

Covid-19 Scottish Business Support Summary

Correct as of 14:00, 10th July 2020

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

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

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

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		<p>Retention Scheme grant for will be eligible for further grants under the scheme. This means they must have previously been furloughed for at least 3 consecutive weeks taking place any time between 1 March 2020 and 30 June. The last day an employee could have started furlough for the first time was 10 June 2020.</p> <ul style="list-style-type: none"> • Find out more about which employees you can put on furlough and claim for via the UK Government website. <p>Agreeing to Furlough Employees:</p> <ul style="list-style-type: none"> • Employers should discuss with their staff and make any changes to the employment contract by agreement. When employers are making decisions in relation to the process, including deciding who to offer furlough to, equality and discrimination laws will apply in the usual way. • To be eligible for the grant, employers must have confirmed to their employee (or reached collective agreement with a trade union) in writing that they have been furloughed. You must: <ul style="list-style-type: none"> ○ make sure that the agreement is consistent with employment, equality and discrimination laws 	<ul style="list-style-type: none"> ○ employer National Insurance contributions (for claims up to 31 July) ○ employer minimum pension contributions (for claims up to 31 July) • Your phone number • Contact name <p>You also need to provide either:</p> <ul style="list-style-type: none"> • Your name (or the employer’s name if you’re an agent) • Your Corporation Tax unique taxpayer reference • Your Self-Assessment unique taxpayer reference • Your company registration number <ul style="list-style-type: none"> • If you’re claiming for employees who are flexibly furloughed, you’ll need to have agreed the furlough arrangement with the employee (or reached a collective agreement with a trade union) and keep a written agreement that confirms the furlough arrangement. • For the claim period you’ll also need:

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

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

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		<p>into a flexible furlough agreement more than once.</p> <ul style="list-style-type: none"> • Where a previously furloughed employee starts a new furlough period before 1 July this furlough period must be for a minimum of 3 consecutive weeks. This is the case regardless of whether the 3 consecutive week minimum period ends before or after 1 July. • For example, a previously furloughed employee can start a new furlough period on 22 June which would have to continue for at least 3 consecutive weeks ending on or after 12 July. After this the employee can they can then be flexibly furloughed for any period. However, after 1 July, employers cannot make claims that cross calendar months, so the employer will need to make a separate claim for the period up to 30 June. • Although flexible furlough agreements can last any amount of time, unless otherwise specified the period that you claim for must be for a minimum claim period of 7 calendar days. <p>When your employees are on furlough During hours which you record your employee as being on furlough, you cannot ask them to do any work for you that:</p>	<p>administration charge, fees or other costs in connection with the employment.</p> <ul style="list-style-type: none"> • Where an employee had authorised their employer to make deductions from their salary, these deductions can continue while the employee is furloughed provided that these deductions are not administration charges, fees or other costs in connection with the employment. <p>If you make an error when claiming</p> <ul style="list-style-type: none"> • If you have made an error in a claim that has resulted in an over claimed amount, you must pay this back to HMRC. • If you have made an error in a claim and do not plan to submit further claims, you should contact HMRC to let them know about your error and find out how to pay back any overclaimed amounts. You will then be given a payment reference number and directed to make a payment. • Find out more about paying Coronavirus Job Retention Scheme

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		<ul style="list-style-type: none"> • Makes money for your organisation or any organisation linked or associated with your organisation • Provides services for your organisation or any organisation linked or associated with your organisation. <p>Your employee can:</p> <ul style="list-style-type: none"> • Take part in training • Volunteer for another employer or organisation • Work for another employer (if contractually allowed) <p>Detailed guidance for employers can be accessed on the UK Government’s website. This details the agreeing to furlough workers, keeping employee rights and holiday pay. Note: this guidance is regularly updated.</p> <p>Detailed guidance for employees can also be accessed on the UK Government website.</p> <p>You can also find out more information about this scheme via HMRC’s YouTube Channel</p> <ul style="list-style-type: none"> • UK Government guidance documents around the Coronavirus Job Retention Scheme are regularly updated with additional information. It is 	<p>grants back via the UK Government website.</p> <p>When the government ends the scheme</p> <ul style="list-style-type: none"> • When the scheme closes on October 31, you must decide, depending on your circumstances, as to whether employees can return to their normal hours. If not, it may be necessary to consider reducing their hours, or a termination of employment (redundancy). Normal redundancy rules apply to furloughed employees. <p>Guidance on reporting employees’ wages to HMRC using the PAYE Real Time Information System when you’ve claimed through the Coronavirus Job Retention Scheme is available via the UK Government website.</p>

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

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

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		<p>Job Retention Bonus</p> <ul style="list-style-type: none"> The Job Retention Bonus was announced on 8 July. UK Employers will receive a one-off bonus of £1,000 for each furloughed employee who is still employed as of 31 January 2021. For businesses to get this bonus, the employee must be paid at least £520 on average, in each month from November to January (the equivalent of the lower earnings limit in National Insurance). 	
Self-Employment Income Support Scheme (SEISS)	Supports self-employed individuals (including members of partnerships) whose income has been negatively impacted by COVID-19.	<ul style="list-style-type: none"> The scheme currently allows you to claim a taxable grant worth 80% of your average monthly trading profits, paid out in a single instalment covering 3 months' worth of profits, and capped at £7,500 in total. You'll get a taxable grant based on average trading profit over the 3 tax years 2016-17, 2017-18 and 2018-19 The grant does not need to be repaid but will be subject to Income Tax and self-employed National Insurance. This scheme is being extended. If you're eligible for the second and final grant, and your business has been adversely affected on or after 14 July 2020 you'll be able to make a claim from 17 August 2020. You can claim for the second grant 	<ul style="list-style-type: none"> Make your claim as the online service for the first grant is now available. If you're eligible and your business has been adversely affected you must make your claim for the first grant on or before 13 July 2020. The online service for the second and final grant is not available yet. Do not contact HMRC. This guidance will be updated when this service is available. You must make the claim yourself. Your tax agent or advisor must not claim on your behalf as this will trigger a fraud alert, and you will

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		<p>if you're eligible, even if you did not make a claim for the first grant.</p> <ul style="list-style-type: none"> • If you receive the grant you can continue to work, start a new trade or take on other employment including voluntary work, or duties as an armed forces reservist. <p>You can claim if you are a self-employed individual or a member of a partnership and all of the following apply:</p> <ul style="list-style-type: none"> • You traded in the tax year 2018-19 and submitted your Self-Assessment Tax return on or before 23 April 2020 for that year • You traded in the tax year 2019-20 • You intend to continue to trade in the tax year 2020-21 • You carry on a trade which has been adversely affected by coronavirus • Find examples of when the 'adversely affected' criteria will be met via the UK Government website. • To work out your eligibility HMRC will look at your 2018-19 Self-Assessment Tax Return. Your trading profits must be no more than £50,000 and at least equal to your non-trading income. 	<p>have to contact HMRC. This will cause a significant delay to you receiving your payment.</p> <ul style="list-style-type: none"> • You can use HMRC's online tool to find out if you're eligible to make a claim for the first grant. Your tax agent or adviser can also check your eligibility on your behalf. You'll need your Self-Assessment Unique Taxpayer Reference (UTR) number and National Insurance number • If you're eligible and want to claim the first grant, you must make your claim on or before 13 July 2020. • To claim you'll need your: <ul style="list-style-type: none"> ○ Government Gateway user ID and password – if you don't have a user ID, you can create one when you make your claim ○ UK bank details (only provide bank details where a Bacs payment can be accepted) • You'll have to confirm to HMRC that your business has been adversely affected by coronavirus.

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		<ul style="list-style-type: none"> • If you're not eligible based on your 2018-19 Self-Assessment Tax Return, HMRC will then look at the tax years 2016-17, 2017-18 and 2018-19. • Guidance is available via the UK Government website as to how HMRC will work out your eligibility. • You should not claim the grant if you're above the state aid limits. • You should not claim the grant if you're a limited company or operating a trade through a trust. • If you claim Maternity Allowance this will not affect your eligibility for the grant. • Grants under the Self Employment Income Support Scheme are not counted as 'access to public funds', and you can claim the grant on all categories of work visa. • Detailed guidance is available via the UK Government website. • You can also access guidance to find out how your circumstances can affect your eligibility for the scheme. 	<ul style="list-style-type: none"> • If you have been told that you are not eligible and you submitted your Self-Assessment Tax returns between 26 March 2020 and 23 April 2020, check your eligibility again as the online service has been updated. • If you have been told that you are not eligible and you think you are eligible, you should first check who can claim or contact your tax agent or advisor for help. • If you still think you should be able to claim you can ask HMRC to review your eligibility. • Once you have submitted your claim HMRC will check your claim and pay the grant into your bank account within 6 working days. HMRC will send an email when your payment is on its way. • You can check the status of your payment via the UK Government website.

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		<ul style="list-style-type: none"> • If you receive texts, calls or emails claiming to be from HMRC, offering financial help or a tax refund and asking you to click on a link or to give personal information, it is a scam. You should email it to phishing@hmrc.gov.uk and then delete it. • You 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: <ul style="list-style-type: none"> ○ Check how tax credits and other benefits affect each other ○ Find out what to do if you're already getting benefits • 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. <p>Extension to the scheme</p> <ul style="list-style-type: none"> • The scheme is being extended until 19 October 2020. You'll be able to make a claim for a second and final grant from 17 August 2020 when the online service will be available. • HMRC will work out your eligibility the same way as the first grant. If you make a claim for the second grant you will have to confirm your 	<ul style="list-style-type: none"> • If you think the grant amount is wrong, you should check how much you'll get or contact your tax agent or advisor for help. • If you still think the amount is wrong, you should then ask HMRC to review your grant amount. • You must keep a copy of all records in line with normal self-employment record keeping requirements. • You'll need to report the grant: <ul style="list-style-type: none"> ○ On your Self-Assessment Tax Return ○ As self-employed income for any Universal Credit claims ○ As self-employed income and that you're working 16 hours a week, as changes to your tax credit claims. • The grant should be treated as income received on the day it's paid for any Universal Credit or tax credit changes.

