

How to access support in Scotland if you have been affected by COVID-19

In the last seven months, both the UK and Scottish Governments have made multiple announcements on the financial and other support available for people, businesses and charities affected by COVID-19.

This document aims to pull together all that information in a single place.

In addition, we urge everyone to follow the latest medical advice at www.nhsinform.scot/coronavirus.

Please note that this information is correct as of 5 November 2020 and may be subject to further updates. Please consult the relevant public body or level of government for the latest information.

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FINANCIAL SUPPORT FOR PEOPLE

If you are worried about your job, please read the following information:

- **For the first time in history, the UK government has stepped in to help pay people's wages – paying grants to support as many jobs as necessary.** 736,500 jobs in Scotland have been protected in this way.
- **The Job Retention Scheme (furlough) has been extended until the end of March 2021.** Furloughed employees will continue to receive 80 per cent of their normal salary up to a maximum of £2,500. Employers will only have to pay employee National Insurance and pension contributions as part of the scheme. The UK Government will review the employer contribution in January.
- Further information on the Job Retention Scheme can be found at <https://www.gov.uk/guidance/claim-for-wage-costs-through-the-coronavirus-job-retention-scheme>.

If you are looking for work, please read the following information:

- **If you are aged between 16 and 24, you may soon be able to find a new job thanks to the UK Government Kickstart Scheme.** The UK Government is asking businesses to offer 6-month work placements to out of work young people and in return the UK Government will pay their salaries and national insurance contributions. The scheme is now open for applications. Further information can be found at <https://www.gov.uk/government/collections/kickstart-scheme>.
- The UK Government is doubling the number of work coaches at job centres to get as many people back into work as possible. And a new website has been launched to advertise thousands of critical jobs across the UK: <https://jobhelp.dwp.gov.uk/>.

If you think you are entitled to Statutory Sick Pay (SSP), please read the following information:

- You can get £94.25 per week Statutory Sick Pay (SSP) if you're too ill to work. It's paid by your employer for up to 28 weeks.
- **If you are self-isolating because of COVID-19, you can now claim SSP.** This includes individuals who are caring for people self-isolating in the same household and therefore have been advised to do a household quarantine. To check your sick pay entitlement, you should talk to your employer, and visit <https://www.gov.uk/statutory-sick-pay> for more information.
- **How soon does SSP apply?** The UK Government has legislated for SSP to be paid from day 1, rather than day 4, of your absence from work if you are absent from work due to sickness or need to self-isolate caused by COVID-19. You should talk to your employer if you are eligible for SSP and need to claim.
- **Do I need a sick note?** Those who have COVID-19 or are advised to self-isolate are able to obtain an 'isolation note' at <https://111.nhs.uk/isolation-note>, rather than visiting a doctor. For COVID-19 cases this replaces the usual need to provide a 'fit note' after seven days of sickness absence. Isolation notes will be accepted by Jobcentre Plus as evidence of your inability to attend.

If you need to self-isolate, please read the following information:

- **You may be eligible for a £500 grant if you are on a low income or in financial hardship.** The new Self-Isolation Support Grant will help those who would lose income if they needed to self-isolate, such as those unable to carry out their work from home. It is targeted at people who are in receipt of Universal Credit or the benefits which Universal Credit replaces, with some discretion to make awards to others in financial hardship. Applications are now open and it will be administered by your local council. You can find their contact details here: <https://www.mygov.scot/find-your-local-council/>.

If you are self-employed, please read the following information:

- **The UK Government's Self-Employed Income Support Scheme helps people who work for themselves get the financial support they need.** The UK Government is paying self-employed people across the whole UK who have been adversely affected by coronavirus a grant worth 80 per cent of their average monthly profit, up to £2,500.
- **The scheme has been extended by the UK Government for another six months.** You will be able to apply for a third grant worth up to 80 per cent of your average monthly trading profits from November 2020 to January 2021. This means you will be able to claim up to £7,500. The UK Government will review the amount on offer for the fourth grant and this will be announced in due course..
- Further information and the application form is available at <https://www.gov.uk/government/publications/self-employment-income-support-scheme-grant-extension>.
- The scheme is open to those with trading profits up to £50,000, meaning 95 per cent of people who are majority self-employed are eligible for the scheme. HMRC will also ask people to demonstrate that the majority of their income is from self-employment, and, to minimise fraud, only those who are already in self-employment, and who have a tax return for 2019, will be able to apply.
- **The UK Government have also deferred income tax self-assessment payments and enhanced the Time to Pay service.** To help self-employed people, income tax self-assessment payments for July 2020 were deferred until the end of January 2021. And taxpayers with up to £30,000 of Self-Assessment liabilities due will be able to use HMRC's self-service Time to Pay facility to secure a plan to pay over an additional 12 months. This means that Self-Assessment liabilities due in July 2020 will not need to be paid in full until January 2022.

