

## Covid-19 Scottish Business Support Summary

Correct as of 14:00, 20<sup>th</sup> August 2020

| Name of Scheme                                 | What does it do?   | Who and what is eligible?   | How can it be accessed?  |
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| <p>Coronavirus Job Retention Scheme (CJRS)</p> | <p>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 been laid off during this crisis.</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> <li>• From 1 August 2020, you will be asked to contribute towards the cost of your furloughed employees' wages.</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> </ul> | <ul style="list-style-type: none"> <li>• You can now submit claims for periods starting on or after 1 July.</li> <li>• The Coronavirus Job Retention Scheme will close on 31 October 2020.</li> <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</a></li> </ul> |

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|                |                  | <ul style="list-style-type: none"> <li>You submitted your claim before 31 July</li> </ul> <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</li> </ul> | <p><a href="#">claim using the Coronavirus Job Retention Scheme</a></p> <ul style="list-style-type: none"> <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 furloughed hours before you can start calculating your claim</a>.</li> <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> </ul> |

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|                |                  | <p>the maximum number of employees that 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>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> <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> </ul> </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>○ employer minimum pension contributions (for claims up to 31 July)</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> <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</li> </ul> </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> <li>• Although flexible furlough agreements can last any amount of time, unless otherwise specified</li> </ul> | <p>has been furloughed in the claim period</p> <ul style="list-style-type: none"> <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> <p><b>After you've claimed:</b><br/>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> </ul> </li> </ul> |

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|                |                  | <p>the period that you claim for must be for a <a href="#">minimum claim period of 7 calendar days</a>.</p> <p><b>When your employees are on furlough</b><br/>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><a href="#">Detailed guidance for employees</a> can also be accessed on the UK Government website.</p> | <ul style="list-style-type: none"> <li>○ for employees you flexibly furloughed, actual hours worked</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 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</li> <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</li> </ul> |

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|                |                  | <p>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>Changes to the Coronavirus Job Retention Scheme</b></p> <ul style="list-style-type: none"> <li>From 1 July, employers can bring furloughed employees back to work for any amount of time and any shift pattern, while still being able to claim CJRS grant for the hours not worked.</li> <li>From 1 August 2020, the level of grant will be reduced each month. To be eligible for the grant employers must pay furloughed employees 80% of their wages, up to a cap of £2,500 per month for the time they are being furloughed.</li> </ul> <p>The timetable for changes to the scheme is set out below. Wage caps are proportional to the hours an employee is furloughed. For example, an employee is entitled to 60% of the £2,500 cap if they are placed on furlough for 60% of their usual hours:</p> <ul style="list-style-type: none"> <li>For June and July, the government will pay 80% of wages up to a cap of £2,500 for the hours the</li> </ul> | <p>can continue while the employee is furloughed provided that these deductions are not administration charges, fees or other costs in connection with the employment.</p> <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 be reduced and you'll need to keep a record of the adjustment for 6 years)</li> <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> </ul> </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</li> </ul> </li> </ul> |

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|                |                  | <p>employee is on furlough, as well as employer National Insurance Contributions (ER NICs) and pension contributions for the hours the employee is on furlough. Employers will have to pay employees for the hours they work.</p> <ul style="list-style-type: none"> <li>• For August, the government will pay 80% of wages up to a cap of £2,500 for the hours an employee is on furlough and employers will pay ER NICs and pension contributions for the hours the employee is on furlough.</li> <li>• For September, the government will pay 70% of wages up to a cap of £2,187.50 for the hours the employee is on furlough. Employers will pay ER NICs and pension contributions and top up employees' wages to ensure they receive 80% of their wages up to a cap of £2,500, for time they are furloughed.</li> <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.</li> <li>• Employers will continue to be able to choose to top up employee wages above the 80% total and £2,500 cap for the hours not worked at their own</li> </ul> | <p>no longer entitled to keep because your circumstances changed</p> <ul style="list-style-type: none"> <li>○ 20 October 2020</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> <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> |

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|                |                  | <p>expense if they wish. Employers will have to pay their employees for the hours worked.</p> <p><b>Job Retention Bonus</b></p> <ul style="list-style-type: none"> <li>• The Job Retention Bonus is a one-off payment to employers of £1,000 for every employee who they previously claimed for under the scheme, and who remains continuously employed through to 31 January 2021.</li> <li>• Eligible employees must earn at least £520 a month on average between the 1 November 2020 and 31 January 2021.</li> <li>• Employers will be able to claim the Job Retention Bonus after they have filed PAYE for January and payments will be made to employers from February 2021.</li> <li>• An employer will be able to claim the Job Retention Bonus for any employees that were eligible for the Coronavirus Job Retention Scheme and they have claimed a grant for. Where a claim for an employee was incorrectly made, a Job Retention Bonus will not be payable.</li> <li>• All employers are eligible for the scheme including recruitment agencies and umbrella companies.</li> <li>• Employers should ensure that they have:</li> <li>• Complied with their obligations to pay and file PAYE accurately and on time under the Real Time</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: <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> </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</li> </ul> |

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|                |                  | <p>Information (RTI) reporting system for all employees</p> <ul style="list-style-type: none"> <li>• Maintained enrolment for PAYE online</li> <li>• A UK bank account</li> <li>• Employers must keep their payroll up to date and accurate and address all requests from HMRC to provide missing employee data in respect of historic Coronavirus Job Retention Scheme claims. Failure to maintain accurate records may jeopardise an employer's claim.</li> <li>• HMRC will withhold payment of the Job Retention Bonus where it believes there is a risk that Coronavirus Job Retention Scheme claims may have been fraudulently claimed or inflated, until the enquiry is completed.</li> </ul> <p>Find out more about the <a href="#">Job Retention Bonus</a>, including which employees an eligible employer can claim for, 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>caused by HMRC, you can find out more about <a href="#">HMRC's complaints process</a> via the UK Government website.</p> <p><b>How employers can claim the Job Retention Bonus</b></p> <ul style="list-style-type: none"> <li>• From February 2021, employers will be able to claim the Job Retention Bonus through GOV.UK. More detail about this process will be published by the end of September 2020.</li> <li>• The Job Retention Bonus will be a one-off payment of £1,000 to the employer for every eligible employee that is claimed for. The bonus will be taxable, so the business must include the whole amount as income when calculating their taxable profits for Corporation Tax or Self-Assessment.</li> </ul> <p><b>What employers should do now if they intend to claim the Job Retention Bonus</b></p> <ul style="list-style-type: none"> <li>• Employers should ensure that their employee records are up-to-date, including accurately reporting their</li> </ul> |

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|  |  |   | <p>employee's details and wages on the Full Payment Submission (FPS) through the Real Time Information (RTI) reporting system. Employers should also make sure all of their Coronavirus Job Retention Scheme claims have been accurately submitted and any necessary amendments have been notified to HMRC.</p>  |
| <p>Self-Employment Income Support Scheme (SEISS)</p> | <p>Supports self-employed individuals (including members of partnerships) whose income has been negatively impacted by COVID-19.</p> | <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 and final 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> <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> </ul> | <ul style="list-style-type: none"> <li>• Applications for the second and final 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 your claim for the second grant <b>on or before 19 October 2020</b>.</li> <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> </ul> |

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|                |                  | <ul style="list-style-type: none"> <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 and final grant your business must have been affected on or after 14 July 2020.</li> <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> </ul> | <ul style="list-style-type: none"> <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> <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</a></li> </ul> </li> </ul> |