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		<p>business has been adversely affected on or after 14 July 2020.</p> <ul style="list-style-type: none"> • This grant will be a taxable grant worth 70% of your average monthly trading profits, paid out in a single instalment covering a further 3 months' worth of profits, and capped at £6,570 in total. • You can claim for the second and final grant even if you did not make a claim for the first grant. 	
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"> • Set-up cancelled direct debits in enough time for HMRC to take payment • Continue to submit VAT returns as normal, and on time • Pay the VAT in full on payments due after 30 June <p>Any VAT payments you have deferred between 20 March and 30 June should be paid in full on or before 31 March 2021. For more information see the Pay your VAT bill section on the UK Government website.</p>	<p>What you need to do</p> <ul style="list-style-type: none"> • 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. • Payments due after 30 June must be paid in full as normal and you must continue to file your VAT return on time <p>Paying the tax that you have deferred</p> <ul style="list-style-type: none"> • If you chose to defer your VAT payment as a result of coronavirus, you must pay the VAT on or before 31 March 2021.

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			<ul style="list-style-type: none"> You can pay or make payments towards your deferred VAT now or at any time up to 31 March 2021. <p>How to get help</p> <ul style="list-style-type: none"> If you need more help to pay your VAT, you may be eligible to get support with your tax affairs through HMRC's Time To Pay (TTP) service. This allows you to pay off your debt by instalments over a period of time. Get more information from the UK Government website if you cannot pay your tax bill on time.
Deferral of Self-Assessment Payment	Deferral of Self-Assessment tax payment due 31 July 2020.	<ul style="list-style-type: none"> Income Tax Self-Assessment payments due on 31 July 2020 may be deferred until 31 January 2021. You have the option to defer your second payment on account if you're: <ul style="list-style-type: none"> Registered in the UK for Self-Assessment Finding it difficult to make your second payment on account by 31 July 2020 due to the impact of coronavirus 	<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</p>

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		<ul style="list-style-type: none"> • The deferment is optional. You can still make the payment by 31 July 2020 as normal if you're able to do so. • 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. The deferment has not been applied for all customers by HMRC and it remains optional. • 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. • You still need to submit your Self-Assessment tax return to HMRC on time. • Choosing to defer will not stop you from being entitled to other coronavirus support that HMRC provides. • After the deferral ends, the usual interest, penalties and collection procedures will apply to missed payments. 	<p>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> <ul style="list-style-type: none"> ○ Balancing payment due for 2019-20 tax year ○ First payment on account due for the 2020-21 tax year <p>If you want to pay in full, you can pay your second payment on account bill any time between 31 July 2020 and 31 January 2021 using HMRC's online service.</p> <p>You need to contact HMRC if you already have overdue tax which you're paying through a Time to Pay instalment arrangement and want to include your second payment on account in that arrangement.</p>

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		<ul style="list-style-type: none"> • Further information around deferring your Self-Assessment payment on account and how to get help is available via the UK Government website. • You can also use HMRC's digital assistant to find out more information about the coronavirus support schemes. 	<p>If you don't have other overdue taxes, you can make your payments in instalments any time between now and 31 January 2021 by setting up a budget payment plan.</p>
HMRC Time to Pay Service	Tax relief	<ul style="list-style-type: none"> • All businesses and self-employed people in financial distress, and with outstanding tax liabilities, may be eligible to receive support with their tax affairs through HMRC's Time To Pay service • This allows businesses and individuals to pay off their debt by instalments over a period of time. • Arrangements are agreed on a case-by-case basis and tailored to individual circumstances and liabilities <p>You are eligible if your business:</p> <ul style="list-style-type: none"> • Pays tax to the UK Government • Has outstanding tax liabilities 	<p>Call the HMRC Helpline on 0800 024 1222</p> <p>Alternatively you can contact HMRC via webchat (Monday to Friday, 8am to 4pm).</p> <p>Advisers can only talk to you about problems paying your taxes due to Covid-19. This could be:</p> <ul style="list-style-type: none"> • Self-Assessment • VAT • Employers' PAYE • Corporation Tax <p>A link to the webchat facility is available via the HMRC section of the UK Government website.</p>
Statutory Sick Pay (SSP) Rebate	Allows small-and medium-sized businesses and	<ul style="list-style-type: none"> • The Coronavirus Statutory Sick Pay Rebate Scheme will repay employers the Statutory Sick Pay paid to current or former employees 	<p>The online service you'll use to claim back Statutory Sick Pay is now available.</p>

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	<p>employers to reclaim Statutory Sick Pay (SSP) paid for sickness due absence due to COVID-19.</p>	<p>This scheme is for employers. You can claim back up to 2 weeks of SSP if:</p> <ul style="list-style-type: none"> • You have already paid your employee's sick pay (use the SPP calculator to work out how much to pay) • You're claiming for an employee who's eligible for sick pay due to coronavirus • You have a PAYE payroll scheme that was created and started on or before 28 February 2020 • You had fewer than 250 employees on 28 February 2020 across all your PAYE payroll schemes • Employees do not have to give you a doctor's fit note for you to make a claim. But you can ask them to give you either: <ul style="list-style-type: none"> ○ An isolation note from NHS-111 if they are self-isolating and cannot work because of coronavirus ○ The NHS or GP letter telling them to stay at home for at least 12 weeks because they're at high risk of severe illness from coronavirus • The Scheme covers all types of employment contracts (full-time, part-time, employees on agency contracts and employees on flexible or 	<p>Use the SSP calculator to work out the actual amount you can claim.</p> <ul style="list-style-type: none"> • You must have paid your employees' sick pay before you claim it back • If you use an agent who is authorised to do PAYE online for you, they will be able to claim on your behalf. • Employers who are unable to claim online should have received a letter on an alternative way to claim. Contact HMRC if you have not received a letter and are unable to make any eligible claims online. • If you make multiple claims, the claim periods can overlap. <p>Before you make a claim</p> <ul style="list-style-type: none"> • Check that you can use the Coronavirus Statutory Sick Pay Rebate Scheme • Be registered for PAYE Online • Have already paid your employees' sick pay • Work out your claim period

Name of Scheme	What does it do?	Who and what is eligible?	How can it be accessed?
		<p>zero hours contracts as well as fixed term contracts until the date their contract ends).</p> <ul style="list-style-type: none"> • 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"> ○ A PAYE scheme that was created and started on or before 28 February 2020 ○ Fewer than 250 employees (including TUPE transferred employees) across all PAYE payroll schemes on 28 February 2020 • 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. • 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. • 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. 	<p>You'll need:</p> <ul style="list-style-type: none"> • The number of employees you are claiming for • Start and end dates of your claim period • The total amount of coronavirus-related Statutory Sick Pay you have paid to your employees for the claim period – this should not exceed the weekly rate of SSP that is set • Your Government Gateway user ID and password that you got when you registered for PAYE Online – if you do not have this find out how to get your lost ID. • Your employer PAYE scheme reference number • Contact name and phone number of someone HMRC can contact if they have queries • UK bank or building society details (only provide bank account details where a Bacs payment can be accepted)

Name of Scheme	What does it do?	Who and what is eligible?	How can it be accessed?
		<ul style="list-style-type: none"> • Your claim amount should not take you above the state aid limits under the EU Commission temporary framework. This is when combined with other aid received under the framework. The maximum level of state aid that a business may receive is €800,000. There is a lower maximum for agriculture at €100,000 and aquaculture and fisheries at €120,000. • Connected companies and charities can also use the scheme if their total combined number of PAYE employees are fewer than 250 on or before 28 February 2020. <p>The repayment will cover up to 2 weeks starting from the first day of qualifying sickness, if an employee is unable to work because they:</p> <ul style="list-style-type: none"> • Have coronavirus symptoms • Are self-isolating because someone they live with has symptoms • Are self-isolating because they've been notified by the NHS or public health bodies that they've come into contact with someone with coronavirus • Are shielding and have a letter from the NHS or a GP telling them to stay at home for at least 12 weeks 	<p>After you've claimed</p> <ul style="list-style-type: none"> • Your claim will be checked, and if valid, paid into the account you supplied within 6 working days. • Do not contact HMRC unless it has been more than 10 working days since you have made your claim and you have not received it or been contacted by HMRC within that time. • HMRC will check claims and take appropriate action to withhold or recover payments found to be dishonest or inaccurate. Where employers knowingly and deliberately provide false or misleading information to benefit from the claim, HMRC will apply penalties of up to £3000. <p>Records you must keep</p> <p>You must keep records of all statutory sick payments that you've paid and want to claim back from HMRC. You must keep the following records for 3 years after the date you receive the payment for your claim:</p> <ul style="list-style-type: none"> • The dates the employee was off sick

Name of Scheme	What does it do?	Who and what is eligible?	How can it be accessed?
		<ul style="list-style-type: none"> • 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. • You can make more than one claim per employee, but you cannot claim for more than 2 weeks in total. <p>You can claim from the first qualifying day your employee is off work if the period of sickness started on or after:</p> <ul style="list-style-type: none"> • 13 March 2020 - if your employee had coronavirus or the symptoms or is self-isolating because someone they live with has symptoms • 16 April 2020 - if your employee was shielding because of coronavirus • 28 May 2020 – if your employee has been notified by the NHS or public health bodies that they've come into contact with someone with coronavirus • A 'qualifying day' is a day an employee usually works on. The weekly rate was £94.25 before 6 April 2020 and is now £95.85. If you're an employer who pays more than the weekly rate of 	<ul style="list-style-type: none"> • Which of those dates were qualifying days • The reason they said they were off work - if they had symptoms, someone they lived with had symptoms or they were shielding • The employee's National Insurance number • You can choose how you keep records of your employees' sickness absence. HMRC may need to see these records if there's a dispute over payment of SSP. • You'll need to print or save your state aid declaration (from your claim summary) and keep this until 31 December 2024.