If you think you may be eligible for Universal Credit, please read the following information:

- **You can now more easily make a claim for Universal Credit (UC) or new style Employment and Support Allowance (ESA).** For more information on how to claim, please visit <https://www.gov.uk/universal-credit> and <https://www.gov.uk/guidance/new-style-employment-and-support-allowance>. You will now be able to claim online and access advance payments upfront without needing to attend a Jobcentre Plus.
- **The minimum income floor on Universal Credit has been suspended for 12 months.** This means self-employed people can now access, in full, Universal Credit at a rate that is equivalent to Statutory Sick Pay for employees. If self-employed claimants' work, and therefore earnings, have significantly reduced due to the impact of COVID-19 guidance on self-isolation and social distancing, and the wider economic impacts of the outbreak, their Universal Credit award will increase to reflect their lower earnings.
- If you are eligible for new style Employment and Support Allowance, it will now be payable **from day 1 of sickness, rather than day 8**, if you have COVID-19 or are advised to self-isolate.

- The UK Government have **increased Universal Credit and Working Tax Credit by over £1,000 a year**. The Universal Credit standard allowance will increase by £86.67 per month (equivalent to £20 per week), on top of the planned annual uprating. Together these measures are estimated to benefit over 4 million of the most vulnerable households.
- **You no longer need to phone the DWP as part of your Universal Credit claim.** New changes mean that if there is information that needs to be verified as part of your claim, the Department for Work and Pensions will phone you instead. This will mean you do not face long waits on the phone trying to get through to a member of staff.

If you think you may need financial support from your local council, please read the following information:

- The ‘Scottish Welfare Fund’ has received additional funding to provide crisis grants for those in financial emergency. Details on how to apply via your local authority can be found at <https://www.mygov.scot/scottish-welfare-fund/apply-or-track-your-application/>.
- The council tax reduction scheme has received additional funding. To find out if you are eligible please visit <https://www.citizensadvice.org.uk/scotland/benefits/help-if-on-a-low-income/help-with-your-council-tax-council-tax-reduction-s/>. Details on how to apply for a council tax reduction via your local authority can be found at <https://www.mygov.scot/council-tax/discounts-exemptions-and-reductions/>.
- A ‘Food Fund’ has been set up to support households who may be worried about accessing food - whether due to an income drop or self-isolation. Local councils are free to deploy this funding as they see fit, so questions about how to access funding are best directed to them in the first instance. You can find their contact details at <https://www.mygov.scot/find-your-local-council/>.

If you are experiencing financial difficulties meeting your mortgage repayments, please read the following information:

- **The UK Government has agreed with mortgage lenders that they will extend ‘repayment holidays’ to up to 6 months for households in financial difficulty due to COVID-19.** This will also apply to landlords whose tenants are experiencing financial difficulties because of COVID-19.
- The offer of a payment holiday can be made available to customers who are up to date with payments and not already in arrears.
- Customers who are concerned about their current financial situation should contact their lender at the earliest possible opportunity to discuss if this is a suitable option for them. The application period has been extended.
- **A fund has been launched to provide interest-free loans to landlords for lost rental income on a single property.** You can apply at <https://covidlandlordloan.est.org.uk/>.

If you are experiencing financial difficulties paying your rent, please read the following information:

- **You should not face the threat of eviction until March 2021.** New legislation protects renters from being evicted if they fall into rent arrears as a result of coronavirus.

- The UK Government have announced that from this April, all new and existing private renters claiming Universal Credit and Housing Benefit will benefit from additional housing support. All Local Housing Allowance rates will be uplifted - worth an extra £14 a week on average for existing claimants and any additional Universal Credit claimants who rent in the private sector.
- New legislation means students should be able to exit their purpose-built student accommodation contracts early. This means that students currently tied into a student accommodation contract, and who may have returned home due to coronavirus, should be able to exit that lease with a seven-day notice period.
- **If you are experiencing issues paying your rent, please tell your landlord as soon as you can.** We need landlords to help their tenants as part of society's overall response. We cannot have people put at risk of homelessness at this difficult time.

