

# WHO IS ELIGIBLE?

## Creative, Tourism & Hospitality Enterprises Hardship Fund

- Grant value £3k - £25k
- Up to 49 employees
- **Must be a micro or small enterprise** (definitions stated in eligibility criteria to support customer selection)
- Has lost more than 50% of revenue or projected revenue due to COVID 19
- **Was not in financial difficulty** on 31 December 2019
- Has a **business bank account**
- In the **Creative, Tourism, Hospitality Sector**
- **Not in receipt of any other Covid-19 Grant funding** – with exception of furlough scheme
- You have not applied for the Resilience Fund
- **Must not be pre-trading or pre-revenue**

## Pivotal Enterprise Resilience Fund

- Grant value up to £100k (with some tolerance for exceptions that agencies can apply)
- Up to 249 employees (prioritise 10-249 in Aberdeen, Dundee, Edinburgh, Glasgow)
- **Must be a micro, small or medium enterprise** (definitions stated in eligibility criteria to support customer selection)
- Can you demonstrate that the funding you are applying for **will support your business to be viable**
- **Was not in financial difficulty** on 31 December 2019
- Has a **business bank account** that has been open for at least 3 months
- **Has not applied** for the Hardship Fund grant
- **Fair Work or working towards becoming a fair work employer**
- **Be able to demonstrate vitality to local, regional or national economy**

## EVIDENCE REQUIRED: HARDSHIP FUND

Criteria	Evidence
Must be a micro or small enterprise	Customer Confirms they meet guidance: Less than 50 employees Annual turnover less than or equal to 10 million euros Annual balance sheet less than or equal to 10 million euros
Has lost more than 50% of revenue or projected revenue due to COVID 19	Customer to provide cashflow template Detailed template to be completed
Was not in financial difficulty on 31 December 2019	Customer must provide annual accounts for previous year
In the Creative, Tourism, Hospitality Sectors	Customer selects appropriate SIC code to ensure aligned with correct sector for this grant (cross checked with LA classifications)
Not in receipt of any other Covid-19 grant funding – provide a list for customer to select from at this stage (job retention scheme allowed)	Provide a list to help customer confirm they are not in receipt of any other Covid-19 grant funding. Customer completes declaration to confirm they are not in receipt of any other funding
You are not intending to apply for the Resilience Fund	Customer provides a self declaration within application
Must not be pre-trading	Customer provides a self declaration within application

## EVIDENCE REQUIRED: PIVOTAL ENTERPRISE FUND

Criteria	Evidence
Must be a SME	Customer Confirms they meet guidance: Less than 250 employees Annual turnover less than or equal to 50 million euros Annual balance sheet less than or equal to 43 million euros
Can you demonstrate that the funding you are applying for will support your business to be viable	Customer to provide detailed cashflow template for 12 months Detailed template to be completed
Was not in financial difficulty on 31 December 2019	Customer must provide annual accounts for previous year
Has a business bank account that has been open for at least 3 months	Confirm this is correct at eligibility, bank details are requested in the application form for verification
Has not applied for the Hardship Fund grant	Customer provides a confirmation during eligibility checker
Is a vital enterprise	Must be able to articulate criticality to the local, regional and national economy through labour, output, nature of trade and contribution.
Sector is asked for at this stage but does not preclude the customer from moving forward into application	Sector selected from drop down, will support at appraisal

# WHO IS ELIGIBLE?

## Newly Self-Employed Hardship Fund

- Grant value: £2k
- Became self-employed on/after 6 April 2019 (did not submit a tax return including income from self-employment for 2018-19)
- Over 50% of individual income is from self-employment
- Trading profits below £50,000 in financial year 2019-20
- Have lost business due to coronavirus and experience personal financial hardship as a result
- Ineligible for other COVID-19 related business support (including the Business Interruption Loan Schemes, Corporate Finance Fund, Job Retention Schemes, Future Fund, R&D Focussed SMEs Fund, HMRC Self-Employment Income Support Scheme, Small Business Grant or other business support)
- Do not receive working age benefit payments (Universal Credit, Statutory Sick Pay, Employment and Support Allowance, Job Seekers' Allowance, Income Support) or have applied for but not yet started receiving Universal Credit
- Trade as self-employed, not as a limited company or partnership
- Have taken steps to limit costs and expenditure (including through schemes such as VAT deferral and seeking a mortgage payment holiday)
- Do not have access to sufficient savings or other sources of income to meet basic needs

# EVIDENCE REQUIRED

## Newly Self-Employed Hardship Fund

- Proof of identity, ideally photographic (for example a valid passport or driving licence) – mandatory
- Proof of address (for example a recent council tax bill or utility bill) – mandatory
- Evidence of active trading up to March 2020:
  - Three forms of evidence:
    - Bank statements (business or personal) covering 3 months to March 2020 showing income and outgoings from self-employment (Mandatory requirement)

And any 2 of

- A supplier or reseller trade account (active)
- Valid business insurance
- HMRC Unique Taxpayer Reference (if registered). If not yet registered, copy of correspondence/other details showing registration is being sought/or provide further details to explain position.
- VAT Registration Number
- Marketing materials for your business, eg business website, active social media – provide web links
- Other evidence of business activity to support your claim (eg correspondence with customers or suppliers)