

Item: 6

Special General Meeting of the Council: 16 April 2020.

Local Business Hardship Assistance.

Joint Report by Chief Executive, Head of Finance and Executive Director of Development and Infrastructure.

1. Purpose of Report

To consider options to assist local businesses to survive the economic downturn that has arisen as a result of the Coronavirus Pandemic.

2. Recommendations

The Council is invited to note:

2.1.

That, although a wide range of support mechanisms are available to businesses, as a result of Coronavirus restrictions, some businesses have not been able to access any support leading to relatively immediate pressure and risk of business failure across Orkney.

2.2.

That the Council is administering the Coronavirus Business Support grant scheme on behalf of the Scottish Government.

2.3.

That the Scottish Government has estimated that there are 990 businesses in Orkney that are eligible for a Coronavirus Business Support grant with total expected awards of £10,590,000.

2.4.

That the Council has processed or paid a total of 264 Scottish Government Coronavirus Business Support applications amounting to a total of £3,060,000.

2.5.

That there have been calls made for the Council to provide cash flow loans to local businesses and that the option of a commercial loan facility is currently being explored, which will be reported to a future meeting of the Council with a proposed loan fund on top of the grant scheme of £3,000,000, subject to appropriate checks.

2.6.

The very recently announced changes to the Scottish Government Coronavirus Business Support grant scheme as set out in sections 5.6 and 5.7 of this report, whereby the Scottish Government has intimated it will be increasing overall grant funding.

2.7.

The proposed package of business support measures:

| | |
|--------------------------------------------|-------------------|
| Coronavirus Business Hardship Support Fund | £2,000,000 |
| Business Loan Fund | £3,000,000 |
| Total | £5,000,000 |

It is recommended:

2.8.

That the Council establish a Coronavirus Business Hardship Support Fund, with an opening balance of £2,000,000, comprising the following allocations:

| | |
|------------------------------------------------|-------------------|
| Crown Estate revenue funding | £576,000 |
| Renewable, Redevelopment and Regeneration Fund | £1,424,000 |
| Total | £2,000,000 |

2.9.

That applications to the Coronavirus Business Hardship Support Fund be administered by the Economic Development Service through Business Gateway.

2.10.

That applications be accepted from businesses that are ineligible for a Coronavirus Business Support grant.

2.11.

That grants from the Coronavirus Business Hardship Support Fund be initially restricted to:

- £5,000 per applicant for businesses employing 1 to 5 full time equivalent employees.
- £10,000 per applicant for businesses employing 6 to 10 full time equivalent employees.
- £15,000 per applicant for businesses employing 11 or more full time equivalent employees.

2.12.

That the grant scheme be entirely discretionary with no absolute entitlement to any grant award.

2.13.

That powers be delegated to the Chief Executive, in consultation with the Leader, Depute Leader and Chair of the Development and Infrastructure Committee, to finalise an application form and scheme guidelines for the Coronavirus Business Hardship Support Fund .

2.14.

That an allocation of £3 million be made available from the Strategic Reserve Fund to create an Orkney Islands Council Business Loan Fund.

2.15.

That the Chief Executive should arrange for the detail and operation of the Orkney Islands Council Business Loan Fund to be further developed and thereafter submit a report to the Council in due course.

2.16.

That the Business and Economy Response and Recovery Group should continue to monitor ongoing impact of Coronavirus on the Orkney business community and work with the business community to establish a long-term economic recovery plan.

3. Introduction

3.1.

Council officials have been meeting with representatives of the local business community to take soundings on how local businesses have been impacted by the Coronavirus Pandemic with a view to preparing a report on possible support that the Council might be able to offer to businesses. This report has therefore been informed by the views of businesses expressed at meetings of the Business and Economy Response and Recovery Group.

3.2.

The expectations from local business representatives of the variety and value of assistance that can or should be provided by the Council are reflective of the very real concerns that they have for the survival of many businesses. These expectations are ambitious and, in some cases, overly optimistic and reflective of a view that the Strategic Reserve Fund is a fund with the primary purpose of delivering business support in these difficult times. Despite the Council's best efforts it is unlikely that it would be feasible, or indeed a legitimate use of public funds, for the Council to establish measures which will support every business currently suffering hardship. However, it is considered appropriate for the Council to establish a fund which would make a meaningful difference to Orkney business survival at this time.

4. Requests for Council Assistance

4.1.

The Council has received appeals for assistance from a wide range of businesses as the impact of the coronavirus pandemic has been felt across the Orkney business community. The range of requests is detailed in Appendix 1 to this report, together with a note of the action or response to those requests. The business sector leads have understandably requested an expedient and urgent response from the Council in addressing the ongoing crisis.

4.2.

The Scottish and United Kingdom Governments have been reacting to calls from businesses to provide assistance and have rapidly introduced a number of schemes of assistance and have also trailed further assistance schemes the details of which have still to be finalised.

5. Available Support

5.1.

There is a wide range of support mechanisms available to businesses, many of these are detailed in Appendix 2 which is a list of the main grant and loan national support schemes compiled locally by Business Gateway.

5.2.

The Council is directly involved in the provision of the non-domestic rates related business reliefs, as follows:

5.2.1.

All non-domestic properties in Scotland will get a 1.6% relief. This relief effectively reverses the change in poundage for 2020/21. Businesses do not need to apply for this relief – it will be applied to the bill by the local council.

5.2.2.

Rates holiday for 2020/21 tax year. Retail, hospitality and leisure businesses will get 100% rates relief. To get this relief, a property has to be occupied. Properties that have closed temporarily due to the government's COVID-19 advice will be treated as occupied.

5.2.3.

Scottish Government Coronavirus Business Support. A one-off grant of £10,000 available to small businesses who get Small Business Bonus Scheme Relief or Rural Relief and a one-off grant of £25,000 for hospitality, leisure and retail businesses with properties with a rateable value between £18,001 and up to and including £51,000.

5.3.

The Scottish Government has estimated that there will be 46 businesses in Orkney that will be eligible for a £25,000 grant (£1,150,000) and 944 businesses in Orkney that will be eligible for a £10,000 grant (£9,440,000). The Council has been advised of a total award of £10,600,000, of which an initial tranche of £8,440,000 has been paid.

5.4.

As at 14 April 2020, the Council had processed and paid 264 Scottish Government Coronavirus Business Support grants of £10,000 and 34 grants of £25,000, a total of £3,490,000.

5.5.

On 14 April 2020, the Council was advised of some forthcoming and welcome changes to the Scottish Government Coronavirus Business Support grant scheme.

5.6.

The guidance determining entitlement to the current business grant schemes will be changed to:

- Extend eligibility for the £10,000 Small Business Grant to ratepayers with multiple properties with individual rateable values under £18,000 but whose cumulative rateable value is between £35,000 and £51,000.
- Allow small sports clubs that are eligible for the Small Business Bonus Scheme but in receipt of discretionary sports relief to be eligible for the £10,000 Grant Scheme,
- Allow small properties in Enterprise Areas that are eligible for the Small Business Bonus Scheme but in receipt of Enterprise Areas relief to be eligible for the £10,000 Grant Scheme.
- Confirm that Arms' Length External Organisations will also be made eligible for the Grant Funding Scheme and clarify that public bodies are excluded.

5.7.

A second phase of the Small Business Grant Scheme will open to applications from 5 May 2020. This is specifically aimed at businesses with more than one property and which were eligible for a single grant under the present scheme. These businesses will be able to apply for grants for all of their properties. The scheme will make available Small Business Grants of £7,500 and Retail, Hospitality and Leisure Grants of £18,750 (i.e., 75% of the current grants) on any additional qualifying properties that a ratepayer may have, subject to compliance with EU State Aid Rules.

5.8.

The Council has been allocated £49,000 of additional funding through the Scottish Welfare Fund for the provision of Community Care grants and Crisis Grants. This will be allocated to the Council's Scottish Welfare Fund budget.

5.9.

The Council has been allocated £99,000 of additional funding through the Scottish Food Fund, the proposed distribution of which is the subject of a separate report.

5.10.

The Council has been allocated £350,000 of additional funding of the Barnett Consequentials of the UK Government Hardship Fund. An allocation of part of this funding to a Community Resilience Fund is proposed in a separate report.

5.11.

Whilst the Scottish Government has reacted quickly and introduced a number of assistance measures to support business, there are understandably delays in the development of guidelines and there are businesses that fall outwith the schemes of assistance that have been announced to date. An analysis of gaps in assistance is mapped out in Appendix 3 to this report.

6. Funding Considerations/Principles

6.1.

The following principles have been considered for the use of new and existing funding streams to provide emergency support to help Orkney-registered businesses who will struggle to survive without a quick injection of cash, purely as a result of the impact of Coronavirus.