If you are experiencing financial difficulties paying your energy bill, please read the following information:

- **An agreement between the UK Government and energy suppliers means customers who are unable to top up their meter or can't afford to pay their bills should get support from their supplier.** You are advised to contact your energy supplier immediately to discuss how you can be kept on supply.
- **If you are a pre-payment or pay as you go customer who cannot leave your home, your provider should help you stay supplied.** This could mean someone else can be sent to top up your card, a pre-loaded gas or electricity card is sent in the post, or funds are added to your credit.
- **Disconnection of credit meters should be completely suspended.** If you are in financial distress, you may also be able to have your debts or bill payments reassessed, paused or reduced where needed.
- Further information about getting help with your energy bill is available at <https://www.ofgem.gov.uk/consumers/household-gas-and-electricity-guide/extra-help-energy-services>

If you are experiencing difficulties paying back personal loans or credit card bills, please read the following information:

- The Financial Conduct Authority (FCA) have called on lenders to use flexibility built into their rules to support consumers, taking into account customers' individual circumstances. Many major lenders have made statements to this effect.
- If you are experiencing difficulties paying back loans or credit card bills because of COVID-19, you should talk to your lender.
- If you agree a payment holiday with your lender, they should record these in such a way that will not impact on your credit score.

If you are a student experiencing financial difficulties, please read the following information:

- A £5 million package of emergency financial support has been put in place to help students facing hardship. Students should apply directly to their university or college. Further information is available at <https://www.studentinformation.gov.scot/coronavirus>

If you are concerned about facing insolvency, please read the following information:

- Legislation has been passed to protect people with unsustainable debt during the pandemic. Further information is available at <https://www.aib.gov.uk/covid-19-emergency-legislation>

If you are worried about your current benefit claim, please read the following information:

- **The UK Government has suspended face-to-face assessments for all sickness and disability benefits.** This move is being taken as a precautionary measure to protect vulnerable people from unnecessary risk of exposure to coronavirus.
- **You can now claim your pension credit online.** The application form is available at <https://www.gov.uk/pension-credit/how-to-claim>. It is still possible to claim by post or over the phone if you prefer.
- **The UK Government have increased the basic element of Working Tax Credit** by £1,045 to £3,040 from 6 April 2020 until 5 April 2021. Depending on your circumstances this increase could mean up to an extra £20 each week.
- The UK Government are protecting tax credit payments, so that if you can't work your normal hours due to coronavirus you will still automatically receive your normal payment.
- The UK Government has also uprated Child Benefit, other tax credits rates and thresholds, and Guardian's Allowance by 1.7 per cent with effect from 6 April 2020. The full list of rates and allowances is available at <https://www.gov.uk/government/publications/rates-and-allowances-tax-credits-child-benefit-and-guardians-allowance/tax-credits-child-benefit-and-guardians-allowance>.
- Additional funding has been allocated to Discretionary Housing Payments. If you are struggling with your housing costs and are currently receiving Universal Credit or Housing Benefit you may be eligible for further financial support. Further information is available at <https://www.mygov.scot/discretionary-housing-payment/>.

If you are working from home and unable to claim home-working expenses, please read the following:

- **The UK Government is providing tax relief for additional household costs if you have to work at home on a regular basis and are not being reimbursed by your employer.** You can check eligibility and apply at <https://www.gov.uk/tax-relief-for-employees>.

If you require further financial support, please read the following information:

- You can check whether you are eligible for any of the social security benefits delivered in Scotland at <https://www.mygov.scot/benefits/social-security-scotland/>. **If you have recently started to receive Universal Credit please be aware you may now be eligible for other benefits as a result.**
- Citizens Advice Scotland able to support you access a range of support, from claiming benefits to getting help with your mortgage or rent. To access their resources please visit <https://www.cas.org.uk/> or call 0800 028 1456.

