HM Government

GROWTH HUB Cornwall & Isles of Scilly

European Union
European Regional Development Fund

Cornwall & Isles of Scilly Kickstart Grant Scheme

Frequency Asked Questions

Last updated 14.10.2020

If you need support to access this information or with completing an online form, please email hello@ciosgrowthhub.com or call 01209 708660.

When did the grants launch?

The Grant Scheme launched on Wednesday 2nd September at 10am. We received the first 250 applications and closed the website in order to make an initial assessment. If you were in the process of filling in an application, this will be in saved in draft on your account from the last time the form was saved.

Will I receive a notification that the grants are open again?

Applications received have already exceeded the funds available for the Wider Economy strand and therefore the scheme will not reopen for **new** applications.

If you have a tourism application in draft you may be invited to complete your submission, subject to available funding. You will be informed of this via email.

How much funding is available?

The grant is funded by the European Regional Development Fund (ERDF) for England and Cornwall and the Isles of Scilly have been allocated:

- £981,000 for tourism-related businesses
- £459,000 for non-tourism business

Grants are available up to £5,000 per business, however the current average grant application is £3,500.

You will not need to specify which grant you are applying to. You will be asked in the application if you are a tourism-related business. If you say yes you will be assessed against the criteria for the tourism grant fund and if you say no, you will be assessed against the criteria for the non-tourism grant fund.

Am I eligible for the Cornwall & Isles of Scilly Kickstart Grant Scheme?

All applicants will need to confirm the following to be able to access the online application form:

- My business is based in Cornwall or the Isles of Scilly
- My business is a Small or Medium Enterprise (SME)
    - Less than 250 employees
    - Less than €50m turnover or balance sheet of €43m
- My business started trading before 1st March 2020

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CIOS LEP CORNWALL & ISLES OF SCILLY LOCAL ENTERPRISE PARTNERSHIP

CORNWALL Development Company

- My business has been impacted by COVID-19
- The activity I am applying for is to assist with my COVID-19 recovery plans and is not "business as usual" or related to personal protective equipment (PPE), social distancing or other regulatory activity
- I would not be able to progress the activity without grant support
- My project has not already started and will be completed by 31st January 2021

Tourism-related businesses:

This grant fund is for businesses that contribute to or support tourism in Cornwall and the Isles of Scilly. You will need a SIC code as part of your application. The list below details the eligible standard industrial classification of economic activities (SIC) codes for the tourism grant.

SIC Code	Description
49100	Passenger rail transport, interurban
49320	Taxi operation
49390	Other passenger land transport
50100	Sea and costal passenger water transport
50300	Inland passenger water transport
51101	Scheduled passenger air transport
51102	Non-scheduled passenger air transport
55100	Hotels and similar accommodation
55201	Holiday centres and villages
55202	Youth hostels
55209	Other holiday and other collective accommodation
55300	Recreational vehicle parks, trailer parks and camping grounds
55900	Other accommodation
56101	Licensed restaurants
56102	Unlicensed restaurants and cafes
56103	Take-away food shops and mobile food stands
56210	Event catering activities
56290	Other food services
56301	Licensed clubs
56302	Public houses and bars
68202	Letting and operating of conference and exhibition centres
68209	Other letting and operating of own or leased real estate
77110	Renting and leasing of cars and light motor vehicles
77210	Renting and leasing of recreational and sports goods
77341	Renting and leasing of water transport equipment
77351	Renting and leasing of air transport equipment
79110	Travel agency activities
79120	Tour operator activities
79901	Activities of tourist guides
79909	Other reservation service activities
82301	Activities of exhibition and fair organisers

82302	Activities of conference organisers
90010	Performing arts
90020	Support activities to performing arts
90030	Artistic creation
90040	Operation of arts facilities
91020	Museum activities
91030	Operation of historical sites and buildings and similar visitor attractions
91040	Botanical and zoological gardens and nature reserve activities
92000	Gambling and betting activities
93110	Operation of sports facilities
93199	Other sports activities
93210	Activities of amusement parks and theme parks
93290	Other amusement and recreation activities

If your business does not fit into the list above but you believe contributes to or supports tourism you can still apply for the grant. You will be asked to explain why you think your business qualifies for the grant as part of your application.