6.1.1.

Prior to considering financial support, all potential businesses seeking Council funding should be guided (through Business Gateway services) to ensure they have taken all possible steps to reduce unnecessary expenditure and have explored all forms of Government support.

6.1.2.

The Council should be the funder of last resort and businesses must be able to demonstrate that they have exhausted all other avenues, for example rent holidays, deferred payments and repayments.

6.1.3.

Businesses must not be eligible for, and have been awarded, a Scottish Government Coronavirus Business Support grant.

6.2.

Any scheme will require transparent prioritisation criteria and consideration of risk as it will be impossible to provide the necessary liquidity support for all businesses affected or to plug the turnover gap. Any support must be aimed at those who need it most and are ultimately viable businesses and were not in prior difficulty (i.e. risk of bankruptcy or closing down, either temporarily or permanently, due to Coronavirus) and those employing significant numbers of resident labour or who will be key to rebuilding the local economy.

6.3.

Public funds should be prioritised to support businesses with community benefit that will contribute to a healthy future economy recognising there will be significant changes to the local economy and markets over many years towards recovery (the so called new normal).

6.4.

There will need to be a legal check of any funding mechanism to ensure compliance with State Aid and that the proposals are not ultra vires.

6.5.

Whilst any immediate, short term support measures are likely to be welcomed, and indeed essential to the sustainability of Orkney's broad base of businesses, they are likely to only be short term respite measures. The Business and Economy Response and Recovery Group meetings have identified the fact that equally important will be establishment of an effective long-term recovery strategy. The public sector is likely to have a key role in the forming and delivery of a Recovery Strategy. However, if not more important will be the role of the Orkney business community in forming and owning the Recovery Strategy. It is proposed to continue to engage with business representatives with a view to establishing an Economic Recovery Strategy. This will be reported to a future meeting of the Council, together with any ongoing resource implications that may be required from the Council.

7. Funding Mechanism Options

7.1.

Balancing emergency measures with due process that protects public funding and is within the power of the Council to act is critical. The risk of waiting for full checks versus the immediate need for urgent support will need careful consideration and risk analysis. One option may be to consider self-declaration up to an agreed level on the basis that claims will be audited in the future (recognising the high risk of such an approach). Any scheme operated by the Council should be discretionary in nature.

7.2. Option 1 – Business emergency/hardship funding

7.2.1.

A grant made available to businesses on application that demonstrates genuine need resulting from the pandemic but that fall outwith Government support, or fall through the cracks of support, most notably new businesses started since April 2019 and businesses having no rateable property.

7.2.2.

A grant aimed at protecting business operations, jobs, bridging the gaps to turnover returning and securing supply chains.

7.2.3.

Consideration could be given to:

- A pre-set lump sum or 100% of eligible costs covered for a fixed period e.g. 3 months, up to a maximum ceiling (each option has risks in arriving at a specific value).
- Eligible costs covered for up to a fixed e.g. 3-month period, with possibility of mid-term review.
- Unavoidable fixed operational costs.
- Debt payments/charges/ lease/finance payments, e.g. tour guide vehicles, trades vehicles, loans for equipment and upgrades made on premises. Businesses should first endeavour to negotiate more flexible terms with any lenders.
- Interest Relief Grant (grant award under de minimis to cover full cost or part cost of borrowing for a fixed period).

7.2.4.

Should businesses subsequently become eligible for Government support, the grant could be repayable. There would be practical challenges of monitoring to be considered. Any grant would be considered as de minimis state aid.

7.3. Option 2 – Repurposing existing economic development grants

7.3.1.

It is generally accepted that many businesses will be currently focussed on survival rather than development and, although there are some ongoing enquiries for economic development grants, consideration could be given to flexing existing grant conditions for a fixed period to support more mid-term recovery plans.

7.3.2.

Consideration to be given to:

- A fixed period of flexed conditions.
- Option to opening the schemes to wider sectors (subject to same criteria above).

- A temporary higher level of grant intervention (e.g. Flexible Business Development Grant to £10k from £5k and higher than 50%), along with option for in-kind contribution of the business's staff time.
- Opportunity to invest/support new product development.
- Support to adapt in response to the current /new economic environment, for example:
 - Better/new markets.
 - Better/new routes to market.
 - Better/new distribution channels.
 - Better/new connections.
 - Better/new processes (including IT, hardware, software, etc).
 - Better/new ways of working and collaborative approaches.
- A complete repositioning and potential restructuring of the business.
- Opportunity to invest/support green and sustainable developments.
- Short term support for developing new revenues streams to replace normal turnover in order to survive (care required to avoid local displacement).
- Securing supply chain.
- Increase collaboration to strengthen access to new markets.
- Developing initiatives for import substitution (to promote local food supply).

7.4. Option 3 – Council Loan Scheme

7.4.1.

Consideration of a Council emergency loan scheme that operates on the principle of lender of the last resort on commercial terms with longer pay-back period than available from the banks.

7.4.2.

The proposed lending to local businesses is an emergency measure and, with high uncertainty, the Council needs to recognise the very high risk and possibility that loan funding will not be recoverable. This risk is balanced with the urgency of getting emergency funds out to businesses (when and where needed) whilst ensuring that the Council funds are protected.

7.4.3.

The legality of the Council operating as a commercial lender is being explored by Legal Services as there are indications through shared advice that the Council would not be able to operate as a lender in the regulated lending market. This effectively rules out this option at this stage. However, should it transpire that a commercial loan option is possible for the Council to establish then it would be possible to review this at a later stage through a further report to the Council.

7.4.4.

The Coronavirus Business Interruption Loan Scheme is available through the Banks for all viable small businesses affected by Covid-19, and not just those unable to secure regular commercial financing. This change, designed to enable all long-term viable businesses experiencing difficulties as a result of the coronavirus outbreak to access finance, appears to have substantially removed the requirement for a Council loan scheme.

7.4.5.

Notwithstanding the availability of the Coronavirus Business Interruption Loan Scheme and the recent changes to that scheme to make it more attractive for borrowers, there have been calls made for a Council scheme to provide cash flow loans to local businesses. It is therefore proposed that, subject to clarification on the legal position of the Council lending money to local businesses, a £3 million allocation from the Strategic Reserve Fund be made available to create an Orkney Islands Council Business Loan Fund. The detail of the operation of this fund would be worked up and reported to a future meeting of the Council for consideration.

7.5.

Option 1 is recommended as the preferred method of provision of immediate business support through establishment of business emergency/hardship funding and repurposing of existing economic development grant funding. Establishment of a Business Hardship Fund of £2 million is proposed with eligible businesses qualifying for grants of between £5,000 and £15,000 dependant on the number of full-time equivalent employees.

7.6.

It is recognised that some businesses will have greater need than others for financial support, it is also recognised that businesses that employ more people are likely to add more value to the local economy. The number of full-time equivalent jobs supported by a business is therefore suggested as a differentiating criterion for the level of intervention that may be provided with the following grant levels postulated:

- £5,000 per applicant for businesses employing 1 to 5 full time equivalent employees.
- £10,000 per applicant for businesses employing 6 to 10 full time equivalent employees.
- £15,000 per applicant for businesses employing 11 or more full time equivalent employees.

7.7.

Scheme guidelines and an application form are under development but have not been finalised. It is proposed that finalisation of these be delegated to the Chief Executive, in consultation with the Leader, Depute Leader and Chair of the Development and Infrastructure Committee, to facilitate a quick launch of the scheme.

8. Equalities Impact

An Equality Impact Assessment has been undertaken and is attached as Appendix 4 to this report.

9. Links to Council Plan

9.1.

The proposals in this report support and contribute to improved outcomes for communities as outlined in the Council Plan strategic priority of Enterprising Communities.

9.2.

The proposals in this report relate directly to Priority 4.3. Reprioritise economic development activity and funding to focus on inward investment and facilitating projects and support programmes which will have the highest/transformational impact in relation to job creation, inward migration/retention of working age population and community enablement.

10. Links to Local Outcomes Improvement Plan

The proposals in this report support and contribute to improved outcomes for communities as outlined in the Local Outcomes Improvement Plan priority of a Vibrant Economy.

11. Financial Implications

11.1.

It is proposed that the Council establish a £2 million Coronavirus Business Support Fund made up of the following allocations:

| | |
|---------------------------------------------|-------------------|
| Crown Estate revenue funding | £576,000 |
| Renewable Redevelopment & Regeneration Fund | £1,424,000 |
| Total | £2,000,000 |

11.2.

It is also proposed that, subject to clarification on the legal position of the Council lending money to local businesses and a further report to the Council, the Council set aside a £3 million allocation from the Strategic Reserve Fund to create an Orkney Islands Council Business Loan Fund. The Loan Fund would operate on commercial terms with due regard to State Aid regulations.

