

LAST UPDATED: 15 MAY 2020

Financial Support Schemes - COVID-19

Third Sector Resilience Fund	2
Wellbeing Fund	3
Food Fund	4
Supporting Communities Fund	5
Business Support Fund	6
Coronavirus Job Retention Scheme	7
UK Government Loans and Business Support Schemes	9
Private Rented Sector Landlord COVID-19 Loan Scheme	10

Please Note: this is not a comprehensive list of all the financial support and assistance available. Please visit <https://findbusinesssupport.gov.scot/coronavirus-advice/sources-of-funding> for further advice and guidance.

FURTHER FINANCIAL ADVICE + GUIDANCE: <https://findbusinesssupport.gov.scot/coronavirus-advice/sources-of-funding>

PROVISION	DESCRIPTION + VALUE	ELIGIBILITY	KEY DATES + RELEVANT LINKS
<p>Third Sector Resilience Fund (Scottish Government)</p>	<p><u>Description</u></p> <ul style="list-style-type: none"> • Emergency fund for charities, community groups, social enterprises and voluntary organisations working in Scotland. • The fund supports organisations that already deliver services (prior to March 2020) and products but find themselves in financial difficulties directly as a result of the coronavirus pandemic. • The primary intention of the fund is to help third sector organisations to stabilise and manage cash flows over this difficult period. • Eligible costs will be mostly limited to overheads and essential staff (administrative for example) who cannot be furloughed. <p><u>Value</u></p> <ul style="list-style-type: none"> • Max grant: £75,000. • Loans from £50,000 - £250,000. • Applications requesting > £50,000 will be considered for a loan, a grant, or a blended approach. 	<ul style="list-style-type: none"> • Charities, community groups, social enterprises and voluntary organisations based in Scotland and/or primarily delivering services/activities in Scottish communities. • Providing these activities and/or services before March 2020. • Applicants must be at risk or unable to cover essential costs within 12 weeks from the date of applications. 	<p><u>Key Dates</u></p> <ul style="list-style-type: none"> • Phase 2 open now for applications. <p><u>Links</u></p> <ul style="list-style-type: none"> • Further details can be found on the SCVO website • Eligibility checker • Guidance notes • FAQs • SCVO Coronavirus Third Sector Information Hub

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PROVISION	DESCRIPTION + VALUE	ELIGIBILITY	KEY DATES + RELEVANT LINKS
<p>Wellbeing Fund (Scottish Government)</p>	<p><u>Description</u></p> <ul style="list-style-type: none"> • Fund to support organisations across the third sector that are providing important services for people as a result of coronavirus. • Fund is focused on providing support to organisations that can support people who are facing additional barriers or have increased requirements as a direct result of the coronavirus pandemic. • Eligible costs include staff salaries directly connected with delivery of activity; costs of goods and services for people supported; costs of equipment that enables the support to be delivered safely; running costs directly related to the specific work. <p><u>Value</u></p> <ul style="list-style-type: none"> • Grants between £5,000-£100,000. • Applicants can apply for a maximum of 20% of the total income of their organisation in their latest accounts. 	<ul style="list-style-type: none"> • Charities, community groups and other voluntary organisations that have independent governance and an asset lock. <p><u>Three Key Criteria</u></p> <ol style="list-style-type: none"> 1. Activity should be focused on working with at risk groups with new needs which are not currently being met by existing services 2. Activity should be focused on providing vital wellbeing support on issues such as food, physical health, mental health, personal finances, home life and/or housing. 3. Activity should be focused on immediate support. 	<p><u>Key Dates</u></p> <ul style="list-style-type: none"> • Round 1 closed on 19 April. • Round 2 anticipated to open again for new Expressions of Interest on <u>7 May</u>. • Applications must be received by <u>noon 22 May</u>. <p><u>Links</u></p> <ul style="list-style-type: none"> • Further details can be found on the SCVO website • Guidance notes • Terms and Conditions • FAQs • SCVO Coronavirus Third Sector Information Hub