Non-tourism businesses

You will need a Standard industrial classification of economic activities (SIC) code as part of your application. You can find the relevant SIC code for your business on the GOV.UK website:

https://www.gov.uk/government/publications/standard-industrial-classification-of-economic-activities-sic

Some businesses are not eligible for ERDF support, for example we cannot accept applications from businesses who operate in the following sectors:

- Fisheries and aquaculture
- Processing and marketing of agricultural products
- Shipbuilding
- Schools/school age educational establishments and the provision of school age education
- Insurance companies
- Primary production, coal or steel, synthetic fibres
- Banking

If you are not sure if your business is eligible please contact the Growth Hub on hello@ciosgrowthhub.com for more information.

How much money can my business apply for?

Businesses can apply for up to £5,000 but will need to specify what activity the grant will fund and provide quotes for that work. If the activity to be undertaken slightly exceeds £5,000, you can apply for a grant of up to £5,000 and fund the rest through the business. You **must** be able to demonstrate that the business is unable to fund the full cost of the activity without grant support and no single item of equipment should be over £5,000.

Please note that, if successful, you will need to fund the project and claim the approved costs back after it has been completed.

How do I apply?

Applications will be online via the Growth Hub website and if you are invited to complete your draft application, you will be able to access it via your website account dashboard.

Can I apply for both grants?

No, businesses are only able to apply to one of the one grant schemes.

At the beginning of the online application you will be asked if you are a tourism-related business. If you state you are a tourism business, you will automatically be directed to the tourism fund. All other types of business will automatically be directed to the non-tourism fund.

What can I use the grant for?

The eligible activity for tourism and non-tourism applications are the same:

- Purchase of specialist consultancy/advice. Please note that the grant cannot be used to fund training. If you would like to find out more about training and skills development for your business please contact the Skills Hub hello@ciosskillshub.com
- Purchase of minor equipment that support the adoption of new technology / business processes in order to continue to deliver or diversify business activity in response to COVID 19.
- Purchase of minor equipment that support the adaptation of existing technology / business processes in order to continue to deliver or diversify business activity in response to COVID 19.
- All requests must demonstrate how the grants are helping the business to recover from COVID 19. We cannot support projects that appear to be straight business growth or planned business expansion, or business as usual activity.

These grants <u>cannot</u> be used to:

- Support businesses with working capital
- Support 'business as usual' activity and consumables costs
- Support research, development and innovation activity e.g. proof of concept work
- Support businesses to fund the payment of wages
- Fund replacement kit or equipment.
- Purchase equipment and consumables associated with PPE and social distancing measures
- Fund activities which would contradict, duplicate or undermine HM Government domestic initiatives
- Fund destination marketing
- Fund building work
- Fund installation costs which would be considered to be building works
- Fund training
- Purchase capital items over £5000

- Fund retrospective activity or purchases

If you have any queries on eligible activity please contact the Growth Hub on 01209 708660 or email hello@ciosgrowthhub.com

What can I do now to prepare for my application?

Ensure you have the following information available:

- General business information like registered address and trading start date
- Type of business
  - Limited Company by Shares
  - Limited Company by Guarantee
  - Sole Trader
  - Partnership
  - Limited Liability Partnership
  - Community Interest Company
  - Social Enterprise
- Company Registration Number https://www.gov.uk/get-information-about-a-company or
- Unique Tax Reference *more info*
- VAT number (if registered)
- Dedicated bank account for your business *more info*
- Current bank balance
- Relevant SIC Code for your business *more info*
- Business turnover for the last financial year *more info*
- Business turnover for the current financial year to date *more info*
- No. of Employees & Full-time equivalents *more info*
- No of jobs safeguarded as a result of the grant *more info*
- Quotes for all work/purchases to be funded *more info*
- State aid information relating to your business in the last three years *more info*
- Equality & Diversity & Environmental/sustainability polices for your business. If you do not have these policies you can find templates for these on the Growth Hub website
  - https://www.ciosgrowthhub.com/skills-toolkit/equality-and-diversity
  - https://www.ciosgrowthhub.com/skills-toolkit/environment-and-sustainability

Answers to the following questions:
(**It is important that you give enough detail to demonstrate the need for this grant**)

- How has your business been affected by COVID-19?
- What do you want the grant to fund?
- How will the grant funded activity help your business recover from the impact of COVID-19?
- Why you are unable to cover the costs from other/your own sources?