11.3.

The Economic Development Grants budget for 2020/21 has been agreed at £324,240 although there are existing commitments and eligible pipeline applications. It is proposed that the Economic Development Grants budget be repurposed for 2020/21 to provide more flexible grants aimed at facilitating business change to aid survival.

11.4.

The balance of remaining Crown Estate funding received in 2019 is identified as a funding source for the £576,000 budget referred to above. The Council received an allocation of £774,000 from the net Crown Estate income for 2017/18 and has approved spending allocations of £198,000 as set out below, leaving an unallocated balance of £576,000.

| | |
|-----------------------------------------------|-----------------|
| Bag the Bruck | £35,000 |
| Marine Planning Partnership | £50,000 |
| Coastal Core Paths | £35,000 |
| Public Conveniences | £10,000 |
| Road Closures for festivals and events | £25,000 |
| Wintertime free 1 hr parking | £24,000 |
| Dev. and Marine Planning – workforce planning | £14,000 |
| Archaeology – workforce planning | £5,000 |
| Total | £198,000 |

11.5.

The Cabinet Secretary for Environment, Climate Change and Land Reform, Roseanna Cunningham MSP, wrote to councils on 8 April 2020 to confirm that the Scottish Government is content for local authorities to use any remaining funds from their allocation of Crown Estate funding, if they so wish, to support businesses, including Third Sector organisations, in genuine need arising from Covid-19.

11.6.

The current uncommitted balance in the Renewable, Redevelopment and Regeneration Fund is £2,408,000 and is available to allocate towards a business hardship fund. This fund had been previously fully committed but the ability to use General Capital Grant for demolition of Papdale Halls of Residence has freed up the available funding. It is proposed to allocate £1,424,000 from this fund.

11.7.

On 25 February 2020, when considering a review of the level of disbursements from the Strategic Reserve Fund used to support General Fund Services and other Council priorities for financial year 2020/21 onwards, the Policy and Resources Committee recommended that a minimum balance or “Floor”, below which the value of the Strategic Reserve Fund should not fall, be set at £213,203,000 as at 1 April 2020.

11.8.

The Strategic Reserve Fund has been impacted adversely by recent market fluctuations which have seen significant swings on a daily basis. The fund valuation in December 2019 was £237 million, this had dropped to £205.9 million on 1 April 2020, below the minimum or floor, but had rallied to £213.7 million at 13 April 2020, a reduction of £23.7 million (10%) from December 2019. Any contribution from the Strategic Reserve Fund to a Business Loan Fund or to the Business Hardship Fund will be a further strain on the value of the fund and may deplete the fund to below the level of the floor.

11.9.

Recognising that there is always a risk that loans advances may not be repaid it is suggested that it may be appropriate to suspend Standing Orders in respect of the proposal to establish a Business Loan fund.

12. Legal Aspects

12.1.

Section 95 of the Local Government (Scotland) Act 1973, as amended, obliges the Council to make arrangements for the proper administration of its financial affairs.

12.2.

Section 69 (3)(e) of the Orkney County Council Act 1974 permits the Council to apply any reserves established thereunder for any purposes which in the opinion of the Council is solely in the interests of the County or its inhabitants.

12.3.

In terms of Section 20 of the Local Government in Scotland Act 2003, the Council has power to do anything which it considers is likely to promote or improve the well-being of its area and persons within it, or either of these. This includes power to give financial assistance.

12.4.

The Council must make arrangements which secure best value. An authority securing best value will be able to show that it is making effective and efficient use of its financial resources.

12.5.

Under Section 50A(4) of the Local Government (Scotland) Act 1973, the public should be excluded from the meeting in respect of any discussion relating to Appendix 1 to this report. Appendix 1 to this report contains exempt information as defined in paragraphs 4 and 6 of Part 1 of Schedule 7A of the Act.

13. Contact Officers

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Gavin Barr, Executive Director of Development and Infrastructure, extension 2331, gavin.barr@orkney.gov.uk

Gareth Waterson, Head of Finance, extension 2103, Email gareth.waterson@orkney.gov.uk

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14. Appendices

Appendix 1: Summary of the assistance requests received by the Council.

Appendix 2: Covid-19 Scottish Business Support Summary.

Appendix 3: Business Support Grant Gaps.

Appendix 4: Equality Impact Assessment.

Appendix 2 -Covid-19 Scottish Business Support Summary

Correct as of 13:00, 14 April 2020

| Name of Scheme | What does it do? | Who and what is eligible? | How can it be accessed? |
|----------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Coronavirus Job Retention Scheme | All UK employers with a <u>PAYE</u> scheme will be able to access support to continue paying part of their employees' salary for those employees that would otherwise have been laid off during this crisis. | <ul style="list-style-type: none"> • All UK wide employers with a PAYE scheme that was created and started on or before 28 February 2020 will be eligible – this includes businesses, charities, recruitment agencies (agency workers paid through PAYE) and public authorities. • The employer must have a UK bank account (HMRC will pay via BACS payment) • You must have enrolled for PAYE online via the UK Government website (this can take up to 10 days) • 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. | <ul style="list-style-type: none"> • The online service you'll use to claim is not available yet. We expect this online service to go live week commencing 20 April 2020. <p>You will need to:</p> <ul style="list-style-type: none"> • designate affected employees as 'furloughed workers,' and notify your employees of this change - changing the status of employees remains subject to existing employment law and, depending on the employment contract, may be subject to negotiation • Note: Any employees you place on furlough must be furloughed for a minimum period of 3 consecutive weeks. When they return to work, they must be taken off furlough. Employees can be furloughed multiple times, but each separate instance must be for a minimum period of 3 consecutive weeks. |

| Name of Scheme | What does it do? | Who and what is eligible? | How can it be accessed? |
|----------------|------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| | | <ul style="list-style-type: none"> • Grants for pension contributions can be claimed up to this 3% cap provided the employer will pay the whole amount claimed to a pension scheme for the employee as an employer contribution. • This is a temporary scheme in place for 3 months starting from 1 March 2020, but it may be extended if necessary and employers can use this scheme anytime during this period. • Furloughed employees must have been on your PAYE payroll on 28 February 2020, and can be on any type of contract, including: Full time employees; part-time employees; employees on agency contracts; employees on flexible or zero hours contracts <p>Note: You will need to calculate the amount you are claiming. HMRC will retain the right to retrospectively audit all aspects of your claim.</p> <p>Detailed guidance for employers can be accessed on the UK Government’s website. This details the employees you can claim for, working out what you can claim and next steps once claims have been submitted.</p> <p>Detailed guidance for employees can also be accessed on the UK Government website.</p> | <p>What you’ll need to make a claim:</p> <ul style="list-style-type: none"> • Employers should discuss with their staff and make any changes to the employment contract by agreement. Employers may need to seek legal advice on the process. If sufficient numbers of staff are involved, it may be necessary to engage collective consultation processes to procure agreement to changes to terms of employment. • To claim you will need: <ul style="list-style-type: none"> ○ Your ePAYE reference number ○ The number of employees being furloughed ○ National Insurance numbers for the employees you want to furlough ○ Names of the employees you want to furlough ○ Payroll/works number of the employees you want to furlough ○ Your Self-Assessment Unique Taxpayer Reference or Corporation Tax Unique |

| Name of Scheme | What does it do? | Who and what is eligible? | How can it be accessed? |
|----------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| | | <p>You can also find out more information about this scheme via HMRC's YouTube Channel.</p> | <p>Taxpayer Reference or Company Registration Number</p> <ul style="list-style-type: none"> ○ The claim period (start and end date) ○ Amount claimed (per the minimum length of furloughing of 3 weeks) ○ You bank account number and sort code ○ Your contact name ○ Your phone number |
| <p>Self-Employment Income Support Scheme</p> | <p>Will support self-employed individuals (including members of partnerships) whose income has been negatively impacted by COVID-19.</p> | <ul style="list-style-type: none"> ● The scheme will provide a taxable grant to self-employed individuals or partnerships, worth 80% of their trading profits up to a cap of £2,500 per month. ● The grant will be subject to Income Tax and National Insurance contributions but does not need to be repaid. ● You'll get a taxable grant based on average trading profit over the 3 tax years 2016-17, 2017-18 and 2018-19 ● The scheme will be open for an initial three months but may be extended. | <ul style="list-style-type: none"> ● Individuals should not contact HMRC now. HMRC will aim to contact you by mid May 2020 and will make payments by early June 2020. ● HMRC will use existing information to check potential eligibility and contact you by mid May 2020 if you are eligible for the scheme and invite you to claim using the GOV.UK online service. If you are unable to claim online an alternative way to claim will be made available. ● If you have not submitted your Self-Assessment tax return for the year |