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|                |                  | <ul style="list-style-type: none"> <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 public funds', and you can claim the grant on all categories of work visa.</li> <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><a href="#">get your lost UTR</a> via the UK Government website.</p> <ul style="list-style-type: none"> <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> <ul style="list-style-type: none"> <li>• If you're unable to make a claim online you should <a href="#">contact HMRC</a> for help.</li> <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> |

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|                |                  | <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 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.</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 not be affected. <a href="#">You must keep evidence</a> to confirm your business was adversely affected at the time you made your claim.</li> </ul> <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</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 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>previously requested a review please do not contact HMRC again as your eligibility will not change.</p> <ul style="list-style-type: none"> <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><br/>You should keep any evidence that your business has been adversely affected by coronavirus at the time you made your claim, such as:</p> <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</li> </ul> |

| Name of Scheme | What does it do?                             | Who and what is eligible?   | How can it be accessed?   |
|----------------|--|---|---|
|                |  |   | coronavirus symptoms, shielding or caring responsibilities.   |
| VAT Deferral   | Deferral of Valued Added Tax (VAT) payments. | <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>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> <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</li> </ul> |

| Name of Scheme                      | What does it do?  | Who and what is eligible?   | How can it be accessed?  |
|-------------------------------------|---|---|--|
|                                     |   |   | <p>through HMRC's Time To Pay (TTP) service. This allows you to pay off your debt by instalments over a period of time.</p> <ul style="list-style-type: none"> <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 | Deferral of Self-Assessment tax payment due 31 July 2020. | <ul style="list-style-type: none"> <li>• Income Tax Self-Assessment payments due on 31 July 2020 may be deferred until 31 January 2021.</li> <li>• You have 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>○ Finding it difficult to make your second payment on account by 31 July 2020 due to the impact of coronavirus</li> </ul> </li> <li>• The deferment is optional. You can still make the payment by 31 July 2020 as normal if you're able to do so.</li> <li>• The June 2020 Self-Assessment statements showed 31 January 2021 as the due date for paying the July 2020 Payment on Account. This is because HMRC updated their IT systems to prevent customers incurring late payment interest on any July 2020 Payment on Account paid between 1st August 2020 and 31 January 2021.</li> </ul> | <p>This is an automatic offer with no applications required.</p> <p>You do not need to tell HMRC that you're deferring your payment on account.</p> <p>If you choose to defer and normally make your payments on account by Direct Debit, you should cancel your Direct Debit through your bank as soon as possible so that HMRC will not automatically collect any payment due. You can cancel online if you're registered for online banking.</p> <p>You must make your second payment on account on or before 31 January 2021 if you choose to defer. Other payments you may have to make by this date include any:</p> |

| Name of Scheme           | What does it do? | Who and what is eligible?   | How can it be accessed?  |
|--------------------------|------------------|---|--|
|                          |                  | <p>The deferment has not been applied for all customers by HMRC and it remains optional.</p> <ul style="list-style-type: none"> <li>• HMRC will not charge interest or penalties on any amount of the deferred payment on account, provided it's paid on or before 31 January 2021.</li> <li>• You still need to submit your <a href="#">Self-Assessment tax return</a> to HMRC on time.</li> <li>• Choosing to defer will not stop you from being entitled to other coronavirus support that HMRC provides.</li> <li>• After the deferral ends, the usual interest, penalties and <a href="#">collection procedures will apply</a> to missed payments.</li> <li>• Further information around deferring your Self-Assessment payment on account and how to get help is available via the <a href="#">UK Government website</a>.</li> <li>• You can also use <a href="#">HMRC's digital assistant</a> to find out more information about the coronavirus support schemes.</li> </ul> | <ul style="list-style-type: none"> <li>○ Balancing payment due for 2019-20 tax year</li> <li>○ First payment on account due for the 2020-21 tax year</li> </ul> <p>If you want to pay in full, you can pay your second payment on account bill any time between 31 July 2020 and 31 January 2021 using <a href="#">HMRC's online service</a>.</p> <p>You need to contact HMRC if you already have overdue tax which you're paying through a <a href="#">Time to Pay instalment arrangement</a> and want to include your second payment on account in that arrangement.</p> <p>If you don't have other overdue taxes, you can make your payments in instalments any time between now and 31 January 2021 by setting up a <a href="#">budget payment plan</a>.</p> |
| HMRC Time to Pay Service | Tax relief       | <ul style="list-style-type: none"> <li>• All businesses and self-employed people in financial distress, and with outstanding tax liabilities, may be eligible to receive support with</li> </ul>  | Call the HMRC Helpline on 0800 024 1222  |

| Name of Scheme                  | What does it do?  | Who and what is eligible?  | How can it be accessed?  |
|---------------------------------|---|--|--|
|                                 |   | <p>their tax affairs through HMRC's Time To Pay service</p> <ul style="list-style-type: none"> <li>• This allows businesses and individuals to pay off their debt by instalments over a period of time.</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>Alternatively you can contact HMRC via webchat (Monday to Friday, 8am to 4pm). Advisers can only talk to you about problems paying your taxes due to Covid-19. This could be:</p> <ul style="list-style-type: none"> <li>• Self-Assessment</li> <li>• VAT</li> <li>• Employers' PAYE</li> <li>• Corporation Tax</li> </ul> <p>A link to the webchat facility is available via the <a href="#">HMRC section</a> of the UK Government website.</p>  |
| Statutory Sick Pay (SSP) Rebate | Allows small-and medium-sized businesses and employers to reclaim Statutory Sick Pay (SSP) paid for sickness due 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> </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</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 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> <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> </ul> </li> </ul> | <p>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.</p> <ul style="list-style-type: none"> <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> <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</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>○ 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> <li>• You can claim back from both the Coronavirus Job Retention Scheme and the Coronavirus Statutory Sick Pay Rebate Scheme for the same employee but not for the same period of time.</li> <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</li> </ul> | <p>you registered for PAYE Online – if you do not have this <a href="#">find out how to get your lost ID</a>.</p> <ul style="list-style-type: none"> <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 where a Bacs payment can be accepted)</li> </ul> <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</li> </ul> |

| Name of Scheme | What does it do? | Who and what is eligible?  | How can it be accessed?   |
|----------------|------------------|--|---|
|                |                  | <p>PAYE employees are fewer than 250 on or before 28 February 2020.</p> <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> <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> </ul> <ul style="list-style-type: none"> <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> <ul style="list-style-type: none"> <li>• You can make more than one claim per employee, but you cannot claim for more than 2 weeks in total.</li> </ul> | <p>deliberately provide false or misleading information to benefit from the claim, HMRC will apply penalties of up to £3000.</p> <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 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</li> </ul> |

| Name of Scheme            | What does it do?                             | Who and what is eligible?  | How can it be accessed?   |
|---------------------------|--|--|---|
|                           |  | <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> </ul> <p>• A ‘qualifying day’ is a day an employee usually works on. The weekly rate was £94.25 before 6 April 2020 and is now £95.85. If you’re an employer who pays more than the weekly rate of Statutory Sick Pay you can only claim up to the weekly rate paid.</p> <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> | <p>claim summary) and keep this until 31 December 2024.</p>   |
| 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>   | <p>You do not need to apply for this relief. It will be applied to your bill by your local council.</p> |

| Name of Scheme                                      | What does it do?                   | Who and what is eligible?   | How can it be accessed?  |
|---|------------------------------------|---|--|
| Non-Domestic Rates Relief<br><br>(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 <a href="#">handling services</a> can be found via the Scottish Government website.</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> |
| 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> </ul>   | <p>Effective immediately</p> <p>Comprehensive details of the package will be set out by the industry in a further letter to licensed providers.</p>  |

