Newly Self-Employed Hardship Fund:

Applicant Guide

Introduction

Welcome to this application guide for the "Newly Self-Employed Hardship Fund" (NSHF).

We've prepared this guide to help make the application process for the fund as simple and quick as possible for you.

One of the most important things to stress about the application is that the **supporting documentation you submit to us must be absolutely clear and legible**. If we are unable to read and review the supporting documents, this will delay your application.

By way of background, in response to the coronavirus (COVID-19) outbreak, the Scottish Government (SG) launched the NSHF to help those not covered by the current UK Government self-employment income support scheme.

The NSHF grant is being administered by Local Authorities on behalf of SG. So, if you are a resident of the South Ayrshire region you will apply for funding via the Economy & Regeneration team at South Ayrshire Council.

The NSHF will provide a one off grant of £2,000 to those applicants who meet the fund criteria. We will send funds by BACS direct to the bank account nominated by the applicant. Remember, this is a grant - it *will not* need to be repaid.

Stay safe,

South Ayrshire Council Economy & Regeneration team

www.findbusinesssupport.gov.scot

Application Guide

Applications to the NSHF are via an easy [online form](). Please note that this form will 'time out' if a page sits idle for too long, so do make sure you have all the information you need to hand before you get started. This should mean you won't have to waste any time by re-starting the application process.

The information you will need is shown in the list below:

- Your National Insurance number
- Your bank details for the grant payment
- Supporting documentation ready for uploading (see details below)

It is important to note that the *only route to apply* for the NSHF is via the online form, there will be no postal applications.

Supporting Documentation

There is a requirement to upload a mandatory set of <u>five</u> supporting documents as part of the application process. Please review the list below and ensure that you have these ready, prior to starting your application.

The maximum file size for upload per file is 5MB, so when scanning or photographing your supporting documentation, you may wish to save files in smaller sizes to ensure they will upload. The file types that can be uploaded are: PNG, JPG, PDF, DOC, DOCX, XLS and XLSX.

Please note that although your five uploaded documents can be up to maximum of 25MB (5 x 5MB), if they are under 10MB it will help us to process your application quicker.

Required documents:

- **Proof of identity** – ideally photographic, such as a valid passport or driving licence (including provisional driving licence)

- **Proof of address** – such as a recent council tax bill, utility bill or electoral register entry (to demonstrate that you live the South Ayrshire local authority area)

- **Bank statements** - (business or personal) covering 3 months to March 2020, showing income and outgoings from self-employment (Please see on page 5 for guidance on how to do this) It is *critical to your application* that **statements are legible and show your account name, sort-code and account number**

- **PLUS (See next page):**

Any TWO of the following:

- A supplier or reseller trade account (active), e.g. documentation or a statement showing a trading account with a wholesaler, an eBay seller account, Amazon Business, Etsy, etc.

- Valid business insurance in the trading name of the business or your name.

- 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. This should be a letter or electronic communication.

- VAT Registration Number. This should be a letter or electronic communication.

- Marketing materials for your business, e.g. business website, active social media. Web links, social media account name (LinkedIn, Facebook, other).

- Other evidence of business activity to support your claim. This could include correspondence with a supplier or customer, testimonials, a photo of a vehicle bearing the applicant's details (so long as these match the details on the form).

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IMPORTANT REMINDER

ALL supporting documentation uploaded as part of the grant application **MUST** be completely clear and legible. If we are unable to read the supporting documents due to them being out of focus, or only partially scanned/in shot, this will <u>delay your grant application</u> - we cannot start the clock on our 10 working day review until your application is complete, with **ALL** the information we need.

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Uploading your bank statements

We **<u>STRONGLY</u>** recommend that you upload a PDF of your bank statement showing 3 months of transaction history. This is the quickest and simplest way for you to share the required banking information with us. (See guidance below on **How to download a copy of your bank statement.**)

If, for any reason, you are unable to access a PDF of your bank statement, you can upload a picture file (see **How to create digital files for upload** on page 9), but you **<u>MUST</u>** ensure the photo is legible and that your **bank account name, number and sort code are clearly visible**. This one photograph will need to show bank statements covering three months, i.e. you will need to merge multiple bank statements into the one photograph/upload. This may be time consuming, which is why we advise **uploading a PDF where possible**.

