

BUSINESS SUPPORT FAQS

Can I get a grant for my business to help support me through the Covid-19 shutdown?

- There is £10,000 grant available to registered ratepayers of business premises in receipt of the Small Business Bonus Scheme or Rural Relief.
- Businesses with a rateable value up to £18,000 can apply.
- Retail, hospitality and leisure business ratepayers with a rateable value between £18,001 - £50,999 can instead apply for a one-off grant of £25,000.
- Some categories of property do not apply (e.g. self-catering properties). You should look closely at the application form before applying.
- You can only apply for one Grant, even if your business own multiple properties.
- Businesses can apply for a grant from the following link; the deadline for applications is the 31st March 2021: <https://www.pkc.gov.uk/coronavirusbusinessfund>

I have a self-catering business. What support is available to me?

- You may be eligible for support via the arrangements for the self-employed (see below). A further announcement on self-catering is also expected soon from the UK and Scottish Governments in recognition of the importance of this sector to the rural economy.

How will employers pay wages?

- The government has launched a **Coronavirus Job Retention Scheme** to encourage employers to retain staff as 'furloughed workers'.
- All UK employers with a PAYE scheme will be eligible for an 80% reimbursement grant for staff wages of up to £2500 per month back dated to 1 March 2020.
- The scheme will be open initially for three months but may be extended.
- A new on-line portal is being set-up by HMRC and will be launched shortly for employers to apply. First payments to employers should be made before the end of April.

What support is there for the self-employed?

- The UK government has announced that you can receive 80% of your average monthly profits over the last 3 years up to £2,500 per month for an initial three months. This will be in one lump sum.
- To be eligible for the scheme you must meet **all** the criteria below:
 - Be self-employed or a member of partnership;
 - Have lost trading/partnership trading profits due to COVID-19;
 - File a tax return for 2018-19 as self-employed or a member of a trading partnership. Those who have not yet filed for 2018-19 will have an additional 4 weeks from the scheme announcement to do so;

- Have traded in 2019-20; be currently trading at the point of application (or would be except for COVID 19) and intend to continue to trade in the tax year 2020 to 2021
 - Have trading profits of less than £50,000 and more than half of your total income come from self-employment. This can be with reference to at least one of the following conditions: Your trading profits and total income in 2018/19 or your average trading profits and total income across up to the three years between 2016-17, 2017-18, and 2018-19.
- You should **not** contact HMRC now. HMRC will use existing information to check potential eligibility and invite applications once the scheme is operational.

What can I do if I have lost income and have cash flow issues in my business?

- To help with short term cash flow issues caused by the Corona Virus shutdown the government has launched the Business Interruption Loan scheme. This is being provided through banks and other approved lenders. More information is available from www.british-business-bank.co.uk/ourpartners/coronavirus-business-interruption-loan-scheme-cbils/accredited-lenders/
- More advice on crisis planning for your business is available from Business Gateway on 01738 658177 or from www.growbiz.co.uk

What can I do if I don't qualify for a grant, for wages as a furloughed worker or under the scheme for the self-employed?

- You may be eligible for Universal Credit to help you through this difficult time. More information is available from www.understandinguniversalcredit.gov.uk/coronavirus/
- If you expect difficulties with mortgage or rent payments, you may be entitled to a mortgage or rental holiday for three months. The government has agreed this with mortgage lenders and is bringing forward legislation to prevent landlords from pursuing evictions for at least a three-month period.
- If you are also expecting difficulty in paying back personal loans and/or credit card bills you should speak urgently to your lender. The Financial Conduct Authority (FCA) has called on lenders to show flexibility and major lenders have already made statements in support of this stance. An agreed payment holiday should be recorded in such a way that it will not impact on your credit score.

Tourism FAQs

Why are Self Catering Businesses Excluded from the Covid 19 Business Grant?

This is being addressed at the national level as a matter of urgency. The Business Grant scheme is based on the Non Domestic Rates System and that is a rather blunt tool as “self-catering” as a category also includes second homes which may be empty and not necessarily actively trading or working. The Scottish Government does want to support this sector and Cabinet Secretary, Kate

Forbes MSP, is working with industry representative body the Association of Scotland's Self Caterers to identify the best and easiest way to support active self-caterers.

Association of Scotland's Self Caterers www.assc.co.uk

What about Support for the Self Employed in the Tourism Sector – Tour Guides, Drivers, Chefs, B&B owners etc?

The Chancellor announced an income support scheme for self employed people. This scheme will be based on grants worth 80% of their average monthly profits over the last 3 years, up to a maximum of £2,500 a month. Anyone already earning the majority of their income from self-employment and making up to £50,000 a year's profit will be eligible. HMRC will directly contact those who qualify whereupon they will be asked to fill in an online form. This will be rolled out no later than the beginning of June. Individuals in this category are requested not to contact HMRC directly at this time. Individuals who have become self employed since last April will not be eligible for this scheme.

What about those that are employed in the tourism sector and have been laid off – what help is there for them to find employment?

A free to use jobs portal to help tourism and hospitality workers who have found themselves displaced has been launched by Harri, the hospitality workforce platform, and is being supported by the Scottish Tourism Alliance (STA) and UK Hospitality. The portal has been designed to help workers from this sector find employment in other sectors that currently need staff during this crisis. The portal is not visible to the public and can only be accessed by a link provided by Harri. If a business or someone employed in a tourism or hospitality business would like access, please e-mail HospitalityUnite@Harri.com

What Information Should I Be Putting on My Website and Social Media Channels?

Currently the advice from VisitScotland is to limit posts and content to:

- Official Advice from the Scottish Government
- Sharing Messages from VisitScotland or Your Industry Representative Body
- Updates Confirming Your Business is Closed at This Time
- Messages of Support, Compassion and Community Spirit

See www.visitscotland.org for further guidance on Content Sharing

Where Can I Get Other Tourism Sector Specific Information and Guidance?

VisitScotland Industry Site

www.visitscotland.org

Scottish Tourism Alliance

www.scottishtourismalliance.co.uk and register for newsletter updates