

## Covid-19 Scottish Business Support Summary

**Correct as of 17:30, 26<sup>th</sup> March 2020**

Name of Scheme	What does it do?	Who and what is eligible?	How can it be accessed?
<p>Coronavirus Job Retention Scheme</p>	<p>All UK employers with a <u>PAYE</u> scheme will be able to access support to continue paying part of their employees' salary for those employees that would otherwise have been laid off during this crisis.</p>	<ul style="list-style-type: none"> <li>• All UK wide employers with a PAYE scheme will be eligible – this includes the public sector, local authorities and charities.</li> <li>• This applies to employees who have been asked to stop working, but who are being kept on the payroll, otherwise described as 'furloughed workers'.</li> <li>• HMRC will reimburse 80% of their wages, up to £2,500 per month. This is to safeguard workers from being made redundant.</li> <li>• Will cover the cost of wages backdated to 1 March and is initially open for 3 months, but will be extended if necessary. HMRC will set out more details shortly.</li> </ul>	<p>You will need to:</p> <ul style="list-style-type: none"> <li>• designate affected employees as 'furloughed workers,' and notify your employees of this change - changing the status of employees remains subject to existing employment law and, depending on the employment contract, may be subject to negotiation</li> <li>• once the new online portal is live, submit information to HMRC about the employees that have been furloughed and their earnings (HMRC will set out further details on the information required)</li> </ul> <p>HMRC are working urgently to set up a system for reimbursement. The government expect the first grants to be paid within weeks and is aiming to get it done before the end of April.</p>

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Self-Employment Income Support Scheme	Will support self-employed individuals (including members of partnerships) whose income has been negatively impacted by COVID-19.	<ul style="list-style-type: none"> <li>• The scheme will provide a grant to self-employed individuals or partnerships, worth 80% of their profits up to a cap of £2,500 per month.</li> <li>• HMRC will use the average profits from tax returns in 2016-17, 2017-18 and 2018-19 to calculate the size of the grant. The scheme will be open to those where the majority of their income comes from self-employment and who have profits of less than £50,000.</li> <li>• The scheme will be open for an initial three months with people able to make their first claim by the beginning of June.</li> </ul> <p>To be eligible for the scheme you must meet <b>all</b> of the criteria below:</p> <ul style="list-style-type: none"> <li>• Be self-employed or a member of partnership;</li> <li>• Have lost trading/partnership trading profits due to COVID-19;</li> <li>• File a tax return for 2018-19 as self-employed or a member of a trading partnership. Those who have not yet filed for 2018-19 will have an additional 4 weeks from this announcement to do so;</li> <li>• Have traded in 2019-20; be currently trading at the point of application (or would be</li> </ul>	<ul style="list-style-type: none"> <li>• Individuals should <b>not</b> contact HMRC now. HMRC will use existing information to check potential eligibility and invite applications once the scheme is operational. HMRC will then pay the grant directly to eligible claimants' bank account.</li> <li>• HMRC is urgently working to deliver the scheme; grants are expected to start to be paid out by beginning of June 2020. For eligible individuals who have not submitted their returns for 2018-19, they will have 4 weeks' notice from the date of the announcement to file their returns and therefore become eligible for this scheme</li> <li>• In the interim the self-employed will still be eligible for other government support including universal credit and business continuity loans.</li> </ul>

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		<p>except for COVID 19) and intend to continue to trade in the tax year 2020 to 2021</p> <ul style="list-style-type: none"> <li>• Have trading profits of less than £50,000 and more than half of your total income come from self-employment. This can be with reference to at least one of the following conditions: <ul style="list-style-type: none"> <li>○ Your trading profits and total income in 2018/19</li> <li>○ Your average trading profits and total income across up to the three years between 2016-17, 2017-18, and 2018-19.</li> </ul> </li> </ul>	
VAT Deferral	Deferral of Valued Added Tax (VAT) payments for 3 months.	<ul style="list-style-type: none"> <li>• For VAT, the deferral will apply from 20 March 2020 until 30 June 2020.</li> <li>• All UK businesses are eligible.</li> </ul>	<p>This is an automatic offer with no applications required. Businesses will not need to make a VAT payment during this period. Taxpayers will be given until the end of the 2020 to 2021 tax year to pay any liabilities that have accumulated during the deferral period. VAT refunds and reclaims will be paid by the government as normal.</p> <p>Customers who normally pay by direct debit should cancel their direct debit with their bank if they are unable to pay. Please do so in sufficient time so that</p>