How to download a copy of your bank statement

The following guide was published by [Funding Circle](#) and can help you with accessing your online statement, or downloading your statement in PDF format, with most of the current account providers in the UK.

HALIFAX

- Log in to online banking
- Select 'View statement' on the account you want to view from your account homepage
- You'll see your current balance, available funds and transaction history
- Search your statement history for any transaction in a three month period
- You can choose to export your statement to PDF and save on your device

LLOYDS BANK PLC

- Log in to online banking
- To view your statements, select 'View statement' on the account you want to view from your account homepage
- You can choose to export your statement using the options at the bottom of the statement page

SANTANDER UK PLC

- Log in to online banking
- Click on the specific account
- Click the "statements & documents" link from the left-hand menu
- The "statements & documents" page will display
- Click "go" next to the statement you wish to export, your statement will open in a separate window

NATIONAL WESTMINSTER BANK PLC (NATWEST)

- Log in to online banking
- Statements section on left hand side
- Click "view, save and print PDF statements and certificates of interest"
- Select an account from the list to see available statements
- Select a statement from the list to view
- Click "view statement" at bottom right
- Download statement (PDF)

TSB BANK PLC

- Log in, then select your account
- Select "print" at the bottom of the screen to open a new window
- Select "print" again, and save as PDF

BARCLAYS BANK PLC

- Log in to your bank online
- Click "show my latest transactions"
- Once you have clicked this, a small window will appear showing a few recent transactions. At the bottom of the small window you will be able to see blue words that say "view all my transactions", click this
- You will then be taken to a larger table, displaying a larger number of your transactions
- On the subheading bar above the list of your transactions, you will be able to see "download all pdf" which is on the right hand side. Select that and save the file

THE ROYAL BANK OF SCOTLAND PLC

- Log in to Digital Banking
- Once you're logged in, select "statements" from the options on the left of the screen
- Click on "view statement PDFs and certificates of interest"
- Choose an account from the list
- Choose a time period to view
- Your full statement from that period will be displayed.
- To download it as a PDF, simply click on the "download statement (PDF)" link at the top left
- When prompted , select "open" then you can save this file as normal

HSBC BANK PLC

- Log in and then select your account
- Click "Previous Statements" from the left panel, and select a time period
- Select "print" from the bottom, then save as PDF

FIRST DIRECT

- Log in to online banking
- View your statements, and select "print" at the bottom of the screen
- Enter your dates required and select "print" again to open a preview
- You can select PDF software and then click "save" to download

NATIONWIDE BUILDING SOCIETY

- Log in and select your account
- Select "statement" on the left of the screen and "archive"
- Your statements will be now be listed and available to view, save and print in PDF

METRO BANK PLC

- Log in to your online banking and select an account to view
- Download a copy of your latest statement from the top panel

THE CO-OPERATIVE BANK PLC

- Log in to your online banking
- Select "statements" from the left menu and the required account
- Select a statement number, followed by "print" at the top
- Now, right-click your statement and choose to save as a PDF

CLYDESDALE BANK PLC

- Log in to Internet Banking
- You can view the last six months or four hundred transactions, whichever is the lesser, for your current and savings accounts within Internet Banking
- You are also able to save a copy of your transactions in the top right hand menu

TESCO BANK

- Log in to online banking and select the account you wish to view
- Select "View your Statements" from the right panel
- Set the dates you require, and access the PDFs from the main window
- Not for mobile: access PDFs by pulling down on the transaction screen

SAINSBURY'S BANK PLC

- Log in to online banking to see your Account Summary
- Next to each account there's an "options" drop-down menu – use this to access all your account management tools and view/save your statements

These instructions are provided via "Funding Circle" to offer a brief guide and are based on the current account providers' websites at the time of publication. These websites and the user interfaces may change so you may notice that our instructions don't quite match up to the experience you're having online.