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<p>Food Fund (Scottish Government)</p>	<p><u>Description</u></p> <ul style="list-style-type: none"> • Fund to support households who may be worried about accessing food whether due to an income drop or self-isolation, including older people. • There is no separate application process for third sector organisations to access the Food Fund - all applications should follow same process as if applying for Wellbeing Fund. <p><u>Value</u></p> <ul style="list-style-type: none"> • Applications for the Food Fund will be considered as part of the Wellbeing Fund application process (pg. 3). 	<ul style="list-style-type: none"> • Applications for the Food Fund will be considered as part of the Wellbeing Fund application process (pg. 3). 	<ul style="list-style-type: none"> • Applications for the Food Fund will be considered as part of the Wellbeing Fund application process (pg. 3). • SCVO Coronavirus Third Sector Information Hub

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<p>Supporting Communities Fund (Scottish Government)</p>	<p><u>Description</u></p> <ul style="list-style-type: none"> • Fund established to underpin the inspiring work that is already underway in neighbourhoods and communities and that will prove essential to nation's resilience. • Provides funding to Community Anchor Organisations to help support local responses to the pandemic. 	<ul style="list-style-type: none"> • Community Anchor Organisations such as charities, voluntary organisations, community controlled housing associations and social enterprises to help support local responses to the pandemic. 	<p><u>Key Dates</u></p> <ul style="list-style-type: none"> • Ongoing. <p><u>Links</u></p> <ul style="list-style-type: none"> • Further details can be found on the SCVO website. <p>SCVO Coronavirus Third Sector Information Hub</p>

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PROVISION	DESCRIPTION + VALUE	ELIGIBILITY	KEY DATES + RELEVANT LINKS
<p>Business Support Fund (Scottish Government)</p>	<p><u>Small Business Support Grant:</u></p> <ul style="list-style-type: none"> A one-off grant of £10,000 available to small businesses who get Small Business Bonus Scheme Relief or Rural Relief. <p><u>Retail, Hospitality, Leisure Support Grant:</u></p> <ul style="list-style-type: none"> A one-off grant of £25,000 for hospitality, leisure and retail businesses. If you are eligible for a grant, you do not need to repay it <p><u>Further Support</u></p> <ul style="list-style-type: none"> There is further support for those with multiple properties (see relevant links for more details). Grants need to comply with the EU's State Aid rules. 	<p><u>Small Business Support Grant:</u></p> <ul style="list-style-type: none"> Must have a rateable value under £18,000. Available to small businesses in receipt of the Small Business Bonus Scheme Relief or Rural Relief. Can also get grant if you are eligible for the Small Business Bonus Scheme but in receipt of Charitable Rate Relief, Nursery Relief, Business Growth Accelerator Relief, Disabled Relief, Fresh Start, Discretionary Sports Relief or Enterprise Areas Relief. Full list of businesses who qualify can be found here. <p><u>Retail, Hospitality, Leisure Support Grant:</u></p> <ul style="list-style-type: none"> Rateable value must be between £18,001 and up to and including £51,000. 	<p><u>Key Dates</u></p> <ul style="list-style-type: none"> You can apply for a grant up until 31 March 2021. <p><u>Links</u></p> <ul style="list-style-type: none"> Further details can be found on the Scottish Government website. Applications are made through your local authority's website.