OTHER SUPPORT FOR PEOPLE

If you are symptomatic and need to book a COVID-19 test, please read the following information:

- Advice on symptoms can be found at: <https://www.nhs.uk/conditions/coronavirus-covid-19/>
- Appointments for the drive-through testing centres can be booked online at: <https://www.nhs.uk/ask-for-a-coronavirus-test> or by calling 0300 303 2713.
- We can all help combat the spread of coronavirus by downloading the Protect Scotland app at <https://protect.scot/>

If you are concerned about travelling to or from the UK, please read the following information:

- **The UK Government have worked flat out to get British travellers stranded abroad home, and have partnered with key airline providers to ensure that tourists stranded abroad can get home.** Where commercial routes do not exist, the UK Government pledged £75 million to enable additional charter flights and to ensure that tickets home are affordable.
- British tourists stranded abroad should first check if there are commercial routes available by checking airline websites, [FCO travel advice pages](#) and [local British embassy social media](#). If there are no commercial options, please visit the [UK Government's foreign travel advice page](#) and [follow embassy social media](#) and email updates. When special return flights become available, they will be advertised by the embassy, on FCO Travel Advice Pages and if you register for updates you will be contacted via email.
- The latest advice from the UK Government on a range of travel related issues is available at <https://www.gov.uk/guidance/travel-advice-novel-coronavirus>.

If you are a foreign national concerned about your visa expiring while in the UK, please read the following information:

- **The UK Government have announced that all NHS frontline staff with visas due to expire before October 2020 will have their visa extended for one year.** Doctors, nurses, paramedics, midwives, radiographers, social workers and pharmacists will automatically have their visas extended, free of charge, for one year.
- **The UK Government extended the visas of foreign nationals who could not leave the UK due to travel restrictions or self-isolation until 31 July.** This extension applied to anyone whose visa expired after 24 January but were unable to return home as a result of coronavirus. Given that travel restrictions are being lifted globally, people are now expected to take all reasonable steps to leave the UK when it is possible to do so. If it is not possible you may request additional time to stay, also known as 'exceptional assurance'. Further information is available at <https://www.gov.uk/guidance/coronavirus-covid-19-advice-for-uk-visa-applicants-and-temporary-uk-residents>.

If you feel vulnerable but do not have a support network, please read the following:

- **A new helpline has been set up for people who would be at high risk if they contracted coronavirus, but are without support from family or their community.** In particular, people who are

any of: (1) aged over-70, (2) disabled, (3) requiring the support of mental health services, (4) pregnant, (5) unable to get online or (6) receive the flu jab for health reasons should contact the helpline on **0800 111 4000**. This helpline is open Monday to Friday, 9am to 5pm.

- The helpline will support you to get essential food or medication, emotional support, or information for vulnerable children and adults.

If you are concerned about an older person in need of support, please read the following information:

- Age Scotland have a free, confidential helpline which provides information, friendship and advice on **0800 12 44 222**. It should be available Monday to Friday, from 9am to 5pm. Practical advice for helping older relatives and friends through this difficult time is available at www.age.scot/5waystohelp.

If you are worried about your mental health or wellbeing, please read the following information:

- Advice on mental health can be found at <https://www.nhsinform.scot/healthy-living/mental-wellbeing>.
- If you're feeling distressed, in a state of despair, suicidal or need emotional support you can phone Samaritans for free on **116 123**.

If you are a veteran, please read the following information:

- All Armed Forces Pensions, War Pensions and Armed Forces Compensation Scheme regular payments should continue to be made as usual. However due to COVID-19, there have been some changes to Veterans UK Services. The latest information is available at <https://www.gov.uk/government/news/coronavirus-changes-to-veterans-uk-services>.
- A new website, www.HeadFIT.org, has been designed specifically for the defence community to provide 24/7 access to self-help tools that can enhance mood, drive and confidence, and help you manage the stresses of everyday life.
- The 'Unforgotten Forces' partnership has been given extra funding. Further information is available at <https://www.poppyscotland.org.uk/get-help/advice/unforgotten-forces>.

If you are pregnant and worried about coronavirus, please read the following information:

- The latest advice for pregnant women and their families from the Royal College of Obstetricians and Gynaecologists is available at <https://www.rcog.org.uk/en/guidelines-research-services/guidelines/coronavirus-pregnancy/covid-19-virus-infection-and-pregnancy/>.

If you are concerned about your car or driving licence, please read the following information:

- **From 3 October 2020, you will need to book an MOT test as normal.** Car, motorcycle and van owners were granted a 6-month exemption from MOT testing from 30 March 2020 to allow people to carry on with essential travel, but this has now ended. You should not take your vehicle for an MOT if

you are self-isolating. Further information is available at <https://www.gov.uk/guidance/coronavirus-covid-19-mots-for-cars-vans-and-motorcycles-due-from-30-march-2020>.