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Income Tax Payments Deferral	Deferral of Income Tax Self-Assessment Payment due 31 July 2020.	<ul style="list-style-type: none"> <li>Income Tax Self-Assessment payments due on 31 July 2020 may be deferred until 31 January 2021.</li> <li>You are eligible if you are due to pay your second self-assessment <u>payment on account</u> on 31 July 2020. You do not need to be self-employed to be eligible for the deferment.</li> <li>The deferment is optional. If you are still able to pay your second payment on account on 31 July 2020, you should do so.</li> </ul>	<p>HMRC do not attempt to automatically collect on receipt of your VAT return.</p> <p>This is an automatic offer with no applications required. No penalties or interest for late payment will be charged if you defer payment until January 2021.</p>
Statutory Sick Pay (SSP) Relief Package	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>This refund will cover up to 2 weeks' SSP per eligible employee who has been off work because of COVID-19</li> <li>Employers with fewer than 250 employees will be eligible - the size of an employer will be determined by the number of people they employed as of 28 February 2020</li> <li>Employers will be able to reclaim expenditure for any employee who has claimed SSP (according to the new eligibility criteria) as a result of COVID-19</li> <li>Employers should maintain records of staff absences and payments of SSP, but employees will not need to provide a GP fit note. If evidence is required by an employer, those with symptoms of coronavirus can get an isolation note from <a href="#">NHS 111 online</a> and those who live with someone that</li> </ul>	<p>The UK Government is currently developing a rebate scheme. Further details will be provided in due course once the legislation has passed.</p> <p>Further info available here: <a href="https://www.gov.uk/government/publications/guidance-to-employers-and-businesses-about-covid-19">https://www.gov.uk/government/publications/guidance-to-employers-and-businesses-about-covid-19</a></p>

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		<p>has symptoms can get a note from the <a href="#">NHS website</a></p> <ul style="list-style-type: none"> <li>• Eligible period for the scheme will commence the day after the regulations on the extension of SSP to those staying at home comes into force</li> <li>• The government will work with employers over the coming months to set up the repayment mechanism for employers as soon as possible</li> </ul>	
Business Rates (All Businesses)	Rates Relief	<ul style="list-style-type: none"> <li>• All non-domestic properties in Scotland will get a 1.6% relief. This relief effectively reverses the change in poundage for 2020-21.</li> </ul>	You do not need to apply for this relief – it will be applied to your bill by your local council
Business Rates (Specific Sectors)	Rates holiday for 2020/21 tax year	<ul style="list-style-type: none"> <li>• Retail, hospitality and leisure businesses will get 100% rates relief.</li> <li>• To get this relief, a property has to be occupied. Properties that have closed temporarily due to the government's COVID-19 advice will be treated as occupied</li> </ul>	<p>The Scottish Government are working with Scotland's 32 Councils to make sure this relief is administered in the most effective way.</p> <p>Updates, including information on any application process will be updated here: <a href="https://www.mygov.scot/non-domestic-rates-coronavirus/">https://www.mygov.scot/non-domestic-rates-coronavirus/</a></p>
Non Domestic Rates	Payment Deferral	<ul style="list-style-type: none"> <li>• If you are struggling to pay your non-domestic rates bill you should contact your local council and ask them about your payment options</li> </ul>	Contact your local council
Support for Water Bills	Suspension of pre-payment charges	<ul style="list-style-type: none"> <li>• Scottish Water has agreed to suspend pre-payment charges for licensed providers for two months, beginning with the April payment. This</li> </ul>	Effective immediately

