

## Covid-19 Scottish Business Support Summary

Correct as of 14:00, 26<sup>th</sup> November 2020

Name of Scheme	What does it do?	Who and what is eligible?	How can it be accessed?
Strategic Framework Business Fund	If your business is required to close by law or to significantly change its operations due to COVID-19 restrictions, you may be eligible to apply for grant funding.  Grant funding for eligible businesses will cover the period of any closures or restrictions with the earliest claim date being 2 November 2020. You can still apply even if you are required to close or modify your operations for less than 4 weeks.	If your business is required to close by law, apply for the <b>Temporary Closure grant</b> : <ul style="list-style-type: none"><li>• £2,000 if your business premises has a rateable value of up to and including £51,000</li><li>• £3,000 if your business premises has a rateable value of £51,001 or above</li><li>• An upper limit of £15,000 in total in any four-week period will apply to any eligible business operating multiple premises.</li></ul> If your business can remain open but is specifically required to modify its operations by law, for example having to close earlier than normal, apply for the <b>Business Restrictions grant</b> . This does not include where a demand for your products or services has been reduced because of the pandemic: <ul style="list-style-type: none"><li>• £1,400 if your business premises has a rateable value of up to and including £51,000</li><li>• £2,100 if your business premises has a rateable value of £51,001 or above</li><li>• An upper limit of £10,500 in total in any four-week period will apply to any eligible business operating multiple premises.</li></ul>	Applications to the Strategic Framework Business Fund <a href="#">should be made through your local authority website</a> . <ul style="list-style-type: none"><li>• Grants will be paid every 4 weeks in arrears as long as restrictions last.</li><li>• The first payment of this grant funding is due on or around 30 November 2020.</li><li>• Payments will be paid administered by local authorities, and you will <b>not</b> need to re-apply if restrictions are extended beyond four weeks.</li><li>• When restrictions end, any final payment in arrears may be adjusted to reflect the duration of the restrictions to the nearest week.</li></ul>

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		<p>This support is separate from and in addition to the Coronavirus (COVID-19) Restrictions Fund to support employees and businesses impacted by local COVID-19 restrictions, from 9 October until 1 November. Applications for that funding closed on 3 November.</p> <p><b>Eligibility</b></p> <p>Whether your business is eligible will depend on where your premises are located and what level of restrictions are in place at any point in time. <a href="#">Read detailed information about eligibility</a> via the Scottish Government website.</p> <p>You can apply if:</p> <ul style="list-style-type: none"> <li>• your business has been directly impacted by restrictions</li> <li>• you have a business bank account - this is the account your grant will be paid into if your application is successful</li> <li>• your business is registered for non-domestic rates - if you pay rates through a landlord rather than directly to a local authority you can still apply but must provide evidence through a copy of the lease agreement</li> <li>• Limited companies (including Scottish Charitable Incorporated Organisations), sole traders, trust</li> </ul>	

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		<p>and partnerships can apply provided they meet the above criteria.</p> <ul style="list-style-type: none"> <li>If your business operates multiple premises you can apply for grants for each premise. All premises should be included in one application which should be sent to and processed by the local authority area in which your business is headquartered. The maximum any one business can receive will be restricted, regardless of the number of premises.</li> </ul> <p>You cannot apply if your business:</p> <ul style="list-style-type: none"> <li>is not mentioned in the <a href="#">eligibility guidelines</a></li> <li>has breached wider COVID-19 regulations/requirements prior to local restrictions</li> <li>has connections to tax havens</li> </ul> <p><b>Mobile close contact services</b></p> <p>The Scottish Government will publish details of support for mobile close contact services separately. Please do not contact your local authority at this time.</p>	
Coronavirus Job	Eligible UK employers with a <u>PAYE</u> scheme will be able to access support	<ul style="list-style-type: none"> <li>The Coronavirus Job Retention Scheme is being extended until 31 March 2021</li> </ul>	<ul style="list-style-type: none"> <li>If you've already worked out how much you can claim, you can <a href="#">claim</a></li> </ul>

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Retention Scheme (CJRS)	to continue paying part of their employees' salary for those employees that would otherwise have been laid off during this crisis.	<ul style="list-style-type: none"> <li>30 November 2020 is the last day employers can submit or change claims for periods ending on or before 31 October 2020.</li> <li>Claims for furlough days in November 2020 must be submitted by 14 December 2020</li> <li>If you cannot maintain your workforce because your operations have been affected by coronavirus (COVID-19), you can furlough employees and apply for a grant to cover a portion of their usual monthly wage costs where you record them as being on furlough.</li> <li>The Coronavirus Job Retention Scheme will remain open until 31 March 2021. From 1 November 2020 you can claim 80% of an employee's usual salary for hours not worked, up to a maximum of £2,500 per month.</li> <li>You can claim for employees who were employed on 30 October 2020, as long as you have made a PAYE RTI submission to HMRC between the 20 March 2020 and 30 October 2020, notifying a payment of earnings for that employee. This may differ where you have made employees redundant, or they stopped working for you on or after 23 September 2020 and you have subsequently re-employed them. The</li> </ul>	<p><a href="#">for wages online</a> through the Coronavirus Job Retention Scheme.</p> <ul style="list-style-type: none"> <li>The closing date for claims up to and including 31 October remains 30 November 2020.</li> <li>Claims from 1 November 2020 must be submitted by 11.59pm 14 calendar days after the month you're claiming for. If this time falls on the weekend then claims should be submitted on the next working day.</li> <li>Claims for furlough days in November 2020 must be submitted by 14 December 2020</li> <li>Find out what <a href="#">steps you need to take before you calculate how much you can claim for furloughed and flexibly furloughed employees</a> via the UK Government website.</li> <li>This includes deciding the length of your claim period and working out your flexibly furloughed employee's usual and furloughed hours.</li> </ul>

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		<p>government will review the scheme in January 2021.</p> <ul style="list-style-type: none"> <li>• All employers with a UK bank account and UK PAYE schemes can claim the grant. You do not need to have previously claimed for an employee before the 30 October 2020 to claim for periods from 1 November 2020.</li> <li>• Employers can furlough employees for any amount of time and any work pattern, while still being able to claim the grant for the hours not worked.</li> <li>• Employers can continue to claim for periods ending on or before 31 October 2020 until the deadline on 30 November 2020. You might need to contribute towards the cost of your furloughed employees' wages for these periods. For periods from 1 November 2020, you will only need to pay for the cost of employer NICs and pension costs. Find out more information on <a href="#">employer contributions to the Coronavirus Job Retention Scheme</a> via the UK Government website.</li> </ul> <p><b>Who can claim</b></p> <ul style="list-style-type: none"> <li>• If you're claiming for a period that ends on or before 31 October 2020, you can only claim if you</li> </ul>	<p>For claim periods that end on or before 31 October 2020, you will:</p> <ul style="list-style-type: none"> <li>• only be able to claim for employees who have previously been furloughed for at least 3 consecutive weeks taking place any time between 1 March 2020 and 30 June 2020</li> </ul> <p>For periods from 1 July 2020, you will also:</p> <ul style="list-style-type: none"> <li>• be able to flexibly furlough employees – this means your employees can work for any amount of time, and any work pattern</li> <li>• still 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</li> <li>• For the period 1 November 2020 to 31 January 2021 the government grant will revert to the full 80% of wages, employers will not be required to contribute or top-up for the hours not worked but will still not be able to claim for employer</li> </ul>

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		<p>have previously furloughed your employee before 1 July 2020 and you have submitted a claim for this by 31 July 2020. This may differ <a href="#">if you have an employee returning from statutory parental leave</a>.</p> <ul style="list-style-type: none"> <li>If you are claiming for a period that starts on or after 1 November 2020, then you can only claim for furloughed employees that were employed and on payroll on 30 October 2020. This means you must have made a PAYE RTI submission to HMRC between 20 March 2020 and 30 October 2020, notifying a payment of earnings for that employee. This may differ where you have made employees redundant, or they stopped working for you on or after 23 September 2020 and you have subsequently re-employed them.</li> </ul> <p><b>Employees you can claim for</b></p> <ul style="list-style-type: none"> <li>You can claim for employees on any type of employment contract, including full-time, part-time, agency, flexible or zero-hour contracts. Foreign nationals are eligible to be furloughed. Grants under the scheme are not counted as 'access to public funds', and you can furlough employees on all categories of visa.</li> </ul>	<p>National Insurance contributions or employer pension contributions.</p> <ul style="list-style-type: none"> <li>You'll still need to pay the employer National Insurance and pension contributions on your furloughed employees' pay. For claims ending on or before 31 July 2020 you can claim for these costs too.</li> </ul> <p><a href="#">Calculate how much you can claim using the Coronavirus Job Retention Scheme</a> via the UK Government website.</p> <p><b>What you'll need</b></p> <p>To make a claim, you will need:</p> <ul style="list-style-type: none"> <li>to be registered for <a href="#">PAYE online</a></li> <li>your UK, Channel Island or Isle of Man bank account number and sort code (only provide bank account details where a BACS payment can be accepted)</li> <li>the billing address on your bank account (this is the address on your bank statements)</li> <li>your employer PAYE scheme reference number</li> <li>the number of employees being furloughed</li> </ul>

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		<ul style="list-style-type: none"> <li>Find out more about <a href="#">which employees you can put on furlough and claim for</a> via the UK Government website.</li> </ul> <p><b>Agreeing to furlough employees</b></p> <ul style="list-style-type: none"> <li>Employers should discuss with their staff and make any changes to the employment contract by agreement. When employers are making decisions in relation to the process, including deciding who to offer furlough to, equality and discrimination laws will apply in the usual way.</li> <li>To be eligible for the grant, employers must have confirmed to their employee (or reached collective agreement with a trade union) in writing that they have been furloughed. You must: <ul style="list-style-type: none"> <li>make sure that the agreement is consistent with employment, equality and discrimination laws</li> <li>keep a written record of the agreement for five years</li> <li>keep records of how many hours your employees work and the number of hours they are furloughed (i.e. not working)</li> </ul> </li> </ul>	<ul style="list-style-type: none"> <li>each employee's National Insurance number (you will need to <a href="#">search for their number using basic PAYE Tools</a> if you do not have it, or <a href="#">contact HMRC</a> if your employee has a temporary number or genuinely has never had one)</li> <li>each employee's payroll or employee number (optional)</li> <li>the start date and end date of the claim</li> <li>the full amounts that you're claiming for including: <ul style="list-style-type: none"> <li>employee wages</li> <li>employer National Insurance contributions (for claims up to 31 July 2020)</li> <li>employer minimum pension contributions (for claims up to 31 July 2020)</li> </ul> </li> <li>your phone number</li> <li>contact name</li> </ul> <p>You also need to provide either:</p> <ul style="list-style-type: none"> <li>your name (or the employer's name if you're an agent)</li> <li>your Corporation Tax unique taxpayer reference</li> </ul>

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		<ul style="list-style-type: none"> <li>The employee does not have to provide a written response and you do not need to place all your employees on furlough.</li> </ul> <p>You can:</p> <ul style="list-style-type: none"> <li>fully furlough employees - they cannot undertake any work for you while furloughed full time</li> <li>flexibly furlough employees - they can work for any amount of time, and any work pattern but they cannot do any work for you during hours that you record them as being on furlough</li> <li>Find out more about <a href="#">agreeing to furlough employees</a> via the UK Government website.</li> </ul> <p><b>When your employees are on furlough</b></p> <p>During hours which you record your employee as being on furlough, you cannot ask them to do any work for you that:</p> <ul style="list-style-type: none"> <li>makes money for your organisation or any organisation linked or associated with your organisation</li> <li>provides services for your organisation or any organisation linked or associated with your organisation</li> </ul> <p>Your employee can:</p> <ul style="list-style-type: none"> <li>take part in training</li> </ul>	<ul style="list-style-type: none"> <li>your Self Assessment unique taxpayer reference</li> <li>your company registration number</li> </ul> <p>If you're claiming for employees that are flexibly furloughed, you'll also need:</p> <ul style="list-style-type: none"> <li>the number of usual hours your employee would usually work in the claim period</li> <li>the number of hours your employee has or will work in the claim period</li> <li>you will also need to keep a record of the number of furloughed hours your employee has been furloughed in the claim period</li> </ul> <p><b>How to claim</b></p> <ul style="list-style-type: none"> <li>You'll need the Government Gateway user ID and password you got when you registered for PAYE online.</li> <li>Detailed guidance around <a href="#">claiming for wages through the Coronavirus Job Retention Scheme</a> is available via the UK Government website.</li> </ul> <p><b>After you've claimed</b></p>

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		<ul style="list-style-type: none"> <li>• volunteer for another employer or organisation</li> <li>• work for another employer (if contractually allowed)</li> </ul> <p>Visit the UK Government website to find out more about <a href="#">when your employees are on furlough</a> such as paying employee taxes and pension contributions, keeping employee rights and holiday pay.</p> <p>To use the scheme, the steps you'll need to take are:</p> <ol style="list-style-type: none"> <li>1. <a href="#">Check if you can claim</a></li> <li>2. <a href="#">Check which employees you can put on furlough</a></li> <li>3. <a href="#">Steps to take before calculating your claim</a></li> <li>4. <a href="#">Calculate how much you should claim</a></li> <li>5. <a href="#">Claim for your employees' wages</a></li> <li>6. <a href="#">Report a payment in PAYE Real Time Information</a></li> </ol>	<p>Once you've claimed, you'll get a claim reference number. HMRC will then check that your claim is correct and pay the claim amount by BACs into your bank account within six working days. You must:</p> <ul style="list-style-type: none"> <li>• keep a copy of all records for 6 years, including:</li> <li>• the amount claimed and claim period for each employee</li> <li>• the claim reference number for your records</li> <li>• your calculations in case HMRC need more information about your claim</li> <li>• for employees you flexibly furloughed, usual hours worked including any calculations that were required</li> <li>• for employees you flexibly furloughed, actual hours worked</li> <li>• tell your employees that you have made a claim and that they do not need to take any more action</li> <li>• pay your employee their wages, if you have not already</li> <li>• You must pay the full amount you are claiming for your employee's</li> </ul>

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			<p>wages to your employee. You must also pay the associated employee tax and National Insurance contributions to HMRC, even if your company is in administration. If you're not able to do that, you'll need to repay the money back to HMRC.</p> <ul style="list-style-type: none"> <li>• You must also pay to HMRC the employer National Insurance contributions on the full amount that you pay the employee. If you have submitted a claim for the employer National Insurance contributions and pension contributions, then the full amount you claim in respect of these must be paid or you will need to repay the money back to HMRC.</li> <li>• Employers cannot enter into any transaction with the worker which reduces the wages below the amount claimed. This includes any administration charge, fees or other costs in connection with the employment. Where an employee had authorised their employer to</li> </ul>

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			<p>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> <p><b>When the government ends the scheme</b></p> <p>When the scheme closes, you must decide to either:</p> <ul style="list-style-type: none"> <li>• bring your employees back to work on their normal hours</li> <li>• reduce your employees' hours</li> <li>• terminate their employment (<a href="#">normal redundancy rules apply to furloughed employees</a>)</li> </ul> <p><a href="#">Find out how and when to report employees' wages to HMRC using the PAYE Real Time Information system</a> via the UK Government website.</p>
Self-Employment Income	Provides critical support to the self-employed in the form of two grants, each available for three	<ul style="list-style-type: none"> <li>• The scheme has been extended. If you were not eligible for the first and second grant based on the information in your Self Assessment tax returns, you will not be eligible for the third.</li> </ul>	<p><b>How to claim</b></p> <ul style="list-style-type: none"> <li>• Applications for the third grant will open from 30 November 2020. Make your claim from the date</li> </ul>