- **If you have a photocard driving licence which expired between 1 February and 31 August 2020 you have been granted an automatic 7-month extension from the date of expiry.** This will help drivers to make necessary journeys without having to obtain a new photograph to renew their licence. Further information is available at <https://www.gov.uk/government/news/drivers-granted-7-month-photocard-licence-extension>.

If you wish to report a business behaving unfairly, please read the following information:

- Unfair business practices can be reported to the Competitions and Markets Authority at <https://www.coronavirus-business-complaint.service.gov.uk/>.

INFORMATION FOR PARENTS

If you are concerned about school or childcare, please read the following information:

- **Schools opened on a full-time basis across Scotland on 11 August.** Contingency plans are in place for a ‘blended learning’ model if there is a resurgence in COVID-19 before this date. This would involve a combination of classroom teaching combined with continued home-schooling.
- The Scottish Government have decided that all secondary school pupils are now required to wear face masks when moving around the school estate, and all pupils above the age of five are required to wear a face mask when using school transport. If your child’s school is in a region with restrictions at Level 3 or Level 4, they will also be required to wear a face mask in classrooms if they are in S4 or above.
- **If your child receives free school meals during term time then they will still receive this provision during the upcoming Christmas, February and Easter school holidays.** Details of this provision will be decided by local authorities and may consist of either payments made directly to your bank account, food vouchers, or food parcels. Further enquiries are best directed towards your local council in the first instance. You can find their contact details at <https://www.mygov.scot/find-your-local-council/>.
- **Childcare settings should remain open across Scotland regardless of any other restrictions in place in your locality.** If you live in an area that is currently in ‘Level 3’ and your child is in a high-risk medical category, you should discuss with your GP whether your child should continue to attend their usual childcare setting. If you live in an area currently in ‘Level 4’, children in a high-risk category are advised not to attend their childcare setting as normal. Further information is available at <https://www.parentclub.scot/>.
- If you are concerned about what to do if your child displays symptoms of COVID-19, or when you should book a test, further information is available at <https://www.gov.scot/publications/common-cold-and-covid-19-symptoms-advice-for-parents-and-carers/>.
- Advice for parents and carers on managing the impact of COVID-19 on their child’s learning and family life is available at <https://www.parentclub.scot/topics/health/coronavirus>.
- Questions on schooling and childcare are best directed to your local council in the first instance. You can find their contact details at <https://www.mygov.scot/find-your-local-council/>.
- **Parents are advised not to rely on those who are advised to be in the stringent social distancing category (such as grandparents or family members with underlying conditions) for childcare.** You can check who is in the at-risk category here: <https://www.nhsinform.scot/illnesses-and-conditions/infections-and-poisoning/coronavirus-covid-19/coronavirus-covid-19-social-distancing>.

FINANCIAL SUPPORT FOR BUSINESSES

If you are considering letting staff go, please read the following information:

- **For the first time in history, the UK government has stepped in to help pay people's wages – paying grants to support as many jobs as necessary.** 736,500 jobs in Scotland have been protected in this way.
- **The Job Retention Scheme (furlough) has been extended until the end of March 2021.** Furloughed employees will continue to receive 80 per cent of their normal salary up to a maximum of £2,500. Employers will only have to pay employee National Insurance and pension contributions as part of the scheme. The UK Government will review the employer contribution in January.
- Further information on the Job Retention Scheme can be found at <https://www.gov.uk/guidance/claim-for-wage-costs-through-the-coronavirus-job-retention-scheme>.
- The 'Job Support Scheme' which was due to replace the Job Retention Scheme in December has been postponed.

If you are concerned about the cost of recruiting new staff, please read the following information:

- **The UK Government Kickstart Scheme will pay the salary of new employees aged between 16 and 24.** The UK Government is asking businesses to offer 6-month work placements to out of work young people and in return the UK Government will pay their salaries and national insurance contributions. The scheme is now open for applications. Further information can be found at <https://www.gov.uk/government/collections/kickstart-scheme>.

