**CORONAVIRUS NEWLY SELF-EMPLOYED HARDSHIP FUND APPLICATION TO INVERCLYDE COUNCIL**

Please complete ALL of the parts of this application in full and email a copy, along with the required supporting documentation (refer to Section 4), to Inverclyde Council at **eds.enquiries@inverclyde**.**gov.uk**

Inverclyde Councilwill review your application and assess if you are eligible for the grant, and will aim to make payment within 10 working days from receipt of a fully completed application.

**SECTION 1: ELIGIBILITY and DECLARATION**

* 1. **Eligibility – Are you eligible for support from the Coronavirus Newly Self-Employed Hardship Fund?**

The purpose of this fund is to provide hardship relief to newly self-employed individuals who have not been able to access support through other COVID19 schemes and have exhausted all other avenues for business support. If you receive the grant you can continue to work or take on other employment, including voluntary work.

To be eligible you must meet **ALL** of the following criteria.

*Any question that is not responded to with a tick or Yes in the sections below will mean the form must be considered as incomplete and we will need to come back to you for clarification. A No response to any of the questions below means you are ineligible for this Fund.*

|  |  |  |  |
| --- | --- | --- | --- |
| **Eligibility Criteria**  | **Yes** | **No** | **Guidance** |
| Did you become self-employed on/after 6 April 2019? |  |  | If you became self-employed on or after 6 April 2019 then you would not have been required to submit a tax return detailing income from self-employment for 2018-19.If you became self-employed **before** 6 April 2019 then you are not eligible for the Newly Self Employed Hardship Fund. However, you may be eligible for the HMRC Self-Employment Support Scheme, details can be found here <https://www.gov.uk/guidance/claim-a-grant-through-the-coronavirus-covid-19-self-employment-income-support-scheme> |
| Is over 50% of your individual income earned via your self-employment? |  |  | If you do not earn over 50% of your individual income via your self-employment then you are not eligible for the Newly Self Employed Hardship Fund. |
| Did you have trading profits below £50,000 in financial year 2019-20? |  |  | If you had trading profits above £50,000 in the 2019-20 financial year then you are not eligible for the Newly Self Employed Hardship Fund. |
| Can you provide evidence of active trading up to March 2020, and intend to continue trading in the tax year 2020-21? |  |  | To evidence activity trading up to March 2020 you **MUST** provide **THREE** forms of evidence: * + Bank statements (business or personal) covering 3 months to March 2020 showing income and outgoings from self-employment.

**AND any 2** of the following:-* + A supplier or reseller trade account (active).
	+ Valid business insurance certificate.
	+ 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).
 |
| Can you confirm that you have lost business due to Coronavirus and are experiencing personal financial hardship as a result? |  |  |  |
| Can you confirm you are **not** eligible for other COVID-19 related business support?(Other COVID-19 related business support includes the Business Interruption Loan Schemes, Corporate Finance Fund, Job Retention Scheme, Future Fund, R&D Focussed SMEs Fund, HMRC Self-Employment Income Support Scheme, Non-Domestic Rates relief, Small Business Grant or other business support). |  |  | If you are eligible for any of the other COVID-19 related business support grants, then you are ineligible for the Newly Self-Employed Hardship Fund. Please note, if you have business premises and pay Non-Domestic Rates, then you are not eligible for the Newly Self Employed Hardship Grant, but you may be eligible for the Business Support Fund administered by Inverclyde Council, details of which can be found here <https://www.inverclyde.gov.uk/covid-19/business-support> |
| Can you confirm you **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, or an advanced payment of Universal Credit, at the time of submitting this grant application? |  |  | If you are in receipt of any working age benefit payments you are not eligible for the Newly Self Employed Hardship Fund. |
| Can you confirm you trade as self-employed **but not** as a limited company, or if in a partnership you are self-employed for pay and tax purposes? |  |  | If you trade as a limited company you are not eligible for the Newly Self Employed Hardship Fund.If you are in a partnership are not selfemployed for pay and tax purposes then you are not eligible for the Newly Self Employed Hardship Fund. |
| Can you confirm that you have taken steps to limit your costs and expenditure (including through schemes such as VAT deferral and seeking a mortgage payment holiday)? |  |  |  |
| Can you confirm you do not have access to sufficient savings, or other sources of income, to meet your basic needs? |  |  |  |