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Support Scheme	month periods covering November 2020 to January 2021 and February 2021 to April 2021.	<ul style="list-style-type: none"> <li>HMRC expects you to make an honest assessment about whether you reasonably believe your business will have a significant reduction in profits.</li> <li>To make a claim for the third grant your business must have had a new or continuing impact from coronavirus between 1 November 2020 and 29 January 2021.</li> <li>The third taxable grant is 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.</li> <li>The grant does not need to be repaid if you're eligible, but will be subject to Income Tax and self-employed National Insurance and must be reported on your 2020 to 2021 Self Assessment tax return.</li> <li>Grants under the Self-Employment Income Support Scheme are not counted as 'access to public funds', and you can claim the grant on all categories of work visa.</li> </ul> <p><b>Who can claim</b></p> <ul style="list-style-type: none"> <li>To be eligible for the third grant you must be a self-employed individual or a member of partnership. You cannot claim the grant if you trade through a limited company or trust.</li> </ul>	<p>HMRC give you either by email, letter or within the online service.</p> <ul style="list-style-type: none"> <li>The online service for the third grant will be available from 30 November 2020.</li> <li>If you're eligible, you must make your claim for the third grant on or before 29 January 2021.</li> <li>You should <a href="#">contact HMRC</a> if you receive any suspicious texts, calls or emails claiming to be from HMRC as this may be a scam.</li> </ul> <p><b>What you will need to make your claim</b></p> <p>You will need your:</p> <ul style="list-style-type: none"> <li>Self Assessment Unique Taxpayer Reference (UTR) – if you do not have this <a href="#">find out how to get your lost UTR</a> via the gov.uk website.</li> <li>National Insurance number – if you do not have this <a href="#">find out how to get your lost National Insurance number</a> via the gov.uk website.</li> <li>Government Gateway user ID and password – if you do not have a user</li> </ul>

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		<ul style="list-style-type: none"> <li>If you claim Maternity Allowance this will not affect your eligibility for the grant.</li> </ul> <p>You must have traded in both tax years:</p> <ul style="list-style-type: none"> <li>2018 to 2019 and submitted your Self Assessment tax return on or before 23 April 2020 for that year</li> <li>2019 to 2020</li> </ul> <p>You must either:</p> <ul style="list-style-type: none"> <li>be currently trading but are <a href="#">impacted by reduced demand</a> due to coronavirus</li> <li>have been trading but are <a href="#">temporarily unable to do so</a> due to coronavirus</li> </ul> <p>You must also declare that:</p> <ul style="list-style-type: none"> <li>you intend to continue to trade</li> <li>you reasonably believe there will be a significant reduction in your trading profits</li> </ul> <p><b>Reasonable belief</b></p> <ul style="list-style-type: none"> <li>In order to claim, you must reasonably believe that you will suffer a significant reduction in trading profits due to reduced business activity, capacity or demand or inability to trade due to coronavirus during the period 1 November to 29 January 2021. You must keep evidence that shows how your business has been impacted by</li> </ul>	<p>ID, or have lost it, you can create one or find out how to recover your login details when you make your claim</p> <ul style="list-style-type: none"> <li>UK bank details (only provide bank account details where a Bacs payment can be accepted) including: <ul style="list-style-type: none"> <li>bank account number</li> <li>sort code</li> <li>name on the account</li> <li>your address linked to your bank account</li> </ul> </li> </ul> <p><b>Records you need to keep</b></p> <p>You must keep a copy of all records in line with normal <a href="#">self-employment record keeping requirements</a>, including the:</p> <ul style="list-style-type: none"> <li>amount claimed</li> <li>grant claim reference</li> </ul> <p><b>If you're currently trading but have reduced demand</b></p> <p>You must keep any evidence that your business has had <a href="#">reduced activity, capacity or demand</a> due to coronavirus at the time you made your claim, such as:</p>

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		<p>coronavirus resulting in less business activity than otherwise expected.</p> <p><b>Significant reduction</b></p> <ul style="list-style-type: none"> <li>Before you make a claim, you must decide if the impact on your business will cause a significant reduction in your trading profits for the tax year you report them in.</li> <li>HMRC cannot make this decision for you because your individual and wider business circumstances will need to be considered when deciding whether the reduction is significant.</li> <li>You should wait until you have a reasonable belief that your trading profits are going to be significantly reduced, before you make your claim.</li> <li>There are some <a href="#">examples that can help you decide</a>, access these via the gov.uk website.</li> </ul> <p><b>How HMRC works out your eligibility</b></p> <ul style="list-style-type: none"> <li>To work out your eligibility HMRC will first look at your 2018 to 2019 Self Assessment tax return. Your trading profits must be no more than £50,000 and at least equal to your non-trading income.</li> <li>If you're not eligible based on the 2018 to 2019 Self Assessment tax return, HMRC will then look</li> </ul>	<ul style="list-style-type: none"> <li>business accounts showing reduction in activity compared to previous years</li> <li>records of reduced or cancelled contracts or appointments</li> <li>fewer invoices</li> <li>a record of dates where you had reduced demand or capacity due to government restrictions</li> </ul> <p><b>If your business is temporarily unable to trade</b></p> <p>You must keep evidence if your business has been <a href="#">unable to trade</a> due to coronavirus, such as:</p> <ul style="list-style-type: none"> <li>a record of dates where you had to close due to government restrictions</li> <li>NHS Test and Trace communications - if you've been instructed to self-isolate in-line with NHS guidelines and are unable to work from home (if you've been abroad and have to self-isolate, this does not count)</li> <li>a letter or email from the NHS asking you to shield</li> <li>test results if you've been diagnosed with coronavirus</li> </ul>

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		<p>at the tax years 2016 to 2017, 2017 to 2018, and 2018 to 2019.</p> <p><b>How different circumstances affect the scheme</b></p> <p>There are some circumstances that can affect your eligibility such as if:</p> <ul style="list-style-type: none"> <li>• your return is late, amended or under enquiry</li> <li>• you're a member of a partnership</li> <li>• you had a new child</li> <li>• you have loans covered by the loan charge</li> <li>• you claim averaging relief</li> <li>• you're a military reservist</li> <li>• you're non-resident or chose the remittance basis</li> <li>• state aid</li> </ul> <p>Find out more information on how your <a href="#">circumstances affect your eligibility</a>.</p> <p><b>What the grant extension covers</b></p> <ul style="list-style-type: none"> <li>• The extension will last for six months, from November 2020 to April 2021. Grants will be paid in two lump sum instalments each covering a three-month period.</li> <li>• The third grant will cover a three-month period from 1 November 2020 until 31 January 2021. The Government will provide a taxable grant calculated at 80% of 3 months average monthly</li> </ul>	<ul style="list-style-type: none"> <li>• letters or emails from your child's school if you have had parental caring responsibilities</li> </ul> <p><b>Further support</b></p> <ul style="list-style-type: none"> <li>• There will be a fourth grant covering February 2021 to April 2021. HMRC will set out further details, including the level of the fourth grant in due course.</li> </ul>

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		<p>trading profits, paid out in a single instalment and capped at £7,500 in total.</p> <ul style="list-style-type: none"> <li>The Government has already announced that there will be a fourth grant covering February 2021 to April 2021. The Government will set out further details, including the level, of the fourth grant in due course.</li> <li>The grants are taxable income and also subject to National Insurance contributions.</li> </ul>	
VAT Deferral	Deferral of Valued Added Tax (VAT) payments.	<p>If you deferred VAT between 20 March and 30 June 2020 and still have payments to make, you can:</p> <ul style="list-style-type: none"> <li>pay the deferred VAT in full on or before 31 March 2021</li> <li>opt in to the VAT deferral new payment scheme when it launches in 2021</li> <li>contact HMRC if you need more help to pay</li> </ul> <p><b>If you want to opt in to the new payment scheme</b></p> <ul style="list-style-type: none"> <li>Instead of paying the full amount by the end of March 2021, you can make up to 11 smaller monthly instalments, interest free. All instalments must be paid by the end of March 2022.</li> </ul> <p>The scheme will allow you to:</p> <ul style="list-style-type: none"> <li>pay your deferred VAT in instalments without adding interest</li> </ul>	<ul style="list-style-type: none"> <li>You can <a href="#">pay your deferred VAT</a> in full by 31 March 2021.</li> <li>You do not need to contact HMRC.</li> </ul> <p><b>If you want to opt in to the new payment scheme</b></p> <ul style="list-style-type: none"> <li>You cannot opt in yet. The online opt in process will be available in early 2021. You must opt in yourself, your agent cannot do this for you.</li> </ul> <p><b>Get ready to opt in to the new payment scheme</b></p> <p>Before opting in you must:</p> <ul style="list-style-type: none"> <li>Create your own <a href="#">Government Gateway</a> account if you don't already have one</li> </ul>

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		<ul style="list-style-type: none"> <li>select the number of instalments from 2 to 11 equal monthly payments</li> </ul> <p>To use this scheme you must:</p> <ul style="list-style-type: none"> <li>still have deferred VAT to pay</li> <li>be up to date with your VAT returns</li> <li>be able to pay the deferred VAT by Direct Debit</li> <li>If you opt in to the scheme, you can still have a time to pay arrangement for other HMRC debts and outstanding tax.</li> </ul>	<ul style="list-style-type: none"> <li>Submit any outstanding VAT returns from the last 4 years. You will not be able to join the scheme if you have not done so</li> <li><a href="#">Correct errors on your VAT returns</a> as soon as possible. Corrections received after 31 December 2020 may not show in your deferred VAT balance</li> <li>Make sure you know how much you owe, including the amount you originally deferred and how much you may have already paid</li> </ul> <p>You should also:</p> <ul style="list-style-type: none"> <li>Pay what you can as soon as possible to allow us to show the correct deferred VAT balance</li> <li>Consider the number of equal instalments you'll need, from 2 to 11 months</li> </ul> <p><b>If you are not able to pay your deferred VAT</b> If you are still unable to pay and need more time, find out what to do <a href="#">if you cannot pay your tax bill on time</a> via the gov.uk website.</p>

Name of Scheme	What does it do?	Who and what is eligible?	How can it be accessed?
Deferral of Self-Assessment Payment on Account	Deferred Self-Assessment tax payments due 31 July 2020.	<ul style="list-style-type: none"> <li>You had the option to defer your second payment on account if you're: <ul style="list-style-type: none"> <li>Registered in the UK for Self-Assessment</li> <li>Found it difficult to make your second payment on account by 31 July 2020 due to the impact of coronavirus</li> </ul> </li> </ul> <p><b>If you chose to defer your July 2020 payment on account</b></p> <ul style="list-style-type: none"> <li>If you receive a Self-Assessment statement before 31 January 2021 it may still show the deferred July 2020 payment on account as due and payable now.</li> <li>You can still pay your deferred July 2020 payment on account any time up to 31 January 2021. You'll not have interest or a penalty as long as you pay in full by that date.</li> <li>Some statements may also show interest accruing if you have any payments on account. This interest will only apply to those other payments, not your deferred July 2020 payment on account.</li> </ul> <p><b>If you've submitted your 2019 to 2020 return before you got your June 2020 statement</b></p> <ul style="list-style-type: none"> <li>Your June 2020 Self-Assessment statement will only show the revised due date for the July 2020 payment on account, plus any payments due in the next 45 days.</li> </ul>	<p>You can still pay your deferred July 2020 payment on account any time up to 31 January 2021. There'll be no interest or penalty as long as you pay in full by that date.</p> <p><b>Paying your Self-Assessment tax bill</b></p> <ul style="list-style-type: none"> <li>You can check payments you need to make towards your next tax bill by <a href="#">singing in to your online account</a> via gov.uk.</li> </ul> <p><b>Pay in full</b></p> <ul style="list-style-type: none"> <li>You can pay your deferred July 2020 payment on account in full any time between now and 31 January 2021 using <a href="#">HMRC's online service</a>.</li> </ul> <p><b>Pay in instalments</b></p> <ul style="list-style-type: none"> <li>You can pay your tax by instalments if you're unable to pay in full by 31 January 2021. If you file your 2019 to 2020 Self Assessment return early HMRC will know what payments you owe before the 31 January 2021 payment due date.</li> <li>You'll then be able to set up a <a href="#">Time to Pay instalment arrangement</a> with HMRC.</li> </ul>

Name of Scheme	What does it do?	Who and what is eligible?	How can it be accessed?
		<p><b>If you submit your 2019 to 2020 return before the December 2020 statements are issued</b></p> <ul style="list-style-type: none"> <li>Your December statement will show all payments due on 31 January 2021, these could be: <ul style="list-style-type: none"> <li>○ your deferred July 2020 payment on account (if it remains unpaid)</li> <li>○ any 2019 to 2020 balancing charge</li> <li>○ your first 2020 to 2021 payment on account</li> </ul> </li> </ul> <p><b>How to get help</b></p> <p><b>If you cannot pay your Self Assessment liabilities in full</b></p> <ul style="list-style-type: none"> <li>You should <a href="#">contact HMRC</a> as soon as you can if you are unable to pay your Self Assessment tax.</li> <li>HMRC are determined to help all customers as much as possible. That help may mean setting up a Time to Pay instalment arrangement with you.</li> <li>If you already have a <a href="#">Time to Pay arrangement</a> in place for other overdue tax, you should contact HMRC to amend that arrangement to include your deferred July 2020 Payment on Account and any other Self-Assessment payments becoming due on 31 January 2021.</li> </ul> <p><b>Reducing your 2020 to 2021 payments on account.</b></p> <ul style="list-style-type: none"> <li>Your Payments on Account are based on your previous year's tax bill. If your financial situation</li> </ul>	<ul style="list-style-type: none"> <li>If you owe up to £30,000 you can do this online without having to contact HMRC directly.</li> <li>When you have filed your return you'll need to wait at least 48 hours before you can set up your Time to Pay arrangement online.</li> <li>Late payment penalties are charged when tax remains unpaid 30 days, 6 months and 12 months after its due date for payment. You can avoid them if you enter into a Time to Pay arrangement before they become due and you pay all the tax owing under that arrangement on time.</li> <li>Interest is payable on Time to Pay instalments. Check guidance on <a href="#">interest rates for late and early payments</a> via the UK Government website.</li> <li>Check the <a href="#">deadline dates for Self Assessment returns submission</a> via the UK Government website.</li> </ul> <p><b>Pay by Direct Debit</b></p> <ul style="list-style-type: none"> <li>If you normally pay by Direct Debit but chose to defer your July 2020 payment on account, you should</li> </ul>

Name of Scheme	What does it do?	Who and what is eligible?	How can it be accessed?
		<p>has been impacted by coronavirus, you may have a reduced tax liability arising for the 2020 to 2021 tax year. You may want to apply to HMRC to reduce your 2020 to 2021 payments on account.</p> <ul style="list-style-type: none"> <li>Find out more about <a href="#">payments on account</a> via the UK Government website.</li> </ul> <p><b>Get help online</b></p> <ul style="list-style-type: none"> <li>Use <a href="#">HMRC's digital assistant</a> to find more information about the coronavirus support schemes.</li> <li>You can also contact the <a href="#">HMRC coronavirus helpline</a> for help and advice.</li> </ul>	<p>have cancelled your Direct Debit through your bank so that HMRC did not automatically collect any payment due.</p> <ul style="list-style-type: none"> <li>You can re-instate that Direct Debit if you want to resume making payments on account this way in future</li> </ul> <p><b>Pay through your tax code</b></p> <ul style="list-style-type: none"> <li>If you're paying taxes on an employment or occupational pension through the PAYE system, submit your 2019 to 2020 Self Assessment return online by 30 December 2020.</li> <li>You can ask HMRC to collect any Self Assessment tax owing through an adjustment to your tax coding.</li> <li>Check to see if you're <a href="#">eligible through your tax code</a> via the UK Government website.</li> </ul>
HMRC Time to Pay Service	If you cannot pay your tax bill on time because of coronavirus, you may be able to delay it without	<ul style="list-style-type: none"> <li>All businesses and self-employed people in financial distress, and with outstanding tax liabilities, may be eligible to receive support with their tax affairs through HMRC's Time To Pay service</li> </ul>	Call the HMRC Helpline on 0800 024 1222