| Name of Scheme | What does it do? | Who and what is eligible? | How can it be accessed? |
|----------------|----------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| | | <p>You can claim if you are a self-employed individual or a member of a partnership and you:</p> <ul style="list-style-type: none"> • Have submitted your Self Assessment tax return for the tax year 2018-19 • Traded in the tax year 2019-20 • Are trading when you apply, or would be except for coronavirus • Intend to continue to trade in the tax year 2020-21 • Have lost trading profits due to coronavirus • Your trading profits must also be no more than £50,000 and more than half of your total income for either: <ul style="list-style-type: none"> ○ The tax year 2018-19 ○ The average of the tax years 2016-17, 2017-18, and 2018-19. | <p>2018-19, you must do this by 23 April 2020 or you will not be able to claim.</p> <ul style="list-style-type: none"> • You can make a claim for Universal Credit while you wait for the grant, but any grant received will be treated as part of your self-employment income and may affect the amount of Universal Credit you get. Any Universal Credit claims for earlier periods will not be affected. • If you receive the grant you can continue to work or take on other employment including voluntary work. <p>Further guidance is available on the UK Government website.</p> <p>Frequently Asked Questions are also available via the UK Government's dedicated Business Support website.</p> |
| VAT Deferral | Deferral of Valued Added Tax (VAT) payments. | <ul style="list-style-type: none"> • UK VAT registered businesses with a VAT payment due between 20 March 2020 and 30 June 2020. <p>Option to:</p> <ul style="list-style-type: none"> ○ Defer your VAT payment | If you chose to defer your VAT payment, you must pay the VAT due on or before 31 March 2021. |

| Name of Scheme | What does it do? | Who and what is eligible? | How can it be accessed? |
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| | | <ul style="list-style-type: none"> ○ Pay the VAT due as normal • It does not cover VAT Mini One Stop Shop (VAT MOSS) payments • You still need to submit your VAT returns on time. • HMRC will not charge interest or penalties on any amount deferred as a result of the Chancellor’s announcement. • VAT refunds and reclaims will be paid by the government as normal. | <p>You do not need to tell HMRC that you are deferring your VAT payment.</p> <p>Customers who normally pay by direct debit should cancel their direct debit with their bank if they are unable to pay. Please do so in sufficient time so that HMRC do not attempt to automatically collect on receipt of your VAT return.</p> <p>VAT payments due following the end of the deferral period will have to be paid as normal. Further information about how to repay the VAT you’ve deferred will be available soon.</p> |
| Deferral of Self-Assessment Payment | Deferral of Income Tax Self-Assessment Payment due 31 July 2020. | <ul style="list-style-type: none"> • Income Tax Self-Assessment payments due on 31 July 2020 may be deferred until 31 January 2021. • You are eligible if you are due to pay your second self-assessment payment on account on 31 July 2020. You do not need to be self-employed to be eligible for the deferment. • The deferment is optional. If you are still able to pay your second payment on account on 31 July 2020, you should do so. | <p>This is an automatic offer with no applications required. No penalties or interest for late payment will be charged if you defer payment until January 2021.</p> <p>During the deferral period you can set up a budget payment plan to help you pay the deferred payment on account when it comes due.</p> |
| HMRC Time to Pay Service | Tax relief | <ul style="list-style-type: none"> • All businesses and self-employed people in financial distress, and with outstanding tax liabilities, may be eligible to receive support with their tax affairs. | 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? |
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| | | <ul style="list-style-type: none"> • Case-by-case basis and tailored to individual circumstances and liabilities | <p>HMRC will discuss your specific circumstances to explore:</p> <ul style="list-style-type: none"> • Agreeing an instalment arrangement • Suspending debt collection proceedings • Cancelling penalties and interest where you have administrative difficulties contacting or paying HMRC immediately |
| 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"> • The Coronavirus Statutory Sick Pay Rebate Scheme will repay employers the current rate of SSP (£95.85) that they pay to current or former employees for periods of sickness starting on or after 13 March 2020 • If you're an employer who pays more than the current rate of SSP you can only claim the current rate amount. • The repayment will cover up to 2 weeks starting from the first day of sickness, if an employee is unable to work because they either: <ul style="list-style-type: none"> ○ have coronavirus ○ cannot work because they are self-isolating at home • Employees do not have to give you a doctor's fit note for you to make a claim. | <p>The online service you'll use to reclaim SSP is not available yet. HMRC will announce when the service is available and this guidance will be updated</p> <p>You must keep records of all statutory sick payments that you want to claim from HMRC, including:</p> <ul style="list-style-type: none"> • The reason why an employee could not work • Details of each period when an employee could not work, including start and end dates • Details of the SSP qualifying days when an employee could not work • National Insurance numbers of all employees you have paid SSP to |

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| | | <p>The Scheme can be used by employers if they:</p> <ul style="list-style-type: none"> • Are claiming for an employee who's eligible for sick pay due to coronavirus • Had a PAYE payroll scheme that was created and started on or before 28 February 2020 • Are UK based and had fewer than 250 employees on 28 February 2020 <p>The Scheme covers all types of employment contracts (full-time, part-time, employees on agency contracts and employees on flexible or zero hours contracts)</p> | <p>You'll have to keep these records for at least 3 years following your claim.</p> <p>If you are self-employed you can check your eligibility for Universal Credit on the UK Government website.</p> |
| Business Rates (All Businesses) | Rates Relief | <ul style="list-style-type: none"> • All non-domestic properties in Scotland will get a 1.6% relief. This relief effectively reverses the change in poundage for 2020-21. | You do not need to apply for this relief – it will be applied to your bill by your local council |
| Business Rates (Specific Sectors) | Rates holiday for 2020/21 tax year | <ul style="list-style-type: none"> • Retail, hospitality and leisure businesses will get 100% rates relief. • To get this relief, a property has to be occupied. Properties that have closed temporarily due to the government's COVID-19 advice will be treated as occupied • Scottish airports will get 100% rates relief for a year, as will organisations providing handling services for scheduled passenger flights to Scottish airports. • Due to the unique role that Loganair plays in providing connectivity to the Highlands and | You do not need to apply for this relief – it will be applied to your bill by your local council |

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| | | <p>Islands, they will also get 100% rates relief for a year. No other airline will receive rate relief in Scotland.</p> <ul style="list-style-type: none"> • Any organisations providing a “handling service” at Scottish airports are eligible. Handling services are defined as doing or more of the following: <ul style="list-style-type: none"> ○ De-icing ○ Re-fuelling ○ Moving aircraft ○ Waste servicing ○ Allocation of seating ○ Handling of baggage ○ Supervision of boarding | |
| Non Domestic Rates | Payment Deferral | <ul style="list-style-type: none"> • If you are struggling to pay your non-domestic rates bill you should contact your local council and ask them about your payment options | Contact your local council |
| Support for Water Bills | Suspension of pre-payment charges | <ul style="list-style-type: none"> • Scottish Water has agreed to suspend pre-payment charges for licensed providers for two months, beginning with the April payment. This means providers – who provide water to businesses – can be flexible with their customers at this time. • The Central Marketing Agency will also introduce other measures to assist the market by suspending all performance standard charges to ensure licensed providers can focus on supporting customers | <p>Effective immediately</p> <p>Comprehensive details of the package will be set out by the industry in a further letter to licensed providers.</p> <p>Businesses should liaise directly with their water services supplier. For more information please see this news story on the Scottish Government website.</p> |

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| <p>Scottish Government Coronavirus Business Support Fund (Grants)</p> | <p>Direct grant support to specific businesses</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 • You can get this grant if you applied for Nursery Relief, Business Growth Accelerator or Disabled Relief but are eligible for the Small Business Bonus Scheme • A one-off grant of £25,000 for hospitality, leisure and retail businesses with properties with a rateable value between £18,001 and up to and including £50,999. • You can only apply for one grant – even if you own multiple properties. • You do not have to repay these grants <p>You can check this updated list of the types of retail, hospitality, and leisure businesses who are eligible or not eligible for the one off £25,000. However, these lists are not exhaustive.</p> <p>Note: Self-catering accommodation and caravans are eligible for a grant if they:</p> <ul style="list-style-type: none"> ○ Are a primary source of income for the ratepayer (one third or more), and | <p>To apply you will need to complete an application form for the Coronavirus Business Support Fund. You can do this from your local council website.</p> <p>Councils will aim to make payment within 10 working days of receiving a grant application form.</p> <p>Aberdeen City Aberdeenshire Angus Argyll and Bute Clackmannanshire Dumfries and Galloway Dundee East Ayrshire East Dunbartonshire East Lothian East Renfrewshire Edinburgh Falkirk Fife Glasgow Highland Inverclyde Midlothian</p> |