If your business is legally forced to close as a result of COVID-19 restrictions, please read the following information:

- **If your business is legally required to close you could claim a grant of up to £3,000 through your local authority.** Every four weeks your business should be able to claim a grant of either £2,000 or £3,000 depending on the rateable value of your premises. This funding will be made available via your local authority. You can find their contact details here: <https://www.mygov.scot/find-your-local-council/>.

If your business is a nightclub or soft-play centre, please read the following information:

- **If you have not opened since the pandemic began you could claim up to £50,000 of support depending on rateable value.** If your business remains closed you can claim a £10,000 grant for businesses with a rateable value of up to £18,000, a £25,000 grant for businesses with a rateable value of between £18,001 - £51,000 or a £50,000 grant for businesses with a rateable value of more than £51,001.
- Businesses operating multiple premises will be eligible to claim one full grant plus grants of up to 75% on subsequent properties.
- This funding will be made available via your local authority. You can find their contact details here: <https://www.mygov.scot/find-your-local-council/>.

Your business may be entitled to reclaim the costs of Statutory Sick Pay (SSP) for sickness absence:

- **This refund will cover up to two weeks' SSP per eligible employee who are either ill or been told to self-isolate because of COVID-19.** This is in line with the recommended isolation period.
- Employers with fewer than 250 employees will be eligible. The size of an employer will be determined by the number of people they employed as of 28 February 2020.
- Employers should maintain records of staff absences, but employees will not need to provide a GP fit note. The eligible period for the scheme began on 13 March.
- You can now apply online to reclaim the costs of SSP for eligible employees at <https://www.gov.uk/guidance/claim-back-statutory-sick-pay-paid-to-employees-due-to-coronavirus-covid-19>.

If your business is in the tourism or hospitality sector, please read the following information:

- **The UK Government is maintaining the cut in VAT to 5 per cent until 31 March 2020.** VAT has been cut from 20 per cent to 5 per cent on goods and services that fall into the following brackets: food, accommodation or attractions. This includes hotels, restaurants, theme parks and more. VAT on these goods and services will remain at 5 per cent until 31 March 2020 instead of rising again on 13 January as previously planned.

Your business may be eligible for rates relief:

- **If your business occupies a property in the retail, hospitality, tourism or aviation sectors you should be eligible for a 100 per cent discount on your rates bill for 1 year from 1 April 2020.** This will cover a range of businesses, including restaurants, bars, pubs, cafes, shops, cinemas, bingo halls and letting agents. This discount will also cover airports and aviation businesses that are based as airports. Relief will be granted regardless of the rateable value of the property. The property must be occupied in order to be eligible.
- **Your business will be eligible for a 1.6 per cent relief regardless of rateable value.** This measure effectively freezes the poundage rate for the coming year. This will not need to be applied for – it will automatically be applied to your bill.
- You will be eligible for these reliefs even if you are already in receipt of another form of relief.

If you own a small or medium-sized business that is facing cash flow issues, please read the following information:

- **You can now apply for a UK Government Bounce Back loan of between £2,000 and £50,000.** Small businesses can now apply online through a simple form at <https://www.gov.uk/guidance/apply-for-a-coronavirus-bounce-back-loan>. The deadline for applications to the Bounce Back Loan Scheme and all other UK Government loan schemes is 31 January 2021.

- These loans are interest free for the first 12 months and backed 100 per cent by the UK Government. No repayments will be due in the first 12 months and the UK Government will pay any fees incurred.
- If you have not borrowed the maximum amount allowed to you under the Bounce Back Loan Scheme you can top up your loan once. Further details of this top up scheme will be available from your loan provider.
- **There will be greater flexibility in Bounce Back Loan repayments through a new ‘Pay As You Grow’ scheme.** The UK Government is giving greater flexibility to small businesses that have borrowed from the schemes but have never borrowed finance before. All borrowers will now have the option to repay their Bounce Back Loans over a longer time period by extending the repayment term to ten years – reducing the average monthly repayment by almost half. On an average £30,000 loan, this reduces the monthly payment from £532 to £309.
- You will be eligible to apply if your business is UK based, has been negatively affected by the virus and was not an ‘undertaking in difficulty’ on 31 December 2019. You will not be eligible for these loans if your business operates as a bank, insurer or reinsurer (but not insurance brokers), a public body or a state-funded school.
- You will not be able to apply if you are already claiming funding through the Coronavirus Business Interruption Loan Scheme (CBILS). However if you already have a loan with a lender under CBILS terms, you will be able to transfer it to the Bounce Back Loan Scheme.
- **The Coronavirus Business Interruption Loan Scheme (CBILS), delivered by the British Business Bank, is operational and is ready to support businesses.** The scheme is working to provide funding for business through term loans, overdrafts, asset finance and invoice finance. You will be able to apply for loans worth up to £5 million, from over 40 lenders, interest free for the first twelve months.
- The UK Government is providing lenders with a guarantee of 80 per cent on each loan to give them greater confidence in providing loans to small and medium sized businesses. If you obtain a loan as part of this scheme, you will not be charged for this guarantee and nor will your lender.
- The latest information is available at <https://www.british-business-bank.co.uk/ourpartners/coronavirus-business-interruption-loan-scheme-cbils/for-businesses-and-advisors/>
- You can confirm whether or not you are eligible by reading this check list: <https://www.british-business-bank.co.uk/wp-content/uploads/2020/03/CBILS-SME-Eligibility-Check-FINAL.pdf>.
- **The deadline for applications to all UK Government loan schemes is 31 January 2021.**