Name of Scheme	What does it do?	Who and what is eligible?	How can it be accessed?
	penalty using HMRC's Time to Pay service.	<ul style="list-style-type: none"> <li>This allows businesses and individuals to pay off their debt by instalments over a period of time.</li> <li>Arrangements are agreed on a case-by-case basis and tailored to individual circumstances and liabilities</li> </ul> <p>You are eligible if your business:</p> <ul style="list-style-type: none"> <li>Pays tax to the UK Government</li> <li>Has outstanding tax liabilities</li> </ul>	<p>Alternatively you can contact HMRC via webchat (Monday to Friday, 8am to 4pm).</p> <p>Advisers can only talk to you about problems paying your taxes due to Covid-19. This could be:</p> <ul style="list-style-type: none"> <li>Self-Assessment</li> <li>VAT</li> <li>Employers' PAYE</li> <li>Corporation Tax</li> </ul> <p>A link to the webchat facility is available via the <a href="#">HMRC section</a> of the UK Government website.</p>
Statutory Sick Pay (SSP) Rebate	Allows small-and medium-sized businesses and employers to reclaim Statutory Sick Pay (SSP) paid for sickness due absence due to COVID-19.	<ul style="list-style-type: none"> <li>The Coronavirus Statutory Sick Pay Rebate Scheme will repay employers the <a href="#">Statutory Sick Pay</a> paid to current or former employees</li> </ul> <p>This scheme is for employers. You can claim back up to 2 weeks of SSP if:</p> <ul style="list-style-type: none"> <li>You have already paid your employee's sick pay (<a href="#">use the SPP calculator</a> to work out how much to pay)</li> <li>You're claiming for an employee who's <a href="#">eligible for sick pay due to coronavirus</a></li> <li>You have a PAYE payroll scheme that was created and started on or before 28 February 2020</li> </ul>	<p>The online service you'll use to <a href="#">claim back Statutory Sick Pay</a> is now available.</p> <p>Use the <a href="#">SSP calculator</a> to work out the actual amount you can claim.</p> <ul style="list-style-type: none"> <li>You must have paid your employees' sick pay before you claim it back</li> <li>If you use an agent who is authorised to do PAYE online for you, they will be able to claim on your behalf.</li> <li>Employers who are unable to claim online should have received a letter</li> </ul>

Name of Scheme	What does it do?	Who and what is eligible?	How can it be accessed?
		<ul style="list-style-type: none"> <li>You had fewer than 250 employees on 28 February 2020 across all your PAYE payroll schemes</li> </ul> <p>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:</p> <ul style="list-style-type: none"> <li>An <a href="#">isolation note from NHS-111</a> if they are self-isolating and cannot work because of coronavirus</li> <li>A 'shielding note' or a letter from their doctor or health authority advising them to shield because they're at high risk of severe illness from coronavirus</li> <li>The Scheme covers all types of employment contracts (full-time, part-time, employees on agency contracts and employees on flexible or zero hours contracts as well as fixed term contracts until the date their contract ends).</li> </ul> <p>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:</p> <ul style="list-style-type: none"> <li>A PAYE scheme that was created and started on or before 28 February 2020</li> </ul>	<p>on an alternative way to claim. <a href="#">Contact HMRC</a> if you have not received a letter and are unable to make any eligible claims online.</p> <ul style="list-style-type: none"> <li>If you make multiple claims, the claim periods can overlap.</li> </ul> <p><b>Before you make a claim</b></p> <ul style="list-style-type: none"> <li><a href="#">Check that you can use the Coronavirus Statutory Sick Pay Rebate Scheme</a></li> <li>Be registered for <a href="#">PAYE Online</a></li> <li>Have already paid your employees' sick pay</li> <li><a href="#">Work out your claim period</a></li> </ul> <p>You'll need:</p> <ul style="list-style-type: none"> <li>The number of employees you are claiming for</li> <li>Start and end dates of your claim period</li> <li>The total amount of coronavirus-related Statutory Sick Pay you have paid to your employees for the claim period – this should not exceed the <a href="#">weekly rate of SSP that is set</a></li> <li>Your Government Gateway user ID and password that you got when</li> </ul>

Name of Scheme	What does it do?	Who and what is eligible?	How can it be accessed?
		<ul style="list-style-type: none"> <li>• Fewer than 250 employees (including TUPE transferred employees) across all PAYE payroll schemes on 28 February 2020</li> <li>• If you did not have a PAYE scheme that was created on or before 28 February 2020, but the previous employer did, you can make a claim if they had fewer than 250 employees across all their PAYE schemes on that date.</li> <li>• As the new employer, you can only make claims for SSP that you have paid, a claim cannot include SSP paid by the previous employer.</li> <li>• You can claim back from both the Coronavirus Job Retention Scheme and the Coronavirus Statutory Sick Pay Rebate Scheme for the same employee but not for the same period of time.</li> <li>• Your claim amount should not take you above the state aid limits under the <a href="#">EU Commission temporary framework</a>. This is when combined with other aid received under the framework. The maximum level of state aid that a business may receive is €800,000. There is a lower maximum for agriculture at €100,000 and aquaculture and fisheries at €120,000.</li> <li>• Connected companies and charities can also use the scheme if their total combined number of</li> </ul>	<p>you registered for PAYE Online – if you do not have this <a href="#">find out how to get your lost ID</a>.</p> <ul style="list-style-type: none"> <li>• Your employer PAYE scheme reference number</li> <li>• Contact name and phone number of someone HMRC can contact if they have queries</li> <li>• UK bank or building society details (only provide bank account details where a Bacs payment can be accepted)</li> </ul> <p><b>After you've claimed</b></p> <ul style="list-style-type: none"> <li>• Your claim will be checked, and if valid, paid into the account you supplied within 6 working days.</li> <li>• Do not contact HMRC unless it has been more than 10 working days since you have made your claim and you have not received it or been contacted by HMRC within that time.</li> <li>• HMRC will check claims and take appropriate action to withhold or recover payments found to be dishonest or inaccurate. Where employers knowingly and</li> </ul>

Name of Scheme	What does it do?	Who and what is eligible?	How can it be accessed?
		<p>PAYE employees are fewer than 250 on or before 28 February 2020.</p> <p>The repayment will cover up to 2 weeks SSP starting from the first qualifying day of sickness, if an employee is unable to work because they:</p> <ul style="list-style-type: none"> <li>• Have coronavirus symptoms</li> <li>• Are self-isolating because someone they live with has symptoms</li> <li>• Are self-isolating because they've been notified by the NHS or public health bodies that they've come into contact with someone with coronavirus</li> <li>• Have been advised by letter to shield because they're clinically extremely vulnerable and at <a href="#">very high risk of severe illness from coronavirus</a>.</li> <li>• Have been notified by the NHS to self-isolate before surgery for up to 14 days</li> <li>• You can make more than one claim per employee, but you cannot claim for more than 2 weeks in total.</li> </ul> <p>You can claim from the first qualifying day your employee is off work if the period of sickness started on or after:</p>	<p>deliberately provide false or misleading information to benefit from the claim, HMRC will apply penalties of up to £3000.</p> <p><b>Records you must keep</b></p> <p>You must keep records of all statutory sick payments that you've paid and want to claim back from HMRC. You must keep the following records for 3 years after the date you receive the payment for your claim:</p> <ul style="list-style-type: none"> <li>• The dates the employee was off sick</li> <li>• Which of those dates were <a href="#">qualifying days</a></li> <li>• The reason they said they were off work - if they had symptoms, someone they lived with had symptoms or they were shielding</li> <li>• The employee's National Insurance number</li> <li>• You can choose how you keep records of your employees' sickness absence. HMRC may need to see these records if there's a dispute over payment of SSP.</li> <li>• You'll need to print or save your state aid declaration (from your</li> </ul>

Name of Scheme	What does it do?	Who and what is eligible?	How can it be accessed?
		<ul style="list-style-type: none"> <li>• 13 March 2020 - if your employee had coronavirus or the symptoms or is self-isolating because someone they live with has symptoms</li> <li>• 16 April 2020 - if your employee was shielding because of coronavirus</li> <li>• 28 May 2020 – if your employee has been notified by the NHS or public health bodies that they've come into contact with someone with coronavirus</li> <li>• 26 August 2020 - if your employee has been notified by the NHS to self-isolate before surgery</li>   <li>• Most people are asked to self-isolate for 3 days before surgery. In this case, the day of surgery will be the 4th day of their period of incapacity for work. You cannot claim repayment of SSP for the day of surgery or any other days when the absence is not due to coronavirus.</li> <li>• A 'qualifying day' is a day an employee usually works on. The weekly rate was £94.25 before 6 April 2020 and is now £95.85. If you're an employer who pays more than the weekly rate of Statutory Sick Pay you can only claim up to the weekly rate paid.</li> <li>• From 8 June 2020, the majority of people entering or returning to the UK will be required to quarantine for 14 days. If an employee is unable to work during this period, they will not qualify</li> </ul>	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>for SSP unless they also meet one of the above criteria.</p> <p>Detailed guidance around <a href="#">claiming back Statutory Sick Pay paid to employees due to coronavirus (Covid-19)</a> is available via the UK Government website.</p>	
Kickstart Scheme	£2 billion fund to create job placements for 16 to 24 year olds who are on Universal Credit and are deemed to be at risk of long term unemployment.	<p>The Kickstart Scheme provides funding to create new job placements for 16 to 24 year olds on Universal Credit who are at risk of long term unemployment. Employers of all sizes can apply for funding which covers:</p> <ul style="list-style-type: none"> <li>• 100% of the National Minimum Wage (or the National Living Wage depending on the age of the participant) for 25 hours per week for a total of 6 months</li> <li>• Associated employer National Insurance contributions</li> <li>• Employer minimum automatic enrolment contributions</li> <li>• Employers can spread the start date of the job placements up until the end of December 2021.</li> <li>• A Kickstart Scheme application must be for a minimum of 30 job placements. If a single employer cannot provide this many job placements, they can <a href="#">find an existing Kickstart</a></li> </ul>	<p>If your organisation is creating more than 30 job placements as part of the Kickstart Scheme, you can <a href="#">submit your application</a> directly via the UK Government website.</p> <p>If your organisation is creating fewer than 30 job placements, you cannot apply directly. You must <a href="#">find someone to apply on your behalf</a>.</p> <p>Other organisations could include:</p> <ul style="list-style-type: none"> <li>• Similar employers</li> <li>• Local authorities</li> <li>• Trade bodies</li> <li>• Registered charities</li> </ul> <p>Find out more about <a href="#">becoming a representative for a group of employers</a> via the UK Government website.</p>

Name of Scheme	What does it do?	Who and what is eligible?	How can it be accessed?
		<p><a href="#">gateway</a>, such as a local authority, charity or trade body for help applying.</p> <ul style="list-style-type: none"> <li>Further funding is available for training and support so that young people on the scheme can get a job in the future.</li> </ul> <p><b>£1,500 per job placement</b> You'll get £1,500 funding per job placement. This is for setup costs and to support the young person develop their employability skills. If someone else helps you to do some of this for you, such as your Kickstart gateway, you'll have to agree how you will share this money.</p> <p><b>Job placement criteria</b></p> <ul style="list-style-type: none"> <li>The job placements created with Kickstart funding must be new jobs. They must not: <ul style="list-style-type: none"> <li>Replace existing or planned vacancies</li> <li>Cause existing employees, apprentices or contractors to lose or reduce their working hours</li> </ul> </li> </ul> <p>The job placements must:</p> <ul style="list-style-type: none"> <li>Be a minimum of 25 hours per week, for 6 months</li> </ul>	<p>You can contact your <a href="#">local or national Kickstart Scheme employer contact</a> for help getting a representative.</p> <p><b>After you have applied</b></p> <ul style="list-style-type: none"> <li>Your application will be reviewed to check it meets the <a href="#">requirements of the Kickstart Scheme</a>. It will then go to a panel for consideration. This is not a competitive process, but Kickstart will only provide funding when the job placements meet the criteria.</li> <li>The UK Government may contact you for further information as part of your application.</li> <li>The UK Government will aim to respond to your application within 1 month.</li> </ul> <p><b>If your application is successful</b></p> <ul style="list-style-type: none"> <li>You will receive a letter with a grant agreement. This agreement will include what your company has agreed to provide, and how much funding you will receive from the Kickstart Scheme.</li> </ul>

Name of Scheme	What does it do?	Who and what is eligible?	How can it be accessed?
		<ul style="list-style-type: none"> <li>• Pay at least the National Minimum Wage or the National Living Wage for the employee's age group</li> <li>• Only require basic training</li> </ul> <p>For each job placement you must help the young person become more employable. This could include:</p> <ul style="list-style-type: none"> <li>• Looking for long-term work, including career advice and setting goals</li> <li>• Support with curriculum vitae (CV) and interview preparations</li> <li>• Developing their skills in the workplace</li> <li>• The young person may be able to move to another employment scheme when they've finished their 6-month Kickstart Scheme job placement.</li> </ul> <p><a href="#">Detailed guidance around the Kickstart Scheme</a> can be accessed via the UK Government website.</p>	<ul style="list-style-type: none"> <li>• You must sign and return your grant agreement, using the details in the letter, before any job placements can begin.</li> <li>• You will need to provide job descriptions for each of the job placements you applied for. This should include what candidates need to do to apply for the job placement.</li> <li>• You will then be contacted by the young people who have been matched to your job placement.</li> </ul> <p><b>If your application is unsuccessful</b></p> <ul style="list-style-type: none"> <li>• The UK Government will explain why and give feedback.</li> <li>• You can submit a new application with further information. There is no limit to the number of times you can apply for funding, however there is no legal right of appeal.</li> </ul> <p><b>What happens next</b></p> <ul style="list-style-type: none"> <li>• Candidates will apply for the job placements and you can choose who to employ.</li> </ul>

Name of Scheme	What does it do?	Who and what is eligible?	How can it be accessed?
			<ul style="list-style-type: none"> <li>You will only obtain funding if you appoint a young person that the UK Government have introduced.</li> </ul> <p><b>How funding is paid</b></p> <ul style="list-style-type: none"> <li>You will receive initial setup costs when you have confirmed the young person has started work, is enrolled on your payroll and is being paid through PAYE.</li> <li>DWP will use information from HMRC to check that the young person is still employed, and will pay the grant in arrears.</li> <li>DWP may contact you or the young person during the job placement to check what employability support has been offered. This is to make sure the young person has the best experience from the scheme.</li> </ul>
Flexible Workforce Development Fund (FWDF)	Provides employers in Scotland who are UK Apprenticeship Levy-payers with flexible workforce development training opportunities within the high-quality	<ul style="list-style-type: none"> <li>Eligible employers can use the FWDF to address priority skills gaps in their organisation by accessing up to £15,000 in funding to create tailored training programmes with their local college.</li> </ul>	<p>Applications are now open – please contact your nearest college to register your interest and discuss your training needs.</p> <ul style="list-style-type: none"> <li>For Levy-paying employers who are interested in using private training</li> </ul>