Do I need quotes for the activity I want to fund?

Yes, you will need to provide quotes for all services or purchases of equipment / technology you want to fund. Screenshots of online catalogues are acceptable but must clearly show the date on the screenshot. You will need to upload these quotes as part of your online application – there is a 5 document maximum. Quotes must meet the requirements of the programme or the item might be rejected. Click here for more information on what is required in the quotes. *More Info*

Acceptable file formats are Word docs, Excel spreadsheets, PDFs, PowerPoint Presentations, JPG or PNG image files.

Do I have to use local suppliers?

You can use any supplier you want to, so long as they are a business and the service or product is eligible for grant funding and is relevant to the recovery needs of your business. However, you will need to confirm that the supplier is independent of you and your business and there is no conflict of interest.

I have already started my project. Can I apply for a apply for the grant to cover these costs?

No, the grant cannot retrospectively fund activity that has already started. Your application must include a quote for the activity you wish the grant to fund but you cannot commission the work until your application has been confirmed as successful and you have received an offer letter.

Do I have to put any of my own money in?

No, the business does not have to contribute financially, the grant will fund 100% of eligible costs up to £5,000. It is anticipated that the majority of applications will be for costs of less than £5,000, for which you can apply for 100% of the cost with no requirement on the business to contribute.

However, if your total project costs slightly exceed £5,000 the business will need to fund any costs over that value. No single piece of equipment can exceed £5000.

Please note that you will need to fund the project and claim the costs back after it has been completed.

Who decided the eligibility criteria?

The grants are funded by the European Regional Development Fund (ERDF) and are governed by the regulations of that funding. Eligible activity has been determined by the Ministry of Housing, Communities & Local Government as the Managing Authority for ERDF.

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I am a new business that started operating after 1st March 2020. Do I qualify for a grant?

The grant scheme aims to help businesses recover from the impact of COVID-19. As your business was not trading before the coronavirus pandemic, the impact cannot be evidenced and therefore you are not eligible for this grant.

To find out what other support is available to you please contact the Growth Hub on hello@ciosgrowthhub.com

I cannot afford to pay for the activity and then claim it back. What do I do?

Make an application in the normal way and the assessment team will contact you to discuss options, but you will need to prove you do not have the available funds.

I have more than one business, can each business apply for a grant?

In principle yes, provided that the businesses are separate legal entities and delivering different activities, but we would need more information to confirm this. Please contact hello@ciosgrowthhub.com with details of your businesses.

How can I check that I'm registered on the website ready if I am invited to complete my application?

We recommend that you re-activate your account so you are ready if you are invited to complete your draft application.

If you have any problems, please contact us through the web chat on our site or the Contact Us page.

How do I contact you if I need to speak to someone about my application or ask questions?

You can contact the Growth Hub via hello@ciosgrowthhub.com to ask questions regarding the scheme, however our advice would be to ensure you have read the FAQs fully. We cannot provide a status update on your submitted application and we cannot guarantee the timescale in which we will respond to queries due to the volume of contact we may receive.

The Growth Hub team will also be available via a live chat function on the website and social media to answer questions when the scheme goes live.

If you need support to access this information or with completing the online form if/when it re-opens, please email hello@ciosgrowthhub.com or call 01209 708660.

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I need help for my business – if my grant is unsuccessful where can I get further support?

You can contact The Growth Hub to find out what other support may be available to your business. You can call them on 01209 708660 during office hours or visit www.ciosgrowthhub.com to request a call back from the team.

Please note the Growth Hub team cannot advocate on behalf of unsuccessful applications.

FAQs for submitted applications

What is the decision-making process for successful applications?

Applications are assessed against a series of eligibility criteria for the applicant business and the activity they want the grant to fund. Successful grants will be awarded on a first come, first served basis until all the grant money has been allocated.

What happens to my application if I do not provide all the required information?