How to create digital files for upload

We understand that not everyone will have a scanner to create digital versions of the required supporting documentation. So here are some simple steps on how you can use your smartphone to take and share pictures of the mandatory documents for the NSHF application. ***Please ensure the photos that you upload are clear and in focus and for banking information, that the account name, number and sort-code are all legible.***

Apple

1. Take a photo of the document using the camera app on your smartphone.
2. Open the photo in the "Photos" app and select the photo desired in "recents".
3. Click on the button to share the image. The button is a square with an arrow in the bottom left of the screen.
4. Within the share image menu, click on the "mail" icon and send the photo to your own email address.
5. Open your email account on your PC and you should find the email with the image attached that was sent from your phone.
6. Save the image to a folder on your PC.
7. Within the online NSHF application form, click the "attach document" button, and locate the file where the image is saved on your PC.
8. Select the file and click "add" to add it to the online form.

Android

1. Take a photo of the document using the camera app on your smartphone.
2. Open the photo in the "Gallery" app and select the photo desired.
3. Click on the button to share the image. The button is two lines connected by three circles and is located underneath the photo, next to the recycle bin button in the latest version of android.
4. Within the share image menu, click on your email app and send the image to your own email address.
5. Open your email account on your PC and you should find the email with the image attached that was sent from your phone.
6. Save the image to a folder on your PC.
7. Within the online NSHF application form, click the "attach document" button, and locate the file where the image is saved on your PC.
8. Select the file and click "add" to add it to the online form.

Completing the Application

Below is a step-by-step guide to completing the online NSHF form:

1. Click on the "next" button at the bottom of THIS PAGE

2. On the first page of the form (see excerpt below), please check "Yes" or "No" for all the eligibility criteria. Once you've done this, click "Next" at the bottom of the page.