| Name of Scheme          | What does it do?   | Who and what is eligible?  | How can it be accessed?  |
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|                         |  | <ul style="list-style-type: none"> <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>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> <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> </ul> | <p>Applications for Bounce Back Loans are now open.</p> <p>A list of accredited lenders is available via the <a href="#">British Business Bank</a> website.</p> <p>You should approach a lender yourself, ideally via its website. In the first instance, you should approach your own provider. You may also consider approaching other lenders if you are unable to access the finance you require.</p> <p>You will need to fill in a short application form online, which self-certifies that your business is eligible for a loan under the Bounce Back Loan scheme.</p> <p>If you've already received a loan of up to £50,000 under CBILS and would like to transfer it into the Bounce Back Loan</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>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>The full rules of the scheme is available on the <a href="#">British Business Bank</a> website.</p> | <p>scheme, you can arrange this with your lender until 4 November 2020</p> <p>All lenders accredited under the Coronavirus Business Interruption Loan Scheme (CBILS) have been invited to become accredited to offer loans under the terms of the Bounce Back Loan Scheme. The British Business Bank is working at pace to accredit those lenders who want to provide lending under the scheme to further extend its reach and provide more choice for smaller businesses.</p> |
| 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> </ul>   | <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</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>• 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> <li>• From the 30 July 2020, criteria around the classifications of businesses in difficulty will be changing.</li> </ul> <p><b>Changes to EU State Aid undertaking in difficulty test</b></p> <ul style="list-style-type: none"> <li>• Following the recent EU changes in State Aid Law relating to the ‘undertaking in difficulty’ test for businesses, smaller businesses with fewer than 50 employees and less than £9,000,000 in annual turnover and/or annual balance sheet will not be considered undertakings in difficulty unless they are (a) subject to collective insolvency procedure</li> </ul> | <p>guarantees will be capped at 20% of the outstanding value of the loan, as the Government is providing the guarantee for the remaining 80% of the finance. This will apply to all customers that have secured a loan under the scheme since its launch on 23rd March.</p> <p>Given there is likely to be a big demand for facilities, businesses should consider applying via the lender’s website in the first instance. Telephone lines are likely to be busy and branches may have limited capacity to handle enquiries due to social distancing.</p> <p>Scheme expected to run for an initial period of 6 months. There is no limit on the capacity of the scheme.</p> |

| Name of Scheme | What does it do?  | Who and what is eligible?  | How can it be accessed?  |
|----------------|---|--|--|
|                |   | <p>under national law, or (b) in receipt of rescue aid (which has not been repaid) or restructuring aid (and are still subject to a restructuring plan).</p> <ul style="list-style-type: none"> <li>• Smaller businesses with more than 50 employees or more than £9,000,000 in annual turnover and/or annual balance sheet will still be subject to the 'Undertaking in Difficulty' test <a href="#">as defined by the European Union</a>.</li> <li>• Applicants will need to determine their turnover and number of employees in line with Commission Recommendation 2003/361/EC of 6 May 2003 concerning the definition of micro, small and medium-sized enterprises.</li> <li>• This change will apply from 30 July 2020, and means lenders may now be able to offer CBILS to businesses who had previously been unable to access CBILS.</li> <li>• The Bounce Back Loan Scheme (BBLs) is unaffected by this change.</li> </ul> <p><a href="#">Further eligibility criteria</a> can be accessed via the British Business Bank website.</p> |  |
| Future Fund    | £250m fund which issues convertible loans to innovative UK companies with good potential, which | <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 open for applications until the end of September 2020. |

| Name of Scheme | What does it do?  | Who and what is eligible?   | How can it be accessed?   |
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|                | <p>typically rely on equity investment and are currently affected by Covid-19.</p> <p>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>Visit the <a href="#">Future Fund portal</a> via the British Business Bank website to apply. The application process is investor-led. This means an investor, or lead investor of a group of investors, applies in connection with an eligible company.</p> <p>How it works:</p> <ul style="list-style-type: none"> <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? |
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|                |                  | <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? |
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|                |                  | <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?   |
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|  |  | <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>  |   |
| <p>COVID Working Capital Loan</p> <p>(Business Loans Scotland)</p> | <p>Provides Scottish SMEs with a loan to help fund working capital and cashflow needs.</p> | <ul style="list-style-type: none"> <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?   |
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| <p>ISCF<br/>Transforming foundation industries:<br/>Building a resilient recovery</p> | <p>£8 million fund providing grant funding for projects supporting recovery and growth of the UK's foundation industries.</p> | <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?  |
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|  |   | <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 tech start-ups:</b> Eligible companies can apply for a bursary to benefit from</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?   |
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|                |                  | <p>free fibre broadband and mobile bundles. Further details will be announced in due course.</p> <ul style="list-style-type: none"> <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> <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 </li> </ul> | <p><b>Bursaries for UK tech start-ups:</b> This new bursary scheme is expected to launch in October 2020.</p> |

| Name of Scheme             | What does it do?  | Who and what is eligible?  | How can it be accessed?   |
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|                            |   | to prevent cyber-attacks and using social media to reach new customers.  |   |
| Eat Out to Help Out Scheme | Restaurants and other eligible establishments can use the Eat Out to Help Out Scheme to offer a discount to diners and encourage them to eat at your restaurant and then the business can claim the money back from the government. | <p>You can use the Eat Out to Help Out Scheme:</p> <ul style="list-style-type: none"> <li>• All day, every Monday, Tuesday and Wednesday from 3 to 31 August 2020</li> <li>• To offer a 50% discount, up to a maximum of £10 per person, to diners for food or non-alcoholic drinks to eat or drink in</li> <li>• To claim the money back from the government</li> <li>• There is no limit to the number of times customers can use the offer during the period of the scheme. Your customers cannot get a discount for someone who is not eating or drinking.</li> <li>• Alcohol and service charges are excluded from the offer.</li> </ul> <p><b>Who can register</b><br/>You can register if your establishment:</p> <ul style="list-style-type: none"> <li>• Is in England, Scotland, Wales or Northern Ireland</li> <li>• Sells food for immediate consumption on the premises</li> <li>• Provides its own dining area or shares a dining area with another establishment for eat-in meals</li> <li>• Was registered as a food business with the relevant local authority on or before 7 July</li> </ul> | <p>You can <a href="#">register your business for the Eat Out to Help Out Scheme</a> via the UK Government website. Registration will close on 31 August.</p> <p><b>What you'll need</b><br/>To register, you must have:</p> <ul style="list-style-type: none"> <li>• The Government Gateway ID and password for your business (if you do not have one, you can create one when you register)</li> <li>• The name and address of each establishment to be registered, unless you are <a href="#">registering more than 25</a></li> <li>• The UK bank account number and sort code for the business (only provide bank account details where a BACS payment can be accepted)</li> <li>• The address on your bank account for the business (this is the address on your bank statements)</li> <li>• The date your business started trading</li> </ul> |

| Name of Scheme | What does it do? | Who and what is eligible?  | How can it be accessed?   |
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|                |                  | <p>You cannot register:</p> <ul style="list-style-type: none"> <li>• An establishment that only offers takeaway food or drink</li> <li>• Catering services for private functions</li> <li>• A hotel that provides room service only</li> <li>• Dining services (such as packaged dinner cruises)</li> <li>• Mobile food vans or trailers</li> </ul> <p>• If your application is based on dishonest or inaccurate information, your registration will be revoked.</p> <p><a href="#">Get more information about the Eat Out to Help Out Scheme</a> via the UK Government website.</p> | <p>You may also need your:</p> <ul style="list-style-type: none"> <li>• VAT registration number</li> <li>• Employer PAYE scheme reference number</li> <li>• Corporation Tax, Self-Assessment or Partnership Self-Assessment unique taxpayer reference</li> </ul> <p>If you are registering 25 establishments or less, you must provide the details of each.</p> <p>Find out more about what information you'll need <a href="#">if you are registering more than 25 establishments</a> via the UK Government website.</p> <p><b>What happens next</b></p> <ul style="list-style-type: none"> <li>• You'll be registered instantly and will receive a registration reference number - you'll need this when you claim the reimbursement.</li> <li>• You can <a href="#">download promotional materials</a> to help you promote the scheme and let your customers know that you're taking part.</li> <li>• The name, address and website URL of your establishment will be added</li> </ul> |