Your application will be rejected. You will be contacted by our assessment team to let you know that we are unable to process your application due to missing information. You will be advised that if you still wish to apply for a grant, you can do so but will need to submit a new application with all the required information.

This means that you will effectively join the back of the queue. Grants are offered on a first come, first served basis and only to applicants who submit a complete and eligible application.

How long does it take to approve my grant application?

Successful applications must be fully and correctly completed with the supporting evidence provided, including quotations for the funded activity, for an Offer Letter to be issued. Due to the large number of applications received in a short space of time, and the number of queries these have generated, the assessment and issuing of decisions is taking longer than anticipated. Although we have already made decisions and issued offer letters, we anticipate a longer period of time to complete all of the assessments in this phase.

If my Grant Application is approved when will I receive the grant?

The scheme makes payment to successful applicants in arrears, after they have accepted the offer and have purchased and received the support or items that the Grant has been approved for. In all instances we need to see copies of supplier's invoices and a copy of the

statement from the dedicated bank account for the business, evidencing that payment has been made to the relevant suppliers.

In addition, you will also have to have completed the activity for which grant funding has been awarded and submit photos of any equipment purchased to evidence receipt of the goods. You have 14 days from the date of the offer letter to accept your grant offer (via electronic signature) and all activity and claims must be completed by 31 January 2021. Once a complete claim has been submitted and approved, with all relevant evidence provided, payment should be made within 7 working days.

How can I pay my suppliers?

Wherever possible, electronic payments should be made from your bank account to the suppliers. On occasions where this is not possible, payments by cheque or business debit cards are permitted. If cheque payments are made, please note you will be required to submit a photocopy of the cheque with your supporting information.

In exceptional circumstances, where other payment options are not possible, the use of a business credit card can be approved. However, to claim this against the grant, you would need to show the balance having been paid in full and the payment to the card provider leaving your business bank account.

Payments through PayPal are accepted only if the payment is taken directly from the business bank account, i.e. you can evidence the individual invoice amount leaving the bank account. You are not able to pay an invoice using PayPal if you are using existing funds in a PayPal account, as each expenditure item must be evidenced back to the dedicated bank account

Under no circumstances are payments by cash for invoices acceptable.

Can I make changes to my project?

You should purchase the items as identified in your application and the quotes submitted. Only in exceptional circumstances will we agree to variations to your approved project, for example, supplier no longer trading, or goods unavailable. Any variation to the offer letter has to be submitted in writing and you will receive formal notification as to whether it has been agreed or not once the necessary checks have been completed. Such requests will normally be processed within 15 working days.

Do I have to wait until I have spent all the grant money and have my evidence to submit a claim?

We are expecting most projects to submit one claim on completion of the whole project.

However, you can make separate claims depending on the activity specified in your offer letter.

Example:

- Grant Offer was for £3,000 total activity, split between:
  - Specialist consultancy/advice £2,000
  - Purchase of equipment/technology £1,000

You can make two separate claims if each claim has all the supporting evidence, i.e. one for Specialist Consultancy/Advice and one for Equipment.

You can only submit a claim when you have both paid for the items and the funded activity is complete or you have taken receipt of the goods.

Do I have to pay the grant back?

The grant is recoverable from the applicant if it is proved that their application and/or claim contained false or fraudulent information.

If I am turned down for a grant, can I appeal?

Applicants can ask Cornwall Development Company to review their decision if they think that:

- the decision was based on an error of fact
- CDC made a procedural error in processing the application.

Applicants must make this request within 20 days of receiving the decision letter.

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Frequently Asked Questions: Application Form

What is a Unique Tax Reference (UTR)?

Unique Taxpayer Reference numbers (or UTRs) are up to 10-digit codes that HMRC use to uniquely identify you or your business whenever they are dealing with your tax. You will have a UTR number if you submit a self-assessment tax return.

What is my trading start date?

Your trading start date is when your business became operational and started to generate sales.

What is a SIC Code?

A SIC code is a five-digit Standard Industrial Classification code and is used to identify and categorise the principal business activities of companies operating within the UK. You can search for your SIC code on the GOV.UK website:

https://www.gov.uk/government/publications/standard-industrial-classification-of-economic-activities-sic

What does Business turnover for the last financial year mean?