Name of Scheme	What does it do?	Who and what is eligible?	How can it be accessed?
	learning environments available in Scotland's colleges. It is also open to SMEs across the private, public and third sectors.	<ul style="list-style-type: none"> <li>SMEs will be able to access up to £5,000 of college and Open University training.</li> <li>The fund is flexible and allows employers to choose the training that will bring the greatest benefits to their organisation, while motivating and engaging their employees. The fund can be used to completely cover training or to partially cover training at a higher cost.</li> <li>The FWDF is available to all UK Apprenticeship Levy-paying employers in Scotland across the private, public and third sector. It is also now open to SMEs (November 2020). If you are an employer with a wage bill of over £3 million, then you may be eligible to apply for the Flexible Workforce Development Fund to meet your skills gaps.</li> <li>Employers must provide evidence of their Levy-paying status as part of their FWDF application.</li> <li>The FWDF does not support provision of industry qualifications/ training where there is a statutory employer obligation as required by law.</li> </ul>	<p>provision administered through SDS, <a href="#">you need to fill out an enquiry form</a>.</p> <ul style="list-style-type: none"> <li>For all other FWDF enquiries, including SME applications and how to apply, please <a href="#">visit the Scottish Funding Council website</a></li> <li>Colleges should work with UK Apprenticeship Levy-paying employers in their region to identify the training they require that will help make a demonstrable return on investment. The analysis should form the basis of the employer's application, and colleges should work with employers to support the application process.</li> <li>Employers operating on a Scotland-wide basis or across more than one college region may only submit one FWDF application to the college of their choice. On their application, employers are required to formally declare that their application is on</li> </ul>

Name of Scheme	What does it do?	Who and what is eligible?	How can it be accessed?
			<p>behalf of the whole company and is their sole FWDF application.</p> <ul style="list-style-type: none"> <li>The fund is in addition to apprenticeship support, which is available to all employers in Scotland, and Individual Training Accounts (ITAs), which provide eligible individuals with the opportunity to undertake learning opportunities to develop their skills for employment.</li> <li>The FWDF may be particularly beneficial in addressing skills gaps and training needs of the older workforce and those with protected characteristics.</li> </ul>
The Young Person's Guarantee	Everyone aged between 16 and 24 will have the opportunity to work, education or training through the Young Person's Guarantee.	<ul style="list-style-type: none"> <li>To support young talent and build your future workforce you can engage with the Young Person's Guarantee by supporting the five asks of employers:</li> </ul> <p><b>1. Prepare young people for the world of work</b></p> <ul style="list-style-type: none"> <li>Inspiring pupils and college students to gain the skills needed for the world of work.</li> </ul>	<p>Visit <a href="http://www.myworldofwork.co.uk/youngpersonsguarantee">www.myworldofwork.co.uk/youngpersonsguarantee</a></p> <p>There are resources to help you:</p> <ul style="list-style-type: none"> <li>Engage with education</li> <li>Advertise a job</li> <li>Advertise an apprenticeship</li> <li>Find Business Support</li> <li>Access the Kickstart Scheme</li> </ul>

Name of Scheme	What does it do?	Who and what is eligible?	How can it be accessed?
		<p><b>2. Help all young people to achieve their potential</b></p> <ul style="list-style-type: none"> <li>Engaging with and opening opportunities to young people who face barriers to work.</li> </ul> <p><b>3. Invest in a skilled workforce</b></p> <ul style="list-style-type: none"> <li>Creating work based learning, training and upskilling opportunities for young people.</li> </ul> <p><b>4. Create jobs and apprenticeships</b></p> <ul style="list-style-type: none"> <li>Creating jobs and apprenticeships to support the Guarantee.</li> </ul> <p><b>5. Create an inclusive and fair workplace</b></p> <ul style="list-style-type: none"> <li>Ensuring a working environment which supports all young people and provides fair work.</li> </ul>	
Non-Domestic Rates Relief	Rates Relief for all non-domestic properties	<ul style="list-style-type: none"> <li>All non-domestic properties in Scotland will get a 1.6% rates relief. This relief effectively reverses the change in poundage for 2020-21.</li> </ul>	You do not need to apply for this relief. It will be applied to your bill by your local council.
Non-Domestic Rates Relief (Specific Sectors)	Rates holiday for 2020/21 tax year	<ul style="list-style-type: none"> <li>Retail, hospitality and leisure businesses will get 100% rates relief.</li> <li>To get this relief, a property has to be occupied. Properties that have closed temporarily due to the government's coronavirus advice will be treated as occupied.</li> <li>Scottish airports will get 100% rates relief for a year, as will organisations providing handling</li> </ul>	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>services for scheduled passenger flights at Scottish airports.</p> <ul style="list-style-type: none"> <li>• Due to the unique role that Loganair plays in providing connectivity to the Highlands and Islands, they will also get 100% rates relief for a year. No other airline will receive rate relief in Scotland.</li> <li>• Any organisations providing a “handling service” at Scottish airports are eligible. A definition of <a href="#">handling services</a> can be found via the Scottish Government website.</li> </ul>	
Deferring Payment of Business Rates	Payment Deferral	<ul style="list-style-type: none"> <li>• If you’re struggling to pay your non-domestic rates bill you should contact your local council and ask them about your payment options.</li> </ul>	Contact your local council.
Bounce Back Loan Scheme	Helps small and medium sized businesses to borrow between £2,000 and £50,000	<ul style="list-style-type: none"> <li>• The scheme helps small and medium-sized businesses to borrow between £2,000 and up to 25% of their turnover. The maximum loan available is £50,000.</li> <li>• The government guarantees 100% of the loan and there won’t be any fees or interest to pay for the first 12 months. After 12 months the interest rate will be 2.5% a year.</li> </ul> <p><b>Eligibility</b></p> <p>You can apply for a loan if your business:</p> <ul style="list-style-type: none"> <li>• Is based in the UK</li> <li>• Was established before 1 March 2020</li> </ul>	<p>Applications for Bounce Back Loans are now open.</p> <p>This scheme has been extended until 31 January 2021.</p> <p>A list of accredited lenders is available via the <a href="#">British Business Bank</a> website. You should approach a lender yourself, ideally via its website. In the first instance, you should approach your own provider. You may also consider approaching other lenders if you are</p>

Name of Scheme	What does it do?	Who and what is eligible?	How can it be accessed?
		<ul style="list-style-type: none"> <li>Has been adversely impacted by Coronavirus</li> <li>If your business was classed as a <a href="#">business in difficulty</a> on 31 December 2019 you'll need to confirm that you're complying with additional <a href="#">state aid restrictions</a>.</li> </ul> <p><b>Who cannot apply</b></p> <p>Businesses from any sector can apply, except:</p> <ul style="list-style-type: none"> <li>Banks, insurers and reinsurers (but not insurance brokers)</li> <li>Public sector bodies</li> <li>State-funded primary and secondary schools</li> </ul> <p><b>How long is the loan for</b></p> <ul style="list-style-type: none"> <li>The length of the loan is 6 years, but you can repay early without paying a fee. No repayments will be due during the first 12 months.</li> </ul> <p>Before your first repayment is due, your lender will contact you about further options to:</p> <ul style="list-style-type: none"> <li>extend the term of your loan to 10 years</li> <li>move to interest-only repayments for a period of 6 months (you can use this option up to 3 times)</li> <li>pause your repayments for a period of 6 months if you have already made at least 6 repayments (you can use this option once)</li> </ul>	<p>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><b>Topping-up existing Bounce Back Loans</b></p> <ul style="list-style-type: none"> <li>The UK Government have adjusted the Bounce Back Loan Scheme rules to allow those businesses who have borrowed less than their maximum (i.e. the lower of £50,000 or less than 25% of their turnover) to top-up their existing loan.</li> <li>If you already have a Bounce Back Loan but borrowed less than you were entitled to, you can top up your existing loan to your maximum amount. You must request the top-up by 31 January 2021.</li> <li>The top-ups are only available from a borrower's existing BBLS lender. A borrower can apply for a top-up that is for the lesser of £50k or 25% of the annual turnover the borrower</li> </ul>

Name of Scheme	What does it do?	Who and what is eligible?	How can it be accessed?
		<p>The full rules of the scheme is available on the <a href="#">British Business Bank</a> website.</p>	<p>certified in their original successful BBLS application form, minus the value of their original loan.</p> <p><b>Top-up features</b></p> <ul style="list-style-type: none"> <li>• One top-up per borrower from their existing lender</li> <li>• Minimum top up amount – £1,000</li> <li>• The capital repayment holiday runs for 12 months from the initial drawdown date on the original Bounce Back Loan. For example, if the initial drawdown date of the original Bounce Back Loan was on 1 June 2020, and the drawdown date of the top-up was on 1 November 2020, the capital repayment holiday period will run to 31 May 2021</li> </ul> <p><b>How to apply for a top-up</b></p> <ul style="list-style-type: none"> <li>• A short form template application form will be available from the Bounce Back Loan Scheme accredited lenders. Borrowers must complete this application form to be eligible for a top-up.</li> <li>• The top-up application form will require borrowers to indicate the</li> </ul>

Name of Scheme	What does it do?	Who and what is eligible?	How can it be accessed?
			<p>amount of the top-up requested and re-provide certain declarations set out in the original Bounce Back Loan application form.</p> <ul style="list-style-type: none"> <li>Further details and conditions are available on the <a href="#">Bounce Back Loan Scheme page</a> on the British Business Bank website.</li> </ul>
Coronavirus Business Interruption Loan Scheme	This temporary Loan Scheme will support SMEs with access to loans, overdrafts, invoice finance and asset finance of up to £5 million and for up to 6 years.	<ul style="list-style-type: none"> <li>Supports loans of up to £5 million available on repayment terms of up to six years</li> <li>UK Government will provide lenders with a partial guarantee of 80% on each loan</li> <li>No guarantee fee for SMEs to access the scheme – lenders will pay a fee to access the scheme</li> <li>Interest and fees paid by UK Government for 12 months – this means no upfront costs and lower initial repayments for SMEs</li> <li>For overdrafts and invoice finance facilities, term will be up to three years</li> </ul> <p>Your business must:</p> <ul style="list-style-type: none"> <li>Be UK based in its business activity</li> <li>Have an annual turnover of no more than £45 million</li> <li>Have a borrowing proposal which the lender would consider viable, were it not for the Covid-19 pandemic</li> </ul>	<p>This scheme has been extended until 31 January 2021.</p> <p>You should apply via your lenders website or through one of the <a href="#">70+ accredited lenders and partners</a> offering the scheme in Scotland. The lender has the authority to decide whether to offer you finance.</p> <p>Personal guarantees are not required to secure lending below £250,000. For any borrowing above £250,000 personal guarantees will be capped at 20% of the outstanding value of the loan, as the Government is providing the guarantee for the remaining 80% of the finance. This will apply to all customers that have secured a loan under the scheme since its launch on 23rd March.</p>

Name of Scheme	What does it do?	Who and what is eligible?	How can it be accessed?
		<ul style="list-style-type: none"> <li>• Self-certify that it has been adversely impacted by Covid-19.</li> <li>• Not have been classed as a “business in difficulty” on 31 December 2019, if applying to borrow £30,000 or more.</li> <li>• From the 25 September 2020, criteria around the classifications of businesses in difficulty has changed.</li> </ul> <p><b>Changes to ‘undertaking in difficulty’ guidance</b></p> <ul style="list-style-type: none"> <li>• To be eligible for this scheme, businesses previously had to demonstrate that they were not an ‘undertaking in difficulty’ – a requirement under EU State aid law – as of 31 December 2019.</li> <li>• The new guidance allows for the ‘undertaking in difficulty’ assessment to be determined at the date of application for the schemes. Businesses that were ‘undertakings in difficulty’ on 31 December 2019 but are no longer ‘undertakings in difficulty’ will now be (in principle) eligible for the schemes.</li> <li>• This flexibility means that businesses can take action to convert their debt (for example, in the form of loan notes) to shares (equity) in order to qualify for the schemes, giving them the option to restructure their finances before application so they may become eligible.</li> </ul>	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.

Name of Scheme	What does it do?	Who and what is eligible?	How can it be accessed?
		<a href="#">Further eligibility criteria</a> can be accessed via the British Business Bank website.	
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.</p> <p>The scale of the scheme will be kept under review.</p>	<ul style="list-style-type: none"> <li>The Future Fund will match up to 100% of the amount provided by investor(s), up to a maximum of £5 million.</li> <li>Loan amounts range from £125,000 to £5 million, subject to at least equal match funding from private investors.</li> <li>Loans will have a minimum of 8% per annum (non-compounding) interest charge applied. This interest will be higher if the company and the investor(s) agree between themselves. Unlike a typical bank loan, the interest is not payable on a monthly basis and instead will accrue until the loan converts. At this point, the interest will either be repaid or convert in equity.</li> <li>The loan will mature after 36 months and cannot be repaid early by the company other than with the agreement of all of the investors.</li> <li>The loans will convert into shares in the company in certain circumstances, including an exit or a new funding round.</li> <li>Investors and the Future Fund both invest using a convertible loan agreement, which is predefined and cannot be negotiated.</li> </ul>	<p>The Future Fund scheme is currently open for applications and has been extended until Sunday 31 January 2021.</p> <p>Visit the <a href="#">Future Fund portal</a> via the British Business Bank website to apply.</p> <p>The application process is investor-led. This means an investor, or lead investor of a group of investors, applies in connection with an eligible company.</p> <p>How it works:</p> <ul style="list-style-type: none"> <li>The investor, or lead investor of a group of investors, certifies they meet the scheme eligibility criteria and provides key investment details.</li> <li>The company confirms the accuracy of the investment application details provided, before submitting the full application.</li> <li>In the case of approved applications, all parties will execute an agreement (in the template form provided) and satisfy certain conditions set out in the agreement before the funds are released.</li> </ul>

Name of Scheme	What does it do?	Who and what is eligible?	How can it be accessed?
		<ul style="list-style-type: none"> <li>The investor(s) must meet some specific criteria, details of which can be found via the <a href="#">British Business Bank</a> website.</li> </ul> <p>Companies must meet the following eligibility criteria:</p> <ul style="list-style-type: none"> <li>The company must have raised at least £250,000 in equity from third-party investors in previous funding rounds in the last five years (from 1 April 2015 to 19 April 2020, inclusive)</li> <li>If the company is a member of a corporate group, it must be the ultimate parent company</li> <li>The company does not have any of its shares or other securities listed on a regulated market, a multilateral trading facility, a recognised investment exchange and/or any other similar market, stock exchange or listing venue</li> <li>Company must be a UK incorporated limited company or be eligible to apply as a non-UK parent company (see specific eligibility criteria in the <a href="#">FAQs for non-UK parent companies</a> via the British Business Bank website.)</li> <li>The company must have been incorporated on or before 31 December 2019 (or if you are a non-UK jurisdiction company, this criterion applies only to at least one UK subsidiary operating company)</li> </ul>	Further details are available via the <a href="#">British Business Bank</a> website.