| Name of Scheme | What does it do? | Who and what is eligible? | How can it be accessed?   |
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|                |                  |                           | <p>to a list of participating establishments that will be available to the public.</p> <ul style="list-style-type: none"> <li>• The <a href="#">restaurant finder tool</a> is now available via the UK Government website. This shows results within a 5 mile radius of the postcode used.</li> <li>• You should <a href="#">contact HMRC</a> if any of your registration information changes.</li> <li>• Businesses that have more than one establishment are encouraged to register all establishments that are eligible to offer the scheme. Once you have registered your business it may be possible to add new establishments, but you will have to contact HMRC again and this may delay the establishment being included in the scheme.</li> <li>• If you want to be removed from the list of registered establishments, you should <a href="#">contact HMRC</a> who will remove you manually. This is not immediate, so you must tell customers that you are no longer offering the discount.</li> </ul> |

| Name of Scheme | What does it do? | Who and what is eligible? | How can it be accessed?  |
|----------------|------------------|---------------------------|--|
|                |                  |                           | <p><b>When you start offering the discount</b></p> <ul style="list-style-type: none"> <li>• You should include the Eat Out to Help Out Scheme name on the bill when you offer the discount.</li> <li>• You should wait until you're registered before you offer discounts to your customers.</li> <li>• When you register for the scheme, it is expected that you will offer it during the whole of your opening hours on all the eligible days that you are open and on all qualifying sales of food or drink.</li> <li>• You should offer the discount where there is a reasonable expectation at the point of sale that the customer is purchasing food or non-alcoholic drinks to eat or drink in.</li> </ul> <p><b>Records you must keep</b></p> <p>For each day you're using the scheme, you must keep records of the:</p> <ul style="list-style-type: none"> <li>• Total number of people who have used the scheme in your establishment</li> <li>• Total value of transactions under the scheme</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>• Total amount of discounts you've given</li> <li>• If you are using the scheme for more than one establishment, you must keep these records for each.</li> </ul> <p><b>Making a claim</b></p> <ul style="list-style-type: none"> <li>• You can <a href="#">claim money back through the Eat Out to Help Out Scheme</a> using the claims service.</li> <li>• The service will close on 30 September.</li> <li>• You must wait 7 days from registration to make your first claim. HMRC will pay eligible claims within 5 working days.</li> <li>• You will be able to submit claims on a weekly basis.</li> <li>• You'll still need to pay VAT based on the full amount of your customers' bills.</li> <li>• Any money you receive through the scheme will be treated as taxable income.</li> </ul> <p>Detailed guidance around <a href="#">claiming money back through the Eat Out to Help</a></p> |

| Name of Scheme  | What does it do?   | Who and what is eligible?  | How can it be accessed?   |
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|   |  |  | <p><a href="#">Out Scheme</a> is available via the UK Government website.</p>   |
| <p>VAT: reduced rate for hospitality, holiday accommodation and attractions</p> | <p>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> | <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></p> <p>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> <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> </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> <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</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>• 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> | <p>line with the introduction of the temporary reduced rate of VAT.</p> <ul style="list-style-type: none"> <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 accounting systems for the period 15 July 2020 to 12 January 2021.</li> <li>• If you have a bespoke retail scheme agreement, you should review it and if you think an alteration is needed,</li> </ul> |

| Name of Scheme                          | What does it do?   | Who and what is eligible?   | How can it be accessed?  |
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|   |  |   | <p>contact your large business Customer Compliance Manager.</p> <ul style="list-style-type: none"> <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> <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> </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? |
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|                |                  | <ul style="list-style-type: none"> <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 may be eligible for the temporary reduced rate of VAT.</li> </ul> |                         |

| Name of Scheme                             | What does it do?   | Who and what is eligible?  | How can it be accessed?   |
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|  |  | <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>  |   |
| Hotel Recovery Programme                   | £14m fund providing grant funding to eligible hotels   | <ul style="list-style-type: none"> <li>Eligible businesses can apply for individual grants of up to £250,000</li> <li>A suite of wrap-around business support and advice will also be available.</li> <li>This fund is intended to help secure up to 3,000 jobs at Scotland's larger hotels until the start of the summer 2021 tourism season.</li> <li>Businesses that meet the criteria for the Programme will be eligible for both grants and a holistic business review with bespoke support based on their individual needs.</li> <li>Further details around eligibility criteria are expected in due course</li> </ul> | <p>Expressions of Interest are expected to open late August.</p> <p>The fund will be administered by Scotland's Enterprise Agencies (Scottish Enterprise, Highlands and Islands Enterprise, South of Scotland Enterprise and VisitScotland)</p> |
| Open Fund: Sustaining Creative Development | A £7.5m fund which aims to enable creative organisations to explore ways of working that will help them to adapt and respond to the current changing circumstances | <p>Funding for Individuals</p> <ul style="list-style-type: none"> <li>Freelance and self-employed artists and creative practitioners in Scotland can apply for projects supporting the development of their practice.</li> <li>You may apply for funding to work with others if your practice is collaborative.</li> <li>You must have a UK bank account.</li> <li>Apply for funding between £1,000 and £50,000</li> </ul>   | <p>Applications are now open.</p> <p>There are no deadlines for this fund.</p> <p>Note: Creative Scotland have updated the Open Fund application forms, guidance documents and FAQs. Submissions using the previous</p>                         |

| Name of Scheme                             | What does it do?  | Who and what is eligible?  | How can it be accessed?   |
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|  |   | <p>Funding for Organisations</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-£15,000 or a grant from £15,000-£50,000.</li> </ul>  | <p>application forms will be accepted until Friday 21 August 2020.</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 £15,000 to £50,000 you will be asked some additional questions and be asked to complete a separate form for assessing risk.</p> |
| Grassroots Music Venues Stabilisation Fund | £2.2m fund to provide grassroots live music venues that were financially sustainable before Covid-19, with the funds to prevent permanent closure and help with sustainability. | <ul style="list-style-type: none"> <li>The fund is to provide grassroots live music venues that were financially sustainable before Covid-19 with the funds to prevent permanent closure and stabilise until 31 October 2020.</li> <li>Creative Scotland will accept applications for between £5,000 and £50,000</li> </ul> <p><b>Who Can apply?</b><br/>Owners or tenants of venues that:</p> <ul style="list-style-type: none"> <li>Are indoor, permanent venues in Scotland whose main function is to present all-year- round live grassroots music events for a public audience</li> </ul> | <p>The online application portal will go live Wednesday 26 August 2020 at 12 noon</p> <p>The deadline for applications is Thursday 3 September 2020 at 12 noon</p> <p><a href="#">Fund guidance</a> can be accessed via the Creative Scotland website now.</p> <p>If your application is eligible then we will ask you to:</p> <ul style="list-style-type: none"> <li>Describe the volume of grassroots music activity and the impact the</li> </ul>                        |