**1.2 Declaration**

[ ]  **(This box MUST be selected)** - I am applying in full knowledge that the purpose of this grant is to provide support to newly self-employed individuals experiencing significant financial hardship as a result of losing business revenue because of COVID-19. I confirm that:

* I became self-employed on or after 6 April 2019, and was actively trading up to March 2020.
* I am ineligible for other forms of business support relating to COVID-19 disruption.
* I am not in receipt of working age benefits.
* I do not have access to sufficient savings or other sources of income to meet my basic needs.
* I am resident in the Inverclyde area.
* I have taken steps to limit my financial outgoings.
* I have not submitted any other applications for this grant to this Local Authority or any other.

I understand that my application and supporting documents will be subject to audit. If any part of the declaration is subsequently found to be incorrect I may be required to repay the grant. If I am found to have knowingly provided false information my application could be subject to fraud referral. I acknowledge that I may be required to declare receipt of grant for tax purposes or if applying for Universal Credit and other forms of support in the future.

**SECTION 2: PERSONAL DETAILS (ALL sections must be completed, please use block capitals)**

|  |  |
| --- | --- |
| **Trading name (if applicable)****If any of the supporting documentation that you are submitting with this application shows your Trading Name, then you must show this name here.** |  |
| **Your First name and Last name**  |  |
| **You MUST be able to verify your identity. You can do this by providing photographic ID, eg a copy of your current passport OR your current photo driving licence OR some other current photo ID.****Please confirm you have attached the required documentation to verify your identity.** | **Yes** [ ]   **No** [ ]  |
| **Your Address** **Postcode** |   |
| **You MUST be able to verify your address. You can do this by providing a copy of a utility bill, or Council Tax bill, or bank statement. Whichever document you provide, it must clearly show your address and it must be dated within the last 3 months.****Please confirm you have attached the required documentation to verify your address.** | **Yes** [ ]  **No** [ ]  |
| **Telephone/Mobile Number** |  |
| **E-mail Address** |  |
| **National Insurance Number** |  |
| **Nature of Your Business****(eg Mobile Hairdresser, Gardener, Joiner)** |  |

**SECTION 3: BANK ACCOUNT DETAILS - Please provide details of the bank account to which any funds should be paid.**

**IMPORTANT – The bank account for grant payment must be in the name of the applicant, or be in the name of the business. You MUST provide a scanned copy/picture/on-line screenshot of a bank statement of the account dated within 3 months of this application date, the statement must clearly show the Account Name and the Account Number.**

|  |  |
| --- | --- |
| **Your Name** |  |
| **Please indicate if the bank account you are providing details of is a Business Account or a Personal Account.** | Business Account [ ]  Personal Account [ ]  |
| **Name of Bank** |  |
| **Account Name** **(as it appears on your bank Statement, ie your name or your trading name).** |  |
| **Account Number** |  |
| **Sort Code**  |  |
| **I have attached a copy of a Bank Statement for the above account dated within the last 3 months.** | Yes [ ]  No [ ]   |

**SECTION 4: SUPPORTING DOCUMENTATION**

Please remember to attach images or digital copies of the documents listed below with your application. Failure to do so will hinder the progress of your application as we will need to come back to you to ask for the missing information:-

1. Photographic proof of identity (eg a valid passport or driving licence, including provisional).
2. Proof of address (eg a council tax bill or utility bill dated within the last 3 months). We cannot accept a driving license as proof of address if it is also being used as your proof of Identity).
3. Evidence of active trading up to March 2020 – **3 forms of evidence** are required as detailed in Section 1.1:-

(a) Bank Statements (personal or business) for January, February and March 2020 showing business income and expenditure.

(b) A 2nd piece of evidence as detailed in Section 1.1.

(c) A 3rd piece of evidence as detailed in Section 1.1.

1. Copy of a bank statement (dated within the last 3 months) for the account you have detailed at Section 3. The bank statement must clearly show the Name of the Account and the Account Number.