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| | | <ul style="list-style-type: none"> ○ Were let out for 140 days or more in financial year 2019-20. | Moray Na h-Eileanan Siar North Ayrshire North Lanarkshire Orkney Perth and Kinross Renfrewshire Scottish Borders Shetland South Ayrshire South Lanarkshire Stirling West Dunbartonshire West Lothian |
| <p>Coronavirus Business Interruption Loan Scheme</p> | <p>This temporary Loan Scheme will support SMEs with access to loans, overdrafts, invoice finance and asset finance of up to £5 million and for up to 6 years.</p> | <p>Note: In response to feedback received since the schemes launch, all viable small businesses affected by Covid-19, and not just those unable to secure regular commercial financing, will now be eligible. This change is designed to enable all long-term viable businesses experiencing difficulties as a result of the coronavirus outbreak to access finance.</p> <ul style="list-style-type: none"> • Supports loans of up to £5 million available on repayment terms of up to six years • UK Government will provide lenders with a partial guarantee of 80% on each loan (subject to an overall cap per lender). | <p>You should apply via your lenders website or through one of the 40 accredited finance providers offering the scheme. 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.</p> |

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| | | <ul style="list-style-type: none"> • No guarantee fee for SMEs to access the scheme – lenders will pay a fee to access the scheme • Interest and fees paid by UK Government for 12 months – this means no upfront costs and lower initial repayments for SMEs • For overdrafts and invoice finance facilities, term will be up to three years <p>Your business must:</p> <ul style="list-style-type: none"> • Be UK based in its business activity • Have an annual turnover of no more than £45 million • Have a borrowing proposal which the lender would consider viable, were it not for the Covid-19 pandemic • Self-certify that it has been adversely impacted by Covid-19. <p>Further eligibility criteria can be accessed via the British Business Bank website.</p> | <p>This will apply to all customers that have secured a loan under the scheme since its launch on 23rd March.</p> <p>Given there is likely to be a big demand for facilities, businesses should consider applying via the lender’s website in the first instance. Telephone lines are likely to be busy and branches may have limited capacity to handle enquiries due to social distancing.</p> <p>The full rules of the scheme and a list of accredited lenders is available via the British Business Bank website.</p> <p>Scheme expected to run for an initial period of 6 months. There is no limit on the capacity of the scheme.</p> |
| Business Support for Private and Third Sector Childcare Providers | Funded ELC hours payments | <ul style="list-style-type: none"> • All private and third sector providers who provide funded ELC in their settings will continue to receive payments from their local authority for these funded ELC hours. • Private and third sector providers will be able to access: Coronavirus Job Retention Scheme; Business Support Fund; Coronavirus Business Interruption Loan Scheme and Statutory Sick Pay | Your local authority will be in contact with you to confirm local arrangements of payments for funded ELC hours. |

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| | | <p>Rebate – See relevant sections of this summary for more details.</p> <p>Note: Local authorities will no longer be legally obliged to deliver 1140 hours of funded childcare from this August. This statutory requirement will be reinstated at an appropriate time in the future.</p> | |
| <p>Creative Scotland Bridging Bursary Fund (Arts & Creative)</p> | <p>This £2m fund offers a one-off bursary to support freelance artists and freelance creative practitioners working in the not-for-profit sector in Scotland</p> | <ul style="list-style-type: none"> • This fund is targeted at freelance artists and freelance creative practitioners who derive a significant proportion of their income from working in the not-for-profit sector in Scotland and have experienced a loss of earnings as a result of COVID-19 • Bursaries of between £500 and £2,500 to help support immediate needs (You may only request more than £2,500 if your request includes access costs). | <p>Requests for funding are currently paused.</p> <p>Second round of requests will open Monday 20th April which will likely close Friday 24th April (possibly earlier)</p> <p>You will be asked to provide:</p> <ul style="list-style-type: none"> • A CV (Curriculum Vitae) or a short supporting statement of your work. • A name and address of a professional referee <p>Creative Scotland is aiming to have applications and processed and money paid out within 4 weeks from receipt of application.</p> <p>More info including an application guidance document can be found at Creative Scotland website.</p> |

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| Screen Scotland Bridging Bursary Fund | This £1.5m fund offers a one-off bursary to support freelance or self-employed screen practitioners | <ul style="list-style-type: none"> This fund is to support freelance or self-employed screen practitioners working in Scotland’s screen sector (exhibition, distribution, development, production or postproduction for film or television, scripted or unscripted, live-action or animation, talent and skills development, film education) who are experiencing immediate financial difficulty due to the loss of screen sector income in Scotland as a result of the COVID-19 pandemic. Bursaries of between £500 and £2,500 to help support your immediate needs. | <ul style="list-style-type: none"> You can access the online application form and associated guidance from the Bridging Bursary Programme section of the Screen Scotland website. |
| Open Fund: Sustaining Creative Development | A £7.5m fund which aims to enable creative organisations to explore ways of working that will help them to adapt and respond to the current changing circumstances | <p>Funding for Individuals</p> <ul style="list-style-type: none"> Freelance and self-employed artists and creative practitioners in Scotland can apply for projects supporting the development of their practice. You may apply for funding to work with others if your practice is collaborative. You must have a UK bank account. Apply for funding between £1,000 and £50,000 <p>Funding for Organisations</p> <ul style="list-style-type: none"> Organisations and groups based in Scotland whose work or project involves the arts, screen and creative industries. All applicants must have a UK bank account. Apply for a grant between £1,000 and £50,000 | <p>Applications are now open.</p> <p>There are no deadlines for this fund.</p> <p>Application forms along with application guidance and can be accessed via the Creative Scotland website.</p> <p>Note: Individuals and Organisations applying for a grant from £15,000 to £50,000 you will be asked some additional questions and be asked to complete a separate form for assessing risk.</p> |

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| Scottish Seafood Business Resilience Fund | £10 million fund to support seafood processing businesses during Covid-19 | <ul style="list-style-type: none"> • Targeted initially at all seafood processors and seafood businesses including those involved in exporting live seafood and shellfish and, in doing so, undertake associated husbandry. • Funding will be available to those businesses who have/are suffering severe hardship. • Supports the fixed costs of operating the business • This specific support will be provided through grants. The maximum level of grant may vary depending on the business and the application, with the absolute maximum available being £100k. • All seafood processors who meet the criteria can apply • Shellfish and seafood processing businesses will receive immediate priority for consideration. | <p>Applications now open – closing date 5pm Monday 20 April 2020.</p> <p>Applications and detailed guidance can be accessed via the Scottish Government website.</p> |
| Enterprise Relief Fund | £5 million fund from the Prince’s Trust and NatWest offering grants to self-employed people aged 18-30 | <ul style="list-style-type: none"> • Grants can be used to maintain core business operations during the crisis, as well as meet any existing financial commitments, such as paying for essential equipment or settling invoices from suppliers. • Grants will also support young people to diversify their business to respond to opportunities created by the crises • You must be a business owner aged 18 to 30, who set up their business in the last four years and don't have any other source of income during the crisis. | <p>You can register your interest for grants and tailored support via The Prince’s Trust website.</p> |

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| | | <ul style="list-style-type: none"> If you set up your business with support from The Prince's Trust in the last four years, you are still eligible for the fund if you were aged 18-30 at the time you received this support. | |
| Urgent Response Covid-19 Fund (Museums Galleries Scotland) | £700k fund for independent museums and galleries critically affected by loss of income as a result of the COVID-19 pandemic. | <ul style="list-style-type: none"> Available to independent Accredited museums Eligible organisations can apply for between £3,000 and £60,000. Will cover core costs and will not be tied to project outcomes. Awards will be limited to a maximum of three months of urgent costs. | Applications now open Find out more and apply via the Museums and Galleries Scotland website. |
| Digital Resilience COVID-19 Fund (Museums and Galleries Scotland) | Museums can apply for up to £3000 to purchase equipment and software that will enable them to adapt to more digital working during the period of closure due to Covid-19. Total funding available is £55k. | <ul style="list-style-type: none"> Eligible organisations can apply for between £300 and £3,000. This fund is distributing capital funds and is therefore primarily for equipment and software. Software Licences for one year can be covered along with incidental delivery and installation costs. Any organisation that runs an Accredited museum in Scotland can apply Non accredited museums in Scotland can apply but must demonstrate that they meet criteria which can be found on the Museums and Galleries Scotland website. | This fund is now open and will operate on a rolling basis until all funds have been distributed. Find out more and apply via the Museums and Galleries Scotland website. |
| The National Lottery Heritage Emergency Fund | £50 million fund to support the Heritage sector | <ul style="list-style-type: none"> Will provide grants of between £3,000 and £50,000 | Applications open Wednesday 15 April until Tuesday 30 June. |