If you own a large business that is facing cash flow issues, please read the following information:

- **The UK Government has set up the Coronavirus Large Business Interruption Loan Scheme (CLBILS) to provide loans of up to £200 million, largely guaranteed by the state.**
- CLBILS loans will provide a government guarantee of 80 per cent on loans of up to £25 million for firms with an annual turnover of between £45 million and £250 million, and loans of up to £50 million for firms with an annual turnover that’s greater than £250 million.

- Loans backed by a guarantee under CLBILS will be offered at commercial rates of interest.
- Further details of the scheme are available at <https://www.british-business-bank.co.uk/ourpartners/coronavirus-business-interruption-loan-schemes/clbils/> and <https://www.gov.uk/guidance/apply-for-the-coronavirus-large-business-interruption-loan-scheme>.
- **The deadline for applications to all government loan schemes is 31 January 2021.**

If you are a business owner, or are self-employed and you are concerned about your tax bill, you may be eligible for support through HMRC's Time to Pay service:

- **The UK Government is upgrading the 'Time to Pay' services to help businesses defer their tax payments for up to 18 months.** The Time to Pay service will be changed to ensure so that all 11 million self-assessment taxpayers around the UK will be able to create a 12-month payment arrangement for up to £30,000 each extended until the end of January 2022.
- HMRC may also agree, on a case by case basis, to assist with your business' tax bill through the Time to Pay Service. These arrangements are tailor made and based on individual circumstances and liabilities.
- More information can be found here: <https://www.gov.uk/government/news/tax-helpline-to-support-businesses-affected-by-coronavirus-covid-19>.

If your organisation is in the creative or heritage sector, please read the following information

- The Scottish Government have received an additional £97 million in their budget as a result of UK Government investment in cultural, arts and heritage organisations.
- **From 10 November you may be eligible for support if you are a 'creative freelancer' through Creative Scotland's hardship fund.** The Fund is designed to support creative freelancers working in the arts, creative and screen sectors who are experiencing immediate financial hardship due to the loss of income as a result of the COVID-19 pandemic. Further information on this and other support from Creative Scotland is available at: <https://www.creativescotland.com/what-we-do/latest-news/archive/2020/02/coronavirus-advice>.
- **Youth arts groups and organisations have until 12 November to apply for a grant of between £1,000 and £100,000.** The £3 million Youth Arts Fund aims to support group based activity that covers any aspect of youth arts/music making and youth led projects where young people design and lead activity. Further information is available at: <https://www.creativescotland.com/funding/funding-programmes/youth-arts-fund/access>.
- Grassroots music venues can access advice and support from the Music Venue Trust at <http://musicvenuetrust.com/gmv-crisis-service/>.

If you are finding it difficult to access business support, please read the following information:

- Further information for businesses in Scotland is available at <https://findbusinesssupport.gov.scot/coronavirus-advice>. Any unanswered questions can be raised with the Scottish Government via email on BESTCovidHub@gov.scot or by calling 0300 303 0660.

OTHER INFORMATION FOR BUSINESSES

If your business wishes to help the government tackle COVID-19, please read the following information:

- Businesses, third sector or voluntary organisations who wish to offer support should email the Scottish Government at covid19response@gov.scot with details such as your organisation's key contact and their role, what you are offering and how it might be best applied, how quickly your support could be available and whether you are offering this as a donation or a chargeable service.