Name of Scheme	What does it do?	Who and what is eligible?	How can it be accessed?
		<ul style="list-style-type: none"> <li>• At least one of the following must be true for the company (if you are a non-UK jurisdiction company, this criterion applies to your group): <ul style="list-style-type: none"> <li>◦ Half or more employees are UK based</li> <li>◦ Half or more revenues are from UK sales</li> </ul> </li> </ul> <p>If you are applying as a non-UK jurisdiction parent company, the company must also meet the following criteria:</p> <ul style="list-style-type: none"> <li>• The company must have participated in an Accelerator Programme, on or before 19 April 2020, and participation in the Accelerator mandated incorporation of the ultimate parent company in a non-UK jurisdiction (see Accelerator Programme definition in the <a href="#">FAQs for non-UK parent companies</a> )</li> <li>• The company must have received investment from the Accelerator Programme on or before 19 April 2020</li> <li>• The company must be the ultimate parent company of a group which contains at least one subsidiary operating company incorporated in the UK on or before 31 December 2019</li> <li>• If the Group (or any entity within the Group) was in existence before the Company was incorporated, the ultimate parent company of the Group (or the sole entity, if applicable) must have been incorporated in the UK</li> </ul>	

Name of Scheme	What does it do?	Who and what is eligible?	How can it be accessed?
		<p>Funding must not be used to:</p> <ul style="list-style-type: none"> <li>• Repay any borrowings from a shareholder or a shareholder related party (other than the repayment of any borrowings pursuant to any bank or venture debt facilities);</li> <li>• Pay any dividends or other distributions;</li> <li>• For a period of twelve months from the date of the relevant convertible loan agreement, make any bonus or other discretionary payment to any employee, consultant or director of the company other than as contracted prior to the date hereof and as paid by the company in the ordinary course of business; or</li> <li>• Pay any advisory or placement fees or bonuses to any corporate finance entity or investment bank or similar service provider on monies advanced by the Future Fund.</li> </ul>	
COVID Working Capital Loan  (Business Loans Scotland)	Provides Scottish SMEs with a loan to help fund working capital and cashflow needs.	<ul style="list-style-type: none"> <li>• Eligible businesses may be able to borrow between £25,000 and £100,000</li> <li>• Loans up to £250,000 may be available in exceptional circumstances</li> <li>• Provides an initial 3 month capital and interest holiday</li> <li>• Interest rate fixed at 6%</li> <li>• No additional fees or charges</li> <li>• Repayment period up to 5 years</li> </ul>	<p>Apply now via the <a href="#">Business Loans Scotland</a> website.</p> <p>The COVID Working Capital Loan is available to businesses until 31st December 2020.</p> <p>Note: Business Loans Scotland is aware of an Advanced Fee Fraud using their</p>

Name of Scheme	What does it do?	Who and what is eligible?	How can it be accessed?
		<ul style="list-style-type: none"> <li>• Businesses must be able to prove they were not in financial difficulty, were financially viable at 31st December 2019 and demonstrate with the support of a COVID Working Capital Loan that they can trade through this pandemic.</li> <li>• This loan is available in addition to other Government grant and loan schemes.</li> <li>• Businesses should have tried to access the Coronavirus Business Interruption Loan Scheme (CBILS) or Bounce Back Loan Scheme (BBLS) available from the UK Government before applying to Business Loans Scotland for a COVID Working Capital Loan.</li> <li>• Current or previous borrowers from Business Loans Scotland, as well as those businesses which have successfully applied to the Coronavirus Business Interruption Loan Scheme (CBILS) or the Bounce Back Loan Scheme (BBLS) are also eligible to apply.</li> </ul> <p>Supports the following types of legally formed and trading businesses:</p> <ul style="list-style-type: none"> <li>• Limited Companies</li> <li>• Partnerships including Limited Liability Partnerships (LLP's) with 4 or more partners</li> <li>• Partnerships including Limited Liability Partnerships with 3 or fewer partners (Loans over £25,000 only)</li> </ul>	<p>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 <a href="#">report it</a> immediately to the Police.</p>

Name of Scheme	What does it do?	Who and what is eligible?	How can it be accessed?
		<ul style="list-style-type: none"> <li>• Sole Trader (Loans over £25,000 only)</li> <li>• Further eligibility criteria, including a list of eligible sectors can be found via the <a href="#">Business Loans Scotland</a> website.</li> </ul>	
Innovate UK Coronavirus Business Support Package	Continuity grants and loans for R&D focused SMEs	<ul style="list-style-type: none"> <li>• Up to £210 million is available in continuity loans to SMEs and third sector organisations that have a challenge in continuing a live project for which they are have an award from Innovate UK.</li> <li>• Loans are for organisations that find themselves facing a sudden shortage or even unavailability of funds resulting directly from the COVID-19 pandemic.</li> <li>• This innovation continuity loan may be suitable if you need funding of between £250,000 and £1,600,000.</li> </ul>	<p>Continuity loan applications are now open and will remain open until all the money is allocated or 31 December 2020 – whichever is earlier</p> <p>Further details and guidance will be sent to existing Innovate UK customers. More information can be found via the <a href="#">Innovate UK website</a>.</p>
BT Small Business Support Scheme	BT has introduced a range of new measures to help small business boost their connectivity, cash flow and confidence	<p><b>Boosting Connectivity</b></p> <ul style="list-style-type: none"> <li>• <b>Funding ultrafast business connections:</b> BT is helping to fund the total cost of an Ethernet line by subsidising the total cost by up to £2,500 per customer.</li> <li>• <b>Bursaries for UK start-ups:</b> BT has launched a new bursary scheme to give 1,000 UK start-ups and entrepreneurs a financial head start.</li> <li>• Eligible companies can apply for a bursary to benefit from six months free fibre broadband and mobile bundles.</li> <li>• You'll need to have set up your company after 1 October 2019</li> </ul>	<p>Find out more about the <a href="#">BT Small Business Support Scheme</a> via the BT website.</p> <p><b>Funding ultrafast business connections:</b> Find out more from <a href="#">your local BT representative</a>.</p> <p><b>Bursaries for UK start-ups:</b> <a href="#">Register your interest</a> via the BT website today and BT will call you the next working day to talk through the next steps.</p>

Name of Scheme	What does it do?	Who and what is eligible?	How can it be accessed?
		<ul style="list-style-type: none"> <li>• You'll need to be taking BT Broadband for the first time</li> <li>• <b>Helping small businesses to go cashless:</b> BT is preparing to launch a new digital payments solution, to help small businesses move to cashless transactions. Further details will be announced in due course.</li> </ul> <p><b>Building Confidence</b></p> <ul style="list-style-type: none"> <li>• <b>Helping small businesses access the full power of digital and social media advertising:</b> BT is looking to help small firms across the UK to better promote their goods and services online. More details will be announced in due course.</li> <li>• <b>Supporting small businesses through mentoring:</b> BT is introducing a new mentoring scheme for small businesses, to provide them with free access to its expertise across strategy, marketing, sales, and more. BT will support businesses via <a href="#">Digital Boost</a>, a free non-profit platform uniting digital experts with leaders of small businesses and charities.</li> <li>• <b>Helping small businesses acquire new digital skills:</b> Help for small businesses with digital skills training is available through BT's <a href="#">Skills for Tomorrow</a> programme. BT has released new learning content on crucial topics, including how</li> </ul>	

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		<p>to prevent cyber-attacks and using social media to reach new customers.</p>	
Coronavirus Business Contingency Fund: Phase 1	<p>Provides one-off grants to nightclubs and soft play businesses required to close by law since March 2020.</p>	<p>This first phase of Contingency Fund grants will operate as a three-tiered scheme, with awards dependent on Rateable Value. Eligible businesses will receive a:</p> <ul style="list-style-type: none"> <li>• £10,000 grant for a property from which they operate with a rateable value of £18,000 or under; or</li> <li>• £25,000 grant for a property from which they operate with a rateable value between £18,001 and £51,000; or</li> <li>• £50,000 grant for a property from which they operate with a rateable value above £51,001.</li> </ul> <p>Businesses operating multiple premises will be eligible for each one, with second and subsequent locations payable at 75% of the standard rates set out above.</p> <p><b>Eligibility</b></p> <ul style="list-style-type: none"> <li>• The primary requirement is that your business must have been closed since March 2020, by law: so any “play” premises that re-opened for play frame activities at any time would be ineligible and any nightclub that changed license and</li> </ul>	<p>You do not need to apply for this funding. Your local authority will contact you shortly to begin the process of gathering information in support of your claim.</p> <p>Remember if you operate multiple locations you must pursue only one claim, working with the local authority in which your business is headquartered.</p>

Name of Scheme	What does it do?	Who and what is eligible?	How can it be accessed?
		<p>opened as a pub would be ineligible. All other sectors are ineligible.</p> <p>In addition:</p> <ul style="list-style-type: none"> <li>• Your business must have been fit to trade on 1st March 2020, and not insolvent as at 1st October 2020 or have had directors disqualified under Company Directors Disqualification Act 1986</li> <li>• Your business premises must be registered for Non-Domestic rates. Businesses that pay rates through their landlords rather than directly to a Council are eligible to apply (evidence to be provided through copy of lease agreement).</li> <li>• If your business operates multiple premises you are eligible for grants for each one, with second and subsequent locations eligible for 75% of the standard rates set out above. You must pursue only one claim for all locations, working with the local authority in which your business is headquartered.</li> <li>• You must have a business bank account.</li> <li>• You must provide details of all prior support of any kind provided by local government, the Scottish Government or the UK Government, and this must fall below the cap for EU State Aid Rules.</li> </ul>	

Name of Scheme	What does it do?	Who and what is eligible?	How can it be accessed?
		<ul style="list-style-type: none"> <li>• Businesses which have breached wider COVID regulations/requirements prior to local restrictions are not eligible to apply.</li> <li>• Businesses with connections to tax havens, as set out in the <a href="#">Coronavirus (Scotland) (No.2) Act 2020</a>, are not eligible.</li> <li>• Limited Companies, Sole Traders, Trusts and Partnerships are eligible provided they meet the other criteria. ALEOs are not eligible. Sex entertainment venues are not eligible.</li> </ul> <p>Additional eligibility criteria for soft play centres:</p> <ul style="list-style-type: none"> <li>• You must have separate 'pay to play' charges (for clarity, this grant is not available to businesses that have a courtesy soft play area for customers i.e. car showroom, restaurant, airport, dentists waiting area, or is free to use as part of a larger entity etc)</li> <li>• If your 'pay to play' Soft Play is within a multiple use unit, and use is not separately defined in the valuation roll, the 'pay to play' soft Play's Rateable Value will be determined on the percentage of floor space it occupies including a pro-rata percentage of any attached café/retail area.</li> </ul> <p>Additional eligibility criteria for the nightclub sector:</p>	

Name of Scheme	What does it do?	Who and what is eligible?	How can it be accessed?
		<ul style="list-style-type: none"> <li>Where you have received (or will receive) funding of equivalent or greater value from the Culture Organisations and Venues Fund (COVF) from Creative Scotland you will not be eligible for funding except for insofar as a top-up payment may be made if the COVF award is less than the award otherwise payable through this Discretionary Fund.</li> </ul>	
VAT: reduced rate for hospitality, holiday accommodation and attractions	Allows VAT registered businesses to apply a temporary 5% reduced rate of VAT to certain supplies relating to hospitality, hotel and holiday accommodation and admissions to certain attractions	<p><b>Hospitality</b></p> <ul style="list-style-type: none"> <li>If you supply food and non-alcoholic beverages for consumption on your premises, for example, a restaurant, café or pub, you're currently required to charge VAT at the standard rate of 20%. However, when you make these supplies between 15 July 2020 and 12 January 2021 you will only need to charge 5%.</li> <li>You will also be able to charge the reduced rate of VAT on your supplies of hot takeaway food and hot takeaway non-alcoholic drinks.</li> <li>More information about how these changes apply to your business can be found in <a href="#">Catering, takeaway food (VAT Notice 709/1)</a>.</li> </ul> <p><b>Hotel and holiday accommodation</b></p> <p>You will also benefit from the temporary reduced rate if you:</p>	<p>The temporary reduced rate will apply to supplies that are made between 15 July 2020 and 12 January 2021.</p> <p><b>Accounting for supplies that straddle the temporary reduced rate</b></p> <ul style="list-style-type: none"> <li>In most cases, you will simply account for VAT at 5% for supplies made between 15 July 2020 and 12 January 2021. However, there may be situations where you receive payments or issue invoices before 15 July 2020 for supplies that take place on or after 15 July 2020.</li> <li>More information about this can be found in sections 30.7.4 to 30.9.2 of <a href="#">VAT guide (VAT Notice 700)</a> via the UK Government website.</li> </ul>

Name of Scheme	What does it do?	Who and what is eligible?	How can it be accessed?
		<ul style="list-style-type: none"> <li>supply sleeping accommodation in a hotel or similar establishment</li> <li>make certain supplies of holiday accommodation</li> <li>charge fees for caravan pitches and associated facilities</li> <li>charge fees for tent pitches or camping facilities</li> <li>More information about how these changes apply to your business can be found in <a href="#">Hotels and holiday accommodation (VAT Notice 709/3)</a>.</li> </ul> <p><b>Admission to certain attractions</b></p> <ul style="list-style-type: none"> <li>If you charge a fee for admission to certain attractions where the supplies are currently standard rated, you will only need to charge the reduced rate of VAT between 15 July 2020 and 12 January 2021.</li> <li>However, if the fee you charge for admission is currently exempt that will take precedence and your supplies will not qualify for the reduced rate.</li> <li>More information about how these changes apply to your business can be found in <a href="#">VAT: Admission charges to attractions</a> guidance via the UK Government website.</li> </ul>	<p><b>The Flat Rate Scheme</b></p> <ul style="list-style-type: none"> <li>If you are a small business and use the use the Flat Rate Scheme to simplify your VAT calculations you should be aware that certain percentages have been reduced in line with the introduction of the temporary reduced rate of VAT.</li> <li>More information can be found in <a href="#">VAT Flat Rate Scheme</a>.</li> </ul> <p><b>The Tour Operators Margin Scheme</b></p> <ul style="list-style-type: none"> <li>If you are a business that buys in and resells travel, accommodation and certain other services, and you act in your own name, you may operate the Tour Operators Margin Scheme to simplify your calculations.</li> <li>Further information about how the introduction of the temporary reduced rate of VAT will affect your calculations can be found in <a href="#">Tour Operators Margin Scheme (VAT Notice 709/5)</a>.</li> </ul>

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

Name of Scheme	What does it do?	Who and what is eligible?	How can it be accessed?
		<ul style="list-style-type: none"> <li>• Examples of where the reduced rate may apply could be attractions such as:           <ul style="list-style-type: none"> <li>○ a planetarium, botanical gardens, studio tours and factory tours</li> </ul> </li> <li>• It does not include any supplies that are exempt under <a href="#">Items 1 or 2 of Group 13 of Schedule 9 to VAT Act 1994</a>.</li> <li>• The temporary reduced rate does not apply to admission to <a href="#">sporting events</a>.</li> <li>• This temporary reduced rate only applies to admission fees.</li> <li>• However, where goods are part of the admission fee and are incidental to the main supply, the whole supply is eligible for the temporary reduced rate.</li> <li>• Further information can be found in <a href="#">paragraph 8.1 of VAT guide: VAT Notice 700</a> which can be found on the UK Government website.</li> </ul> <p><b>Supplies which include other incidental supplies</b></p> <ul style="list-style-type: none"> <li>• If the main supply is the admission fee to one of the attractions listed above and any other supplies included are incidental, the whole supply will be eligible for the temporary reduced rate. It is the responsibility of each taxpayer to</li> </ul>	