If your year end is December we would expect to see the figure to December 2019 here, if your year end is April we would expect to see the figure to April 2020 here.

What does Business turnover for the current financial year to date mean?

Following on from the examples above if your year end is December we would expect this figure to cover the period from January to now, or if your year end was April we would expect this figure to cover the period from May to now.

What does Full Time Equivalent mean?

The calculation of full-time equivalent (FTE) is an employee's scheduled hours divided by the employer's hours for a standard full-time working week.

For instance, for an employer who has a standard 40-hour working week:

- Full time employee who works 40 hours per week is 1.0 FTE
- Full time employee who works 40 hours per week for 6 months a year is 0.5 FTE
- A part time employee that does 20 hours a week would be 0.5 FTE.
- A part time employee that works 12 hours a week would be 0.3 FTE

What do you mean by Research & Development spend?

The value of any research and development your business has funded in the last 12 months.

If you have not undertaken any activity of this nature put 0, this will **not** impact your eligibility for the grant.

What do you mean by product and process innovations?

The number of new products, processes, or services your business has introduced in the last 12 months.

If you have not undertaken any activity of this nature put 0, this will **not** impact your eligibility for the grant.

What is a safeguarded job?

A safeguarded job is one that was at risk at the time of applying for the grant but which are anticipated to remain in existence 6 months after receiving support.

This includes both part-time and full-time jobs, which should be recorded relative to full-time equivalent (FTE). *More info*

What do you mean by a dedicated bank account for my business?

For the purposes of these Grants, a dedicated bank account is one that holds only business-based transactions and is kept separate from any personal payments or receipts.

What information should a quote include?

A quote for services or product purchases to be funded by the grant should include:

- Supplier Business name & address
- Applicant Business name & address
- Description of activity/service/product
- Total cost of activity/service/product
- Date the quote was provided (please be aware this activity cannot have already been commissioned or started)

Screenshots of online catalogues should clearly show:

- The item
- The web address of the item
- The date that the screen shot was captured.

The acceptable file formats for a quote are Word document, Excel spreadsheet, PDF or PowerPoint Presentation, JPG or PNG image file.

What is an Offer Letter?

If your grant application is successful, you will receive an Offer Letter detailing the amount, timescales and terms and conditions of the grant. This is a legal document and you must sign and return it (this will be done electronically) to state that the details are correct and that you agree to the terms and conditions of the grant offer.

What is State Aid?

State Aid is defined on the Gov.UK website as “any advantage granted by public authorities through state resources on a selective basis to any organisations that could potentially distort competition and trade in the European Union”. This broadly means any business or

training support or grants, that have been funded by the UK government or the European Union, that are designed to help improve a businesses' position in the market.

State Aid is not allowed in the EU because a business can receive support that give it an advantage over its competitors. Under the De Minimis regulation, however, businesses could receive State Aid up to the value of €200,000 in any rolling 3-year period without the need to formally notify the European Commission. If you are part of a group of companies, the €200,000 limit applies to all companies under the control of the parent company - so you will need to add all the State Aid received by each company in the group together, to get the total amount of State Aid received.

You can find more information on State Aid at https://www.gov.uk/guidance/state-aid

What State Aid should I declare on the form?

You should declare the de minimis State Aid you have received from government or European funded projects in the last three financial years.

If you are not sure whether the aid you received was covered by De Minimis or not, include it and list the sources and we will be able to check. The team will contact you if they need any further information.

Who is the Growth Hub?

The Growth Hub is an ERDF funded project that works with local businesses, including self-employed people and not for profit organisations, to find the right guidance and support to help their business work smarter, develop and grow. New kid on the block or well established - it doesn't matter how old your business is, we can help you get on the right track to develop in a way that is right for you.

How does it work?

Through a FREE business review we talk about you and your business. We discuss what direction you want to go in and what your business and personal goals are. We then point you in the right direction for help and support to get you to where you want to be. Our friendly team of locally based experts will work directly with you to help identify and access support in a way that is right for you.

We are independent, impartial and totally free. To find out more, call us on 01209 708660 during office hours or visit the website to request a call back. www.ciosgrowthhub.com