| Name of Scheme  | What does it do?  | Who and what is eligible?  | How can it be accessed?  |
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|   |   | <ul style="list-style-type: none"> <li>Have a capacity of less than 600, however, Creative Scotland will consider applications from venues with capacities up to 1,000 on an exceptional basis if a significant grassroots focus can be demonstrated</li> </ul> <p>You cannot apply if you are:</p> <ul style="list-style-type: none"> <li>A Creative Scotland Regular Funded Organisation</li> <li>Operated by local authorities or related Trusts or Arm's Length External Organisations (ALEOs)</li> </ul>  | <p>venue has on the local community and the development of musicians</p> <ul style="list-style-type: none"> <li>Demonstrate the venue was financially viable before Covid-19</li> <li>Demonstrate funding is required to stabilise the venue and prevent closure.</li> </ul>   |
| <p>Covid-19 Adaptation Fund<br/><br/>(Museums Galleries Scotland)</p> | <p>£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.</p> | <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> </ul> | <p>This fund is now open for applications.</p> <p>It will operate on a rolling basis until all funding has been distributed. 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> |

| Name of Scheme   | What does it do?  | Who and what is eligible?   | How can it be accessed?  |
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|  |   | <ul style="list-style-type: none"> <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>  |  |
| Recovery and Resilience Fund<br><br>(Museums Galleries Scotland) | £4m fund to provide support for Scottish independent museums put at risk by the pandemic and to protect the vital role that they play in their communities. | <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, supporting their workforce and re-engaging with their communities.</li> <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.<br/>They must also:               <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> </li> </ul> | Applications to this fund are now open.<br><br>MGS will accept applications on a rolling basis until the fund closes at 5pm on Friday 30 October.<br><br>MGS will endeavour to inform applicants of a decision on their application within 4 weeks.<br><br>All of the funding will be awarded by 31 December 2020. |

| Name of Scheme            | What does it do?   | Who and what is eligible?  | How can it be accessed?  |
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|                           |  | <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> <li>• Other activity to build up sustainability and resilience</li> </ul> <ul style="list-style-type: none"> <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> |  |
| Transitional Support Fund | £11.2m fund providing grant support to help childcare providers with the cost of safely reopening. | <ul style="list-style-type: none"> <li>• The Transitional Support Fund will help childcare providers in the private and third sectors, including out-of-school care providers, meet extra costs incurred to comply <a href="#">with public health guidance</a> in response to the COVID-19.</li> <li>• The Fund will provide one-off grants to eligible childcare settings.</li> </ul>   | <p>The Transitional Support Fund will open for applications by the end of August 2020.</p> <p>The last date for submitting a grant application will be Friday 9 October.</p> |

| Name of Scheme | What does it do? | Who and what is eligible?   | How can it be accessed?  |
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|                |                  | <p><b>Who is eligible for the Fund?</b></p> <ul style="list-style-type: none"> <li>• You need to be registered with the Care Inspectorate as being: <ul style="list-style-type: none"> <li>○ A 'day care of children' service; and</li> <li>○ A 'Private' or 'Voluntary or Not for Profit' service.</li> </ul> </li> <li>• This includes private and voluntary settings delivering out of school care; childcare settings in independent schools; and outdoor childcare settings.</li> <li>• You will also need to confirm that your setting has already reopened or confirm that your setting will have reopened by Monday 7 September.</li> <li>• Grants are available to all childcare settings who meet the eligibility criteria above, regardless of whether they deliver the funded early learning and childcare entitlement</li> <li>• Childcare providers with multiple settings can claim for each setting that meets the eligibility criteria set out above.</li> <li>• Grant amounts vary according to the number of Care Inspectorate registered capacity places in your setting: <ul style="list-style-type: none"> <li>○ £1,500 (1-10 places)</li> <li>○ £3,500 (11-25 places)</li> <li>○ £5,500 (26-50 places)</li> <li>○ £6,750 (51-75 places)</li> </ul> </li> </ul> | <p>The Fund will be administered by local authorities.</p> <p>There will be a standard application form and the Scottish Government is working to make the application process as straightforward as possible. In particular they are looking to minimise the burden on providers who will be applying for multiple settings across different local authorities.</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>○ £7,500 (76-100 places)</li> <li>○ £8,000 (101+ places)</li> </ul> <ul style="list-style-type: none"> <li>• The grant is intended to help your setting to meet the extra costs incurred in order to operate your service in line with the <a href="#">public health guidance</a> for the sector. For example, the grants could help with extra costs for: <ul style="list-style-type: none"> <li>○ Increased cleaning</li> <li>○ Investment in additional equipment and developing outdoor space, to enable more outdoor learning</li> <li>○ Adaptations to support the physical distancing of adults in settings (e.g. changes to entrance and exit areas, additional signage, etc.)</li> </ul> </li> </ul> <p>More information can be found via the <a href="#">Scottish Government</a> website.</p> |  |
| 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> |

| Name of Scheme   | What does it do?  | Who and what is eligible?   | How can it be accessed?   |
|--|---|---|---|
| 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<br><br>European Maritime and Fisheries Fund (EMFF) | Aquaculture businesses affected by the collapse of international markets due to the coronavirus pandemic can apply to cover the costs of storing unsold stock | <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, molluscs, aquatic plants, algae, and other organisms.</li> <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><a href="#">Further details including application guidance and how to apply</a> can be 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> |
| Support for Zoos and Aquariums   | £2.6m support fund for zoos and aquariums   | <ul style="list-style-type: none"> <li>• The funding will be split into £1.6 million for grants and £1 million for loans and will be made available to zoos and aquariums across Scotland for preserving animal welfare.</li> </ul>   | <p>Applications are now open.</p> <p>Call 0300 244 9999 to request an application pack.</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?  |
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|                | <p>self-isolating due to coronavirus.</p> | <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></p> |

| Name of Scheme | What does it do? | Who and what is eligible?   | How can it be accessed?   |
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|                |                  | <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>If an employer has paid out a sum of money to top up the income of an 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> |

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

| Name of Scheme                                     | What does it do?   | Who and what is eligible?  | How can it be accessed?  |
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| Scottish Crown Estate Fund                         | Fund to support coastal businesses and third sector organisations  | <ul style="list-style-type: none"> <li>The 26 councils in Scotland who have coastlines can use their remaining share of the £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> |
| COVID Adaptation Fund<br><br>(Zero Waste Scotland) | Provides grant funding of up to £10k per site to operators of licensed waste management facilities in Scotland | <ul style="list-style-type: none"> <li>A grant of up to £10,000 per site is available towards the capital costs for changes to infrastructure, plant and equipment that will contribute to an improvement in the operator's ability to maintain environmental performance and sustainability while implementing the controls required to prevent the spread of COVID-19</li> </ul> <p>This funding programme is open to operators of licensed waste management facilities in Scotland. To be eligible to apply for a grant you must:</p> <ul style="list-style-type: none"> <li>Be a current Waste Management Licensed site located in Scotland</li> <li>Be involved in the management, recycling or reprocessing of recycle working with</li> </ul> | <p>Applications to this fund are now open.</p> <p>Final deadline for receipt of applications is 12 noon, 31 August 2020</p> <p>Find out <a href="#">more information about this fund, including applications forms and guidance</a> from the Zero Waste Scotland website.</p>  |

| Name of Scheme                                 | What does it do?   | Who and what is eligible?   | How can it be accessed?  |
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|  |  | <p>household, commercial and industrial, and construction wastes</p> <ul style="list-style-type: none"> <li>• Request capital investment for equipment that clearly demonstrates how it will: <ul style="list-style-type: none"> <li>○ Aid recovery in capacity to manage materials in the phased transition from COVID-19 lockdown</li> <li>○ Have incurred expenditure on or after 1st June 2020 up to the closing date of 30th September 2020</li> </ul> </li> </ul> |  |
| 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 will be 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> |
| 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,</li> </ul>   | Find out more information about this fund and how to apply via the <a href="#">Renfrewshire Council</a> website.   |