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		<p>means providers – who provide water to businesses – can be flexible with their customers at this time.</p> <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>Comprehensive details of the package will be set out by the industry in a further letter to licensed providers.</p> <p>Businesses should liaise directly with their water services supplier.</p> <p><a href="https://news.gov.scot/news/support-for-business-water-bills">https://news.gov.scot/news/support-for-business-water-bills</a></p>
<p>Scottish Government Coronavirus Business Support Fund (Grants)</p>	<p>Direct grant support to specific businesses</p>	<ul style="list-style-type: none"> <li>A one-off grant of £10,000 available to small businesses who get Small Business Bonus Scheme Relief or Rural Relief</li> <li>A one-off grant of £25,000 for hospitality, leisure and retail businesses with properties with a rateable value between £18,001 and up to and including £50,999.</li> <li>You can get this grant if you applied for Nursery Relief, Business Growth Accelerator or Disabled Relief but are eligible for the Small Business Bonus Scheme</li> <li>You can only apply for one grant – even if you own multiple properties.</li> <li>Self-catering premises are not eligible for the grant funding.</li> </ul> <p><a href="https://www.mygov.scot/non-domestic-rates-coronavirus/">https://www.mygov.scot/non-domestic-rates-coronavirus/</a></p>	<p>You need to be eligible for the Small Business Bonus Scheme or receive Rural Rates relief, otherwise you are not currently eligible to apply</p> <p>To apply you will need to complete an application form. You can do this from <a href="#">your local council website</a>. Councils will aim to make payment within 10 working days of receiving a grant application form.</p> <p>North Lanarkshire based businesses can find more information and download an application form here: <a href="https://www.northlanarkshire.gov.uk/index.aspx?articleid=34891">https://www.northlanarkshire.gov.uk/index.aspx?articleid=34891</a></p>

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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 (subject to an overall cap per lender).</li> <li>• No guarantee fee for SMEs to access the scheme – lenders will pay a fee to access the scheme</li> <li>• Interest and fees paid by UK Government for 12 months – this means no upfront costs and lower initial repayments for SMEs</li> <li>• For overdrafts and invoice finance facilities, term will be up to three years</li> <li>• Your business must be UK based with turnover of no more than £45 million per year.</li> <li>• Your business meets the other British Business Bank eligibility criteria here: <a href="https://www.british-business-bank.co.uk/finance-platform-referrals-eligibility-criteria/">https://www.british-business-bank.co.uk/finance-platform-referrals-eligibility-criteria/</a></li> </ul>	<p>This scheme is now open for applications. There are 40 accredited lenders able to offer the scheme, including all major banks.</p> <p>To apply, talk to your bank or one of the accredited finance providers as soon as possible, to discuss your business plan. You can find out the latest on the best way to contact them via their websites. Please note that branches may currently be shut due to social distancing measures.</p> <p>The full rules of the scheme and a list of accredited lenders is available here: <a href="https://www.british-business-bank.co.uk/ourpartners/coronavirus-business-interruption-loan-scheme-cbils/accredited-lenders/">https://www.british-business-bank.co.uk/ourpartners/coronavirus-business-interruption-loan-scheme-cbils/accredited-lenders/</a></p>

