

## **Small Business Assistance Scheme for COVID - Frequently Asked 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 which had a 2019 turnover or a 2020 estimated turnover of more than €50,000 will receive a payment of €4,000 for the second quarter of this year, the period from 1 April to 30 June 2021.

Eligible businesses with a 2019 turnover or 2020 estimated turnover between €20,000 and €49,999 will receive a payment of €1,000.

Turnover is calculated net of VAT.

It is anticipated that payments to eligible businesses for the second quarter will be made from June 2021.

### **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 re-connecting 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 were not rate assessed in 2020 am I eligible?**

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

### **7. If I do not pay rates, am I eligible?**

Yes.

### **8. How do I apply?**

The application can be made online via your local authority website at [www.longfordcoco.ie](http://www.longfordcoco.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 Music Entertainment Business Assistance Scheme of the Department of Tourism, Culture, Arts, Gaeltacht, Sport and Media, or other sectoral schemes listed in FAQ 10 below, designed to assist with ongoing fixed costs, 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.

## 9. 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.

## 10. What are the criteria for qualifying for the SBASC?

A business must:

- Be a sole trader, a company, self-employed, or a partnership;
- Have either a minimum turnover of €50,000 for each premises for a grant of €4,000, or a turnover between €20,000 and €49,999 for a grant of €1,000.
- Not be owned or operated by a public body;
- **Not** be in receipt of CRSS or in receipt of the Live Performance Support Scheme of the Department of Tourism, Culture, Arts, Gaeltacht, Sport and Media or eligible for the following schemes:
  - The Fáilte Ireland Business Continuity Scheme;
  - The Fáilte Ireland Strategic Tourism Transport Business Continuity Scheme
  - The Survival, Stabilisation and Recovery Programme for the Tourism Sector of the Department of Tourism, Culture, Arts, Gaeltacht, Sport and Media
  - The Music Entertainment Business Assistance Scheme (MEBAS) of the Department of Tourism, Culture, Arts, Gaeltacht, Sport and Media
  - The Stabilisation Fund for the Gaeltacht Summer Irish college sector of the Department of Tourism, Culture, Arts, Gaeltacht, Sport and Media
  - The Enterprise Support Grant in 2021 of the Department of Social Protection.
- Operate from a building, including working from home, or similar fixed physical structure such as a yard or a street trading spot for which rates are payable, or in a co-working hub or a rented fixed desk. This does not include businesses carried on from motor vehicles, such as PSVs or construction trades.
- Must have a current e-Tax Clearance Certificate from the Revenue Commissioners.
- The turnover of the business over the claim period 1<sup>st</sup> April to 30<sup>th</sup> June 2021 is estimated to be no more than 25% of the
  - Average weekly turnover of the business in 2019; or
  - the estimated average weekly turnover of the business in 2020, for businesses that commenced after 1<sup>st</sup> November, 2019 and
- The business intends to resume trading in full once Government COVID 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 turnover requirements, 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.

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

## 11. Can tourism-related businesses apply?

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

## **12. Can sporting organisations apply?**

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 Music Entertainment Business Assistance Scheme of the Department of Tourism, Culture, Arts, Gaeltacht, Sport and Media or other sectoral schemes listed in FAQ 10 above designed to assist with ongoing fixed costs. However, membership fees are counted as income for the purpose of determining turnover.

## **13. 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 Music Entertainment Business Assistance Scheme of the Department of Tourism, Culture, Arts, Gaeltacht, Sport and Media or other sectoral schemes listed in FAQ 10 above, designed to assist with ongoing fixed costs.

## **14. 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, 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.

## **15. What is the situation regarding Professional Services?**

Professional Services such as Accountants, Architects, GPs, Dentists, Opticians, Consultants, etc., are eligible if they meet the criteria, including loss of turnover.

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

Yes.

## **17. I run a seasonal business, am I eligible?**

Yes.

## **18. I run a haulage company, am I eligible?**

Yes.

## **19. What is the closing date?**

The closing date for receipt of applications for Quarter 2 is **21 July 2021**.

## **20. What is my Customer Number?**

Your Customer Number is located on your commercial rates demand. If you do not pay rates you can leave the field blank.

## **21. What is my Rate Number?**

Your Rate Number (or LAID) is located on your commercial rates demand. If you do not pay rates you can leave the field blank.

**22. I do not have a business tax reference number; can I provide my PPSN number?**

You must submit a current business tax reference number. You cannot provide your personal PPSN number.

**23. I do not have a tax clearance access number; can I still apply?**

You must provide a tax clearance access number.

**24. 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.

**25. How do I sign the form?**

A typed signature should be included on the form.

**26. 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 [sbas@longfordcoco.ie](mailto:sbas@longfordcoco.ie). Appeals relating to a decision to refuse an application shall be made in writing within 7 days of receipt of notification.

**27. Where can I get more information?**

Further information can be obtained from your Local Authority [sbas@longfordcoco.ie](mailto:sbas@longfordcoco.ie).