

**BED & BREAKFAST HARDSHIP FUND**

**GRANT APPLICATION FORM**

**Once completed fully, please return with all necessary attachments to:**

BandBHardshipFund@North-Ayrshire.gov.uk

**Am I Eligible?**

The purpose of this fund is to provide hardship relief to Bed & Breakfast and other Small Serviced Accommodation businesses who have **not** been able to access support through other schemes as a result of banking status. Businesses applying to this Fund ***will*** operate with a ***personal bank account*** demonstrating business revenue and expenditure (***rather than a business bank account***). To be eligible you must meet all of the following criteria.

We will endeavour to pay grants within 10 days from receiving a fully complete application.

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| **CRITERIA** | **Yes / No** |
| Membership, accreditation, registration or listing with a recognised hospitality or tourism agency, representative body or marketing organisation (national or local) prior to March 2020 |  |
| At least 35% of individual income is from affected business |  |
| Trading profits below £50,000 in financial year 2019-20 |  |
| Can provide evidence of active trading up to March 2020 and intend to continue trading in the tax year 2020-21 |  |
| Have been in business for at least a year and filed a HMRC business tax return for 2018/2019 |  |
| Have lost or anticipate losing business this year due to coronavirus and are experiencing or anticipating financial hardship as a result; demonstrated via a simple personal cash-flow statement to the period end September 2020 |  |
| Not in receipt of other COVID-19 related business grant support. (e.g. not in receipt of Non-Domestic Rates Covid Grants, Small Business Grants, Creative, Tourism and Hospitality Hardship Grants)  |  |
| 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 |  |
| Have taken steps to limit costs and expenditure (for example, 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  |  |
| The business operates within the local authority to whom you are submitting this application (North Ayrshire) |  |

**If you receive the grant you can continue to work or take on other employment including voluntary work.**

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| **PERSONAL DETAILS** |
| **First Name:** |  | **Last Name:** |  |
| **Address** |  |
| **Phone Number:** |  |
| **Email Address:** |  |
| **Trading/Business Name (if applicable):** |  |
| **Date started trading:** |  |
| **National Insurance Number:** |  |

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| **BANK ACCOUNT DETAILS (for grant payment)** |
| **Account Name:** |  |
| **Account Number:** |  |
| **Sort Code:** |  |
| **Bank Name & Branch Location (Town):** |  |
| This is the account your grant will be paid into and must be in the name of the applicant. If a different account from application bank account, please include a copy of the most recent statement for this account. |

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| **SUPPORTING DOCUMENTATION** |
| Please attach images or digital copies of the following along with your application. Your application cannot be processed without the necessary supporting documentation.**Mandatory Items (must be included):*** Proof of Identity (ideally photographic. E.g. a valid passport or driving licence)
* Proof of business address (e.g. a recent Council Tax bill or utility bill)
* Evidence of membership, accreditation, registration or listing with a recognised hospitality or tourism agency, representative body or marketing organisation; national or local (for example, e-copy of quality assurance certification, online listing with local tourism board )
* Personal cash-flow statement to the period end September 2020 demonstrating hardship from loss of business income (300 words or less)

Evidence of active trading up to March 2020:* HMRC business tax return/accounts for 2018/2019
* 3 months of personal or joint personal bank statements evidencing business revenue or expenditure on those statements during financial year 2019/2020

**Plus any ONE of the Following:*** Evidence of a supplier or reseller trade account (active)
* Evidence of valid business insurance (current).
* VAT Registration Number
* Current marketing materials for your business, e.g. business website, active social media – provide links
* Other evidence of business activity to support your claim (eg correspondence with customers or suppliers)
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| **DECLARATION** |
| [ ]  Please click this box to confirm the following:I am applying in full knowledge that the purpose of this grant is to provide support to Bed & Breakfast and small serviced accommodation businesses experiencing significant financial hardship as a result of losing revenue because of COVID-19. I confirm that: * The business was actively trading up to March 2020
* The business/I am not in receipt of other forms of business support relating to COVID-19 disruption
* I am not in receipt of working age benefits
* The business/I do not have access to sufficient savings or other sources of income to meet basic needs
* The business operates in this Local Authority area
* I have taken steps to limit costs and expenditure
* 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 could 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 a grant for tax purposes or if applying for Universal Credit and other forms of support in the future. |

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**PRIVACY NOTICE**

**Who we are:**

North Ayrshire Council is a local authority established under the Local Government etc. (Scotland) Act 1994. Its head office is located at Cunninghame House, Friars Croft, Irvine, KA12 8EE, and you can contact our Data Protection Officer by post at this address, by email at: **dataprotectionofficer@north-ayrshire.gov.uk**, and by telephone on **01294 310000**.

**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 your business is eligible to receive funding from the Coronavirus Support Fund, and to administer that funding to your business. 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 Scottish Government Coronavirus Business Support Fund.

**Legal basis for using your information:**

You can find more details about this local authority are available on our website at **www.north-ayrshire.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 [WEBSITE] 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 North Ayrshire 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.north-ayrshire.gov.uk** or email at **dataprotectionofficer@north-ayrshire.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 **dataprotectionofficer@north-ayrshire.gov.uk** or by **01294 310000**.

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>

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