Name of Scheme	What does it do?	Who and what is eligible?	How can it be accessed?
		<p>demonstrate that its supplies are eligible for the temporary reduced rate.</p> <p><b>Live online performances</b></p> <ul style="list-style-type: none"> <li>• If an admission fee is charged to view an online live performance (not a pre-recorded event), this may be eligible for the temporary reduced rate of VAT.</li> <li>• This depends on the circumstances in each case and is subject to the fee not already being covered by the <a href="#">Cultural VAT exemption</a>.</li> <li>• When considering the correct VAT liability, you should also check the HMRC Public Notice <a href="#">741A 'Place of Supply of Services'</a>, which also includes links to relevant guidance on digital services.</li> </ul>	
Open Fund: Sustaining Creative Development	A £7.5m fund which aims to enable creative organisations to explore ways of working that will help them to adapt and respond to the current changing circumstances	<p><b>Funding for Individuals</b></p> <ul style="list-style-type: none"> <li>• Freelance and self-employed artists and creative practitioners in Scotland can apply for projects supporting the development of their practice.</li> <li>• You may apply for funding to work with others if your practice is collaborative.</li> <li>• You must have a UK bank account.</li> <li>• Apply for funding between £1,000 and £100,000</li> </ul> <p><b>Funding for Organisations</b></p> <ul style="list-style-type: none"> <li>• Organisations and groups based in Scotland whose work or project involves the arts, screen and creative industries.</li> </ul>	<p>Applications are now open.</p> <p>There are no deadlines for this fund.</p> <p>Application forms along with application guidance and can be accessed via the <a href="#">Creative Scotland</a> website. This includes detail of decision making in the context of Covid-19.</p> <p>Note: Individuals and Organisations applying for a grant from £15,001 to £100,000 you will be asked some</p>

Name of Scheme	What does it do?	Who and what is eligible?	How can it be accessed?
		<ul style="list-style-type: none"> <li>• All applicants must have a UK bank account.</li> <li>• Apply for a grant from £1,000 - £100,000.</li> </ul>	additional questions and be asked to complete a separate form for assessing risk.
Hardship Fund for Creative Freelancers	£5 million fund to support creative freelancers working in Scotland who are experiencing immediate financial hardship due to the loss of income as a result of the COVID-19 pandemic.	<ul style="list-style-type: none"> <li>• The funds offer a one-off monetary contribution to those who are most deeply impacted and disadvantaged by the cancellation of work as a result of the emergency situation.</li> <li>• Bursaries can be requested for any sum from £500 - £2000. If you have specific access needs, then you may request more than this.</li> </ul> <p><b>Who can apply?</b></p> <ul style="list-style-type: none"> <li>• Freelance professionals whose work has direct creative outcomes. This can include (but is not limited to) a visual artist, a writer or maker of poetry, prose or fiction, a playwright, actor or theatre- maker, a comedian, dancer, musician, craft maker or designer. You will derive a significant proportion of your income from your role in creating or producing original artistic, creative or design material.</li> <li>• Freelance professionals whose work directly supports the making and presentation of creative work including events. This can include (but is not limited to) a theatre producer, a lighting designer, a gig promoter, an independent curator or creative producer. You will derive a significant proportion of your income from your role in</li> </ul>	<p>Applications to this fund are now open.</p> <p>Apply via <a href="#">Creative Scotland's online application portal</a>.</p> <p>The funds do not have a published deadline but will only remain open for as long as the funds are available with each of the partners. Creative Scotland therefore encourage applicants to apply as early as possible.</p> <p>The funds are offered on a non-competitive basis and require you to submit minimal information to enable awards to be made as quickly as possible. Creative Scotland will aim to ensure that all eligible recipients will receive money in their account within 6 weeks of submission of your request.</p>

Name of Scheme	What does it do?	Who and what is eligible?  <b>Who cannot apply?</b>	How can it be accessed?
		<p>supporting or producing original artistic, creative or design material and events.</p> <p><b>Who cannot apply?</b></p> <ul style="list-style-type: none"> <li>• Those deriving the majority of their income from client-led work – for example in advertising, architecture, software/electronic publishing and from technical areas of writing and publishing such as news journalism, educational, technical, academic and professional writing</li> <li>• Those working in the screen and photography sector (as they were covered by the Screen Scotland Hardship Fund which was recently administered and applications are presently being assessed)</li> <li>• Those working in the heritage sector including interpretation consultants, designers and tour guides</li> <li>• Those who cannot demonstrate a freelance professional creative practice</li> <li>• Those currently working in paid full-time employment</li> <li>• Individuals based outside Scotland</li> <li>• Those who are currently furloughed under the Coronavirus Job Retention Scheme and are receiving 80% or more of their full-time salary.</li> <li>• Self-employed individuals (or members of a partnership) who have received support under</li> </ul>	

Name of Scheme	What does it do?	Who and what is eligible?	How can it be accessed?
		<p>the Self-Employed Income Support Scheme (SEISS) equivalent to, or in excess of the UK living wage, pro rata, since 1 April 2020</p> <ul style="list-style-type: none"> <li>• Anyone studying either full-time, or as part of a long term, formal or accredited programme at college or university (at the time of application) including PhD students</li> <li>• Academics or other education professionals not in freelance positions</li> </ul>	
Culture Collective Fund	This £1.5m initiative is a pilot programme which will establish a network of creative practitioners, organisations and communities, working together to create a positive difference locally and nationally in response to COVID-19.	<ul style="list-style-type: none"> <li>• Grants of between £100,000 and £300,000 are available to organisations from the Culture Collective programme through Creative Scotland.</li> <li>• The programme will focus on community engaged creative activity, supporting participatory approaches and projects where creative practitioners and communities work collaboratively. A key element of this will be proactively responding to the impact of COVID-19, providing employment opportunities for creative practitioners and actively engaging people in shaping the future cultural life of their community.</li> <li>• Working collectively is central to the programme at a local and national level. Each of the supported organisations and creative</li> </ul>	<p><b>Step 1: Submission of an Expression of Interest</b></p> <ul style="list-style-type: none"> <li>• Submissions of Expressions of Interest have now closed</li> </ul> <p><b>Step 2: Submission of an Application</b></p> <ul style="list-style-type: none"> <li>• If you have been invited to apply, you have until 5pm on Wednesday 16 December 2020 to submit your application.</li> <li>• All applications will be invited through Creative Scotland's online application portal, and Creative Scotland will give you more details of the information they want from you at this time.</li> </ul>

Name of Scheme	What does it do?	Who and what is eligible?	How can it be accessed?
		<p>practitioners will be required to collaborate with communities locally but also to work together as a national collective. With the support of a central coordinator who will oversee the programme, this includes the ongoing sharing of progress; attendance at national meetings and events; and participation in an evaluation of the pilot.</p> <p><b>What can the funds be used for?</b></p> <p>All applications should allocate funds across each of the following areas:</p> <ul style="list-style-type: none"> <li>• Contracting of creative practitioners</li> <li>• Appointment of a coordinator</li> <li>• Creative projects</li> </ul> <p><b>Who can apply?</b></p> <ul style="list-style-type: none"> <li>• Organisations based in Scotland whose work involves the arts, screen and creative industries. Applicants should demonstrate a significant track record of working with the communities they are seeking to reach.</li> <li>• The fund is open to consortia applications; however, a lead organisation whose work involves the arts, screen and creative industries must be identified. This lead organisation would have overall responsibility for the management of public funds and supported activity</li> </ul>	

Name of Scheme	What does it do?	Who and what is eligible?  <b>Who cannot apply?</b>	How can it be accessed?
		<ul style="list-style-type: none"> <li>All applicants must be not-for-profit i.e. be set up as a company limited by guarantee, SCIO or CIC and have a UK bank account.</li> </ul> <p><b>Who cannot apply?</b></p> <ul style="list-style-type: none"> <li>Individuals and Sole Traders</li> <li>Organisations based in Scotland whose work does not involve the arts, screen and creative industries</li> <li>Organisations in administration, receivership, and liquidation Organisations based outside Scotland</li> </ul>	
Covid-19 Museum Development Fund  (Museums Galleries Scotland)	Local Authority museums, museums managed by ALEOs and University museums can apply for up to £60,000 to deliver projects that will help them build resilience and address some of the challenges brought about by the Coronavirus pandemic.	<ul style="list-style-type: none"> <li>This project fund has been opened up for Accredited Scottish museums that have not been eligible for the Recovery &amp; Resilience Fund.</li> <li>With awards of up to £60,000 it will enable these organisations to undertake projects that will help them to build their resilience and start to address some of the challenges brought about by the Coronavirus pandemic.</li> <li>Applicants can apply for up to £60,000. There is no specific match funding requirement but in the interests of ensuring that funds can support as many strong projects as possible, Museums Galleries Scotland are keen to see a financial contribution to the project from your</li> </ul>	<p>There will be two rounds of funding before the end of the financial year (March 2021).</p> <p>Round 1 closing date: 13 November 2020 at 5pm. Round 1 award date: 18 December 2020.</p> <p>Round 2 closing date: 5 February 2021 at 5pm. Round 2 award date: 12 March 2021</p> <p>All successful applicants must start their project within 3 months of receiving the award and will have 12 months within</p>

Name of Scheme	What does it do?	Who and what is eligible?	How can it be accessed?
		organisation whenever this is possible. Match funding from other sources is also welcomed.	which to complete their project. They must submit their final claim within 2 months of project completion. Apply online via the <a href="#">Museums Galleries Scotland</a> website.
Covid-19 Residential Outdoor Education Centre Recovery Fund	A £2 million recovery fund to support the sustainability of residential outdoor centres in Scotland.	<ul style="list-style-type: none"> <li>Open to third and private sector centres that have been financially impacted by the Covid-19 pandemic and subsequent restrictions on residential stays. Centres must have been providing activities previously to be able to apply.</li> </ul>	<p>The fund, administered by YouthLink Scotland, will have two separate rounds, with round one now open for applications.</p> <p>Round 1: Centres are invited to apply for support with essential running costs. The deadline for applications to round one is 1pm on 11 December.</p> <p>Round 2: Will open for applications on the 11<sup>th</sup> of January 2021 and close on the 5<sup>th</sup> of February 2021.</p> <p>Find full <a href="#">application guidance and the online application form</a> via the YouthLink Scotland website.</p>
Funded ELC hours payments	Funded ELC hours payments for private and third sector childcare providers	<ul style="list-style-type: none"> <li>All private and third sector providers who provide funded ELC in their settings will continue to receive payments from their local authority for these funded ELC hours.</li> <li>Private and third sector providers may be able to access: Coronavirus Job Retention Scheme;</li> </ul>	<p>Your local authority will be in contact with you to confirm local arrangements of payments for funded ELC hours.</p> <p>Note: Local authorities will no longer be legally obliged to deliver 1140 hours of</p>

Name of Scheme	What does it do?	Who and what is eligible?	How can it be accessed?
		Coronavirus Business Interruption Loan Scheme and Statutory Sick Pay rebate – See relevant sections of this summary for more details.	funded childcare from this August. This statutory requirement will be reinstated at an appropriate time in the future.
Visit Scotland Quality Assurance Scheme	Suspension of payments (totalling £1m)	<ul style="list-style-type: none"> <li>VisitScotland is suspending Quality Assurance Scheme payments</li> <li>Applies to all participants in the QA scheme</li> </ul>	<p>Suspension is applied automatically. Only contact VisitScotland if you have not already provided bank account details to allow for refunds to be processed.</p> <p>Email VisitScotland at <a href="mailto:customer.services@visitscotland.com">customer.services@visitscotland.com</a></p>
Aquaculture Storage Aid  European Maritime and Fisheries Fund (EMFF)	Aquaculture businesses affected by the collapse of international markets due to the coronavirus pandemic can apply to cover the costs of storing unsold stock	<ul style="list-style-type: none"> <li>To be eligible you must be an Aquaculture Enterprise, broadly defined as a business practicing the farming of fish, crustaceans, molluscs, aquatic plants, algae, and other organisms.</li> <li>The eligible costs you can apply for are the additional storage costs occurring between 1 February and 31 December 2020 as a consequence of the COVID-19 outbreak. These are expected to be the cost of refrigeration/freezing and transport. Other costs will be considered on a case by case basis.</li> </ul>	<p><a href="#">Further details including application guidance and how to apply</a> can be found via the Scottish Government website.</p> <p>Before you make an Application please contact <a href="mailto:EMFF@gov.scot">EMFF@gov.scot</a> with brief details so your interest can be registered.</p>
Scottish Zoo and Aquarium	£2.6m support fund for zoos and aquariums	<ul style="list-style-type: none"> <li>If you run a zoo or aquarium in Scotland and are experiencing financial hardship as a result of COVID-19, you may be able to apply for a 0%</li> </ul>	Applications are now open.

Name of Scheme	What does it do?	Who and what is eligible?	How can it be accessed?
Animal Welfare Fund		<p>unsecured loan or grant of up to £100,000 to pay for three months of animal care costs</p> <ul style="list-style-type: none"> <li>• Loans are the primary support mechanism and will be made available to any zoo or aquarium that meets the criteria.</li> <li>• Grants will only be available when loan support would not be viable. This is considered to be the case where a zoo or aquarium has 12 weeks or less operating costs remaining, including any loan or overdraft facilities.</li> <li>• <a href="#">Find out more</a> via the Scottish Government website.</li> </ul>	<p>Call 0300 244 9999 to request an application pack or email <a href="mailto:szaawf@gov.scot">szaawf@gov.scot</a></p> <p>You should make it clear that your enquiry is in relation to the Scottish Zoo and Aquarium Animal Welfare Fund.</p>
Social Care Staff Support Fund	Aims to ensure social care workers do not experience financial hardship if they are ill or self-isolating due to coronavirus.	<ul style="list-style-type: none"> <li>• The Fund is for social care workers contracted to deliver care and support in the social care sector as defined by <a href="#">section 47 of the Public Services Reform (Scotland) Act 2010</a>.</li> <li>• Independent Living Fund (ILF) recipients who are using their ILF award to employ Personal Assistants or social care workers should continue to apply to ILF for relevant additional costs rather than through this Fund.</li> </ul> <p>The Fund will ensure that social care workers receive their expected income (normal pay) when all of the following criteria are met:</p> <ul style="list-style-type: none"> <li>• A relevant worker's ability to undertake health and care work is, or has been, restricted for a reason relating to coronavirus.</li> </ul>	<p><b>Payments to social care workers</b></p> <ul style="list-style-type: none"> <li>• Social care employers, including personal assistant employers, are asked to pay eligible staff who meet all of the Fund criteria their expected income* if they are absent, or have been absent, for the following reasons: <ul style="list-style-type: none"> <li>◦ They are ill with confirmed or suspected coronavirus</li> <li>◦ They are self-isolating in line with public health guidance</li> </ul> </li> </ul> <p>*Expected income is regarded as the greater amount of the pay they would have received under their contract, or a</p>