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| | | <ul style="list-style-type: none"> • Available to organisations across the full breadth of heritage, including historic sites, industrial and maritime heritage, museums, libraries and archives, parks and gardens, landscapes and nature <p>Applicants must be:</p> <ul style="list-style-type: none"> ○ a not-for-profit organisation, and ○ a current or previous recipient of a grant directly from National Lottery Heritage Fund, and ○ an owner, manager or representative of heritage, or have an evidenced track record in delivering participatory heritage activity | <p>Application guidance can be found via The National Lottery Heritage Fund website.</p> |
| Scottish Crown Estate Fund | £7.2 million fund to support costal businesses and third sector organisations | <ul style="list-style-type: none"> • The 26 councils in Scotland who have coastlines can use their remaining share of the fund which they have not yet allocated to offer direct support to struggling coastal enterprises and organisations, after agreement by the Scottish Government and COSLA. | Fund is devolved to councils |

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| COVID-19 Corporate Financing Facility | Purchase of short-term debt (Larger firms only) | <ul style="list-style-type: none"> • New lending facility to raise working capital via the Bank of England directly purchasing short-term debt. • Supports companies that are fundamentally strong but have been affected by a short-term funding squeeze and will allow short-term liabilities to be financed • Supports the corporate finance market overall which eases the supply of credit to all firms. • Companies – and their financial subsidiaries – that make a material contribution to the UK economy are able to participate in the facility. • In practice, firms that meet this requirement would normally be: UK incorporated companies, including those with foreign-incorporated parents 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. • Further information on eligibility can be found on the Bank of England website. | <p>The scheme is now open for applications</p> <p>In order to access the CCFF, you will need to contact your bank. It is important to note that not all banks issue commercial paper (an unsecured, short term debt instrument). If your bank does not issue commercial paper, UK Finance will provide a list of banks that are able to assist.</p> <p>More information is available from the Bank of England.</p> |
| Coronavirus Large Business Interruption Loan Scheme | Provides a government guarantee of 80% to enable banks to | <ul style="list-style-type: none"> • Allows lenders to specifically support businesses that were viable before the COVID-19 outbreak but now face significant cash flow difficulties that | This scheme is not available yet. Further details of the scheme will be announced soon and it is expected to launch before the end of April. |

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| | make loans of up to £25 million | <p>would otherwise make their business unviable in the short term.</p> <p>Your business must:</p> <ul style="list-style-type: none"> • Be UK based in its business activity • Have an annual turnover of between £45 million and £500 million • Be unable to secure regular commercial financing • Have a borrowing proposal which the lender: <ul style="list-style-type: none"> ○ Would consider viable were it not for the Covid-19 pandemic ○ Believes will enable you to trade out of any short-term to medium-term difficulty • Businesses from any sector can apply (excluding banks and building societies, insurers and reinsurers (but not insurance brokers), and public sector organisations • Further details on eligibility to be confirmed | Anticipated that it will be available through a range of accredited lenders. |
| Innovate UK Grant | A £20 million fund to support UK businesses to focus on emerging or increasing needs of society and industries during and following the Covid-19 pandemic | <p>You must:</p> <ul style="list-style-type: none"> • Demonstrate both realistic and significant benefits for society (including communities, families and individuals) or an industry that has been severely impacted and/or permanently disrupted by the Covid-19 pandemic. • Focus on a clear need and the proposed innovation to address it. • Have the ability to deliver the project during the working restrictions of Covid-19 pandemic | <p>Read the guidance on applying for a competition on the Innovation Funding Service before you start your application.</p> <p>Competition opens: 3rd April 2020</p> <p>Competition closes: 17th April 2020 at 12:00pm</p> |

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| | | <p>Your project must:</p> <ul style="list-style-type: none"> • Have total eligible costs between £25,000 and £50,000 • Be able to start by 1st June 2020 at the latest • Be no longer than 6 months in duration <p>Lead organisation must:</p> <ul style="list-style-type: none"> • Be a UK registered business of any size (sole traders cannot apply) • Carry out its project work in the UK • intend to deliver the proposed outcomes for UK domestic or global benefit <ul style="list-style-type: none"> • You can claim 100% of your project costs up to the maximum of £50,000. These will be paid in advance of the project start date. • The funding will be made as a di minimis grant. | <p>Applicants notified: 1st May 2020</p> <p>Detailed information including eligibility, how to apply and supporting information can be accessed via the UK Government website.</p> |
| Commercial Insurance | Insurance payout (based on cover) | <ul style="list-style-type: none"> • Most commercial insurance policies are unlikely to cover pandemics or unspecified notifiable diseases, such as Covid-19. • Businesses which have an insurance policy that covers government ordered closure and pandemics or government ordered closure and unspecified notifiable disease should be able to make a claim (subject to terms and conditions of their policy). <p>Notifiable diseases:</p> | <p>Insurance policies differ significantly, so businesses are encouraged to check the terms and conditions of their specific policy and contact their providers.</p> |

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| | | <ul style="list-style-type: none"> • On 5 March 2020, the UK Government added Covid-19 to its <u>list of notifiable diseases</u>. Many insurers use diseases on this list as triggers for the activation or exclusion of insurance cover. Insurance policies that cover notifiable diseases will typically only cover a specific subset of notifiable diseases such as Cholera and may exclude future/unknown diseases such as Covid-19. <p>Unspecified Notifiable Diseases:</p> <ul style="list-style-type: none"> • Some businesses will have purchased add-ons to their insurance that cover ‘unspecified notifiable diseases’. These policies effectively cover any disease listed as a notifiable disease, enabling the business to claim for losses of all notifiable diseases as well as from diseases that are unknown at the point the policy is written. • The effect of the government adding Covid-19 to its list of notifiable diseases is to ensure that businesses with unspecified notifiable disease cover are able to make a claim – subject to terms and conditions of their policy. For example, someone infected with Covid-19 may need to have been on the premises. <p>Government Ordered Closures:</p> <ul style="list-style-type: none"> • The government asked a number of different businesses and venues to remain closed from 21 March onwards. Insurers have agreed that this | |

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| | | <p>advice is sufficient for businesses covered for Covid-19 losses to make a claim.</p> <ul style="list-style-type: none"> • However, most businesses commercial insurance policies are unlikely to offer cover for Covid-19. <p>Event Coverage:</p> <ul style="list-style-type: none"> • Businesses with event cancellation policies that include unspecified notifiable disease extensions should be able to make a claim for the necessary and unavoidable cancellation, abandonment, curtailment, postponement and disruption of their event for reasons beyond the control of organisers or participants (subject to the other terms and exclusions of their policy) | |
| Planning Rules Relaxed (Specific Sectors) | Change of operations | <ul style="list-style-type: none"> • Local Authorities to relax planning rules to allow pubs and restaurants to operate temporarily as takeaways | Guidance to be published by Local Authorities. |
| Visitor Levy Bill | Halting of Bill | <ul style="list-style-type: none"> • The introduction of a visitor levy on tourism in Scotland will be halted | Effective immediately |
| Deposit Return Scheme | Extension of Go-Live | <ul style="list-style-type: none"> • The Deposit Return Scheme will now be introduced in July 2022 | Effective immediately |
| Business Loans Scotland and West of Scotland Loan Fund | Businesses with existing loans | <ul style="list-style-type: none"> • 3 month capital and interest holiday for all existing borrowers <p>Note: Business Loans Scotland is aware of an Advanced Fee Fraud using their name. Business Loans</p> | Applied directly to loans via Business Loans Scotland |

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| | | 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. | |
| EU Coronavirus Response Investment Initiative | Direct €37 billion increase in EU Structural Funds (European Regional Development Fund (ERDF); European Social Fund (ESF); Cohesion Fund (CF); and European Maritime and Fisheries Fund (EMFF)) | <ul style="list-style-type: none"> • The European Commission has relinquished obligation to request refunding of unspent pre-financing for the listed Funds until programme closure. • Member States can now use the amounts not recovered in 2020 to accelerate investments related to COVID-19 outbreak. • Proposed for ERDF to support the financing of working capital in SMEs where necessary as a temporary measure. • ERDF investment priority to strengthen research, technological development and innovation is modified to cover investment in products and services for fostering the crisis response capacities in public health services. Expenditure on this is eligible from 1st February 2020. | <p>The Coronavirus Response Initiative has been adopted by the EU and will come into force on 1 April.</p> <p>€37 billion of cohesion policy money will strengthen healthcare systems, support SMEs, short-term employment schemes, and community-based services.</p> <p>An EU Task Force has been setup to coordinate work with Member States, identify their precise needs and assist them so as to ensure that the money starts flowing as soon as possible.</p> <p>More info is contained within this European Commission document.</p> |
| Wellbeing Fund (Scottish Government) | £50 million fund across Scotland to support at-risk people affected by Covid-19, including homeless people and those | <ul style="list-style-type: none"> • Supports organisations across the third sector that are providing important services for people as a result of coronavirus. • £10m has already been allocated for immediate priorities and £7 million has been committed to provide around 2,000 charities with small grants through Corra, Inspiring Scotland, STV Appeal, | <p>The Wellbeing Fund is now open for expressions of interest from all third sector organisations.</p> <p>Complete an expression of interest via the SCVO website.</p> |