Name of Scheme	What does it do?	Who and what is eligible?	How can it be accessed?
		<p>Statutory Sick Pay you can only claim up to the weekly rate paid.</p> <p>Detailed guidance around claiming back Statutory Sick Pay paid to employees due to coronavirus (Covid-19) is available via the UK Government website.</p>	
Non-Domestic Rates Relief (All businesses)	Rates Relief	<ul style="list-style-type: none"> All non-domestic properties in Scotland will get a 1.6% rates relief. This relief effectively reverses the change in poundage for 2020-21. 	You do not need to apply for this relief. It will be applied to your bill by your local council.
Non-Domestic Rates Relief (Specific Sectors)	Rates holiday for 2020/21 tax year	<ul style="list-style-type: none"> Retail, hospitality and leisure businesses will get 100% rates relief. To get this relief, a property has to be occupied. Properties that have closed temporarily due to the government’s coronavirus advice will be treated as occupied. Scottish airports will get 100% rates relief for a year, as will organisations providing handling services for scheduled passenger flights at Scottish airports. Due to the unique role that Loganair plays in providing connectivity to the Highlands and Islands, they will also get 100% rates relief for a year. No other airline will receive rate relief in Scotland. Any organisations providing a “handling service” at Scottish airports are eligible. A definition of 	You do not need to apply for this relief. It will be applied to your bill by your local council. Contact your local council if you're not sure if you're eligible or if you need more information.

Name of Scheme	What does it do?	Who and what is eligible?	How can it be accessed?
		<p>handling services can be found via the Scottish Government website.</p>	
Deferring Payment of Business Rates	Payment Deferral	<ul style="list-style-type: none"> If you're struggling to pay your non-domestic rates bill you should contact your local council and ask them about your payment options. 	Contact your local council.
Support for Water Bills	Suspension of pre-payment charges	<ul style="list-style-type: none"> Scottish Water has agreed to suspend pre-payment charges for licensed providers for two months, beginning with the April payment. This means providers – who provide water to businesses – can be flexible with their customers at this time. The Central Marketing Agency will also introduce other measures to assist the market by suspending all performance standard charges to ensure licensed providers can focus on supporting customers 	<p>Effective immediately</p> <p>Comprehensive details of the package will be set out by the industry in a further letter to licensed providers.</p> <p>Businesses should liaise directly with their water services supplier. For more information please see this news story on the Scottish Government website.</p>
Small Business Support Grant and Retail, Hospitality and Leisure Grant	Grant support of up to £10,000 (Small Business Support Grant) and up to £25,000 (Retail, Hospitality and Leisure Grant) for eligible businesses.	<p>If you applied before the application deadline and have not yet heard anything</p> <ul style="list-style-type: none"> Your application will still be processed. Your local council will contact you. They may ask you for more information and give you a date to reply by. If they do, you must return the information by that date or they will assume you have withdrawn your application. 	<p>Applications to these grants are now closed. Your local council must have received your application before 5pm Friday 10 July 2020. They will not consider any applications sent after this time.</p> <p>Further information around grant closures and application deadlines can be found via the Scottish Government website.</p>

Name of Scheme	What does it do?	Who and what is eligible?	How can it be accessed?
		<p>If you've applied, but the local council have asked for further information</p> <ul style="list-style-type: none"> • If your local council has already asked you for more information, you must send it to them before 5pm on Friday 31 July 2020. If you do not send the information by this date, they will assume you have withdrawn your application. <p>If you applied, but were told you're not eligible</p> <ul style="list-style-type: none"> • If you applied, but were turned down, you can ask your local council for a review. You must do this before 5pm on Friday 31 July 2020, otherwise your case will not be reviewed. <p>If you applied, but are waiting for an assessor visit</p> <ul style="list-style-type: none"> • Your local council may have needed an assessor to make a site visit, for example to decide if the premises should be included in the Non-Domestic Rates Valuation Roll. The council may delay the decision on your application until the assessor can visit your site. In such cases, your local council will try to process your application using other evidence to make their decision. They will contact you if they still need an assessor to visit. 	

Name of Scheme	What does it do?	Who and what is eligible?	How can it be accessed?
Bounce Back Loan Scheme	Helps small and medium sized businesses to borrow between £2,000 and £50,000	<ul style="list-style-type: none"> • Lenders can provide a 6 year term loan from £2,000 up to 25% of a business' turnover. The maximum loan amount is £50,000 • 100% government guarantee against the outstanding facility balance, both capital and interest. The borrower always remains 100% liable for the debt. • The UK Government will make a Business Interruption Payment (BIP) to the lender to cover the first 12 months of interest payments • The borrower does not have to make any repayments for the first 12 months • The interest rate for the facility is set at 2.5% per annum, meaning businesses will all benefit from the same rate of interest • The length of the loan is 6 years but early repayments are allowed, without early repayment fees • Lenders are not permitted to take personal guarantees or take recovery action over a borrower's personal assets (such as their main home or principle private vehicle). • There is no fee to access the scheme for either businesses or lenders. <p>You can apply for a loan if your business:</p> <ul style="list-style-type: none"> • Is based in the UK • Has been negatively affected by Coronavirus 	<p>Applications for Bounce Back Loans are now open.</p> <p>A list of accredited lenders is available via the British Business Bank website.</p> <p>You should approach a lender yourself, ideally via its website. In the first instance, you should approach your own provider. You may also consider approaching other lenders if you are unable to access the finance you require.</p> <p>You will need to fill in a short application form online, which self-certifies that your business is eligible for a loan under the Bounce Back Loan scheme.</p> <p>If you've already received a loan of up to £50,000 under CBILS and would like to transfer it into the Bounce Back Loan scheme, you can arrange this with your lender until 4 November 2020</p> <p>All lenders accredited under the Coronavirus Business Interruption Loan</p>

Name of Scheme	What does it do?	Who and what is eligible?	How can it be accessed?
		<ul style="list-style-type: none"> You cannot apply if you're already claiming under the Coronavirus Business Interruption Loan Scheme (CBILS) <p>Businesses from any sector can apply, except:</p> <ul style="list-style-type: none"> Banks, insurers and reinsurers (but not insurance brokers) Public sector bodies State-funded primary and secondary schools <p>The full rules of the scheme is available on the British Business Bank website.</p>	<p>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	<p>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.</p>	<ul style="list-style-type: none"> Supports loans of up to £5 million available on repayment terms of up to six years UK Government will provide lenders with a partial guarantee of 80% on each loan No guarantee fee for SMEs to access the scheme – lenders will pay a fee to access the scheme Interest and fees paid by UK Government for 12 months – this means no upfront costs and lower initial repayments for SMEs For overdrafts and invoice finance facilities, term will be up to three years <p>Your business must:</p> <ul style="list-style-type: none"> Be UK based in its business activity Have an annual turnover of no more than £45 million 	<p>You should apply via your lenders website or through one of the 70+ accredited lenders and partners offering the scheme in Scotland. The lender has the authority to decide whether to offer you finance.</p> <p>Personal guarantees are not required to secure lending below £250,000. For any borrowing above £250,000 personal guarantees will be capped at 20% of the outstanding value of the loan, as the Government is providing the guarantee for the remaining 80% of the finance. This will apply to all customers that</p>

Name of Scheme	What does it do?	Who and what is eligible?	How can it be accessed?
		<ul style="list-style-type: none"> • Have a borrowing proposal which the lender would consider viable, were it not for the Covid-19 pandemic • Self-certify that it has been adversely impacted by Covid-19. <p>Further eligibility criteria can be accessed via the British Business Bank website.</p>	<p>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>
Future Fund	<p>£250m fund which issues convertible loans to innovative UK companies with good potential, which typically rely on equity investment and are currently affected by Covid-19.</p> <p>Due to the popularity of the Fund, more funding is being made available. The scale of the scheme</p>	<ul style="list-style-type: none"> • The Future Fund will match up to 100% of the amount provided by investor(s), up to a maximum of £5 million. • Loan amounts range from £125,000 to £5 million, subject to at least equal match funding from private investors. • Loans will have a minimum of 8% per annum (non-compounding) interest charge applied. This interest will be higher if the company and the investor(s) agree between themselves. Unlike a typical bank loan, the interest is not payable on a monthly basis and instead will accrue until the loan converts. At this point, the interest will either be repaid or convert in equity. 	<p>The Future Fund scheme is open for applications until the end of September 2020.</p> <p>Visit the Future Fund portal via the British Business Bank website to apply. The application process is investor-led. This means an investor, or lead investor of a group of investors, applies in connection with an eligible company.</p> <p>How it works:</p> <ul style="list-style-type: none"> • The investor, or lead investor of a group of investors, certifies they

Name of Scheme	What does it do?	Who and what is eligible?	How can it be accessed?
	<p>will be kept under review.</p>	<ul style="list-style-type: none"> • The loan will mature after 36 months and cannot be repaid early by the company other than with the agreement of all of the investors. • The loans will convert into shares in the company in certain circumstances, including an exit or a new funding round. • Investors and the Future Fund both invest using a convertible loan agreement, which is predefined and cannot be negotiated. • The investor(s) must meet some specific criteria, details of which can be found via the British Business Bank website. <p>Companies must meet the following eligibility criteria:</p> <ul style="list-style-type: none"> • 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) • If the company is a member of a corporate group, it must be the ultimate parent company • 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 	<ul style="list-style-type: none"> • meet the scheme eligibility criteria and provides key investment details. • The company confirms the accuracy of the investment application details provided, before submitting the full application. • In the case of approved applications, all parties will execute an agreement (in the template form provided) and satisfy certain conditions set out in the agreement before the funds are released. <p>Further details are available via the British Business Bank website.</p>

Name of Scheme	What does it do?	Who and what is eligible?	How can it be accessed?
		<ul style="list-style-type: none"> • 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 FAQs for non-UK parent companies via the British Business Bank website.) • 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) • 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"> ○ Half or more employees are UK based ○ Half or more revenues are from UK sales <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"> • 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 FAQs for non-UK parent companies) • The company must have received investment from the Accelerator Programme on or before 19 April 2020 	

Name of Scheme	What does it do?	Who and what is eligible?	How can it be accessed?
		<ul style="list-style-type: none"> • 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 • 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 <p>Funding must not be used to:</p> <ul style="list-style-type: none"> • Repay any borrowings from a shareholder or a shareholder related party (other than the repayment of any borrowings pursuant to any bank or venture debt facilities); • Pay any dividends or other distributions; • For a period of twelve months from the date of the relevant convertible loan agreement, make any bonus or other discretionary payment to any employee, consultant or director of the company other than as contracted prior to the date hereof and as paid by the company in the ordinary course of business; or • Pay any advisory or placement fees or bonuses to any corporate finance entity or investment bank or similar service provider on monies advanced by the Future Fund. 	