| Name of Scheme                        | What does it do?   | Who and what is eligible?  | How can it be accessed?  |
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|                                       |  | <p>including people self-employed, in meeting changed objectives and plans for growth.</p> <ul style="list-style-type: none"> <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>   |  |
| Grant Scheme for Aberdeen businesses  | £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 grants of £1,000 and £1,500 to those most affected and includes £100,000 of discretionary support for sectors not required to close by the regulations.</li> <li>• Details of the scheme and how to apply are to be published later this week</li> </ul>  | This fund will be administered by Aberdeen City Council  |
| 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</li> </ul> | <p>The scheme is now open for applications.</p> <p>More information is available from the <a href="#">Bank of England</a>.</p> |

| Name of Scheme   | What does it do?  | Who and what is eligible?  | How can it be accessed?   |
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|  |   | <p>and with a genuine business in the UK; companies with significant employment in the UK; firms with their headquarters in the UK. We will also consider whether the company generates significant revenues in the UK, serves a large number of customers in the UK or has a number of operating sites in the UK.</p> <ul style="list-style-type: none"> <li>• Applicants must be investment grade rated (or equivalent) as at 1 March 2020</li> <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 CCFE</a>.</li> </ul>  |   |
| 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> </ul> | <p>This scheme is open now for applications of up to £200 million.</p> <p>Find a lender:</p> <ul style="list-style-type: none"> <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> |

| Name of Scheme | What does it do? | Who and what is eligible?   | How can it be accessed?  |
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|                |                  | <ul style="list-style-type: none"> <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> <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 BBL</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> </ul> | <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 amount of finance offered varies between lenders. Please see the lenders’ websites for more information on the amounts they are able to offer.</li> </ul> <p>The lender makes a decision:</p> <ul style="list-style-type: none"> <li>• The lender has the authority to decide whether to offer you finance.</li> <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> |

| Name of Scheme                            | What does it do?                   | Who and what is eligible?   | How can it be accessed?  |
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|   |                                    | <ul style="list-style-type: none"> <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 businesses</a> page via the British Business Bank website.</li> </ul> | <p>More details on this scheme can be found on the <a href="#">British Business Bank</a> website.</p>  |
| 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>                             | <p>Insurance policies differ significantly, so businesses are encouraged to check the terms and conditions of their specific policy and contact their providers.</p> |
| 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>   | <p>Guidance to be published by Local Authorities.</p>  |
| 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>  | <p>Effective immediately</p>   |
| 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>   | <p>Effective immediately</p>   |
| Business Loans Scotland and West of       | Businesses with existing loans     | <ul style="list-style-type: none"> <li>3 month capital and interest holiday for all existing borrowers</li> </ul>   | <p>Applied directly to loans via Business Loans Scotland</p>   |

| Name of Scheme                                     | What does it do?  | Who and what is eligible?   | How can it be accessed?   |
|--|---|---|---|
| Scotland Loan Fund                                 |   | <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>  |   |
| EU Coronavirus Response Investment Initiative      | <p>Direct €37 billion increase in EU Structural Funds (European Regional Development Fund (ERDF); European Social Fund (ESF); Cohesion Fund (CF); and European Maritime and Fisheries Fund (EMFF))</p>                            | <ul style="list-style-type: none"> <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>  |
| Third Sector Resilience Fund (Scottish Government) | <p>£20 million to ensure health and continued viability of third sector organisations. The primary intention of the fund is to help third sector organisations to stabilise and manage cash flows over this difficult period.</p> | <ul style="list-style-type: none"> <li>• £20 million emergency fund provides grants of up to £75,000</li> <li>• In addition, there is up to a further £5m available in fully flexible, 0% interest loans starting at £50,000</li> </ul> <p>To be eligible, organisations must be:</p> <ul style="list-style-type: none"> <li>• A charity, social enterprise or voluntary organisation based in Scotland and/or primarily delivering services/activities in Scottish communities</li> <li>• Already delivering those products or services prior to March 2020</li> </ul> | <p>This fund is now open</p> <p>The fund is delivered by Firstport, Social Investment Scotland and the Corra Foundation</p> <p>In order to apply, applicants must complete a short <a href="#">eligibility checker</a> to assess their suitability for the fund.</p> <p>Further information such as guidance notes and FAQs are available via the <a href="#">Third Sector Resilience Fund</a> section of the SCVO website.</p> |

| Name of Scheme                                 | What does it do?   | Who and what is eligible?   | How can it be accessed?  |
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|  |  | <ul style="list-style-type: none"> <li>• Needing funding directly as a result of the impact of COVID-19 and Scotland's national precautionary measures</li> <li>• At risk or unable to cover essential costs within 12 weeks from the date of application</li> <li>• Funding requests must be for a three month period (previously four months)</li> <li>• Eligibility costs will be mostly limited to overheads and essential staff who cannot be furloughed</li> <li>• All grant applications requesting £50,000 or more will be considered for a loan, a grant or a blended approach (part loan, part grant)</li> <li>• The fund will be complemented by specialist business advice from Just Enterprise to help grant recipients maximise the impact of the financial support.</li> </ul> |  |
| 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> </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? |
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|                |                  | <ul style="list-style-type: none"> <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> </ul> <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> </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 href="#">Further eligibility criteria, including a list of exclusions</a> can be found via the Foundation Scotland website.</li> </ul>  |  |
| Supporting Communities Fund | £20 million fund to support the growth of community efforts at a local level  | <ul style="list-style-type: none"> <li>• Community anchor organisations are already playing a key active role in providing services within their community and through this funding will be supported expand their existing networks and connections.</li> <li>• They are well placed to work collaboratively and will help to support a coordinated approach locally, working with other active local charities, third sector organisations, volunteers, communities of interest and making links with the Local Authority, Third Sector Interfaces and other statutory providers, and can act as a conduit for funding to help channel support to where it is needed.</li> <li>• To date funding for over 258 community anchor organisations across Scotland has been approved.</li> <li>• Working with partners SCVO continue to identify where funding is being deployed and where it is still needed.</li> </ul> | <p>You cannot directly apply to the Supporting Communities Fund.</p> <p>Working with partners the Scottish Government continue to identify where funding is being deployed and where it is still needed.</p> <p>A list of organisations that have been approved for funding to date can be found via the <a href="#">SCVO website</a>.</p> |
| State Aid                   | <p>The European Commission has introduced a temporary framework for State aid measures. This is to help with the financial pressures businesses face as a result of coronavirus.</p> <p>The Scottish Government will work with the UK Government to make sure these measures can be adopted to help Scottish Businesses where possible.</p> |   |  |

| Name of Scheme   | What does it do?   | Who and what is eligible? | How can it be accessed? |
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| 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> |                           |                         |
| Department for International Trade – Export and Investor Support | <p>Guidance on how to help secure export finance to keep trading during the coronavirus outbreak has been set out by the UK Government in direct communication to 160,000 exporters and investors Monday 6 April.</p> <p>The message follows the news that UK businesses will now be eligible to secure export insurance cover to markets including the EU, US, Japan, Australia, New Zealand, Canada, Iceland, Norway and Switzerland with immediate effect, following UK Export Finance expanding the scope of its <a href="#">Export Insurance Policy (EXIP)</a>.</p>   |                           |                         |