Name of Scheme	What does it do?	Who and what is eligible?	How can it be accessed?
		<ul style="list-style-type: none"> <li>• The worker's income has been reduced as a result of not being able to work for a reason relating to coronavirus.</li> <li>• The worker is experiencing financial hardship during the time when the Fund is active. (The expectation is that social care workers who have been, or will be, paid less than their expected income would experience financial hardship.)</li> <li>• The worker is unable to work because they have coronavirus, or are self-isolating in accordance with public health guidance.</li> <li>• The Fund is not to be used for social care workers who are shielding, this is not within scope of the 2020 Regulations. Those who are shielding should continue to receive support through the UK Government Coronavirus Job Retention Scheme.</li> <li>• The Fund is not available when the reason for absence is not as a result of coronavirus, for example this may be where someone is isolating before or after elective (planned) surgery or travel that requires quarantine.</li> </ul> <p>Detailed <a href="#">Social Care Staff Support Fund guidance</a> including eligibility criteria and administration information can be found via the Scottish Government website.</p>	<p>week's pay as defined in <a href="#">section 62 of the Employment Rights Act 1996</a>.</p> <p>Employers should be satisfied that all Fund criteria have been met, and retain evidence of this in employment records. It is recommended employers ask social care workers to self-verify if they have, or are likely to, experience financial hardship as a result of their income being reduced. This can be verbally or in writing and should be recorded on the person's employment record.</p> <p><b>Reimbursement to employers</b>  If an employer has paid out a sum of money to top up the income of an eligible worker to their expected income, that employer is entitled to seek reimbursement of that amount from the Fund. In order to make a claim, an employer must verify that all the criteria have been met. This amount may be reclaimed via the Health and Social Care Mobilisation Plans or monthly local authority return.</p>

Name of Scheme	What does it do?	Who and what is eligible?	How can it be accessed?
			<p>An employer is not entitled to seek the reimbursement of any costs from the Fund where they have received any payments or funding from a public body for that amount.</p> <p>Payments to employers from the Fund will be made through existing public sector contracts and the COSLA and Health and Social Care Scotland National Principles for Sustainability Payments to Social Care Providers during COVID 19. This includes social care providers signing a declaration to confirm, among other conditions, that they will:</p> <ul style="list-style-type: none"> <li>○ Continue to employ and pay staff their normal pay in line with the terms of the Social Care Staff Support Fund</li> <li>○ Agree an open book basis between commissioners and providers where sustainability payments have been made, to ensure there is no duplication of support</li> <li>○ On request, evidence that monies paid out have been used as intended. Where it has not, monies</li> </ul>

Name of Scheme	What does it do?	Who and what is eligible?	How can it be accessed?
			<p>paid out can be recovered by public bodies.</p> <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>
Private Rent Sector Landlord Covid-19 Loan Scheme  (Scottish Government)	Offers interest free loans to landlords whose tenants are having difficulty paying rent	<p>The interest free loan is available for PRS landlords who:</p> <ul style="list-style-type: none"> <li>• were, or had applied to become, registered before 01 February 2020;</li> <li>• are not classified as businesses;</li> <li>• have 5 or less properties available for rent</li> <li>• properties available for rent are classed as being within the private rented sector (as per the terms of the 2006 Housing Scotland Act)</li> <li>• have lost rental income as a result of tenants facing difficulty in paying rent as a result of the Covid-19 situation or where a rental property became vacant on or after 01 February 2020 and the landlord is unable to get a new tenant because of the restrictions currently in place.</li> </ul>	<p>Applications are now open</p> <p>The loan is being delivered by the Energy Saving Trust on behalf of the Scottish Government.</p> <p>Further information including online application form, general guidance and FAQs can be found via the <a href="#">Energy Savings Trust</a> website.</p>

Name of Scheme	What does it do?	Who and what is eligible?	How can it be accessed?
		<ul style="list-style-type: none"> <li>The loan scheme funding may be used to pay the mortgage on a rental property where your mortgage lender is unwilling to provide a mortgage holiday or to pay living expenses that would usually be covered by the lost rental income. This includes where the rental property has no mortgage or you are covering mortgage payments by other means.</li> <li>The loan scheme will cover lost rental income for up to 3 properties, although landlords will be able to indicate if they are losing rental income from more than one property.</li> <li>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 August 2020. An initial payment of half of the agreed amount will be available and landlords will be asked to verify the continued loss of income before the second instalment is paid.</li> <li>Loan repayments will be deferred for 6 months following payment of the loan, with the loan being repaid in 24 monthly instalments. This will be kept under review as the Covid-19 outbreak progresses. The loan can be fully repaid at any point and requests for extension of the payback period will be considered on a case by case basis.</li> </ul>	

Name of Scheme	What does it do?	Who and what is eligible?	How can it be accessed?
		<ul style="list-style-type: none"> <li>The loan is intended to provide an option where other forms of financial support are unavailable to the landlord. Where a landlord is eligible for other forms of support – for example the Coronavirus Self-Employment Income Support Scheme - then they would be expected to take these up rather than apply for this loan.</li> <li>Mortgage lenders are making 3 month repayment holidays available in line with UK Government commitments. In the first instance, landlords facing difficulties with mortgage repayments for a rental property are expected to seek a mortgage repayment holiday from their lender rather than apply for this loan.</li> </ul>	
Scottish Crown Estate Fund	Fund to support costal businesses and third sector organisations	<ul style="list-style-type: none"> <li>The 26 councils in Scotland who have coastlines can use their remaining share of the £7.2m (2019-20 allocation) fund which they have not yet allocated to offer direct support to struggling coastal enterprises and organisations, after agreement by the Scottish Government and COSLA.</li> <li>Coastal communities across Scotland will receive £9.7 million (2020-21 allocation) of revenue generated by the Scottish Crown Estate's marine assets, providing vital support for responding to the impact of coronavirus (COVID-19).</li> </ul>	Fund is devolved to councils. It will be allocated to the 26 local authority areas which have coastlines, with funding based on their share of the adjacent sea area. The scope of the 2020-21 fund has been broadened this year in response to COVID-19, with local authorities now able to directly support businesses, including third sector organisations, affected by the pandemic.

Name of Scheme	What does it do?	Who and what is eligible?	How can it be accessed?
National Basic Payment Support Scheme	Provides loans to support farmers and crofters through the coronavirus (COVID-19) crisis	<ul style="list-style-type: none"> <li>The loan scheme provides Scottish farmers and crofters access of up to 95% of their 2020 CAP BPS and Greening payment, restricted to the scheme maximum of £133,638.</li> </ul>	<p>Loan offer letters were sent to eligible farmers and crofters from the beginning of August, with the first payments due in September.</p> <p>More information can be found via the Scottish Government's <a href="#">Rural Payments</a> service website.</p>
Renfrewshire Coronavirus Business Support Fund	£1.3 million Renfrewshire Council package of interest free loans and grants.	<ul style="list-style-type: none"> <li><b>Business Restart Loan</b> - offers small and start-up businesses and people self-employed with interest free loans between £1,000 to £5,000 repayable up to three years, to assist with short-term cashflow.</li> <li><b>Business Resilience Grant</b> - provides a 50% match-funded grant from £1,000 up to £10,000 to support small and medium sized businesses, including people self-employed, in meeting changed objectives and plans for growth.</li> <li><b>Business Adaptation Grant</b> - provides a match-funded grant from £1,000 to £2,500 to help small and medium sized businesses, including people self-employed, to adapt their premises to meet physical distancing requirements.</li> <li>To qualify for support, the business must operate from a commercial premise in Renfrewshire.</li> </ul>	<p>Find out more information about this fund and how to apply via the <a href="#">Renfrewshire Council</a> website.</p>

Name of Scheme	What does it do?	Who and what is eligible?	How can it be accessed?
COVID-19 Corporate Financing Facility	Purchase of short-term debt in the form of commercial paper (Larger firms only)	<ul style="list-style-type: none"> <li>Designed to support liquidity among larger firms, helping them to bridge coronavirus disruption to their cash flows through the purchase of short-term debt in the form of commercial paper.</li> <li>Companies – and their financial subsidiaries – that make a material contribution to the UK economy are able to participate in the facility.</li> <li>In practice, firms that meet this requirement would normally be: UK incorporated companies, including those with foreign-incorporated parents and with a genuine business in the UK; companies with significant employment in the UK; firms with their headquarters in the UK. We will also consider whether the company generates significant revenues in the UK, serves a large number of customers in the UK or has a number of operating sites in the UK.</li> <li>Applicants must be investment grade rated (or equivalent) as at 1 March 2020</li> <li>Further information on eligibility can be found on the <a href="#">Bank of England</a> website as well as details of a recent <a href="#">update to the terms of the CCFF</a>.</li> </ul>	<p>The scheme is now open for applications.</p> <p>The CCFF will close for new purchases of CP from eligible issuers with effect from 23 March 2021. This means that the Facility will make no purchases of CP after 22 March 2021.</p> <p>The CCFF will also close to new applications from counterparties and issuers looking to become eligible on 31 December 2020.</p> <p>Given that, as noted above, the CCFF will close to new applications from issuers at the end of 2020, the deadline for submitting a letter of commitment to the Bank for HM Treasury's review is also 31 December 2020.</p> <p>More information is available from the <a href="#">Bank of England</a>.</p>
Coronavirus Large Business Interruption	Provides finance in the form of term loans, revolving credit facilities (overdrafts), invoice finance and asset finance	<ul style="list-style-type: none"> <li>A lender can provide up to 25% of your annual turnover. The maximum amount you can borrow is £200m.</li> </ul>	<p>This scheme is open now for applications of up to £200 million.</p> <p>This scheme has been extended until 31 January 2021.</p>

Name of Scheme	What does it do?	Who and what is eligible?	How can it be accessed?
Loan Scheme (CLBILS)	<p>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"> <li>Term loans and revolving credit facilities over £50m will be offered by CLBILS lenders which have secured additional accreditation.</li> <li>The maximum size for invoice finance and asset finance facilities remains at £50m</li> <li>The scheme provides the lender with a government-backed, partial guarantee (80%) against the outstanding balance of the finance.</li> <li>The borrower remains 100% liable for the debt.</li> <li>Finance terms range from 3 months to 3 years</li> <li>No personal guarantees are permitted for facilities under £250,000.</li> <li>For facilities of £250,000 and over, claims on personal guarantees cannot exceed 20% of losses after all other recoveries have been applied.</li> </ul> <p>Your business must:</p> <ul style="list-style-type: none"> <li>Be UK based in its business activity</li> <li>Have an annual turnover of more than £45 million</li> <li>Have a borrowing proposal which the lender would consider viable, were it not for the current pandemic, and for which the lender believes the provision of finance will enable the business to trade out of any short-term to medium-term difficulty</li> <li>Self-certify that it has been adversely impacted by Covid-19</li> </ul>	<p>Find a lender:</p> <ul style="list-style-type: none"> <li>A list of accredited lenders offering <a href="#">less than £50 million</a> can be accessed via the British Business Bank website.</li> <li>A separate list of accredited lenders offering <a href="#">£50 million or more</a> can also be found via the British Business Bank website</li> </ul> <p>Approach a lender:</p> <ul style="list-style-type: none"> <li>You should approach a lender yourself, ideally via the lender's website.</li> <li>Not every accredited lender can provide every type of finance available under CLBILS, and the amount of finance offered varies between lenders. Please see the lenders' websites for more information on the amounts they are able to offer.</li> </ul> <p>The lender makes a decision:</p> <ul style="list-style-type: none"> <li>The lender has the authority to decide whether to offer you finance.</li> <li>Under the scheme, lenders will not take personal guarantees of any form for facilities below £250,000.</li> </ul>

Name of Scheme	What does it do?	Who and what is eligible?	How can it be accessed?
		<ul style="list-style-type: none"> <li>• Not have received a facility under the Bank of England's Covid Corporate Financing Facility (CCFF), or CBILS or BBLS</li> <li>• Businesses from any sector can apply, except the following: <ul style="list-style-type: none"> <li>◦ Credit institutions (falling within the remit of the Bank Recovery and Resolution Directive), insurers and reinsurers (but not insurance brokers)</li> <li>◦ Building Societies</li> <li>◦ Public-sector bodies</li> <li>◦ State-funded primary and secondary schools</li> </ul> </li> <li>• Companies borrowing more than £50 million through CLBILS will be subject to further restrictions on dividend payments, senior pay and share buy-backs during the period of the loan.</li> <li>• Further information on changes introduced, including new provisions on seniority of CLBILS facilities, can be found on the <a href="#">CLBILS FAQs for businesses</a> page via the British Business Bank website.</li> </ul>	<ul style="list-style-type: none"> <li>• For facilities above £250,000, personal guarantees may still be required, but claims cannot exceed 20% of losses after all other recoveries have been applied</li> </ul> <p>If the lender turns you down:</p> <ul style="list-style-type: none"> <li>• If one lender turns you down, you can still approach other lenders within the scheme</li> </ul> <p>More details on this scheme can be found on the <a href="#">British Business Bank</a> website.</p>
Commercial Insurance	Insurance pay out (based on cover)	<ul style="list-style-type: none"> <li>• Most commercial insurance policies are unlikely to cover pandemics or unspecified notifiable diseases, such as Covid-19.</li> <li>• Businesses which have an insurance policy that covers government ordered closure and pandemics or government ordered closure and unspecified</li> </ul>	Insurance policies differ significantly, so businesses are encouraged to check the terms and conditions of their specific policy and contact their providers.

Name of Scheme	What does it do?	Who and what is eligible?	How can it be accessed?
		notifiable disease should be able to make a claim (subject to terms and conditions of their policy).	
Planning Rules Relaxed (Specific Sectors)	Change of operations	<ul style="list-style-type: none"> <li>Local Authorities to relax planning rules to allow pubs and restaurants to operate temporarily as takeaways</li> </ul>	Guidance to be published by Local Authorities.
Visitor Levy Bill	Halting of Bill	<ul style="list-style-type: none"> <li>The introduction of a visitor levy on tourism in Scotland will be halted</li> </ul>	Effective immediately
Deposit Return Scheme	Extension of Go-Live	<ul style="list-style-type: none"> <li>The Deposit Return Scheme will now be introduced in July 2022</li> </ul>	Effective immediately
Business Loans Scotland and West of Scotland Loan Fund	Businesses with existing loans	<ul style="list-style-type: none"> <li>3 month capital and interest holiday for all existing borrowers</li> </ul> <p>Note: Business Loans Scotland is aware of an Advanced Fee Fraud using their name. Business Loans Scotland does not ask a borrower for any up-front fees and any promise of this type of loan requiring an upfront fee is a con.</p>	Applied directly to loans via Business Loans Scotland
Community Response, Recovery & Resilience Fund	Supports local charities and grassroots organisations across Scotland responding to the outbreak of the coronavirus pandemic and to recover from its impact.	<ul style="list-style-type: none"> <li>Grants from £1,000 to £5,000 are available.</li> <li>Only constituted groups, with a governing document, can apply</li> <li>A bank account must be set up in the name of the group</li> <li>All appointed cheque signatories must be unrelated, and there must be at least 2.</li> </ul>	<p>Applications are now open via the <a href="#">Foundation Scotland</a> website.</p> <p>Due to a limit in funds Foundation Scotland encourage organisations to submit their online application at their earliest opportunity to avoid disappointment.</p>

Name of Scheme	What does it do?	Who and what is eligible?	How can it be accessed?
		<ul style="list-style-type: none"> <li>• There must be at least 3 unrelated members on your management committee</li> <li>• The majority of your committee members must be unrelated.</li> <li>• Committee meetings must have a quorum of at least 3 unrelated members present</li> <li>• Previous applicants to the Response phase are able to apply again for Recovery funding.</li> </ul> <p>The focus of Recovery funding is to provide the following:</p> <ul style="list-style-type: none"> <li>• Support for the ongoing needs of vulnerable people to ensure their health and wellbeing is maintained</li> <li>• Support to groups and activities supporting vulnerable people self-isolating (the elderly, people with pre-existing medical conditions etc.)</li> <li>• Support for foodbanks and organisations working to combat hardship caused by the pandemic including child hunger</li> <li>• Support to aid community response coordination</li> <li>• Support for volunteer costs for new and existing organisations</li> <li>• Additional costs to support a move to remote working and adapting services delivered in the wider community</li> <li>• Additional financial support as required for organisations providing emotional support,</li> </ul>	<p>The fund will be moving to the Resilience phase on 1st December. The fund's priorities will focus on supporting organisations with their long-term planning, helping them become more sustainable in the future, despite the continued uncertainty.</p> <p>More information on the Resilience phase will be published late November. Whilst the fund moves into the final phase, please be assured that the fund will not close at any time.</p>