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| | experiencing fuel poverty. | <p>SCVO and Scotland’s Third Sector Interfaces. The remaining £33 million is now open to bids from Third Sector Organisations.</p> <ul style="list-style-type: none"> Funds have supported the purchase and delivery of food, activities to support people’s mental health and wellbeing, co-ordination of local activity and staff and volunteer expenses. It is anticipated that the fund will continue to support those things and much more. | |
| Supporting Communities Fund (Scottish Government) | £40 million fund to support the growth of community efforts at a local level | <ul style="list-style-type: none"> Funds for organisations who support people at risk because of age, isolation, carers, homeless people and asylum seekers and signposting people to sources of help, such as applying for benefits. | An initial wave of £10 million is currently being deployed through Community Anchor Organisations and a list of these will be made available shortly via the SCVO website. |
| Third Sector Resilience Fund (Scottish Government) | £20 million to ensure health and continued viability of third sector organisations | <ul style="list-style-type: none"> £20 million emergency fund provides grants of up to £100,000 There will be an additional £5 million available in fully flexible, 0% interest loans starting at £50,000. The fund will be complemented by specialist business advice from Just Enterprise to help grant recipients maximise the impact of the financial support. <p>To be eligible, organisations must be:</p> <ul style="list-style-type: none"> a charity, social enterprise or voluntary organisation based in Scotland and/or primarily | <p>This fund is now open</p> <p>The fund will be delivered by Firstport, Social Investment Scotland and the Corra Foundation</p> <p>In order to apply, applicants must complete a short eligibility checker to assess their suitability for the fund.</p> <p>Further information such as guidance notes and FAQs are available via the</p> |

| Name of Scheme | What does it do? | Who and what is eligible? | How can it be accessed? |
|------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| | | <p>delivering services/activities in Scottish communities</p> <ul style="list-style-type: none"> • already delivering those products or services prior to March 2020 • needing funding to stabilise cashflows directly as a result of the impact of COVID-19, as opposed to pre-existing financial difficulties | <p>Third Sector Resilience Fund section of the SCVO website.</p> <p>Note: If your organisation is looking for support for a new project or significantly evolved service delivery (e.g. moving from physical to digital delivery) as a result of COVID-19, please do not apply to TSRF. The Wellbeing Fund is more suitable for this type of activity and the public ‘bid-in’ route to the fund will be opening soon.</p> |
| Community Response, Recovery & Resilience Fund | Support local charities and grassroots organisations across Scotland to help them respond to the outbreak of the coronavirus pandemic and recover from its impact. | <ul style="list-style-type: none"> • Providing immediate funding to support constituted community groups and charities that are responding to the coronavirus pandemic in their local community. • Funding is available between £1,000 and £5,000– focussed on immediate community needs. Only constituted groups, with a governing document, can apply. | <ul style="list-style-type: none"> • This fund is now open for applications and can be accessed via the Foundation Scotland website. <p>Interested applicants are encouraged to read the fund’s guidance notes which are also available on the Foundation Scotland website.</p> |
| State Aid | <p>State Aid rules still apply in the UK until the end of 2020.</p> <p>The European Commission has announced a number of temporary State aid measures. These measures aim to help with the financial pressures businesses face as a result of Covid-19.</p> | | |

| Name of Scheme | What does it do? | Who and what is eligible? | How can it be accessed? |
|---------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------|-------------------------|
| | The Scottish Government will work with the UK Government to make sure these measures can be adopted to help Scottish Businesses where possible. | | |
| 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 Bill 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> <p>The notice period before a commercial lease can be terminated for non-payment of rent has been extended. Previously commercial tenants served with a warning letter for non-payment of rent would have 14 days to pay outstanding rent. This period has now been increased to 14 weeks. It applies to all commercial property leases, including those where a warning notice has already been issued and has not already expired.</p> | | |
| Covid-19 Construction Sector Guidance | Updated guidance for the construction sector comes into effect immediately (6 April 2020) - and extends until further notice. This is available via the publications section of the Scottish Government website. | | |

| Name of Scheme | What does it do? | Who and what is eligible? | How can it be accessed? | |
|------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------|
| Department for International Trade – Export and Investor Support | <p>Guidance on how to help secure export finance to keep trading during the coronavirus outbreak has been set out by the UK Government in direct communication to 160,000 exporters and investors Monday 6 April.</p> <p>The message follows the news that UK businesses will now be eligible to secure export insurance cover to markets including the EU, US, Japan, Australia, New Zealand, Canada, Iceland, Norway and Switzerland with immediate effect, following UK Export Finance expanding the scope of its Export Insurance Policy (EXIP).</p> <p>To find an International Trade Advisor in your area, visit https://www.great.gov.uk/contact/office-finder/</p> | | | |
| Support from your business bank | <p>As well as accessing the Coronavirus Business Interruption Loan Scheme, your business bank can potentially help with other financial support. Here is a list of hyperlinks detailing some of the Coronavirus business support available from the major business banks</p> | | <p>Bank of Scotland Barclays Clydesdale Bank HSBC Lloyds Lombard</p> | <p>Metro Bank NatWest RBS Santander Virgin Money</p> |
| UK Government Charities Funding | <p>Frontline charities across the UK will receive a £750 million package of support to ensure they can continue their vital work during the coronavirus outbreak – this includes hospices and those supporting domestic abuse victims.</p> <p>£360 million will be directly allocated by government departments to charities providing key services and supporting vulnerable people during the crisis. Where charitable services are devolved the UK Government has applied the Barnett formula in the normal way. Devolved administrations expected to receive £60 million through the charities pot, and further significant Barnett allocations, dependent on the final proposals funded, through the direct grant pot.</p> | | | |

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>
- Business Representative Organisation and Trade Associations: [List of associations you can speak with to get advice](#)
- Confederation of Business Industry (CBI): [CBI Covid-19 Hub](#)
- Entrepreneurial Scotland: [ES Momentum support website](#)
- Federation of Small Businesses: [COVID-19: Advice and guidance for small businesses and the self-employed](#)
- HMRC Covid-19: Helping employers to support employees recorded webinar: [HMRC YouTube channel](#)
- 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 Government: <https://findbusinesssupport.gov.scot/coronavirus-advice>
- 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](#)

Direct Financial Support For Business as at 09/04/2020

[A full PDF summary of COVID-19 Business Support in Scotland as](#)

[Information continues to be updated daily at](#)

| Support Measure | Key points About Scheme | Issues/gaps |
|---------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Scottish Government Business Support Grant | One-off grant support for those liable for non-domestic rates on the 17th March | 1 Many businesses don't pay NDR, therefore don't qualify as they're home-based, marine-based, vehicle-based e.g. B&Bs, tour guides, marine charters, fishing boats, tradesmen, consultants, designers, architects, etc, etc |
| | £10,000 who get specific rates relief | 2 Larger local businesses in eligible sectors have RV >£51K, therefore don't qualify for £25K grant e.g. hotels |
| | £25,000 for businesses in hospitality, leisure or retail with a rateable value between £18,001 and up to and including £51,000 | 3 Larger local businesses who don't qualify for £10k, are not in one of the eligible sectors therefore don't qualify for £25k grant either e.g. construction firms |
| | self-catering accommodation and caravans are eligible for a grant if they: - are a primary source of income for the ratepayer (one third or more), and - were let out for 140 days or more in financial year 2019-20. | 4 Those with multiple properties claiming one grant only |
| | One grant only - even if businesses own multiple properties | 5 Businesses with multiple properties - if the combined rateable value is >£35k they don't qualify for the Small Business Bonus relief and therefore fail the relief test for the £10k grant. However, as none of their single properties has a rateable value >£18K they also don't qualify for the £25k grant as they fail the rateable value test, so they're penalised by both the aggregate and individual RV of their property. |
| | Administered by the Council | 6 Fixed amount grants may be disproportionate to the scale of the business and level of overheads, representing significant replacement of income for some businesses, but significantly less so for others |
| | | 7 Not all reliefs are eligible, therefore charity shops, social enterprises some sports facilities for example don't qualify for the £10K grant |
| | | 8 Those with multiple sources of income, one of which is self-catering, may not meet eligibility criteria |
| | | 9 No requirement to use grant to pay wages (prior to grant under Job Retention Scheme) or suppliers, therefore may disrupt supply chain and credit-based businesses, which has been raised. |
| | | 10 Business in receipt of grant may not continue trading, therefore not achieve aims of scheme to prevent business closure, protect jobs, and promote economic recovery |
| Self Employment Income Support Scheme | Support for self-employed individuals | 11 Not available to those who became self-employed after April 2019 |
| | Not available until June | 12 Not available to those with profits >£50k |
| | Open to those whose majority of income comes from self-employed and have profits of less than £50,000 | 13 Those with low profits will receive a low grant - low profits may be a result of investment in business |
| | Grant of up to 80% of their profits up to a cap of £2,500 per month, for an initial 3 month period. | 14 Those with a limited company from which they pay themselves through dividends do not qualify |
| | Must have traded in 2019/20 and intend to trade in 2020-21 | 15 Time lag until scheme is available is causing cashflow problems. |
| | Administered by HMRC, who will invite eligible people to apply | 16 Unresolved questions leading to insecurity about eligibility and level of grant that will be received |