Name of Scheme	What does it do?	Who and what is eligible?	How can it be accessed?
COVID Working Capital Loan (Business Loans Scotland)	Provides Scottish SMEs with a loan to help fund working capital and cashflow needs.	<ul style="list-style-type: none"> • Eligible businesses may be able to borrow between £25,000 and £100,000 • Loans up to £250,000 may be available in exceptional circumstances • Provides an initial 3 month capital and interest holiday • Interest rate fixed at 6% • No additional fees or charges • Repayment period up to 5 years • Businesses must be able to prove they were not in financial difficulty, were financially viable at 31st December 2019 and demonstrate with the support of a COVID Working Capital Loan that they can trade through this pandemic. • This loan is available in addition to other Government grant and loan schemes. • Businesses should have tried to access the Coronavirus Business Interruption Loan Scheme (CBILS) or Bounce Back Loan Scheme (BBLs) available from the UK Government before applying to Business Loans Scotland for a COVID Working Capital Loan. • Current or previous borrowers from Business Loans Scotland, as well as those businesses which have successfully applied to the Coronavirus Business Interruption Loan Scheme (CBILS) or the Bounce Back Loan Scheme (BBLs) are also eligible to apply. 	<p>Apply now via the Business Loans Scotland 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 from the company again and the loan is never received. Business Loans Scotland does not ask a Borrower for any fees up-front and any promise of this type of loan requiring an up-front fee is a con. If a fraud has been committed, please report it immediately to the Police.</p>

Name of Scheme	What does it do?	Who and what is eligible?	How can it be accessed?
		<p>Supports the following types of legally formed and trading businesses:</p> <ul style="list-style-type: none"> • Limited Companies • Partnerships including Limited Liability Partnerships (LLP's) with 4 or more partners • Partnerships including Limited Liability Partnerships with 3 or fewer partners (Loans over £25,000 only) • Sole Trader (Loans over £25,000 only) • Further eligibility criteria, including a list of eligible sectors can be found via the Business Loans Scotland website. 	
Enterprise Relief Fund	£5 million fund from the Prince's Trust and NatWest offering grants to self-employed people aged 18-30	<ul style="list-style-type: none"> • There are three grant products available to young entrepreneurs who choose to apply for support through the Enterprise Relief Fund to support their business (Business Diversification Grant, Business Crisis Sustainability Grant and Working Capital Grant) • If support is needed in more than one area, you can apply for more than one type of grant. Only one application is required when submitting a request for more than one grant type. • Grants can be used to maintain core business operations during the crisis, as well as meet any existing financial commitments, such as paying for essential equipment or settling invoices from suppliers. 	<p>You can download an Information Pack for the Enterprise Relief Fund from The Prince's Trust website.</p> <p>This pack contains all the information you need to understand if you are eligible to apply for a grant, how the grants can be used and how the application process works.</p> <p>Once you've submitted your completed application and supporting documentation, the Prince's Trust will be in touch to confirm it's been received. Prince's Trust will then aim to contact you within two weeks to let you</p>

Name of Scheme	What does it do?	Who and what is eligible?	How can it be accessed?
		<ul style="list-style-type: none"> • Grants will also support young people to diversify their business to respond to opportunities created by the crises. • It is also possible to use Grant money to help pay for Christmas Stock to help you get ready to re-open your business following the lockdown. • You must be a business owner aged 18 to 30, who set up their business in the last four years and currently don't have enough income to sustain your business. • If you set up your business with support from The Prince's Trust in the last four years, you are still eligible for the fund if you were aged 18-30 at the time you received this support. • The Fund will be used to complement the package of support for businesses and the self-employed, announced by the Government in March 2020. It offers grants to young people who are not eligible for government support or have been unsuccessful in their applications for support through the existing schemes. 	<p>know if your application has been successful and the amount of funding you will receive.</p>
<p>Innovate UK Coronavirus Business Support Package</p>	<p>Continuity grants and loans for R&D focused SMEs</p>	<ul style="list-style-type: none"> • Up to £210 million is available in continuity loans to SMEs and third sector organisations that have a challenge in continuing a live project for which they are have an award from Innovate UK. • Loans are for organisations that find themselves facing a sudden shortage or even unavailability of 	<p>Continuity loan applications are now open and will remain open until all the money is allocated or 31 December 2020 – whichever is earlier</p> <p>Further details and guidance will be sent to existing Innovate UK customers.</p>

Name of Scheme	What does it do?	Who and what is eligible?	How can it be accessed?
		<p>funds resulting directly from the COVID-19 pandemic.</p> <ul style="list-style-type: none"> This innovation continuity loan may be suitable if you need funding of between £250,000 and £1,600,000. 	<p>More information can be found via the Innovate UK website.</p>
<p>Early Stage Growth Challenge Fund</p>	<p>£25 million fund providing a combination of convertible loan and grant to support early-stage, high-growth, innovative Scottish companies who have been negatively affected by the COVID-19 pandemic.</p>	<ul style="list-style-type: none"> This fund is aimed at companies where COVID-19 has had a clear impact on revenue, working capital costs, or access to equity investment, resulting in a cash shortfall, a diversion of resources away from growth activities or a delay in achievement of development or investor milestones. It can provide from £50,000 to £300,000 per company. The funding is a combination of convertible loan and grant. A convertible loan is a type of loan funding that can either be repaid with the associated interest or converted into equity (meaning Scottish Enterprise would own shares in your company). The grant element does not need to be repaid, and will only make up a maximum of 20% (if any) of any funding awarded. <p>Who is it for?</p> <ul style="list-style-type: none"> Early-stage, high-growth, Scottish companies working on unique products or services in new or niche markets. 	<p>The fund will open for applications on 20 July 2020 and close at 5pm on 31 July 2020.</p> <p>Full eligibility criteria and application guidance are available on the Scottish Enterprise website.</p> <p>Meeting the eligibility criteria does not guarantee you'll receive funding. This is a competitive funding call and only the most highly graded companies will receive funding.</p>

Name of Scheme	What does it do?	Who and what is eligible?	How can it be accessed?
		<ul style="list-style-type: none"> • You should be focused on innovation, research and development (R&D), and intellectual property, and might be working in promising sectors such as fintech, life sciences, space, green tech, digital and data, and artificial intelligence. • You should be based in Scotland but looking to compete, or already be competing, in international markets. <p>To be eligible, you must:</p> <ul style="list-style-type: none"> • Be based in Scotland or have the majority of your operations in Scotland • Be a private company limited by shares • Have been incorporated on or before 31 December 2019, but less than 10 years ago • Have 2-49 full time equivalent employees, with at least 80% based in Scotland. This doesn't include contractors or employees on zero-hours contracts. • Be a small or micro enterprise – a turnover of less than €10 million or a balance sheet value of less than €10 million • Be an early stage company with a high growth potential, operating in or targeting international growth markets. You must have raised external equity finance in the last 24 calendar months, or be planning on doing so in the next 12 months. This equity can't come from founders, family, friends or crowd funding. 	

Name of Scheme	What does it do?	Who and what is eligible?	How can it be accessed?
		<ul style="list-style-type: none"> • Be a high growth and innovative company – you must have registered at least one technology right (such as a patent, utility model, design right or protection certificate) in the last 24 calendar months, OR have received an R&D or innovation grant or prize of minimum £50,000 by an EU institution, EU body or regional/national research of innovation support scheme in the last 24 calendar months, OR have received (or are working through a formal application for) approval from a regulatory body such as Medicines and Healthcare Products Regulatory Agency (MHRA), U.S. Food and Drug Administration (FDA) or CE certification mark, or equivalent OR have previously raised external equity finance (not including founders, family, friends, and crowd funding) • Be able to show plans to use this funding for eligible costs and activities (as listed under ‘what can this funding be used for?’) • Be committed to Fair Work First – you should be committed to investing in skills and training, avoiding the inappropriate use of zero-hours contracts, taking action on gender pay, promoting genuine workforce engagement, and paying the real living wage (currently £9.30 an hour) 	

Name of Scheme	What does it do?	Who and what is eligible?	How can it be accessed?
		<p>This fund cannot support businesses who:</p> <ul style="list-style-type: none"> • Are sole traders or partnerships • Are registered in a recognised tax haven, including any subsidiaries (you can check this using the EU list of third country jurisdictions for tax purposes) • Are involved in banking, insurance or sub-prime lending, gambling, adult entertainment, tobacco, activities with adverse impact on human rights or locally traded services and activities • Are involved in any activities that could have a negative impact on Scottish Enterprise's reputation or ethical standards (at the sole discretion of Scottish Enterprise) • Have already received €800k of support via the EU COVID-19 temporary framework, which includes support schemes such as the Bounce Back Loan, Coronavirus Business Interruption Loan, Pivotal Enterprise Resilience Fund, Innovate UK COVID-19 support and certain Local Authority grants. If you've received support via the EU COVID-19 temporary framework, you will have been advised of this when you received the funding. 	
The Sustainable Innovation Fund: Round 1	£55 million fund for new projects focusing on sustainable	<ul style="list-style-type: none"> • The aim of this competition is to help all sectors of the UK rebuild after the effects of COVID-19. 	<p>This competition is round 1 of a potential 3:</p> <ul style="list-style-type: none"> • Round 1 – Temporary framework (this competition)