Name of Scheme	What does it do?	Who and what is eligible?	How can it be accessed?
		<p>mental health and wellbeing and bereavement support</p> <ul style="list-style-type: none"> <li>• <a href="#">Further eligibility criteria, including a list of exclusions</a> can be found via the Foundation Scotland website.</li> </ul>	
Community & Third Sector Recovery Programme	£25 million programme which aims to support charities, community groups, social enterprises and voluntary organisations that are supporting people and communities through the shift from lockdown to recovery.	<p>The programme has two strands:</p> <p><b>Adapt &amp; Thrive Programme</b></p> <ul style="list-style-type: none"> <li>• Adapt and Thrive aims to support organisational change.</li> <li>• Working with an advisor, organisations will be supported to develop a plan so they can operate sustainably post-COVID.</li> <li>• This may mean developing new income streams, restructuring the organisation, or changing how services are delivered.</li> </ul> <p>Funding to implement the plan is also available:</p> <ul style="list-style-type: none"> <li>• Grants between £5,000-£25,000</li> <li>• Flexible, 0% interest loans from £25,000 to £250,000. All loans recommendations will be based on an assessment of the organisation's ability to service debt.</li> <li>• In some cases, a blended approach of both grant and loan may be recommended. When this is the case, the minimum loan 'portion' that can be offered is £25,000.</li> </ul>	<p>The <a href="#">Adapt &amp; Thrive Programme</a> is now open for applications until March 2021.</p> <p>The <a href="#">Communities Recovery Fund</a> is also open to applications.</p> <p>SCVO will be running regular <a href="#">information webinars</a> which they strongly recommend you attend before you start your online application.</p> <p><a href="#">Online application forms and fund guidance</a> is available via the SCVO website.</p> <p>SCVO anticipate that, in some cases, there will be an overlap and organisations may wish to access both Adapt and Thrive and Communities Recovery programmes. For example, an organisation that needs to diversify its income streams to become more sustainable but wants re-open a</p>

Name of Scheme	What does it do?	Who and what is eligible?	How can it be accessed?
		<ul style="list-style-type: none"> <li>• <a href="#">Detailed eligibility criteria</a> for the Adapt &amp; Thrive Programme can be accessed via the SCVO website.</li> <li>• New measures to reduce the spread of COVID-19 were announced by the First Minister on 7<sup>th</sup> October. Adapt and Thrive can provide advice and support for your organisation even if your sector has been affected by the new restrictions. However, the funding cannot be used towards activities not permitted under the new guidelines. SCVO encourage you to be flexible to adapt to the moving nature of the current environment and respond accordingly.</li> </ul> <p><b>Communities Recovery Fund</b></p> <ul style="list-style-type: none"> <li>• Communities Recovery aims to support the delivery of services in communities that were suspended or reduced because of COVID, or the creation of new services that tackle new challenges presented by COVID.</li> <li>• The fund offers grants so organisations can reintroduce the delivery of services and will support the adaptation of existing services or the development of new ones to tackle new community needs resulting from, or existing needs exacerbated by COVID.</li> <li>• The funding will consider grants for individual organisation applications between £5,000 –</li> </ul>	<p>community service it has been unable to deliver.</p> <p>The single online form for the Programme covers both Adapt and Thrive and Communities Recovery elements.</p> <p>In the online form (regardless of the strand chosen), the applicant can request support from both programmes and will be prompted to complete all relevant questions. This means that, while an organisation's request will be assessed separately by each strand, the organisation only needs to complete one form and its request can be assessed simultaneously.</p> <p>To receive support from both, an organisation will need to meet all relevant criteria for each programme.</p>

Name of Scheme	What does it do?	Who and what is eligible?	How can it be accessed?
		<p>£25,000 to implement changes to facilities, services and activities.</p> <ul style="list-style-type: none"> <li>The fund will consider grants for partnership applications up to £75,000.</li> <li><a href="#">Detailed eligibility criteria</a> for the Communities Recover Fund can be accessed via the SCVO website.</li> </ul>	
State Aid	<p>The European Commission has introduced a temporary framework for State aid measures. This is to help with the financial pressures businesses face as a result of coronavirus.</p> <p>The Scottish Government will work with the UK Government to make sure these measures can be adopted to help Scottish Businesses where possible.</p>		
Coronavirus (Scotland) Act 2020	<p>People and some small businesses that are unable to repay debts due to the outbreak will be able to apply for a six-month 'breathing space' period. This will allow them to seek money advice and find long-term solutions to repay debts. It also removes the limitation that means they can only apply for such a breathing space once in a 12 month period. (These measures apply to individuals, partnerships, corporate and unincorporated bodies and trusts, though not to companies or LLPs.)</p> <p>The Act also allows licensing authorities to extend the deadlines for licence applications that allow the sale and supply of alcohol, and taxi and private hire. This flexibility will help to minimise the risk of losing current licensing rights due during the outbreak. It also gives discretion to allow licensing hearings to be conducted by telephone, video-conferencing or by written communication, including email.</p> <p>The COVID-19 outbreak affects the ability of both planning authorities and applicants to deal with planning permissions that are due to expire. When planning permission is granted applicants have a period of three years to commence development before the permission lapses. The new legislation extends any planning permission that would lapse within the next six months so that it will not expire until April 2021.</p>		

Name of Scheme	What does it do?	Who and what is eligible?	How can it be accessed?
	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.		
UK Government Coronavirus Business Support Finder	<p>The UK Government has launched an online business support finder tool which shows some of the supports available to you and your business. Please note, this service mainly focuses on UK Government support schemes. Your business may also be eligible for support schemes operated by the Scottish Government or other agencies.</p> <p>The business support finder tool can be accessed at <a href="https://www.gov.uk/business-coronavirus-support-finder">https://www.gov.uk/business-coronavirus-support-finder</a></p> <p>Please continue to check this summary for updates on financial support that may be relevant to your business. You can also check for Scottish Government business support updates via <a href="https://findbusinesssupport.gov.scot/">https://findbusinesssupport.gov.scot/</a></p>		
Trade Credit Reinsurance Scheme	<ul style="list-style-type: none"> <li>• Trade Credit Insurance, which provides essential cover to business-to-business transactions, will receive up to £10 billion of UK Government guarantees.</li> <li>• The Trade Credit Reinsurance scheme, which has been agreed following extensive discussions with the insurance sector, will see the vast majority of Trade Credit Insurance coverage maintained across the UK.</li> <li>• The guarantees will support supply chains and help businesses to trade with confidence knowing that they will be protected if a customer defaults or delays on payment.</li> <li>• The scheme is available on a temporary basis for nine months, backdated to 1 April 2020, and running until 31 December 2020, with the potential for extension if required.</li> <li>• The scheme will be delivered through a reinsurance agreement that is open to all insurers currently operating in the UK market, covering both domestic and overseas trade with payment terms of up to 2 years</li> <li>• Implementation of the scheme is subject to state aid approval, agreement of full form documentation with insurers and acceptance of applications from insurers for participation</li> <li>• Further information can be found via the <a href="#">News section of the UK Government</a> website.</li> </ul>		
Extension to Help to Buy (Scotland) scheme	<p>The Help to Buy (Scotland) scheme is has been extended by a year to March 2022.</p> <p>Supported by £55 million of funding for 2021/22, the extension will also help house-builders to ensure their economic recovery over the years ahead.</p>		

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

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

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

Name of Scheme	What does it do?	Who and what is eligible?	How can it be accessed?
	<ul style="list-style-type: none"> <li>Graduate Apprentices who have been made redundant from 1 February 2020 will be eligible for the programme.</li> </ul>		
New benefit for young people starting work (17 August)	<ul style="list-style-type: none"> <li>A new benefit to support 16 to 24 year olds into work if they have been unemployed for six months will open for applications on Monday 17 August.</li> <li>Job Start Payment is a one off £250 payment to help with the costs of starting a new job. The upper age limit rises to 25 for care leavers and the payment rises to £400 if the person has a child.</li> <li>In its first year, it is estimated around 5,000 young people will benefit from this new financial support.</li> </ul>		
Delivering R100 (18 Aug)	<ul style="list-style-type: none"> <li>Details of a voucher scheme to help ensure everyone in Scotland will have access to superfast broadband by the end of 2021 have been announced.</li> <li>The Scottish Broadband Voucher Scheme will provide funding of up to £5,000 to help homes and businesses not in scope of either Reaching 100% (R100) contracts or planned commercial investment to obtain superfast broadband where providers may not ordinarily go.</li> <li>Interim vouchers of up to £400 are also being made available for premises where superfast broadband is planned for after the end of 2021 – with an additional £250 for those in the hardest-to-reach areas.</li> <li>An <a href="#">online postcode checker</a> has been launched to give homes and businesses information on superfast roll-out in their area as well as providing information on voucher scheme eligibility.</li> </ul>		
Bounce-back plans for consumer and retail industry (8 September)	<ul style="list-style-type: none"> <li>A ‘bounce-back’ plan of trade measures for the consumer and retail industry has been announced by the UK Government to help support businesses impacted by Coronavirus.</li> <li>The new plans include the creation of a Consumer and Retail Export Academy to help businesses export, via a digital learning syllabus</li> <li>Further detail around <a href="#">the full range of measures announced</a> can be accessed via the UK Government website.</li> </ul>		
Companies House resumes voluntary strike off process	<ul style="list-style-type: none"> <li>The process for companies that have applied to be struck off the register have resumed following changes to temporary measures announced in April 2020.</li> <li>This means all companies that applied to be struck off before July 2020 will be struck off the register in a phased approach over the next 4 weeks, starting from 10 September 2020.</li> <li>For companies that applied to be struck off from July 2020 onwards, the voluntary strike off process will continue as normal after this initial 4 week period.</li> </ul>		

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

## Coronavirus Guidance:

- [Call centres and customer contact centre environments \(26 November\)](#)
- [Caravan Sites & Holiday Parks \(22 July\)](#): Scottish Government
- [Childcare services - school aged services \(30 October\)](#): Scottish Government
- [Childminder services \(30 October\)](#): Scottish Government
- [Cinemas and drive-in cinemas \(30 October\)](#): Scottish Government

- [Close contact services \(including hairdressers, barbers and tattoo artists and spas\) \(9 November\)](#): Scottish Government
- [Construction \(15 July\)](#): Scottish Government
- [Creative Industries: Creative studios and shared workspaces \(30 July\)](#): Scottish Government
- [Driving instructors and motor vehicle trainers \(14 August\)](#): UK Government
- [Early Learning and Childcare services \(30 October\)](#): Scottish Government
- [Events sector \(9 November\)](#): Scottish Government
- [Farmers and Crofters \(24 July\)](#): Scottish Government
- [Film and high-end TV production \(30 October\)](#): Scottish Government
- [Financial services \(7 August\)](#): Scottish Government
- [Food & Drink \(30 October\)](#): Food Standards Scotland
- [Forestry \(16 June\)](#): Scottish Forestry
- [Funeral directors \(25 November\)](#): Scottish Government
- [Horticulture, Fruit and Vegetables \(30 June\)](#): Science & Advice for Scottish Agriculture (SASA)
- [Housing including house moving \(07 August\)](#): Scottish Government
- [Laboratories and Research Facilities \(29 June\)](#): Scottish Government
- [Manufacturing \(20 Aug\)](#): Scottish Government
- [Museums, Galleries and Heritage attractions \(10 July\)](#): Scottish Government
- [Onshore wind industry \(31 October\)](#): Scottish Government
- [Performing Arts and Venues sector \(10 November\)](#): Scottish Government
- [Places of worship \(18 September\)](#): Scottish Government
- [Private Landlords and Letting Agents \(03 September\)](#): Scottish Government
- [Retail \(9 November\)](#): Scottish Government
- [Sports and Leisure Facilities \(30 October\)](#): Scottish Government
- [Technology sector \(21 August\)](#): Scottish Government
- [Tourism and Hospitality \(19 November\)](#): Scottish Government
- [Transport operators \(10 July\)](#): Transport Scotland
- [Vehicle Lessons \(24 August\)](#): Scottish Government

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

- [Businesses and workplaces that must close and can remain open at protection level 4 \(20 November\)](#)
- [General guidance for safer workplaces \(17 August\)](#)
- [Guidance for festive period \(26 November\)](#)
- [Guidance for homeworking \(31 October\)](#)
- [Guidance on individual risk assessment for the workplace \(04 September\)](#)
- [Guidance on opening of public and customer toilets \(27 June\)](#)
- [Guidance on travel and transport \(26 November\)](#)
- [International travel and quarantine \(26 November\)](#)
- [Jobs that qualify for travel exemptions \(03 September\)](#)
- [Local Protection Levels \(25 November\)](#)
- [Returning to work safely \(31 August\)](#)
- [Scotland's Strategic Framework \(23 October\)](#)
- [Shielding advice and support \(26 November\)](#)
- [Small and micro business guidance \(13 July\)](#)
- [Test and Protect: multi-sector guidance on collection of customer and visitor contact details \(14 July\)](#)

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

- ACAS - The Advisory, Conciliation and Arbitration Service: [Advice for employers and employees](#)
- Business Gateway Local Offices: <https://www.bgateway.com/local-offices>
- Business Gateway National: <https://www.bgateway.com/resources/coronavirus-support>
- Creative Scotland Covid-19 Funding and Resource Directory: [An A-Z of funding and resources](#)
- Enterprise Nation: [Recovery Advice for Business](#)
- Entrepreneurial Scotland: [ES Momentum support website](#)
- Federation of Small Businesses: [COVID-19: Advice and guidance for small businesses and the self-employed](#)
- Flexibility Works: [Support for employers to develop more flexible working practices](#)
- HMRC Digital Assistant: [Support tool which provides information about coronavirus support schemes](#)
- Job Hub (Skills Development Scotland): [Free service for employers recruiting for immediate jobs due to Covid-19](#)
- Just Enterprise: [Business support for social enterprises and enterprising third sector organisations](#)
- North Lanarkshire Funding Search: [For charities, community groups and social enterprises in the North Lanarkshire Council area](#)
- Partnership Action for Continuing Employment (PACE): [Redundancy help in Scotland](#)
- SAMH: [Coronavirus and your mental wellbeing](#)
- Scotland Food and Drink: [Sign up for daily coronavirus related email updates here](#)
- Scottish Chambers of Commerce: [Business Advice & Guidance: Covid-19](#)
- Scottish Council for Voluntary Organisations (SCVO): [Third Sector Information Hub](#)
- Scottish Enterprise: [Find and apply for current innovation funding calls](#)
- Scottish Government: <https://findbusinesssupport.gov.scot/coronavirus-advice>
- Screen Scotland: [Funding & support for Scotland's screen sector](#)
- Support Local: [Scottish food and drink directory connecting food and drink businesses and consumers across Scotland](#)
- Take Five to Stop Fraud: [Beware of scammers offering to help with coronavirus related grants](#)
- UK Government: <https://www.gov.uk/government/publications/guidance-to-employers-and-businesses-about-covid-19>
- Visit Scotland: [Guidance and advice for the tourism industry including FAQs and information from STERG](#)
- We Are Scotland - Stakeholders toolkit: [For businesses/services to reopen safely. Includes FACTS guidance, posters and more](#)