Training to enable unemployed people to transition into employment</li> <li>Helping vulnerable people into employment</li> </ul> </li> </ul>		
Funding for digital and workforce training (7 August)	<ul style="list-style-type: none"> <li>The Flexible Workforce Development Fund, which helps employers upskill and reskill their existing workforce, will be increased from £10 million to £20 million for 2020/21.</li> <li>An initial £13 million will be available immediately through colleges who will continue to expand their current support for employers.</li> <li>The Scottish Government will work with businesses and stakeholders to ensure the further £7 million of Flexible Workforce Development Funding builds on the success of this fund and expands the opportunities for business to engage.</li> <li>A further £1.5 million will be invested in Business Gateway's Digital Boost programme – almost trebling the capacity of the initiative for the remainder of this financial year.</li> <li>The programme supports small and medium-sized enterprises to take advantage of technology to help improve their productivity, increase their resilience and create new market opportunities.</li> </ul>		
£10 million for apprenticeships (11 August)	<ul style="list-style-type: none"> <li>Announcing £10 million for a range of measures to recruit and retain apprentices, including additional funding for the Scottish Government's Adopt an Apprentice programme, Economy Secretary Fiona Hyslop said the funding would help modern and graduate apprentices who are facing redundancy as a result of COVID-19 get back into work.</li> <li>Skills Development Scotland manage the Adopt an Apprentice programme on behalf of the Scottish Government.</li> <li>In April 2020 the Scottish Government extended the Adopt an Apprentice programme to include Graduate Apprenticeships to offer £2,000 to employers who employ a redundant Graduate Apprentice.</li> <li>Graduate Apprentices who have been made redundant from 1 February 2020 will be eligible for the programme.</li> </ul>		

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£60m investment in Youth Guarantee (12 August)	<ul style="list-style-type: none"> <li>A total of £60 million will be invested in a Youth Guarantee to give all young people access to work, training or education, Economy Secretary Fiona Hyslop has confirmed.</li> <li>An implementation plan for Scotland's Youth Guarantee is currently being developed. Funding will come from the additional £100 million Scottish Government investment for employment and skills announced last month.</li> </ul>		
New benefit for young people starting work (17 August)	<ul style="list-style-type: none"> <li>A new benefit to support 16 to 24 year olds into work if they have been unemployed for six months will open for applications on Monday 17 August.</li> <li>Job Start Payment is a one off £250 payment to help with the costs of starting a new job. The upper age limit rises to 25 for care leavers and the payment rises to £400 if the person has a child.</li> <li>In its first year, it is estimated around 5,000 young people will benefit from this new financial support.</li> </ul>		
Delivering R100 (18 Aug)	<ul style="list-style-type: none"> <li>Details of a voucher scheme to help ensure everyone in Scotland will have access to superfast broadband by the end of 2021 have been announced.</li> <li>The Scottish Broadband Voucher Scheme will provide funding of up to £5,000 to help homes and businesses not in scope of either Reaching 100% (R100) contracts or planned commercial investment to obtain superfast broadband where providers may not ordinarily go.</li> <li>Interim vouchers of up to £400 are also being made available for premises where superfast broadband is planned for after the end of 2021 – with an additional £250 for those in the hardest-to-reach areas.</li> <li>An <a href="#">online postcode checker</a> has been launched to give homes and businesses information on superfast roll-out in their area as well as providing information on voucher scheme eligibility.</li> </ul>		
Bounce-back plans for consumer and retail industry (8 September)	<ul style="list-style-type: none"> <li>A 'bounce-back' plan of trade measures for the consumer and retail industry has been announced by the UK Government to help support businesses impacted by Coronavirus.</li> <li>The new plans include the creation of a Consumer and Retail Export Academy to help businesses export, via a digital learning syllabus</li> <li>Further detail around <a href="#">the full range of measures announced</a> can be accessed via the UK Government website.</li> </ul>		
Companies House resumes	<ul style="list-style-type: none"> <li>The process for companies that have applied to be struck off the register have resumed following changes to temporary measures announced in April 2020.</li> </ul>		