Name of Scheme	What does it do?	Who and what is eligible?	How can it be accessed?
(Temporary Framework)	economic recovery from COVID-19.	<ul style="list-style-type: none"> • All projects must be led by a business and include at least one SME. Proposals can either be from a single business or a collaboration. • Project's total eligible costs must be between £100,000 and £500,000. Each organisation working alone or in a collaboration can claim a maximum of £175,000 (80% intervention rate). • Projects must be ready to start by 1 October 2020. They can last between 3 and 9 months. • These grants are a form of state aid under the COVID-19 Temporary Framework for the UK. <p>Lead organisation To lead a project or work alone your organisation must:</p> <ul style="list-style-type: none"> • Be a UK registered business of any size • Involve at least one SME • Carry out its project work in the UK • Be able to carry out project work under the current restrictions of COVID-19 • Intend to exploit the results from or in the UK • Academic institutions and research and technology organisations (RTOs) cannot lead or work alone. • Sole traders are not eligible to apply for this competition. 	<ul style="list-style-type: none"> • Round 2 - De Minimis (opening July 2020) • Round 3 - Temporary Framework (opening September 2020) • Round 1 applications are now open. This competition closes at 11am Wednesday 29 July 2020 <p>Find out more information on how to apply via the UK Government website under the Innovation Funding Service.</p>

Name of Scheme	What does it do?	Who and what is eligible?	How can it be accessed?
		<p>Further eligibility information, including the makeup of project teams can be found via the UK Government website under Innovation Funding Service.</p>	
The Sustainable Innovation Fund: SBRI phase 1	£10 million fund to help UK businesses and public sector recover from COVID-19 in a sustainable manner.	<ul style="list-style-type: none"> • Innovate UK will fund organisations to develop and demonstrate new products or services. • Your solution must help businesses and/or the public sector in the UK recover from the coronavirus (COVID 19) pandemic in a sustainable manner, demonstrating the impact and potential of a clean growth led recovery and transition to net zero. • Phase 1 will focus on exploring the feasibility of proposals. Phase 2 will concentrate on continued research, development and testing. A decision to proceed with phase 2 will depend on the outcomes from phase 1. Only successful applicants from phase 1 will be able to apply to take part in phase 2. • This is a Small Business Research Initiative (SBRI) competition. SBRI programmes fund organisations to conduct challenge-based research and development (R&D) to develop products or services that address a specific unmet public sector need. The intellectual property (IP) for these products and services remains with the applicant and therefore can be commercialised across the UK and internationally. 	<p>Phase 1 applications are now open and this competition closes 11am Wednesday 5 August 2020</p> <p>Find out more about how to apply via the UK Government website under the Innovation Funding Service.</p>

Name of Scheme	What does it do?	Who and what is eligible?	How can it be accessed?
		<ul style="list-style-type: none"> • Innovate UK expects projects in this phase to range in size up to total costs of £60,000, including VAT. • Projects must start on 1 October 2020 and can last up to 3 months. You must be able to carry out project work under the prevailing restrictions of the pandemic. • To lead a project, you can be an organisation of any size. Academic institutions and registered charities can apply but must demonstrate a route to market, including a plan to commercialise the results. • The second phase will award R&D contracts to organisations competitively selected from the successful phase 1 applicants. A total of up to £70 million including VAT, is allocated to support successful projects in phase 2 <p>Further eligibility information can be found via the UK Government website under the Innovation Funding Service.</p>	
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	<p>You can use the Eat Out to Help Out Scheme:</p> <ul style="list-style-type: none"> • All day, every Monday, Tuesday and Wednesday from 3 to 31 August 2020 • 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 • To claim the money back from the government 	<p>You cannot register yet. The service you'll use to register will be available from 13 July 2020. Registration will close on 31 August.</p> <p>What you'll need To register, you must have:</p>

Name of Scheme	What does it do?	Who and what is eligible?	How can it be accessed?
	<p>business can claim the money back from the government.</p>	<ul style="list-style-type: none"> • 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. • Alcohol and service charges are excluded from the offer. <p>Who can register You can register if your establishment:</p> <ul style="list-style-type: none"> • Sells food for immediate consumption on the premises • Provides its own dining area or shares a dining area with another establishment for eat-in meals • Was registered as a food business with the relevant local authority on or before 7 July <p>You cannot register:</p> <ul style="list-style-type: none"> • An establishment that only offers takeaway food or drink • Catering services for private functions • A hotel that provides room service only • Dining services (such as packaged dinner cruises) • Mobile food vans or trailers <ul style="list-style-type: none"> • If your application is based on dishonest or inaccurate information, your registration will be revoked. 	<ul style="list-style-type: none"> • Your Government Gateway ID and password (if you do not have one, you can create one when you register) • The name and address of each establishment to be registered, unless you are registering more than 25 • The UK bank account number and sort code for the business (only provide bank account details where a BACS payment can be accepted) • The address on your bank account for the business (this is the address on your bank statements) <p>You may also need your:</p> <ul style="list-style-type: none"> • VAT registration number (if applicable) • Employer PAYE scheme reference number (if applicable) • Corporation Tax or Self-Assessment unique taxpayer reference <p>If you are registering 25 establishments or less, you must provide the details of each.</p>

Name of Scheme	What does it do?	Who and what is eligible?	How can it be accessed?
		<p>Get more information about the Eat Out to Help Out Scheme via the UK Government website.</p>	<p>Find out more about what information you'll need if you are registering more than 25 establishments via the UK Government website.</p> <p>What happens next</p> <ul style="list-style-type: none"> • You'll be registered instantly and will receive a registration reference number - you'll need this when you claim the reimbursement. • You can download promotional materials to help you promote the scheme and let your customers know that you're taking part. • You'll be added to a list of registered establishments that will be available to the public. The list of registered establishments is not available yet. • 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.

Name of Scheme	What does it do?	Who and what is eligible?	How can it be accessed?
			<ul style="list-style-type: none"> • If you want to be removed from the list of registered establishments, you should contact HMRC who will remove you manually. This is not immediate, so you must tell customers that you are no longer offering the discount. <p>When you start offering the discount</p> <ul style="list-style-type: none"> • You should wait until you're registered before you offer discounts to your customers. You cannot offer discounts before 3 August. • 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. • If a customer purchases a meal with the intention of eating it but then takes it away and leaves the premises, you can still apply the discount.

Name of Scheme	What does it do?	Who and what is eligible?	How can it be accessed?
			<p>Records you must keep For each day you're using the scheme, you must keep records of the:</p> <ul style="list-style-type: none"> • Total number of people who have used the scheme in your establishment • Total value of transactions under the scheme • Total amount of discounts you've given <p>If you are using the scheme for more than one establishment, you must keep these records for each.</p> <p>Making a claim</p> <ul style="list-style-type: none"> • You cannot claim yet. The service you'll use to claim reimbursements will be available on 7 August 2020. • The service will close on 30 September. • You must wait 7 days from registration to make your first claim. HMRC will pay eligible claims within 5 working days. • You will be able to submit claims on a weekly basis.

Name of Scheme	What does it do?	Who and what is eligible?	How can it be accessed?
			<ul style="list-style-type: none"> • You'll still need to pay VAT based on the full amount of your customers' bills. • Any money you receive through the scheme will be treated as taxable income. <p>HMRC will provide more guidance on how to make a claim when the registration service is open.</p>
VAT on admission charges to attractions	Provides a temporary reduced rate of VAT on eligible attractions	<ul style="list-style-type: none"> • A new temporary reduced rate of VAT of 5% was announced on 8 July 2020 for admission to certain attractions. • 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"> ○ shows, theatres, circuses, fairs, amusement parks, concerts, museums, zoos, cinemas, exhibitions, similar cultural events and facilities • Examples of where the reduced rate may apply could be attractions such as: <ul style="list-style-type: none"> ○ a planetarium, botanical gardens, studio tours and factory tours 	<p>This temporary rate will apply from 15 July 2020 to 12 January 2021.</p> <p>Further guidance and some examples are available via the UK Government website.</p>

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

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		<p>may be eligible for the temporary reduced rate of VAT.</p> <ul style="list-style-type: none"> This depends on the circumstances in each case and is subject to the fee not already being covered by the Cultural VAT exemption. When considering the correct VAT liability, you should also check the HMRC Public Notice 741A 'Place of Supply of Services', which also includes links to relevant guidance on digital services. 	
Open Fund: Sustaining Creative Development	A £7.5m fund which aims to enable creative organisations to explore ways of working that will help them to adapt and respond to the current changing circumstances	<p>Funding for Individuals</p> <ul style="list-style-type: none"> Freelance and self-employed artists and creative practitioners in Scotland can apply for projects supporting the development of their practice. You may apply for funding to work with others if your practice is collaborative. You must have a UK bank account. Apply for funding between £1,000 and £50,000 <p>Funding for Organisations</p> <ul style="list-style-type: none"> Organisations and groups based in Scotland whose work or project involves the arts, screen and creative industries. All applicants must have a UK bank account. Apply for a grant between £1,000 and £50,000 	<p>Applications are now open.</p> <p>There are no deadlines for this fund.</p> <p>Application forms along with application guidance and can be accessed via the Creative Scotland website. This includes detail of decision making in the context of Covid-19.</p> <p>Note: Individuals and Organisations applying for a grant from £15,000 to £50,000 you will be asked some additional questions and be asked to complete a separate form for assessing risk.</p>
Performing Arts Venues Relief Fund	£10 million fund to support Scotland's performing arts venues	This fund is for regularly funded organisations and non-RFOs and aims to:	This fund will be managed by Creative Scotland.