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PROVISION	DESCRIPTION + VALUE	ELIGIBILITY	KEY DATES + RELEVANT LINKS
<p>Coronavirus Job retention Scheme (UK Government)</p>	<ul style="list-style-type: none"> All UK employers with a PAYE scheme will be able to access support to continue paying part of their employees' salary for those employees that would otherwise have been laid off during this crisis. If you cannot maintain your current workforce because your operations have been severely affected by coronavirus (COVID-19), you can furlough employees and apply for a grant that covers 80% of their usual monthly wage costs, up to £2,500 a month, plus the associated Employer National Insurance contributions and pension contributions (up to the level of the minimum automatic enrolment employer pension contribution of 3% on qualifying earnings) on that subsidised furlough pay. From August 2020: UK Government will introduce more flexibility to the scheme. Anticipated that some furloughed workers will be able to return to their jobs part-time with employers being asked to pay towards the salaries of their furloughed staff. 	<p>You must have:</p> <ol style="list-style-type: none"> Created and started a PAYE payroll scheme on or before 19 March 2020; enrolled for PAYE online; a UK bank account. <ul style="list-style-type: none"> Furloughed employees must have been on your PAYE payroll on or before 19 March 2020 and were notified to HMRC on an RTI submission on or before 19 March 2020. Employees that were employed as of 28 February 2020 and on payroll (i.e. notified to HMRC on an RTI submission on or before 28 February) and were made redundant or stopped working for the employer after that and prior to 19 March 2020, can also qualify for the scheme if the employer re-employs them and puts them on furlough. Employees can be on any type of contract, including: Full time employees; part-time employees; employees on 	<p><u>Key Dates</u></p> <ul style="list-style-type: none"> Open now for applications. This is a temporary scheme in place until October 2020, but it may be extended if necessary and employers can use this scheme anytime during this period. <p><u>Links</u></p> <ul style="list-style-type: none"> Please make sure to carefully read and understand the UK Government's detailed guidance on the scheme's rules and operation. Guidance for employers. Guidance for employees.

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		agency contracts; employees on flexible or zero hours contracts.	
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PROVISION	DESCRIPTION + VALUE	ELIGIBILITY	KEY DATES + RELEVANT LINKS
Various other Loans and Business Support Schemes (UK Government)	<ul style="list-style-type: none"> Series of loans, grants and debt financing schemes administered by the UK Government. Includes the Coronavirus Business Interruption Loan Scheme and the Coronavirus Bounce Back Loan Scheme. 	<ul style="list-style-type: none"> Full details of support for SMEs here. Full details of support for large businesses here. 	<p><u>Key Dates</u></p> <ul style="list-style-type: none"> Will depend on specific arrangements organisations enter into. <p><u>Links</u></p> <ul style="list-style-type: none"> UK Government Coronavirus business support website.

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PROVISION	DESCRIPTION + VALUE	ELIGIBILITY	KEY DATES + RELEVANT LINKS
<p>Private Rented Sector Landlord COVID-19 Loan Scheme</p> <p>(Scottish Government)</p>	<ul style="list-style-type: none"> • Fund will offer interest-free loans to landlords whose tenants are having difficulty paying rent during the coronavirus (COVID-19) crisis. • The Scheme will offer eligible landlords up to 100% of lost rental income for a single property. • It will support private-sector landlords who are not classified as businesses, have five or less properties to rent and have lost rental income due to tenants unable to pay rent as a result of the COVID-19 pandemic. 	<p>Available for Private Rental Sector landlords who:</p> <ul style="list-style-type: none"> • were, or had applied to become, registered before 01 February 2020; • are not classified as businesses; • have 5 or less properties available for rent; • properties available for rent are classed as being within the private rented sector (as per the terms of the 2006 Housing Scotland Act); • have lost rental income as a result of tenants facing difficulty in paying rent as a result of the COVID-19 situation or where a rental property became vacant on or after 01 February 2020 and the landlord is unable to get a new tenant because of the restrictions currently in place. 	<p><u>Key Dates</u></p> <ul style="list-style-type: none"> • Open for applications from 05 May 2020. • Loan repayments will be deferred until October 2020, with the loan being repaid in 12 monthly instalments. This will be kept under review as the COVID-19 outbreak progresses. <p><u>Links</u></p> <ul style="list-style-type: none"> • Application form. • Scottish Government's FAQs for private landlords and letting agents.