If you are unsure when your business can open, please read the following information:

- Guidance and details of which businesses may remain open is available at: <https://www.gov.scot/publications/coronavirus-covid-19-business-and-social-distancing-guidance/>.

If your business is in the retail or manufacturing sector, please read the following information:

- New guidance has been published on what steps your business should take as the country faces continued lockdown restrictions.
- If you own or operate a retail business, further information is available at: <https://www.gov.scot/publications/coronavirus-covid-19-retail-sector-guidance/pages/operational-guide-and-checklist-for-retailers/>.
- If you own or operate a business in the manufacturing sector, further information is available at: <https://www.gov.scot/publications/coronavirus-covid-19-manufacturing-sector-guidance/pages/operational-guide-and-checklist/>.

If you own a restaurant or a pub that serves food, you may be able to operate a hot food takeaway without the usual planning process:

- The Scottish Chief Planner has made clear that planning authorities should not restrict pubs or restaurants operating a takeaway service temporarily. More information is available at <https://www.gov.scot/publications/corona-virus-covid-19---relaxation-of-enforcement-where-public-houses-and-restaurants-offer-a-takeaway-service-during-the-current-outbreak-chief-planner-letter-march-2020/>.

If you are concerned about competition regulation, please read the following:

- The Competition and Markets Authority have made it clear that at this time they have no intention of taking enforcement action against cooperation between businesses or rationing of products to the extent that this is necessary to protect consumers – for example, by ensuring security of supplies. Further information can be found in their guidance at <https://www.gov.uk/government/publications/cma-approach-to-business-cooperation-in-response-to-covid-19/cma-approach-to-business-cooperation-in-response-to-covid-19>.

If you are concerned about off-payroll working rules (IR35), you should read the following information:

- The UK Government announced in March that the reform to the off-payroll working rules, known as IR35, that would have applied for people contracting their services to large or medium-sized organisations outside the public sector, will be delayed for one year from 6 April 2020 until 6 April 2021.

If you are concerned about the impact of the deposit return scheme or tourist tax on your business, you should read the following information:

- The go-live date for the **deposit return scheme** has been delayed until July 2022 to ensure that businesses are not burdened with this policy during a time of crisis.
- The legislation to introduce the **Transient Visitor Levy** ('tourist tax') has been halted.

If you are concerned about filing your accounts with Companies House, please read the following information:

- You or your business can now apply for a 3-month extension for filing your accounts. Those citing issues around COVID-19 will be immediately granted this extension, thereby avoiding an automatic penalty for late accounts. Applications can be made online at https://beta.companieshouse.gov.uk/extensions?_ga=2.254751115.245877806.1584965312-275548448.1583932966.

INFORMATION FOR CHARITIES

If you are a third sector organisation under financial pressure, please read the following information:

- The Scottish Council for Voluntary Organisations regularly update their third sector information hub at <https://scvo.org.uk/support/coronavirus>.
- The UK Government have launched a Resilience and Recovery Loan Fund for social enterprises and charities operating across the UK who are experiencing disruption to their normal business as a result of COVID-19. Further information is available at <https://www.sibgroup.org.uk/resilience-and-recovery-loan-fund>.
- The Community and Recovery Programme supports charities, community groups, social enterprises and voluntary organisations across Scotland that are supporting people and communities through the shift from lockdown to recovery. New applicants have until 5pm on 13 November to apply. Further information is available at <https://scvo.org.uk/support/coronavirus/funding/scottish-government/community-recovery>.

If your organisation supports people with food deliveries or meals, please read the following information:

- An additional £1.6 million has been allocated to FareShare Scotland who help support community food distribution. Further information is available at <https://fareshare.org.uk/getting-food/>.

If your charity works overseas, please read the following information:

- If you are a small UK charity or non-profit organisation you may be eligible for a grant of up to £50,000 from the Small Charities Challenge Fund (SCCF). Further information is available at: <https://www.ukaidirect.org/apply/sccf/>.

If your charity wishes to help the government tackle COVID-19, please read the following information:

- Businesses, third sector or voluntary organisations who wish to offer support should email the Scottish Government at covid19response@gov.scot with details such as your organisation's key contact and their role, what you are offering and how it might be best applied, how quickly your support could be available and whether you are offering this as a donation or a chargeable service.