



Covid-19 Scottish business support summary

Covid-19 Business Frequently Asked Questions

As part of its response to the COVID-19 emergency, the Scottish Government is making grants available for certain businesses. We have been asked to administer the Grant Scheme on its behalf within the Inverclyde Council area.

Here are some answers to the most common questions we are being asked.

If you need further information please visit <https://www.bgateway.com/resources/coronavirus-support>

1. Is my business eligible for the Grant Scheme?

Eligible business types have been defined by the Scottish Government. These are:

a. Small businesses

Businesses operating in an eligible premises that was in receipt of the Small Business Bonus Scheme or Rural Relief as of 17 March 2020, can apply for a one-off grant of £10,000.

For more information visit: <https://www.bgateway.com/resources/coronavirus-support>

b. Other retail, hospitality and leisure businesses

Retail, hospitality and leisure businesses with a rateable value between £18,001 and up to and including £50,999 will be able to apply for a one-off grant of £25,000. However, not all business types will qualify - to check eligibility please see the details on the government's website at: www.mygov.scot/non-domestic-rates-coronavirus/

2. Is my business eligible - I get Nursery Relief/Disabled Relief?

If you applied for Nursery Relief or Disabled Relief and are eligible for the Small Business Bonus Scheme, you can also apply for the £10,000 grant.

3. What if I have more than one eligible property?

As long as the combined rateable value of all your premises is £35k or less and no individual premises is over £18k then you are applicable. Only one grant is allowed per ratepayer regardless of the number of premises held. You must have been in receipt of the Small Business Bonus Scheme or Rural Relief as of 17 March 2020.

4. I own a property but it is not in use / unoccupied at present - do I still qualify for the grant?

No – unoccupied properties are not eligible for the grant.

5. I run a Bed & Breakfast but pay Council tax rather than Non-domestic Rates – do I qualify for the grant?

No – only properties on the Non-domestic rates register are able to apply for the grant. However, you may be able to access other forms of support – see the Business Gateway website at <https://www.bgateway.com/resources/coronavirus-support>.

6. My business had not yet opened for the season when restrictions began – do I still qualify for the grant?

For the £10,000 grant, qualification requires occupation of the business premises as at 17 March 2020 although you do not have to have been taking guests at this time – i.e. a seasonal business is still eligible as long as they were registered for Nondomestic rates.





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7. How do I apply for the grant?

You can download the application form from the Council webpage at: <https://www.inverclyde.gov.uk/council-and-government/non-domestic-rates>

8. How long do I have to apply for the grant?

Eligible ratepayers can apply for the one-off grant payment up to 31 March 2021.

9. The form asks for my rates reference number, where can I find this?

This is your 11 digit property reference number as shown on the front of your rates bill, to the left of the property address and description.

If you are unable to access your paperwork you can also retrieve your property reference number from the Assessors website – simply add your postcode in the “Search for a Rateable Value” box on <https://www.saa.gov.uk/>

10. Do I need to include any supporting evidence with my application?

You do not have to provide any evidence of loss of business, BUT you do need to provide bank details and documentary evidence as described below to allow the grant payment to be made.

11. What details do you need to allow the grant payment to be made?

It is essential that bank account details are sent at the same time as the application form otherwise no grant payment can be made. This must include a scanned bank statement or image (photo taken on mobile phone will do if good quality) of the nominated online account dated within 3 months of the application date. If you do not have a business bank account please provide evidence showing that your business has been trading, such as a utility bill for your business premises dated within 3 months of the application date or an insurance certificate for your business.

12. Where do I send the form?

Please complete all of the parts of the application that apply to you in full, and email a copy with the required documents to your local authority at rates@inverclyde.gov.uk

13. When will I receive the grant and will I be notified payment has been made?

Our target is to have your grant payment to you within 10 working days of your application being received and fully completed. We will do our best to meet this timescale but please be patient as we anticipate dealing with a large number of applications.

When we have authorised the grant you should receive an email advising you that the BACS payment has been sent to your bank and could take up to 5 working days to reach your account

14. What if my question hasn't been answered?

If you cannot find the answer to your question on either the application form or the linked websites, please email us at rates@inverclyde.gov.uk

Please bear in mind that the Council is administering this scheme on behalf of government so may have to seek advice from the Scottish Government on some questions.

If you are unsure of your business type, please still complete the application form and submit it and the Council will determine when assessing whether you are eligible.

In view of the expected demand, the Council will however, prioritise complete application forms and getting grant payments to businesses.

