

COVID-19 Small Business Grant

Applicant Guide



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Introduction

Welcome to this Application Guide for the COVID-19 Small Business Grant. We've prepared this guide to help make the application process for the fund as simple and quick as possible for you.

One of the most important things to stress about your application is that the **supporting documentation you submit to us must be absolutely clear and legible**. If we cannot read and review the supporting documents, this will delay your application being processed.

This grant is specifically aimed at small businesses (less than 50 employees) based in South Ayrshire which are experiencing financial challenges as a result of the COVID-19 restrictions and regulations introduced since October 2020. You should not apply for this fund if you are eligible for any scheme of support introduced or announced by Scottish Government since 1 October 2020.

The funding allocated to South Ayrshire Council from the Scottish Government is finite and so will be allocated on a first come first served basis. If we ask you to provide further information to support your application, please submit this within seven days. If submitted after this time, your application will become invalid and you will need to submit a new application. This new application will be considered in order of date and time received. Please remember to check your Junk/Spam folder for any email correspondence from us about your application.

We expect a high volume of applications for this grant and so it may be suspended to allow a review of the remaining funds available.

The COVID-19 Small Business Grant will provide a payment of £2,000 to those applicants who meet the fund criteria. We will send funds by BACS direct to the bank account nominated by the applicant.

Stay safe,

South Ayrshire Council Economy & Regeneration team www.findbusinesssupport.gov.scot

How to Apply

Applications to the COVID-19 Small Business Grant are via an editable PDF form, which must be submitted by email. There are no online or postal applications. We are aware some people using Macs have been experiencing difficulties with this form. **If you are a Mac user and have problems, please call 01292 616 349.**

Supporting Documentation

You will need to submit supporting documentation with your application form, including **all** of the following:

- Copy of photographic proof of identity such as a valid passport or driving licence, including provisional driving licence
- **Proof of business address** (e.g. full page of a recent Council Tax bill, Rates bill, utility bill or rental agreement. If home based or mobile this is your home address.)
- **PDF copies of TWO bank statements**, showing business income and related outgoing expenditure, one from between January March 2020 and the other from within the last three months of date of this application. This must be the account grant payments should be made to.
 - You can request a PDF version of your statement from your bank or through online banking if you have it. If a PDF copy cannot be provided, a clear/legible photograph of the first full page of the bank statement (showing account name and details) will be acceptable, but you may be required to provide further evidence.

You must also submit the following evidence, depending on the legal status of your organisation:

- Limited Company Companies House Certificate of Incorporation
- Sole Trader/Self-employed/Freelancer A recent screenshot or photo of your business tax account page from the HMRC portal clearly showing your full name and Unique Taxpayer Reference number. OR another form of official communication from HMRC with your name and UTR shown.
- Partnership Partnership agreement AND HMRC registration
- SCIO, Social Enterprise, Community Interest Company, Trust Constitution documents, HMRC registration VAT registration document

Finally, you must provide **two forms of proof of trading** which must contain the name/business and address. This proof can be from the following:

- o Correspondence with HMRC OR VAT Registration Number
- Valid business insurance
- Supplier or reseller trade account (active)
- Other evidence of business activity to support your claim (e.g. correspondence with customers or suppliers)

All your supporting documentation and evidence should be attached with your application form. (Please see section **Submitting your Application** on page 6)

Gathering the information you need

Parts of the application form require you to explain or describe certain elements and activities relating to your business. However, you will also need to confirm factual, statistical and financial information, which we suggest you collate beforehand to help speed up your application process.

This information includes:

- Your UTR/Companies House Registration Number
- Number of employees (including yourself)
- The rateable value of your premises if applicable
- The date your business started trading
- Six months turnover figures for your business between August 2020 January 2021
- Your bank details for grant payment where appropriate

The pages below offer you help and advice for completing certain sections of the application form. Should you require assistance in completing your application, please call our Business Advice team on 01292 616 349 or email <u>COVID19.BusinessSupport@south-ayrshire.gov.uk</u>

IMPORTANT REMINDER

ALL supporting documentation uploaded as part of the grant application **MUST** be completely clear and legible. If we are unable to read the supporting documents due to them being out of focus, or only partially scanned/in shot, this will <u>delay your grant application</u> - we cannot begin to review your application until we have **ALL** the information we need.