**SECTION 5 – DATA PROTECTION**

**PRIVACY NOTICE**

**Who we are:**

Inverclyde Council is a local authority established under the Local Government etc. (Scotland) Act 1994. Its head office is located at Municipal Buildings, Clyde Square, Greenock, PA15 1LX and you can contact our Data Protection Officer by post at this address, by email at: dataprotection@inverclyde.gov.uk and by telephone on 01475 712498.

**Why do we need your personal information and what do we do with it?**

You are giving us your personal information to allow us to determine whether you are eligible to receive funding from the Newly Self-Employed Hardship Fund, and to administer that funding to you. We also use your information to verify your identity where required, contact you by post, email or telephone and to maintain our records. This local authority is administering the Newly Self-Employed Hardship Fund.

**Legal basis for using your information:**

You can find more details about this local authority are available on our website at www.inverclyde.gov.uk. Processing your personal information is necessary for the performance of a contract with you (or to take steps to enter into a contract with you). If you do not provide us with the information we have asked for then we will not be able to provide this service to you.

**Who do we share your information with?**

We are legally obliged to safeguard public funds so we are required to verify and check your details internally for fraud prevention. We may share this information with other public bodies (and also receive information from these other bodies) for fraud checking purposes. We are also legally obliged to share certain data with other public bodies, such as HMRC and will do so where the law requires this. We will also generally comply with requests for specific information from other regulatory and law enforcement bodies where this is necessary and appropriate. Your information is also analysed internally to help us improve our services. This data sharing is in accordance with our Information Use and Privacy Policy and covered in our full privacy statement on our website. It also forms part of our requirements in line with our Records Management Plan approved in terms of the Public Records (Scotland) Act 2011.

Your information will be shared with the Scottish Government for the purposes of determining your application and administering it.

**How long do we keep your information for?**

We only keep your personal information for the minimum period amount of time necessary. Sometimes this time period is set out in the law, but in most cases it is based on the business need. We maintain a records retention and disposal schedule which sets out how long we hold different types of information for. You can view this on our website at www.inverclyde.gov.uk or you can request a hard copy from the contact address stated above.

**Your rights under data protection law:**

* **access to your information** – you have the right to request a copy of the personal information that we hold about you.
* **correcting your information**– we want to make sure that your personal information is accurate, complete and up to date. Therefore you may ask us to correct any personal information about you that you believe does not meet these standards.
* **Deletion of your information** *–* you have the right to ask us to delete personal information about you where:
1. you think that we no longer need to hold the information for the purposes for which it was originally obtained
2. you have a genuine objection to our use of your personal information – see *Objecting to how we may use your information* below
3. our use of your personal information is contrary to law or our other legal obligations.

**Objecting to how we may use your information** – You have the right at any time to tell us to stop using your personal information for direct marketing purposes.

**Restricting how we may use your information**– in some cases, you may ask us to restrict how we use your personal information. This right might apply, for example, where we are checking the accuracy of personal information that we hold about you or we are assessing the objection you have made to our use of your information. This right might also apply if we no longer have a basis for using your personal information but you don't want us to delete the data. Where this right is realistically applied will mean that we may only use the relevant personal information with your consent, for legal claims or where there are other public interest grounds to do so.

Please contact us as stated above if you wish to exercise any of these rights.

**Information you have given us about other people:**

If you have provided anyone else’s details on this form, please make sure that you have told them that you have given their information to Inverclyde Council. We will only use this information to process and administer your claim. If they want any more information on how we will use their information they can visit our web site at [www.inverclyde.gov.uk/site-basics/privacy](http://www.inverclyde.gov.uk/site-basics/privacy) or email at dataprotection@inverclyde.gov.uk

**Complaints:**

We aim to directly resolve all complaints about how we handle personal information. If your complaint is about how we have handled your personal information, you can contact the Council’s Data Protection Officer by email at dataprotection@inverclyde.gov.uk or by telephone on 01475 712498.

However, you also have the right to lodge a complaint about data protection matters with the Information Commissioner's Office, who can be contacted by post at: Information Commissioner's Office, Wycliffe House, Water Lane, Wilmslow, Cheshire, SK9 5AF. By phone on 0303 123 1113 (local rate) or 01625 545 745. Visit their website for more information at- <https://ico.org.uk/concerns>