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COVID-19 Corporate Financing Facility	Purchase of short-term debt (Larger firms only)	<ul style="list-style-type: none"> <li>• New lending facility to raise working capital via the Bank of England directly purchasing short-term debt.</li> <li>• Supports companies that are fundamentally strong but have been affected by a short-term funding squeeze and will allow short-term liabilities to be financed</li> <li>• Supports the corporate finance market overall which eases the supply of credit to all firms.</li> <li>• All non-financial companies that meet the criteria set out by the Bank of England are eligible: <a href="https://www.bankofengland.co.uk/news/2020/march/the-covid-corporate-financing-facility">https://www.bankofengland.co.uk/news/2020/march/the-covid-corporate-financing-facility</a></li> </ul>	<p>The scheme is now open for applications</p> <p>More information is available from the Bank of England:</p> <p><a href="https://www.bankofengland.co.uk/markets/market-notice/2020/ccff-market-notice-march-2020">https://www.bankofengland.co.uk/markets/market-notice/2020/ccff-market-notice-march-2020</a></p>
Commercial Insurance	Insurance payout (based on cover)	<ul style="list-style-type: none"> <li>• Most commercial insurance policies are unlikely to cover pandemics or unspecified notifiable diseases, such as Covid-19.</li> <li>• Businesses which have an insurance policy that covers government ordered closure and pandemics or government ordered closure and unspecified notifiable disease should be able to make a claim (subject to terms and conditions of their policy).</li> </ul> <p><b>Notifiable diseases:</b></p> <ul style="list-style-type: none"> <li>• On 5 March 2020, the UK Government added Covid-19 to its <a href="#">list of notifiable diseases</a>. Many insurers use diseases on this list as triggers for the activation or exclusion of insurance cover. Insurance policies that cover notifiable diseases will typically only cover a specific subset of notifiable diseases such as Cholera</li> </ul>	Insurance policies differ significantly, so businesses are encouraged to check the terms and conditions of their specific policy and contact their providers.

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		<p>and may exclude future/unknown diseases such as Covid-19.</p> <p><b>Unspecified Notifiable Diseases:</b></p> <ul style="list-style-type: none"> <li>• Some businesses will have purchased add-ons to their insurance that cover ‘unspecified notifiable diseases’. These policies effectively cover any disease listed as a notifiable disease, enabling the business to claim for losses of all notifiable diseases as well as from diseases that are unknown at the point the policy is written.</li> <li>• The effect of the government adding Covid-19 to its list of notifiable diseases is to ensure that businesses with unspecified notifiable disease cover are able to make a claim – subject to terms and conditions of their policy. For example, someone infected with Covid-19 may need to have been on the premises.</li> </ul> <p><b>Government Ordered Closures:</b></p> <ul style="list-style-type: none"> <li>• The government asked a number of different businesses and venues to remain closed from 21 March onwards. Insurers have agreed that this advice is sufficient for businesses covered for Covid-19 losses to make a claim.</li> <li>• However, most businesses commercial insurance policies are unlikely to offer cover for Covid-19.</li> </ul> <p><b>Event Coverage:</b></p> <ul style="list-style-type: none"> <li>• Businesses with event cancellation policies that include unspecified notifiable disease extensions</li> </ul>	

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		<p>should be able to make a claim for the necessary and unavoidable cancellation, abandonment, curtailment, postponement and disruption of their event for reasons beyond the control of organisers or participants (subject to the other terms and exclusions of their policy)</p>	
HMRC Time to Pay Service	Tax relief	<ul style="list-style-type: none"> <li>• For all businesses and self-employed people in financial distress, and with outstanding tax liabilities, may be eligible to receive support with their tax affairs.</li> <li>• Case-by-case basis and tailored to individual circumstances and liabilities</li> </ul>	Call HMRC's Dedicated Helpline on 0800 0159 559
Planning Rules Relaxed (Specific Sectors)	Change of operations	<ul style="list-style-type: none"> <li>• Local Authorities to relax planning rules to allow pubs and restaurants to operate temporarily as takeaways</li> </ul>	Guidance to be published by Local Authorities.
Visitor Levy Bill	Halting of Bill	<ul style="list-style-type: none"> <li>• The introduction of a visitor levy on tourism in Scotland will be halted</li> </ul>	Effective immediately
Deposit Return Scheme	Extension of Go-Live	<ul style="list-style-type: none"> <li>• The Deposit Return Scheme will now be introduced in July 2022</li> </ul>	Effective immediately
Business Loans Scotland and West of Scotland Loan Fund	Businesses with existing loans	<ul style="list-style-type: none"> <li>• 3 month capital and interest holiday for all existing borrowers</li> </ul> <p>Note: Business Loans Scotland is aware of an Advanced Fee Fraud using their name. Business Loans Scotland does not ask a borrower for any up-front</p>	Applied directly to loans via Business Loans Scotland

