<u>Small Business Assistance Scheme for COVID - Frequently Asked</u> Questions

1. How soon will I get my grant?

On average, we will aim to process (meaning Yes/No/further information required) applications within two weeks. However, this will be dependent on the initial surge in applications numbers.

2. How much will I get?

Eligible businesses will receive a payment of €4,000 for the first quarter of this year, the period from 1 January to 31 March 2021. It is anticipated that payments to eligible businesses for the first quarter will be made from April 2021. There will be a second payment in Q2, 2021 of €4,000 for businesses continuing to meet the criteria.

3. What can I use the grant for?

The grant is a contribution towards the cost of re-opening or keeping a business operational and reconnecting with employees and customers. The grant could be used to defray ongoing fixed costs, e.g. utilities, insurance, refurbishment or for measures to ensure employee and customer safety.

4. If I have not paid my 2020 rates, am I eligible?

Yes.

5. If my rates are in arrears, am I eligible?

Yes.

6. If my premises was not rate assessed in 2020 am I eligible?

Yes. The Local Authority will estimate what your rates demand for 2020 would have been.

7. How do I apply?

The application can be made online via your local authority website at https://www.wicklow.ie/Business/Business/Business/Business/Business/Business/Small-Business-Assistance-Scheme-For-Covid-SBASCwww.wicklow.ie/. The application form will require applicants to self-declare that they are ineligible for the CRSS, the Fáilte Ireland Business Continuity Grant or the Live Performance Support Scheme or the Music Entertainment Business Assistance Scheme of the Department of Tourism, Culture, Arts, Gaeltacht, Sport and Media and that they are not applying for or in receipt of those grants. Applicants will also be asked to consent to data sharing with the Office of the Revenue Commissioners to enable spot checks on CRSS eligibility.

8. How will the grant be paid?

The grant will be paid via the Local Authorities, based on an online application process, in order to identify and validate qualifying businesses and make payments to the business' bank account as efficiently as possible.

9. What are the criteria for qualifying for the SBASC?

A business must:

- Be a sole trader, a company, self-employed, or a partnership;
- Have a minimum turnover of €50,000 for each rateable premises;
- Not be owned or operated by a public body;
- Not eligible for/be in receipt of CRSS for the period for which the grant covers or eligible for Fáilte
 Ireland's Business Continuity Scheme or the Live Performance Support Scheme of the Department or
 the Music Entertainment Business Assistance Scheme of Tourism, Culture, Arts, Gaeltacht, Sport and
 Media.
- Operate from a building, or similar fixed physical structure on which business rates are payable (mobile premises, or premises which are not permanently fixed in place, do not meet the definition of business premises nor do premises on which no rates are payable);
- Must have a current eTax Clearance Certificate from the Revenue Commissioners.
- The turnover of the business over the claim period is estimated to be no more than 25% of the
 - o Average weekly turnover of the business in 2019; or
 - the projected average weekly turnover of the business for 1st January to 31st March 2021, and 30th of June 2021 where applicable, for businesses that commenced after 1st November, 2019 and
 - The business intends to resume trading in full once Government restrictions are eased.
- Have 1 250 employees and a projected turnover of less than €25 million in 2021;
- In relation to the verification of the €50,000 turnover requirement, applicants will be required to upload their most recent financial or trading accounts or the relevant section of their most recent Revenue income tax Form 11, which verifies turnover in excess of €50,000.

The DETE will arrange to carry out spot-checks to ensure compliance with the qualifying criteria.

10. Can tourism-related businesses apply?

Rate-paying tourism/hospitality related businesses can apply if they have not benefited from either CRSS, the Fáilte Ireland Tourism Business Continuity Grant or and the Live Performance Support Scheme or the Music Entertainment Business Assistance Scheme of the Department of Tourism, Culture, Arts, Gaeltacht, Sport and Media.