Completing your form

Please note all sections are mandatory – if you do not complete all sections, your application will be invalid.

Contact Details

Please double check you have typed in your email address correctly – this is one of the most common errors with grant applications and delays applications being processed.

About your Business

Most of the details required here are factual, however two sections require more information:

Please describe your business e.g. What is the main income stream? Describe your core trading activity.

When completing this part, please provide us with a brief overview of what your business does and how this generates income.

Please fully describe how the COVID-19 pandemic is impacting on your business. (Please Note: You may be requested to supply further documented evidence of loss of sales)

This part of the application form allows you to explain about the impact COVID-19 is having on your business. Please provide as much detailed information as possible. The more information you give, the quicker it will be for us to process your application. You may want to include details of contracts lost, cancelled customer bookings, etc. or describe interruption to supply or service as a direct result of COVID-19, the potential disruption to your supply chain because of COVID-19, or essential services that have been impacted by COVID-19.

The information requested above is the minimum requirement. If you feel you have further evidence that would support your application, please submit it.

Finally in this section, we ask that you provide a link to your business website or your business social media account. If this is not completed, it will delay your application and require a further information request to evidence that your business is being actively promoted within South Ayrshire.

Eligibility Criteria

On page 3 of the application form, you are required to read eight statements and confirm if each is True or False by ticking the relevant box.

The second statement relates to other COVID-19 funding available. If you are eligible for any of the schemes below, you will be INELIGIBLE for a COVID-19 Small Business Grant and cannot apply to this fund:

- Strategic Framework Business Fund
- <u>Newly Self-Employed Hardship Fund</u>
- Mobile Close Contact Services, Hairdresser and Driving Instructor Support Fund
- Temporary Restrictions Fund for Childcare Providers
- Creative Industries Business Support Fund
- Events Industry Support Fund
- Travel Agents Fund
- Tour Operators Fund
- Visitor Attractions Fund
- Brewer Support Fund
- Destination Management Organisations Support Fund
- Grassroots Music Venue Stabilisation Fund
- Indoor Football Centres Fund
- Museums Recovery and Resilience Fund Top up
- Outdoor Tourism Sector Recommissioning Fund
- Travelling Show People Support Fund
- Wedding Sector Support Fund

Please not this list of funds is not exhaustive. For a full list of funds, please

see findbusinesssupport.gov.uk

There is also an additional statement for Sole Traders/Self-employed people/Freelancers only. You must confirm at least 50% of your annual income is derived from self-employment. We may request evidence of this as part of the application process.

If you answer False to any of the statements, this means you do not meet the criteria and you are not eligible for a grant from this fund. Please do not continue with your application.

Please note any fraudulent claims will be subject to investigation.

Turnover

You must state your business turnover or income for each month from August 2020 to January 2021. Please **do not include** any funding received from:

- The Coronavirus Job Retention Scheme
- Self Employment Income Support Scheme
- Any new equity or loan funding such as the Bounce Back Loan Scheme

If you received funding from any of these funds, you may still be eligible for the COVID-19 Small Business Grant.

Declaration

You are required to declare that the information you have provided in your application is correct and that you understand the consequences if at any later stage it is found not to be so. You also must agree to the terms and conditions stipulated by South Ayrshire Council for this funding application.

Submitting your Application

You should email your completed application to: COVID19.SBG@south-ayrshire.gov.uk

Please make sure you attach the following documents:

- Completed application form
- Photographic ID
- Your proof of business address
- PDFs of two bank statements
- Evidence of legal status of your organisation
- Two forms of proof of trading

Please include your **name** and the **name of your business** in the **Subject** heading on the email. For example:

Subject: My Name – My Business

We realise the total file size may be too large to send all your attachments in one email, so please send a second email. For example: Subject: My Name – My Business (2)

Please note, failure to submit these documents will delay your application being processed.

Following submission of your application to the above email address, you should receive an auto reply confirming it has been received.

South Ayrshire Council's Economy & Regeneration team will then review your application.

Following this, an Adviser will be assigned to your application, who will be your main point of contact throughout the appraisal process.