Name of Scheme	What does it do?	Who and what is eligible?	How can it be accessed?
		<ul style="list-style-type: none"> • Remove the threat of insolvency prior to the end of March 2021 • Allow for specialist / core staff to return from furlough or avoid redundancy to work on future sustainability plans • Increase the opportunities for commissioning and employment of freelance artists and creative practitioners • Awaiting further details around eligibility to be announced 	This summary will be updated with more details once they are announced.
Funding for grassroots venues	£2.2m fund for grassroots venues	<ul style="list-style-type: none"> • The Scottish Government has announced a £2.2m fund for grassroots venues following ongoing discussions with the Music Venue Trust. • Full details of the fund for grassroots venues will be available shortly. 	Awaiting further details
Urgent Response Covid-19 Fund (Museums Galleries Scotland)	£700k fund for independent museums and galleries critically affected by loss of income as a result of the COVID-19 pandemic.	<ul style="list-style-type: none"> • Available to independent Accredited museums • Eligible organisations can apply for between £3,000 and £60,000. • Will cover core costs and will not be tied to project outcomes. • Awards will be limited to a maximum of three months of urgent costs. 	Applications now open Find out more and apply via the Museums and Galleries Scotland website.
Covid-19 Adaptation Fund	£330k fund which provides museums with up to £7,500 (£10,000 for partnerships) to purchase equipment and training that will	<ul style="list-style-type: none"> • This fund is designed to support museums with the costs of opening back up in a way that ensures the safety and confidence of staff, volunteers and visitors while restrictions are still in place due to COVID-19. 	This fund is now open for applications. 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

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

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		<ul style="list-style-type: none"> ○ As organisations prepare to re-open, this fund will cover costs associated with doing this safely and in line with Government guidance. ○ In addition to costs essential to stabilising your organisation, this fund will cover costs of preparing for recovery, including strategic reviews of business models, operating plans and business plans, and investment to enable digital delivery of services. Guidance now includes more examples of recovery costs to help you plan your application. 	
Private and Third Sector Childcare Providers	Funded ELC hours payments	<ul style="list-style-type: none"> ● All private and third sector providers who provide funded ELC in their settings will continue to receive payments from their local authority for these funded ELC hours. ● Private and third sector providers 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. 	<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>

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VisitScotland Quality Assurance Scheme	Suspension of payments (totalling £1m)	<ul style="list-style-type: none"> • VisitScotland is suspending Quality Assurance Scheme payments • Applies to all participants in the QA scheme 	<p>Suspension is applied automatically.</p> <p>Only contact VisitScotland if you have not already provided bank account details to allow for refunds to be processed.</p> <p>Email VisitScotland at customer.services@visitscotland.com</p>
Aquaculture Storage Aid 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"> • 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. • 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. 	<p>Further details including application guidance and how to apply can be found via the Scottish Government website.</p> <p>Before you make an Application please contact EMFF@gov.scot with brief details so your interest can be registered.</p>
Social Care Staff Support Fund	Aims to ensure social care workers do not experience financial hardship if they are ill or self-isolating due to coronavirus.	<ul style="list-style-type: none"> • The Fund is for social care workers contracted to deliver care and support in the social care sector as defined by section 47 of the Public Services Reform (Scotland) Act 2010. • Independent Living Fund (ILF) recipients who are using their ILF award to employ Personal Assistants or social care workers should continue 	<p>Payments to social care workers</p> <ul style="list-style-type: none"> • Social care employers, including personal assistant employers, are asked to pay eligible staff who meet all of the Fund criteria their expected income* if they are

Name of Scheme	What does it do?	Who and what is eligible?	How can it be accessed?
		<p>to apply to ILF for relevant additional costs rather than through this Fund.</p> <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"> • A relevant worker’s ability to undertake health and care work is, or has been, restricted for a reason relating to coronavirus. • The worker’s income has been reduced as a result of not being able to work for a reason relating to coronavirus. • 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.) • The worker is unable to work because they have coronavirus, or are self-isolating in accordance with public health guidance. <ul style="list-style-type: none"> • 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 continue to receive support through the UK Government Coronavirus Job Retention Scheme. • The Fund is not available when the reason for absence is not as a result of coronavirus, for 	<p>absent, or have been absent, for the following reasons:</p> <ul style="list-style-type: none"> ○ They are ill with confirmed or suspected coronavirus ○ They are self-isolating in line with public health guidance <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 section 62 of the Employment Rights Act 1996.</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>Reimbursement to employers If an employer has paid out a sum of money to top up the income of an eligible worker to their expected</p>

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

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			<p>with the terms of the Social Care Staff Support Fund</p> <ul style="list-style-type: none"> ○ Agree an open book basis between commissioners and providers where sustainability payments have been made, to ensure there is no duplication of support ○ 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. <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>

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Private Rent Sector Landlord Covid-19 Loan Scheme (Scottish Government)	£5 million fund offering interest free loans to landlords whose tenants are having difficulty paying rent	<ul style="list-style-type: none"> • This loan scheme offers eligible landlords up to 100% of lost rental income for a single property. Available to Private Rent Sector landlords who: <ul style="list-style-type: none"> • Were, or had applied to become, registered before 01 February 2020 • Are not classified as businesses • Have 5 or less properties available for rent • Have properties for rent which are classed as being within the private rented sector (as per the terms of the 2006 Housing Scotland Act) • Have lost rental income as a result of tenants facing difficulty in paying rent as a result of the Covid-19 situation or where a rental property became vacant on or after 01 February 2020 and the landlord is unable to get a new tenant because of the restrictions currently in place. <ul style="list-style-type: none"> • Eligible landlords will be able to apply for a loan to cover lost rental income for a period of up to 6 months, backdated to the 01 March 2020 • Loan repayments will be deferred until October 2020, with the loan being repaid in 12 monthly instalments. 	Applications to this fund are open now. Further information including an online application can be accessed via the Scottish Government website. 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?
Scottish Crown Estate Fund	£7.2 million fund to support coastal businesses and third sector organisations	<ul style="list-style-type: none"> The 26 councils in Scotland who have coastlines can use their remaining share of the fund which they have not yet allocated to offer direct support to struggling coastal enterprises and organisations, after agreement by the Scottish Government and COSLA. 	Fund is devolved to councils
Towns and Business Improvement Districts (BIDs) Resilience and Recovery Fund	£2 million of new funding to help support the recovery of local communities as coronavirus (COVID-19) measures are gradually and carefully eased.	<ul style="list-style-type: none"> £1 million of this funding will be allocated directly to towns to address immediate priorities as lockdown restrictions are gradually eased. A separate funding stream of £700,000 will be allocated to Business Improvement Districts. BIDs will be able to access the new funding from September 2020 when the current BIDs Resilience Fund expires. The remaining funding will be used for data analysis, communications and the development of a national media campaign to support town and high street recovery. Applications for the £1m stream are invited from constituted groups with suitable governance controls, including: Local Authorities, Community or Development Trusts, Town Centre Partnerships, Town Teams, Traders or Business Associations, Chambers of Commerce, Housing Associations, Council-led initiatives, CICs, SCIOs or Charitable Community Groups. 	<p>Applications for the £1m funding stream are now open.</p> <p>Final closing date for applications is 5pm, Friday 24 July.</p> <p>Please note to apply as early as possible once your project has been agreed with your Local Authority.</p> <p>Application forms and associated guidance can be found via the Scotland's Towns Partnership website.</p>

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

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

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

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

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		<ul style="list-style-type: none"> Companies borrowing more than £50 million through CLBILS will be subject to further restrictions on dividend payments, senior pay and share buy-backs during the period of the loan. Further information on changes introduced, including new provisions on seniority of CLBILS facilities, can be found on the CLBILS FAQs for businesses page via the British Business Bank website. 	<p>More details on this scheme can be found on the British Business Bank website.</p>
Commercial Insurance	Insurance pay out (based on cover)	<ul style="list-style-type: none"> Most commercial insurance policies are unlikely to cover pandemics or unspecified notifiable diseases, such as Covid-19. Businesses which have an insurance policy that covers government ordered closure and pandemics or government ordered closure and unspecified notifiable disease should be able to make a claim (subject to terms and conditions of their policy). 	<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"> Local Authorities to relax planning rules to allow pubs and restaurants to operate temporarily as takeaways 	<p>Guidance to be published by Local Authorities.</p>
Visitor Levy Bill	Halting of Bill	<ul style="list-style-type: none"> The introduction of a visitor levy on tourism in Scotland will be halted 	<p>Effective immediately</p>
Deposit Return Scheme	Extension of Go-Live	<ul style="list-style-type: none"> The Deposit Return Scheme will now be introduced in July 2022 	<p>Effective immediately</p>
Business Loans Scotland and West of	Businesses with existing loans	<ul style="list-style-type: none"> 3 month capital and interest holiday for all existing borrowers 	<p>Applied directly to loans via Business Loans Scotland</p>

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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"> • €37 billion of cohesion policy money will strengthen healthcare systems, support SMEs, short-term employment schemes, and community-based services. • An EU Task Force has been setup to coordinate work with Member States, identify their precise needs and assist them so as to ensure that the money starts flowing as soon as possible. 	<p>The Coronavirus Response Initiative has been adopted by the EU and came into force on 1 April.</p> <p>More information is contained within this European Commission document.</p>
Third Sector Resilience Fund (Scottish Government)	<p>£20 million to ensure health and continued viability of third sector organisations</p>	<ul style="list-style-type: none"> • £20 million emergency fund provides grants of up to £75,000 • In addition, there is up to a further £5m available in fully flexible, 0% interest loans starting at £50,000 <p>To be eligible, organisations must be:</p> <ul style="list-style-type: none"> • A charity, social enterprise or voluntary organisation based in Scotland and/or primarily delivering services/activities in Scottish communities • Already delivering those products or services prior to March 2020 	<p>This fund is now open</p> <p>The fund is delivered by Firstport, Social Investment Scotland and the Corra Foundation</p> <p>In order to apply, applicants must complete a short eligibility checker to assess their suitability for the fund.</p> <p>Further information such as guidance notes and FAQs are available via the Third Sector Resilience Fund section of the SCVO website.</p>