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voluntary strike off process (10 September)	<ul style="list-style-type: none"> <li>This means all companies that applied to be struck off before July 2020 will be struck off the register in a phased approach over the next 4 weeks, starting from 10 September 2020.</li> <li>For companies that applied to be struck off from July 2020 onwards, the voluntary strike off process will continue as normal after this initial 4 week period.</li> <li>The <a href="#">compulsory strike off</a> process, where Companies House takes steps to remove companies if there's reasonable cause to believe they're no longer carrying on business or in operation, will resume on 10 October 2020.</li> </ul>		
Winter Economy Plan (24 September)	<p>Rishi Sunak has unveiled the UK Government's <a href="#">Winter Economy Plan</a> to protect jobs and support businesses over the coming months:</p> <ul style="list-style-type: none"> <li>A new <a href="#">Job Support Scheme</a> will be introduced from 1 November to protect viable jobs in businesses who are facing lower demand over the winter months due to coronavirus.</li> <li>The Government is continuing its support for millions of self-employed individuals by <a href="#">extending the Self Employment Income Support Scheme</a> Grant (SEISS)</li> <li>The Government will extend the temporary 15% VAT cut for the tourism and hospitality sectors to the end of March next year</li> <li>Business who deferred their VAT bills will be given more breathing space through the New Payment Scheme, which gives them the option to pay back in smaller instalments. Rather than paying a lump sum in full at the end March next year, they will be able to make 11 smaller interest-free payments during the 2021-22 financial year.</li> <li>Self-assessment taxpayers will be able to benefit from a separate additional 12-month extension from HMRC on the "Time to Pay" self-service facility, meaning payments deferred from July 2020, and those due in January 2021, will now not need to be paid until January 2022.</li> <li>A new Pay as You Grow flexible repayment system will provide flexibility for firms repaying a Bounce Back Loan.</li> <li>This includes extending the length of the loan from six years to ten, which will cut monthly repayments by nearly half. Interest-only periods of up to six months and payment holidays will also be available to businesses.</li> <li>The Government also intend to give Coronavirus Business Interruption Loan Scheme lenders the ability to extend the length of loans from a maximum of six years to ten years if it will help businesses to repay the loan.</li> </ul>		

## Coronavirus Guidance:

- [Call centres and customer contact centre environments \(3 Aug\)](#)
- [Caravan Sites & Holiday Parks \(22 July\)](#): Scottish Government
- [Childcare services - school aged services \(21 August\)](#): Scottish Government
- [Childminder services \(30 July\)](#): Scottish Government
- [Cinemas and drive-in cinemas \(14 July\)](#): Scottish Government
- [Close contact services \(including hairdressers, barbers and tattoo artists and spas\) \(7 October\)](#): Scottish Government
- [Construction \(15 July\)](#): Scottish Government
- [Creative Industries: Creative studios and shared workspaces \(30 July\)](#): Scottish Government
- [Driving instructors and motor vehicle trainers \(14 August\)](#): UK Government
- [Early Learning and Childcare services – phase 3 guidance \(30 July\)](#): Scottish Government
- [Events sector \(23 August\)](#): Scottish Government
- [Farmers and Crofters \(24 July\)](#): Scottish Government
- [Film and high-end TV production \(14 July\)](#): Scottish Government
- [Financial services \(7 August\)](#): Scottish Government
- [Food & Drink \(8 October\)](#): Food Standards Scotland
- [Forestry \(16 June\)](#): Scottish Forestry
- [Funeral directors \(12 August\)](#): Scottish Government
- [Horticulture, Fruit and Vegetables \(30 June\)](#): Science & Advice for Scottish Agriculture (SASA)
- [Housing including house moving \(07 August\)](#): Scottish Government
- [Laboratories and Research Facilities \(29 June\)](#): Scottish Government
- [Manufacturing \(20 Aug\)](#): Scottish Government
- [Museums, Galleries and Heritage attractions \(10 July\)](#): Scottish Government
- [Onshore wind industry \(14 August\)](#): Scottish Government
- [Performing Arts and Venues sector \(09 October\)](#): Scottish Government
- [Places of worship \(18 September\)](#): Scottish Government
- [Private Landlords and Letting Agents \(03 September\)](#): Scottish Government



- [Retail \(7 October\)](#): Scottish Government
- [Sports and Leisure Facilities \(08 October\)](#): Scottish Government
- [Technology sector \(21 August\)](#): Scottish Government
- [Tourism and Hospitality \(08 October\)](#): Scottish Government
- [Transport operators \(10 July\)](#): Transport Scotland
- [Vehicle Lessons \(24 August\)](#): Scottish Government

Further related guidance for businesses and other organisations can be found on the Scottish Government website:

- [Coronavirus \(Covid-19\): Additional Measures \(8 October\)](#)
- [General guidance for safer workplaces \(17 August\)](#)
- [Guidance for homeworking \(09 October\)](#)
- [Guidance on individual risk assessment for the workplace \(04 September\)](#)
- [Guidance on opening of public and customer toilets \(27 June\)](#)
- [International travel and quarantine \(15 October\)](#)
- [Jobs that qualify for travel exemptions \(03 September\)](#)
- [Phase 3: Scotland's route map update \(01 October\)](#)
- [Returning to work safely \(31 August\)](#)
- [Shielding advice and support \(21 August\)](#)
- [Small and micro business guidance \(13 July\)](#)
- [Test and Protect: multi-sector guidance on collection of customer and visitor contact details \(14 July\)](#)
- [Local advice and measures \(11 September\)](#)

## 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>
- Creative Scotland Covid-19 Funding and Resource Directory: [An A-Z of funding and resources](#)
- Enterprise Nation: [Recovery Advice for Business](#)
- 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 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>
- Screen Scotland: [Funding & support for Scotland's screen sector](#)
- Support Local: [Scottish food and drink directory connecting food and drink businesses and consumers across Scotland](#)
- Take Five to Stop Fraud: [Beware of scammers offering to help with coronavirus related grants](#)
- 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](#)
- We Are Scotland - Stakeholders toolkit: [For businesses/services to reopen safely. Includes FACTS guidance, posters and more](#)