11. Can sporting organisations apply?

Rate-paying Sports Clubs, such as GAA Clubs and Golf Clubs that have commercial activities (e.g. bar/restaurant) can apply for a grant if they are not in receipt of CRSS, eligible for Fáilte Ireland's Tourism Business Continuity Grant or the Live Performance Support Scheme or the Music Entertainment Business Assistance Scheme of the Department of Tourism, Culture, Arts, Gaeltacht, Sport and Media.

12. What about Charity Organisations?

Charity Shops with a trading income, and operating from rateable premises, can apply for a grant if they are not in receipt of CRSS, Fáilte Ireland's Tourism Business Continuity Grant or the Live Performance Support Scheme or the Music Entertainment Business Assistance Scheme of the Department of Tourism, Culture, Arts, Gaeltacht, Sport and Media.

13. What about franchise stores, chain stores and tenant businesses?

- a) Where an enterprise has multiple business premises that meet the turnover criteria and are incurring costs and paying rates, they can apply for each premises.
- b) Where the rate account is addressed to a landlord for one or multiple tenant businesses the grant must be applied for and paid to the operating business in each case.
- c) Businesses that have a number of outlets that are rated separately can apply for separate grants. A franchise store that is financially and trading independently and if it meets the other criteria, is eligible.

SBASC is not to cover for loss of income, it is a contribution to fixed costs, partial turnover reductions for business within premises are not eligible.

14. What is the situation regarding Professional Services?

Professional Services such as Accountants, Architects, GPs, Dentists, Opticians, Consultants, etc., are eligible if they are operating from rateable premises and meet the criteria, including loss of turnover. However, other services not operating from rateable premises are not eligible.

15. I am a street trader who pays rates to my local authority, am I eligible?

Yes.

16. What is the closing date?

The closing date for receipt of applications for Quarter 1 is **21 April 2021**.

17. What is my Customer Number?

Your Customer Number is located on your commercial rates demand.

18. What is my Rate Number?

Your Rate Number (or LAID) is located on your commercial rates demand.

19. What is a Bank Statement Header?

The bank statement header is the top of a recent bank statement (dated within the past 6 months) indicating your business name and address and business bank account number, which should be scanned and uploaded as an attachment to the application form to verify your business name and address, and your bank account details i.e. BIC and IBAN.

20. How do I sign the form?

A typed signature should be included on the form.

21. If I am not happy with the decision to refuse my grant can I appeal?

Yes, any decision to refuse a grant may be appealed to SBASappeals@wicklowcoco.ie. Appeals relating to a decision to refuse an application shall be made in writing within 7 days of receipt of notification.

22. Where can I get more information?

Further information can be obtained from your Local Authority Revenue Office at Ph. 0404 20128

Top Level NACE Codes REV. 2

SECTION A — AGRICULTURE, FORESTRY AND FISHING

SECTION B — MINING AND QUARRYING

SECTION C — MANUFACTURING

SECTION D — ELECTRICITY, GAS, STEAM AND AIR CONDITIONING SUPPLY

SECTION E — WATER SUPPLY; SEWERAGE, WASTE MANAGEMENT AND REMEDIATION ACTIVITIES

SECTION F — CONSTRUCTION

SECTION G — WHOLESALE AND RETAIL TRADE; REPAIR OF MOTOR VEHICLES AND MOTORCYCLES

SECTION H — TRANSPORTATION AND STORAGE

SECTION I — ACCOMMODATION AND FOOD SERVICE ACTIVITIES

SECTION J — INFORMATION AND COMMUNICATION

SECTION K — FINANCIAL AND INSURANCE ACTIVITIES

SECTION L — REAL ESTATE ACTIVITIES

SECTION M — PROFESSIONAL, SCIENTIFIC AND TECHNICAL ACTIVITIES

SECTION N — ADMINISTRATIVE AND SUPPORT SERVICE ACTIVITIES

SECTION O — PUBLIC ADMINISTRATION AND DEFENCE; COMPULSORY SOCIAL SECURITY

SECTION P — EDUCATION

SECTION Q — HUMAN HEALTH AND SOCIAL WORK ACTIVITIES

SECTION R — ARTS, ENTERTAINMENT AND RECREATION

SECTION S — OTHER SERVICE ACTIVITIES