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		<p>fees and any promise of this type of loan requiring an upfront fee is a con.</p>	
<p>EU Coronavirus Response Investment Initiative</p>	<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>• The European Commission has relinquished obligation to request refunding of unspent pre-financing for the listed Funds until programme closure.</li> <li>• Member States can now use the amounts not recovered in 2020 to accelerate investments related to COVID-19 outbreak.</li> <li>• Proposed for ERDF to support the financing of working capital in SMEs where necessary as a temporary measure.</li> <li>• ERDF investment priority to strengthen research, technological development and innovation is modified to cover investment in products and services for fostering the crisis response capacities</li> </ul>	<p>Awaiting full European Commission and Member State (i.e. UK &amp; Scottish Governments) legislative approval.</p>

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		<p>in public health services. Expenditure on this is eligible from 1<sup>st</sup> February 2020.</p>	
<p>Scottish Government Wellbeing Fund</p>	<p>£48 million fund across Scotland to support at-risk people affected by Covid-19, including homeless people and those experiencing fuel poverty.</p>	<ul style="list-style-type: none"> <li>• For charities and others who require additional capacity to work with target groups.</li> </ul>	<p>Funding will be allocated direct to local authorities. Awaiting further details from Scottish Government of when local authorities will receive these funds.</p>
<p>Scottish Government</p>	<p>£40 million fund to support the growth of community</p>	<ul style="list-style-type: none"> <li>• Funds for organisations who support people at risk because of age, isolation, carers, homeless people</li> </ul>	<p>The fund will be allocated through community anchor organisations such as local authorities that are already</p>

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Supporting Communities Fund	efforts at a local level	and asylum seekers and signposting people to sources of help, such as applying for benefits.	<p>playing a key active role in providing services within the community and will likely have established networking and connections through the communities. Funding will be allocated direct to local authorities.</p> <p>Awaiting further details from Scottish Government.</p>
Scottish Government Third Sector Resilience Fund	£20 million to ensure health and continued viability of third sector organisations	<ul style="list-style-type: none"> <li>• £20 million emergency fund provides grants between £5,000 - £100,000</li> <li>• There will be an additional £5 million available in fully flexible, 0% interest loans starting at £50,000.</li> <li>• The fund will be complemented by specialist business advice from Just Enterprise to help grant recipients maximise the impact of the financial support.</li> </ul> <p>To be eligible, organisations must be:</p> <ul style="list-style-type: none"> <li>• a charity, social enterprise or voluntary organisation based in Scotland and/or primarily delivering services/activities in Scottish communities</li> <li>• already delivering those products or services prior to March 2020</li> <li>• needing funding to stabilise cashflows directly as a result of the impact of COVID-19, as opposed to pre-existing financial difficulties</li> </ul>	<p>This fund is now open</p> <p>The fund will be 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 <a href="#">here</a>.</p>

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State Aid	<p data-bbox="490 237 1227 272">State Aid rules still apply in the UK until the end of 2020.</p> <p data-bbox="490 317 2002 389">The European Commission are consulting with Member States on a number of temporary State aid measures. These measures aim to help with the financial pressures businesses face as a result of Covid-19.</p> <p data-bbox="490 434 1977 505">The Scottish Government will work with the UK Government to make sure these measures can be adopted to help Scottish Businesses where possible.</p>		

### Key Website Pages specific to Covid-19 Business Support:

- UK Government: <https://www.gov.uk/government/publications/guidance-to-employers-and-businesses-about-covid-19>
- Scottish Government: <https://findbusinesssupport.gov.scot/coronavirus-advice>
- Business Gateway National: <https://www.bgateway.com/resources/coronavirus-support>
- Business Gateway Local Offices: <https://www.bgateway.com/local-offices>
- Federation of Small Businesses: [COVID-19: Advice and guidance for small businesses and the self-employed](#)
- Scottish Chambers of Commerce: [Business Advice & Guidance: Covid-19](#)
- ACAS - The Advisory, Conciliation and Arbitration Service: [Advice for employers and employees](#)