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		<ul style="list-style-type: none"> • Needing funding to stabilise cash flows directly as a result of the impact of COVID-19, as opposed to pre-existing financial difficulties • Applicants must be at risk or unable to cover essential costs within 12 weeks from the date of application • The maximum amount awarded will be £75,000 • Funding requests must be for a three month period (previously four months) • Eligibility costs will be mostly limited to overheads and essential staff who cannot be furloughed • All grant applications requesting £50,000 or more will be considered for a loan, a grant or a blended approach (part loan, part grant) • There will be an additional £5 million available in fully flexible, 0% interest loans starting at £50,000. • The fund will be complemented by specialist business advice from Just Enterprise to help grant recipients maximise the impact of the financial support. 	
Community Response, Recovery & Resilience Fund	Supports local charities and grassroots organisations across Scotland responding to the outbreak of the coronavirus pandemic and to recover from its impact.	<ul style="list-style-type: none"> • Awaiting eligibility criteria under the Recovery phase of the fund from Foundation Scotland. 	<p>This fund is temporarily closed to new applications under the Response phase of the fund.</p> <p>It is anticipated that applications will reopen under the Recovery phase of the fund in July.</p>

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Supporting Communities Fund	£20 million fund to support the growth of community efforts at a local level	<ul style="list-style-type: none"> • Community anchor organisations are already playing a key active role in providing services within their community and through this funding will be supported expand their existing networks and connections. • They are well placed to work collaboratively and will help to support a coordinated approach locally, working with other active local charities, third sector organisations, volunteers, communities of interest and making links with the Local Authority, Third Sector Interfaces and other statutory providers, and can act as a conduit for funding to help channel support to where it is needed. • To date funding for over 258 community anchor organisations across Scotland has been approved. • Working with partners SCVO continue to identify where funding is being deployed and where it is still needed. 	<p>You cannot directly apply to the Supporting Communities Fund.</p> <p>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 SCVO website.</p>
Community and Renewable Energy Scheme (CARES)	£4.5m fund for local renewable projects	<p>There are three types of funding available:</p> <ul style="list-style-type: none"> • Development funding - to complete community engagement activities, feasibility work and options appraisals to develop new local energy projects. • Capital funding - for the capital costs of local energy projects. 	<p>Find out more information and submit an Expression of Interest via the Local Energy Scotland website.</p> <p>Expression of Interest (EOI) forms must be submitted by Wednesday 22 July 2020.</p>

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		<ul style="list-style-type: none"> • Enablement grants – these are available all year round, you don't have to wait for a funding call to apply. • Eligible applicants include constituted community groups, charities, faith groups, academic institutions, local authorities, housing associations and small to medium sized rural businesses. • Find out more about eligibility criteria via Local Energy Scotland. • Local ownership and/or community involvement must be at the heart of projects that CARES supports. 	<p>If your EOI is successful, you will be asked to submit a full application by Wednesday 2 September 2020.</p>
State Aid	<p>The European Commission has introduced a temporary framework for State aid measures. This is to help with the financial pressures businesses face as a result of coronavirus.</p> <p>The Scottish Government will work with the UK Government to make sure these measures can be adopted to help Scottish Businesses where possible.</p>		
Coronavirus (Scotland) Act 2020	<p>People and some small businesses that are unable to repay debts due to the outbreak will be able to apply for a six-month 'breathing space' period. This will allow them to seek money advice and find long-term solutions to repay debts. It also removes the limitation that means they can only apply for such a breathing space once in a 12 month period. (These measures apply to individuals, partnerships, corporate and unincorporated bodies and trusts, though not to companies or LLPs.)</p> <p>The Act also allows licensing authorities to extend the deadlines for licence applications that allow the sale and supply of alcohol, and taxi and private hire. This flexibility will help to minimise the risk of losing current licensing rights due during</p>		

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	<p>the outbreak. It also gives discretion to allow licensing hearings to be conducted by telephone, video-conferencing or by written communication, including email.</p> <p>The COVID-19 outbreak affects the ability of both planning authorities and applicants to deal with planning permissions that are due to expire. When planning permission is granted applicants have a period of three years to commence development before the permission lapses. The new legislation extends any planning permission that would lapse within the next six months so that it will not expire until April 2021.</p> <p>The notice period before a commercial lease can be terminated for non-payment of rent has been extended. Previously commercial tenants served with a warning letter for non-payment of rent would have 14 days to pay outstanding rent. This period has now been increased to 14 weeks. It applies to all commercial property leases, including those where a warning notice has already been issued and has not already expired.</p>			
<p>Department for International Trade – Export and Investor Support</p>	<p>Guidance on how to help secure export finance to keep trading during the coronavirus outbreak has been set out by the UK Government in direct communication to 160,000 exporters and investors Monday 6 April.</p> <p>The message follows the news that UK businesses will now be eligible to secure export insurance cover to markets including the EU, US, Japan, Australia, New Zealand, Canada, Iceland, Norway and Switzerland with immediate effect, following UK Export Finance expanding the scope of its Export Insurance Policy (EXIP).</p> <p>To find an International Trade Advisor in your area, visit https://www.great.gov.uk/contact/office-finder/</p>			
<p>Support from your business bank</p>	<p>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</p>		<p>Bank of Scotland Barclays Clydesdale Bank HSBC Lloyds Lombard</p>	<p>Metro Bank NatWest RBS Santander Virgin Money</p>

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UK Government Charities Funding	<p>Frontline charities across the UK will receive a £750 million package of support to ensure they can continue their vital work during the coronavirus outbreak – this includes hospices and those supporting domestic abuse victims.</p> <p>£360 million will be directly allocated by government departments to charities providing key services and supporting vulnerable people during the crisis. Where charitable services are devolved the UK Government has applied the Barnett formula in the normal way. Devolved administrations expected to receive £60 million through the charities pot, and further significant Barnett allocations, dependent on the final proposals funded, through the direct grant pot.</p>		
UK Government Coronavirus Business Support Finder	<p>The UK Government has launched an online business support finder tool which shows some of the supports available to you and your business. Please note, this service mainly focuses on UK Government support schemes. Your business may also be eligible for support schemes operated by the Scottish Government or other agencies.</p> <p>The business support finder tool can be accessed at https://www.gov.uk/business-coronavirus-support-finder</p> <p>Please continue to check this summary for updates on financial support that may be relevant to your business. You can also check for Scottish Government business support updates via https://findbusinesssupport.gov.scot/</p>		
Scottish University Research Funding	<p>The Scottish Government has announced a one-off £75 million increase in funding for Scotland’s universities to ensure they can protect their world-leading research programmes against the financial impact of COVID-19.</p> <p>The intervention will help secure the jobs and training needed to support ongoing and future research work, meaning institutions can concentrate fully on planning the long-term future of a sector so vital to the Scottish economy.</p> <p>Universities will also be expected to adapt and use their own resources, as well as the packages of support for businesses provided by the UK Government, to counter the effects of the pandemic on research operations.</p> <p>The additional money is research capital funding. University research is classed as capital in the current 2020-21 Scottish budget. The details of the allocation to individual universities will be subject to consultation with the sector by the Scottish Funding Council.</p>		

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Trade Credit Reinsurance Scheme	<ul style="list-style-type: none"> • Trade Credit Insurance, which provides essential cover to business-to-business transactions, will receive up to £10 billion of UK Government guarantees. • The Trade Credit Reinsurance scheme, which has been agreed following extensive discussions with the insurance sector, will see the vast majority of Trade Credit Insurance coverage maintained across the UK. • The guarantees will support supply chains and help businesses to trade with confidence knowing that they will be protected if a customer defaults or delays on payment. • The scheme is available on a temporary basis for nine months, backdated to 1 April 2020, and running until 31 December 2020, with the potential for extension if required. • The scheme will be delivered through a reinsurance agreement that is open to all insurers currently operating in the UK market, covering both domestic and overseas trade with payment terms of up to 2 years • Implementation of the scheme is subject to state aid approval, agreement of full form documentation with insurers and acceptance of applications from insurers for participation • Further information can be found via the News section of the UK Government website. 		
National Manufacturing Institute Scotland (NMIS) Funding	<ul style="list-style-type: none"> • An additional £20 million has been announced for the National Manufacturing Institute Scotland (NMIS), bringing total Scottish Government investment to £75 million. • The investment in the facility, which includes the existing Lightweight Manufacturing Centre which opened last year as a specialist technology centre, will help develop the future of Scotland’s manufacturing sector as the economy rebuilds after coronavirus (COVID-19). • Operated by the University of Strathclyde, NMIS will be an industry led international centre of manufacturing expertise, aiming to attract investment and make Scotland a global leader in advanced manufacturing. Construction will begin later this year and is anticipated to take 18 months, supporting more than 200 jobs. 		
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>		

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	<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>		
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 the GB drivers’ hours rules		Temporary relaxation of GB drivers' hours rules ended 23:59 Sunday 14 June.	
Return to Work package		<p>The Scottish Government has unveiled a £230 million Return to Work package to help stimulate Scotland’s economy following the coronavirus (COVID-19) pandemic.</p> <p>The initiative covers construction, low carbon projects, digitisation and business support and will provide a flow of work for businesses and support jobs. It is funded by the reallocation of underspends from schemes interrupted by COVID-19. New projects featured in the package include:</p>	