| | | | |
|--------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------|----|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| | | 17 | Technical exclusion of furnished holiday lets due to declaration of income as property, rather than self-employed |
| Coronavirus Job Retention Scheme | All UK Employers with a PAYE scheme on or before 28 February are eligible | 18 | Time lag until scheme is available is causing cashflow problems. |
| | Must be enrolled for PAYE online | 19 | Unresolved questions leading to insecurity and concern |
| | A grant worth up to 80% of a 'furloughed' employees usual wage costs, up to £2,500 per month for an initial 3 months from 1 March | 20 | If furloughed, staff cannot undertake any work for the business - can't work flexibly |
| | Includes associated Employer NI contributions and minimum automatic enrolment employer pension contributions | 21 | Uncertainty of ongoing support for a lengthy period |
| | Administered by HMRC, expected to be available this month. | 22 | Some have to operate with most or skeleton staff as obliged to remain open, therefore still meeting significant overheads as business still trading but with significantly reduced income. |
| Coronavirus Business Interruption Loan Scheme (CBILS) | All viable small businesses affected by COVID-19, and not just those unable to secure regular commercial financing, are eligible | 23 | Not a guaranteed source of finance - approval is at the discretion of the lender |
| | Enable long-term viable businesses experiencing difficulties as a result of the coronavirus outbreak to access finance | 24 | Reduced income, and for some facing this for a prolonged period ('3 winters') they do not have the ability to service debt |
| | Loans between £5k and £5million | 25 | Uncertainty reduces appetite to take on additional debt |
| | Repayment term of up to 6 years | 26 | Businesses seeking longer repayment term |
| | Interest and fees by UK Government for 12 months so no upfront costs and lower initial repayments | 27 | Banks promoting their own commercial loans |
| | Administered by 40+ approved lenders | 28 | Concerns about accessibility and usefulness |
| | | 29 | Business assets required as security |
| | | 30 | Borrowing above £250k requires personal guarantees (capped at 20% of the outstanding value) |
| | | 31 | Bank is also permitted to charge interest at their chosen rate. |
| | | 32 | Immediate, short term and long term impacts |
| General economic issues: | | 33 | Time is critical for some and time lags are crippling |
| | | 34 | Businesses are holding on to cash, therefore credit-based businesses are suffering |
| | | 35 | Seasonal businesses have accrued losses over the winter month and now have limited cash and extended credit |
| | | 36 | Cash used to cover overheads while business not trading, therefore limited cash or credit to 'restart' business |
| | | 37 | "Not-spots" in broadband coverage are limiting opportunity for some businesses to get online and operate remotely |
| | | 38 | Severe ripple effects as Orkney businesses closely connected and dependent. |
| | | 39 | Long recovery time from this crisis |
| | | 40 | Long-lasting behavioural change in consumers and buyers as a consequence of this crisis |



Equality Impact Assessment

The purpose of an Equality Impact Assessment (EqIA) is to improve the work of Orkney Islands Council by making sure it promotes equality and does not discriminate. This assessment records the likely impact of any changes to a function, policy or plan by anticipating the consequences, and making sure that any negative impacts are eliminated or minimised and positive impacts are maximised.

| 1. Identification of Function, Policy or Plan | |
|--------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------|
| Name of function / policy / plan to be assessed. | Covid19 - Orkney Business Hardship Assistance (C-OBHA) scheme |
| Service / service area responsible. | Development and Infrastructure |
| Name of person carrying out the assessment and contact details. | Stuart Allison Economic Development Manager stuart.allison@orkney.gov.uk |
| Date of assessment. | 14.04.2020 |
| Is the function / policy / plan new or existing? (Please indicate also if the service is to be deleted, reduced or changed significantly). | This a new policy scheme in response to the global pandemic and impact of Covid-19 on the local business community |

| 2. Initial Screening | |
|-----------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| What are the intended outcomes of the function / policy / plan? | The key aim of C-OBHA is to enable viable businesses to survive the COVID-19 outbreak and prosper in future years |
| Is the function / policy / plan strategically important? | Yes, a vibrant economy is specific strategic aim of the Orkney Partnership |
| State who is, or may be affected by this function / policy / plan, and how. | The current economic crisis will impact on everyone, the aim of the assistance scheme is to support resiliency and strong economic recovery for Orkney and will aim to target those businesses in most need of support. |
| How have stakeholders been involved in the development of | In response to the crisis a Business Resiliency and Economic Recovery group was convened to |

| | |
|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| this function / policy / plan? | help the Council and partner agencies understand the potential impact the covid19 pandemic and to explore option or emergency assistance. |
| Is there any existing data and / or research relating to equalities issues in this policy area? Please summarise. E.g. consultations, national surveys, performance data, complaints, service user feedback, academic / consultants' reports, benchmarking | The Covid pandemic is unprecedented and the virus does not discriminate. Officers have however developed previous Council schemes of assistance and there was not found to be any pertinent research issues or data relating to equalities. |
| Is there any existing evidence relating to socio-economic disadvantage and inequalities of outcome in this policy area? Please summarise. E.g. For people living in poverty or for people of low income. See The Fairer Scotland Duty Interim Guidance for Public Bodies for further information. | The focus of the policy is to support the recovery of the local economy, secure jobs and wealth creation- and like other schemes of assistance it is driven wider government policy drivers. The Scottish Government's economic strategy has inclusive growth as a core pillar and is defined as "Growth that combines increased prosperity with greater equity: that creates opportunities for all and distributes the dividend of increased prosperity fairly'. |
| Could the function / policy have a differential impact on any of the following equality areas? | The scheme would not discriminate or differentially impact on the areas described as these will not be eligibility criteria |
| 1. Race: this includes ethnic or national groups, colour and nationality. | There are no differential impacts expected from this policy |
| 2. Sex: a man or a woman. | There are no differential impacts expected from this policy |
| 3. Sexual Orientation: whether a person's sexual attraction is towards their own sex, the opposite sex or to both sexes. | There are no differential impacts expected from this policy |
| 4. Gender Reassignment: the process of transitioning from one gender to another. | There are no differential impacts expected from this policy |
| 5. Pregnancy and maternity. | There are no differential impacts expected from this policy |
| 6. Age: people of different ages. | There are no differential impacts expected from this policy |
| 7. Religion or beliefs or none (atheists). | There are no differential impacts expected from this policy |

| | |
|-----------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| 8. Caring responsibilities. | There are no differential impacts expected from this policy |
| 9. Care experienced. | There are no differential impacts expected from this policy |
| 10. Marriage and Civil Partnerships. | There are no differential impacts expected from this policy |
| 11. Disability: people with disabilities (whether registered or not). | There are no differential impacts expected from this policy |
| 12. Socio-economic disadvantage. | The policy is expected to contribute to economic improvement at a regional level |
| 13. Isles-proofing. | The policy will be pertinent to more fragile areas of the Orkney economy including the Isles where the hardship of the crisis may be experienced more intensely. |

3. Impact Assessment

| | |
|---------------------------------------------------------------------------------------------|-----|
| Does the analysis above identify any differential impacts which need to be addressed? | No |
| How could you minimise or remove any potential negative impacts? | N/A |
| Do you have enough information to make a judgement? If no, what information do you require? | Yes |

4. Conclusions and Planned Action

| | |
|---------------------------------------------------------|-----|
| Is further work required? | No. |
| What action is to be taken? | |
| Who will undertake it? | |
| When will it be done? | |
| How will it be monitored? (e.g. through service plans). | |

Signature:



Name: Stuart Allison

Date: 14 April 2020

(BLOCK CAPITALS).