3. Page two (see below) of the application is the "Declaration" page. Please review all the confirmatory statements and check the "I agree" box. You *will not* be able to move on to the next page of the application without agreeing to the declaration. Once you have checked the box, click "Next" at the bottom of the page.
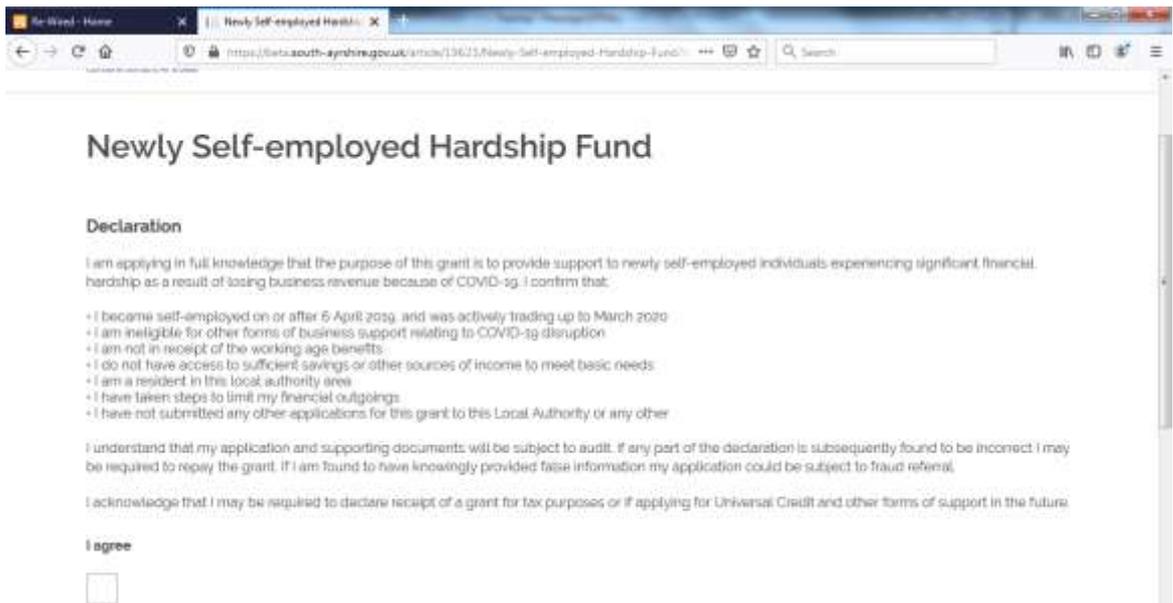
4. On the third page of the application (see excerpt below), you are required to complete your personal details. Please note that the "Trading name" is optional, but *should* be completed if it appears on other documents in your application. You can use the post code finder function here to confirm your address. You will also need your National Insurance number for this page. Click "Next" at the bottom of the page when the information is complete
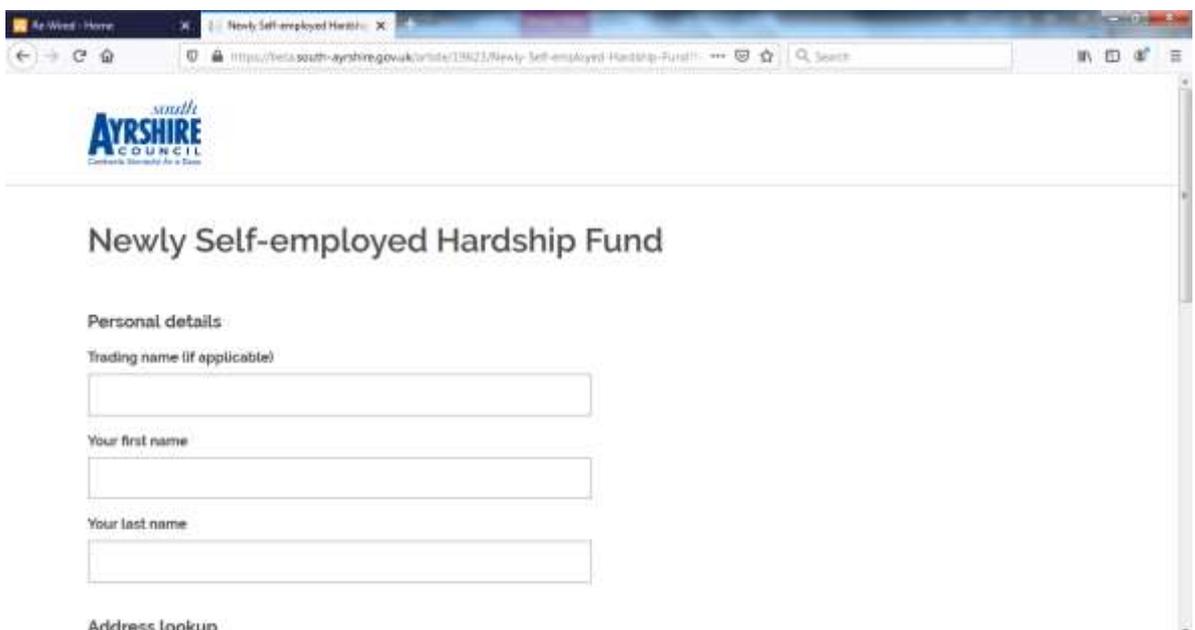
5. Page 4 of the application (see excerpt below) will request your bank details for the grant payment. Please be aware that the bank account for grant payment *must be* in the name of the applicant. If this is a different account from the business bank account provided, then a copy of the most recent statement for the grant recipient account must be included as part of the uploaded supporting evidence. Click "Next" at the bottom of the page when all the information is complete.

6. The final page of the form (see below and over page) is where you are required to upload your supporting documentation. Please note it might take a few moments for files to upload. Please do not hit the "Submit" button more than once. When all the information has been submitted, you will receive a confirmation message of this and also a copy of your submission by email.

Following submission of your application, South Ayrshire Council's Economy & Regeneration team will review it. If approved, they will aim to make the grant payment within 10 working days of receiving a **complete application**. Remember, the application **must be complete** with all **clear and legible** supporting documentation BEFORE the clock can start on the 10 working day review period.

If you have any questions relating to the application process or this guide, please contact the team at: COVID19.BusinessSupport@south-ayrshire.gov.uk