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	<ul style="list-style-type: none"> • £51 million for business support, including boosting high growth companies • £78 million for construction, including £40 million for regeneration projects and £20 million for roads maintenance • £66 million to kick-start our green recovery, including £7 million to equip buses for physical distancing and the return to work • £35.5 million for digitisation, including justice and education services 		
Corporate Insolvency and Governance Act	<ul style="list-style-type: none"> • The Corporate Insolvency and Governance Bill received royal assent on 25 June and is now an Act. • 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. <p>The Act:</p> <ul style="list-style-type: none"> ○ introduces temporary easements for Annual General Meetings (AGMs) and filing requirements for public limited companies (PLCs) ○ introduces new corporate restructuring tools to the insolvency regime to give companies the time they need to maximise their chance of survival ○ temporarily suspends parts of insolvency law to support directors during this difficult time <p>Under the secondary legislation, companies will receive an automatic extension for:</p> <ul style="list-style-type: none"> ○ confirmation statements ○ registrations of charges (mortgage) ○ event-driven filings, such as a change to your company’s directors or people with significant control <ul style="list-style-type: none"> • Most companies will also be given more time to file their accounts. <p>Read more about the Corporate Insolvency and Governance Act via the news section of the UK Government website.</p>		
UK Government cultural, arts and heritage	<ul style="list-style-type: none"> • The UK Government has announced a £1.57bn investment to protect UK cultural, arts and heritage institutions, including £97m for Scotland. • Creative Scotland will work closely with the Scottish Government to establish how this new funding will be accessed and more details will be shared as they become available 		

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industries support package (6 July)	<ul style="list-style-type: none"> The First Minister has already commented that the funding announced by the UK Government will be passed on in full in Scotland to our arts, culture and heritage sector. 		
Supporting Outdoor Hospitality (6 July)	<ul style="list-style-type: none"> Pubs, restaurants and cafes in Scotland will have greater flexibility to make use of outside spaces, as outdoor hospitality resumes from 6 July. Regulations on planning are being temporarily relaxed to support the industry to safely restart as the country emerges from lockdown. To allow businesses and their customers to adhere to physical distancing measures, areas such as public footpaths may be used for seating, and could also include structures such as open-sided gazebos. Local authorities are responsible for planning and the Scottish Government are encouraging councils to facilitate the use of open outdoor spaces which pubs and restaurants can use. Any uses of land and temporary structures being allowed through the planning system will still need to comply with continued physical distancing restrictions. Businesses will also need to comply with any other non-planning requirements, such as licensing. 		
Restrictions lifted in Dumfries and Galloway (7 July)	<ul style="list-style-type: none"> Local restrictions in Dumfries and Galloway have been lifted following a cluster of coronavirus (COVID-19) cases last week in the Annan and Gretna areas. The outbreak is now contained so travel is no longer restricted to five miles and care home visiting is now permitted. 		
UK Government: A Plan for Jobs (8 July)	<ul style="list-style-type: none"> The Chancellor Rishi Sunak has set out a 'Plan for Jobs' that will spur the UK's recovery from the Coronavirus outbreak. A Job Retention Bonus will be introduced to help firms keep furloughed workers. UK Employers will receive a one-off bonus of £1,000 for each furloughed employee who is still employed as of 31 January 2021. A new £2 billion Kickstart Scheme will also be launched to create hundreds of thousands of new, fully subsidised jobs for young people across the country. Those aged 16-24, claiming Universal Credit and at risk of long-term 		

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	<p>unemployment, will be eligible. Funding available for each six-month job placement will cover 100% of the National Minimum Wage for 25 hours a week – and employers will be able to top this wage up.</p>		
<p>Recovery Advice for Business scheme (9 July)</p>	<ul style="list-style-type: none"> • A total of £1.6 billion will be invested in scaling up employment support schemes, training and apprenticeships to help people looking for a job. • To encourage people to safely return to eating out at restaurants the Government’s new Eat Out to Help Out discount scheme will provide a 50% reduction for sit-down meals in cafes, restaurants and pubs across the UK from Monday to Wednesday every week throughout August 2020. • The rate of VAT applied on most tourism and hospitality-related activities will also be cut from 20% to 5%. 		
<p>Guidance for travellers arriving in Scotland from overseas (9 July)</p>	<ul style="list-style-type: none"> • The Recovery Advice for Business scheme, supported by the UK government and hosted on the Enterprise Nation website, 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. • 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. 		
	<ul style="list-style-type: none"> • From Friday 10 July passengers arriving in Scotland from 57 overseas destinations that have similar or lower levels of coronavirus (COVID-19) infection than Scotland will no longer need to quarantine. Travellers from the 14 UK overseas territories will also be exempt. • Passengers arriving from these countries will still be required to complete the online passenger locator form prior to travel and to supply contact details, travel details and the address of the final destination where they will be staying. • Travellers arriving into Scotland via an English port or airport, or direct to the country, will still need to quarantine if they have been in a country which is not on the exemption list. • A further review will be conducted on the 20 July. • Guidance around quarantine rules and information for people entering the UK can be found via the Scottish Government website. • A list of countries where quarantine rules will end from 10 July can also be accessed via the Scottish Government website. 		

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<p>Moving to Phase 3 of lockdown route map (9 July)</p>	<p>Scotland will officially move to Phase 3 of the route map out of lockdown. Key dates for businesses are noted below:</p> <p>Friday 10 July</p> <ul style="list-style-type: none"> • Mandatory face coverings will be required in shops and other retail. • Physical distancing of two metres remains the law, however on public transport and in retail settings exceptions will be allowed once appropriate mitigations are in place. <p>Monday 13 July</p> <ul style="list-style-type: none"> • Non-essential shops inside shopping centres can re-open (following guidance and with physical distancing). • All dental practices may begin to see registered patients for non-aerosol routine care • Organised outdoor contact sports, play and physical activity can resume for children and young people under 18 (subject to guidance). <p>Wednesday 15 July</p> <ul style="list-style-type: none"> • Museums, galleries, monuments, libraries, various other visitor attractions, cinemas (including drive-ins and venues screening films) can reopen with physical distancing and other measures in place (e.g. ticketing in advance). • Hairdressers and barbers can re-open – with enhanced hygiene measures. • All childcare providers can open subject to individual provider arrangements. • Indoor hospitality can reopen (subject to physical distancing rules and guidance). • All holiday accommodation permitted (following relevant guidance). <p>Wednesday 22 July</p> <ul style="list-style-type: none"> • Universities and colleges – Phased return to on campus learning as part of a blended model with remote teaching. Public health measures (including physical distancing) in place. • Other personal retail services such as beauticians and tailors can re-open – with enhanced hygiene measures. 		

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	<p>An update on remaining phase 3 changes will be given on 30 July, this will include more information on the reopening of non-essential offices and call centres, live outdoor events, bingo halls, driving lessons, other indoor live entertainment such as theatres and music venues, indoor gyms and resumption of non-professional adult outdoor contact sport.</p> <p>A Phase 3: Scotland's route map update can be found via the Scottish Government website.</p>		
<p>Help for homebuyers and employment support (9 July)</p>	<ul style="list-style-type: none"> • 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. • 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. • 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. 		
<p>Investing in Scotland's entrepreneurs and innovators (10 July)</p>	<p>A £38m package for high growth companies has been announced by the Scottish Government will be managed by Scottish Enterprise and includes three levels of support to meet the needs of the most promising businesses at different stages of early growth:</p> <ul style="list-style-type: none"> • £3m allocated as grants of up to £50k plus advisor support for start-ups identified as having the most significant potential to grow and attract future investment • A competitive £25m Early Stage Growth Challenge Fund • An additional £10m for Scottish Enterprise's existing Scottish Investment Bank co-investment funds to help stimulate private investment and support businesses that need more significant levels of funding to grow rapidly 		
<p>Coronavirus Guidance</p>	<p>Latest Scottish Government and industry guidance for sectors getting back to work safely:</p> <ul style="list-style-type: none"> • Caravan Sites & Holiday Parks (2 July): Scottish Government • Childcare services - school aged services – phase 3 (3 July): Scottish Government • Childminder services (10 July): Scottish Government • Construction (22 June): Scottish Government • Creative Industries: Creative studios and shared workspaces (30 June): Scottish Government 		

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	<ul style="list-style-type: none"> • Early Learning and Childcare services – phase 3 guidance (15 June): Scottish Government • Events sector (3 July): Scottish Government • Food & Drink (18 June): Food Standards Scotland • Farmers and Crofters (11 June): Scottish Government • Forestry (16 June): Scottish Forestry • Horticulture, Fruit and Vegetables (30 June): Science & Advice for Scottish Agriculture (SASA) • Laboratories and Research Facilities (29 June): Scottish Government • Manufacturing (7 July): Scottish Government • Museums, Galleries and Heritage attractions (6 July): Scottish Government • Private Landlords and Letting Agents (29 June): Scottish Government • Retail (incl. close contact services such as hairdressers and barbers) (10 July): Scottish Government • Tourism and Hospitality (10 July): Scottish Government • Transport operators (4 June): Transport Scotland <p>Further related guidance for businesses and other organisations can be found on the Scottish Government website:</p> <ul style="list-style-type: none"> • Phase 3: Business and physical distancing guidance (10 July) • Guidance for workers and employers on returning to work safely (1 July) • Guidance on opening of public and customer toilets (27 June) 		

Key Web Pages Specific to Covid-19 Business Support:

- ACAS - The Advisory, Conciliation and Arbitration Service: [Advice for employers and employees](#)
- Business Gateway Local Offices: <https://www.bgateway.com/local-offices>
- Business Gateway National: <https://www.bgateway.com/resources/coronavirus-support>
- Confederation of Business Industry (CBI): [CBI Covid-19 Hub](#)
- Construction Scotland Innovation Centre: [The i-Con Challenge Fund & Matchmaking Platform](#)
- 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](#)
- 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](#)