| Name of Scheme                                    | What does it do?   | Who and what is eligible?  | How can it be accessed?   |  |
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|   | To find an International Trade Advisor in your area, visit <a href="https://www.great.gov.uk/contact/office-finder/">https://www.great.gov.uk/contact/office-finder/</a>   |  |   |  |
| Support from your business bank                   | As well as accessing the Coronavirus Business Interruption Loan Scheme, your business bank can potentially help with other financial support. Here is a list of hyperlinks detailing some of the Coronavirus business support available from the major business banks  | <a href="#">Bank of Scotland</a><br><a href="#">Barclays</a><br><a href="#">Clydesdale Bank</a><br><a href="#">HSBC</a><br><a href="#">Lloyds</a><br><a href="#">Lombard</a> | <a href="#">Metro Bank</a><br><a href="#">NatWest</a><br><a href="#">RBS</a><br><a href="#">Santander</a><br><a href="#">Virgin Money</a> |  |
| UK Government Charities Funding                   | <p>Frontline charities across the UK will receive a £750 million package of support to ensure they can continue their vital work during the coronavirus outbreak – this includes hospices and those supporting domestic abuse victims.</p> <p>£360 million will be directly allocated by government departments to charities providing key services and supporting vulnerable people during the crisis. Where charitable services are devolved the UK Government has applied the Barnett formula in the normal way. Devolved administrations expected to receive £60 million through the charities pot, and further significant Barnett allocations, dependent on the final proposals funded, through the direct grant pot.</p>  |  |   |  |
| UK Government Coronavirus Business Support Finder | <p>The UK Government has launched an online business support finder tool which shows some of the supports available to you and your business. Please note, this service mainly focuses on UK Government support schemes. Your business may also be eligible for support schemes operated by the Scottish Government or other agencies.</p> <p>The business support finder tool can be accessed at <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> |  |   |  |
| Scottish University Research Funding              | <p>The Scottish Government has announced a one-off £75 million increase in funding for Scotland’s universities to ensure they can protect their world-leading research programmes against the financial impact of COVID-19.</p> <p>The intervention will help secure the jobs and training needed to support ongoing and future research work, meaning institutions can concentrate fully on planning the long-term future of a sector so vital to the Scottish economy.</p>   |  |   |  |

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|  | <p>Universities will also be expected to adapt and use their own resources, as well as the packages of support for businesses provided by the UK Government, to counter the effects of the pandemic on research operations.</p> <p>The additional money is research capital funding. University research is classed as capital in the current 2020-21 Scottish budget. The details of the allocation to individual universities will be subject to consultation with the sector by the Scottish Funding Council.</p> |  |                         |
| 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> |                         |
| National Manufacturing Institute Scotland (NMIS) Funding |  | <ul style="list-style-type: none"> <li>• An additional £20 million has been announced for the National Manufacturing Institute Scotland (NMIS), bringing total Scottish Government investment to £75 million.</li> <li>• The investment in the facility, which includes the existing Lightweight Manufacturing Centre which opened last year as a specialist technology centre, will help develop the future of Scotland’s manufacturing sector as the economy rebuilds after coronavirus (COVID-19).</li> <li>• Operated by the University of Strathclyde, NMIS will be an industry led international centre of manufacturing expertise, aiming to attract investment and make Scotland a global leader in advanced manufacturing. Construction will begin later this year and is anticipated to take 18 months, supporting more than 200 jobs.</li> </ul>  |                         |

| Name of Scheme                             | What does it do?   | Who and what is eligible? | How can it be accessed? |
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| Extension to Help to Buy (Scotland) scheme | <p>The Help to Buy (Scotland) scheme is has been extended by a year to March 2022.</p> <p>Supported by £55 million of funding for 2021/22, the extension will also help house-builders to ensure their economic recovery over the years ahead.</p>   |                           |                         |
| Energy Transition Fund                     | <p>A £62 million Energy Transition Fund has been set up to help the energy sector recover from the dual economic impacts of coronavirus (COVID-19) and the oil and gas price crash.</p> <p>The investment, with a focus on the North East, underpins the region’s ambitions to become a world leader in the transition to net zero, helping Scotland meet its ambitious targets on climate change.</p> <p>The investment will also benefit the wider Scottish energy sector and supply chain, working with local businesses to support sustainable jobs and maximise inclusive economic growth across the country.</p> <p>The £62 million funding package is available to support Net Zero projects, including:</p> <ul style="list-style-type: none"> <li>○ A Global Underwater Hub in Aberdeen focused on helping the subsea and underwater sector grow with a focus on diversification and export support.</li> <li>○ A new Energy Transition Zone business park adjacent to the Aberdeen South Harbour.</li> <li>○ A range of innovation projects led by Oil and Gas Technology Centre’s Net Zero Solution Centre.</li> </ul> <p>This news story can be found via the <a href="#">Scottish Government</a> website.</p> |                           |                         |
| Edinburgh Festival Fringe Society Support  | <p>As part of a commitment to support cultural, social and economic recovery, the Edinburgh Festival Fringe Society will receive a £1 million interest-free loan from the Scottish Government. It will also benefit from a £149,000 Pivotal Enterprise Resilience Fund grant and a £100,000 grant from City of Edinburgh Council.</p> <p>The money will be used to mitigate the significant losses incurred as a result of this year’s festival not going ahead as planned due to coronavirus (COVID-19) and to support the thousands of Fringe artists, companies and venues whose livelihoods have been affected.</p>  |                           |                         |
| Temporary relaxation of                    | <p>Temporary relaxation of GB drivers' hours rules ended 23:59 Sunday 14 June.</p>   |                           |                         |

| Name of Scheme                          | What does it do?  | Who and what is eligible? | How can it be accessed? |
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| the GB drivers' hours rules             |   |                           |                         |
| Return to Work package                  | <p>The Scottish Government has unveiled a £230 million Return to Work package to help stimulate Scotland's economy following the coronavirus (COVID-19) pandemic.</p> <p>The initiative covers construction, low carbon projects, digitisation and business support and will provide a flow of work for businesses and support jobs. It is funded by the reallocation of underspends from schemes interrupted by COVID-19.</p> <p>New projects featured in the package include:</p> <ul style="list-style-type: none"> <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 | <ul style="list-style-type: none"> <li>• The Corporate Insolvency and Governance Bill received royal assent on 25 June and is now an Act.</li> <li>• Some of the measures in the Act came into effect immediately on Friday 26 June. Other measures came into effect on Saturday 27 June when the secondary legislation came into force.</li> </ul> <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> </ul> |                           |                         |

| Name of Scheme  | What does it do?  | Who and what is eligible? | How can it be accessed? |
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|   | <ul style="list-style-type: none"> <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>   |                           |                         |
| 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> |                           |                         |
| Companies House to restart the voluntary strike off process | <ul style="list-style-type: none"> <li>From 10 September 2020, Companies House will restart the process for companies that have applied for voluntary strike off.</li> <li><a href="#">Find out more</a> on this news story via the UK Government website.</li> </ul>   |                           |                         |
| £100 million for employment training and support            | <ul style="list-style-type: none"> <li>People looking for work or those at risk of redundancy will benefit from additional assistance to move into work or retrain.</li> <li>The package of support, outlined by Economy Secretary Fiona Hyslop, is backed by £100 million for 2020/21, with at least £50 million of that funding set aside to help young people get into work.</li> </ul>  |                           |                         |

| Name of Scheme   | What does it do?  | Who and what is eligible? | How can it be accessed? |
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| (16 July)  | <ul style="list-style-type: none"> <li>The measures include a job guarantee for young people, a new national retraining scheme, and more funding to provide immediate assistance and advice if people are made redundant.</li> <li>In addition the Scottish Government's employment support service, Fair Start Scotland, has been extended by a further two years to March 2023.</li> <li>The £100 million is in addition to the £33 million already committed for employability support for 2020/21.</li> </ul>   |                           |                         |
| £2.1m for South of Scotland Projects (23 July)             | <ul style="list-style-type: none"> <li>Tourism, business, community and agricultural projects across Dumfries and Galloway and the Scottish Borders have been awarded more than £2.1 million to support economic development across the region.</li> <li>In total, 28 projects will benefit from Scottish Government funding through the South of Scotland Economic Partnership (SOSEP), supporting the region's economic recovery from the coronavirus (COVID-19) crisis and helping to generate future job opportunities.</li> <li><a href="#">More details including a full list of projects and grants</a> can be found via the Scottish Government website.</li> </ul>   |                           |                         |
| Local restrictions introduced in Aberdeen City ( 5 August) | <ul style="list-style-type: none"> <li>Following an increase in coronavirus (COVID-19) cases in Aberdeen, local restrictions on travel, indoor gatherings between households and the closure of indoor and outdoor hospitality will be introduced in the Aberdeen City local authority area.</li> <li>Taking effect from 5pm on Wednesday 5 August, bars, restaurants, cafes and pubs will be required by law to close. Hotel restaurants can remain open to provide food for existing guests, and takeaway services can continue.</li> <li>People in Aberdeen City are asked not to meet other households indoors or travel more than five miles for leisure or recreational purposes.</li> <li>People can continue to travel for work, or education purposes.</li> <li>The Scottish Government is also advising people not to travel to Aberdeen while the restrictions are in place.</li> <li>The current restrictions will be reviewed every seven days in discussion with local partners. The Scottish Government has not ruled out extending restrictions if necessary to protect public health.</li> </ul> |                           |                         |
| Emergency Scottish Government relief funds support         | <ul style="list-style-type: none"> <li>Twenty venues across Scotland have received a total of £7.5m from the first strand of the Scottish Government's £12.5m <a href="#">Performing Arts Venues Relief Fund</a>.</li> <li>Recipients of the second strand of the Performing Arts Venues Fund, an open fund of £5m, will be announced in due course.</li> <li>Details of the <a href="#">recipients of the £7.5m strand</a> can be found via the Creative Scotland website.</li> </ul>  |                           |                         |

| Name of Scheme                         | What does it do?  | Who and what is eligible? | How can it be accessed? |
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| performing arts venues (5 Aug)         |   |                           |                         |
| 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> |                           |                         |
| 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                | <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> </ul>   |                           |                         |

| Name of Scheme                                 | What does it do?  | Who and what is eligible? | How can it be accessed? |
|--|---|---------------------------|-------------------------|
| workforce training<br>(7 August)               | <ul style="list-style-type: none"> <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>      |                           |                         |
| Hospitality rules tightened<br>(8 August)      | <ul style="list-style-type: none"> <li>• Settings where face coverings must be legally worn in Scotland has been expanded to include certain indoor public places such as cinemas, galleries, museums and banks.</li> <li>• Further rules for the hospitality sector, including the introduction of new statutory guidance, have been announced to increase compliance and keep the sector safely open.</li> <li>• From Friday (14 August), it will be mandatory to collect contact details of customers in a range of hospitality and public settings.</li> <li>• Face shields may be used but only if they are worn in addition to a face covering.</li> </ul>  |                           |                         |
| Investing in the food industry<br>(8 August)   | <ul style="list-style-type: none"> <li>• Food and drink businesses across Scotland have been awarded a share of £5 million to invest in infrastructure, purchase new equipment and upgrade or replace facilities.</li> <li>• In total 30 businesses will receive Food Processing, Marketing and Cooperation (FPMC) grants to support the food supply chain, safeguarding 1,386 jobs and creating 97 new ones.</li> <li>• Details of <a href="#">FPMC grants awards 2020</a> can be found via the Scottish Government website.</li> </ul>  |                           |                         |
| £10 million for apprenticeships<br>(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> |                           |                         |

| Name of Scheme   | What does it do?   | Who and what is eligible? | How can it be accessed? |
|--|--|---------------------------|-------------------------|
| £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> |                           |                         |
| Phase 3 continues with further re-opening dates (20 Aug) | <p>From <b>Monday 24 August</b> (and following guidance) the following activities can resume:</p> <ul style="list-style-type: none"> <li>• Organised outdoor contact sport for all ages</li> <li>• Certain outdoor live events (involving open space or organised seating)</li> <li>• Driving lessons</li> <li>• Face-to-face advice services (e.g. Citizens Advice)</li> <li>• Bingo halls</li> <li>• Amusement arcades and casinos</li> <li>• Snooker/pool halls and indoor bowling</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>• Funfairs (static and travelling)</li> </ul> <p>From <b>Monday 31 August</b> (and following guidance) the following can re-open:</p> <ul style="list-style-type: none"> <li>• Gyms (indoor)</li> <li>• Swimming pools</li> <li>• Indoor sports courts – including skating and dance studios (children under 12 all activity, adults and young people non-contact only)</li> <li>• Indoor activities for children and young people (unregulated)</li> </ul> <p><b>Monday 14 September (Indicative)</b></p> <ul style="list-style-type: none"> <li>• Soft play (indoor)</li> <li>• Certain indoor live events such as standing concerts</li> <li>• Other indoor entertainment (e.g. theatres, music venues). Not nightclubs.</li> <li>• Indoor sports courts – including skating and dance studios – can be used by adults and young people for contact sports</li> <li>• Limited reopening of stadiums</li> <li>• Certain outdoor live events (involving focussed standing) with physical distancing and restricted numbers</li> </ul> |                           |                         |

## Coronavirus Guidance:

Latest Scottish Government and industry guidance for sectors getting back to work safely:

- [Call centres and customer contact centre environments \(3 Aug\)](#)
- [Caravan Sites & Holiday Parks \(22 July\)](#): Scottish Government
- [Childcare services - school aged services – phase 3 \(30 July\)](#): Scottish Government
- [Childminder services \(30 July\)](#): Scottish Government
- [Cinemas and drive-in cinemas \(14 July\)](#): Scottish Government
- [Close contact services \(including hairdressers, barbers and tattoo artists and spas\) \(08 August\)](#): 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 \(04 August\)](#): 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 \(11 August\)](#): Food Standards Scotland
- [Forestry \(16 June\)](#): Scottish Forestry
- [Funeral directors \(16 July\)](#): Scottish Government
- [Horticulture, Fruit and Vegetables \(30 June\)](#): Science & Advice for Scottish Agriculture (SASA)
- [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
- [Places of worship \(08 August\)](#): Scottish Government
- [Private Landlords and Letting Agents \(10 July\)](#): Scottish Government
- [Retail \(08 August\)](#): Scottish Government
- [Sports and Leisure Facilities \(17 August\)](#): Scottish Government
- [Tourism and Hospitality \(14 August\)](#): Scottish Government
- [Transport operators \(10 July\)](#): Transport Scotland
- [Vehicle Lessons \(29 July\)](#): Scottish Government

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

- [General guidance for safer workplaces \(17 August\)](#)
- [Guidance for homeworking \(23 July\)](#)

- [Guidance for workers and employers on returning to work safely \(28 July\)](#)
- [Guidance on individual risk assessment for the workplace \(27 July\)](#)
- [Guidance on opening of public and customer toilets \(27 June\)](#)
- [International travel: Public health measures at borders \(15 August\)](#)
- [Phase 3: Scotland's route map update \(20 Aug\)](#)
- [Returning to work safely \(18 Aug\)](#)
- [Shielding advice and support \(27 July\)](#)
- [Small and micro business guidance \(13 July\)](#)
- [Test and Protect: multi-sector guidance on collection of customer and visitor contact details \(14 July\)](#)

## 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](#)