

Newly Self-employed Hardship Fund Application Form

The Scottish Government Coronavirus Newly Self-employed Hardship Fund is being administered by Local Authorities. Moray Council will review your application and assess if you are eligible for the one-off payment of £2,000. Councils will aim to make payment as soon as possible on receipt of a fully completed application form with supporting documents. Please complete all parts of this application form in full and email with supporting documents to selfemployed.hardshipfund@moray.gov.uk

Section 1: Eligibility

The purpose of this fund is to provide hardship relief to newly self-employed individuals who have not been able to access support through other schemes or have exhausted all other avenues for business support. To be eligible you must meet all of the following criteria. If you receive the grant you can continue to work or take on other employment including voluntary work.

Please tick		Criteria
Yes	No	
		Became self-employed on/after 6 April 2019 (did not submit a tax return including income from self-employment for 2018-19)
		Over 50% of individual income is from self-employment
		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 lost business due to coronavirus and experience personal financial hardship as a result
		Ineligible for other COVID-19 related business support (including the Business Interruption Loan Schemes, Corporate Finance Fund, Job Retention Schemes, Future Fund, R&D Focussed SMEs Fund, HMRC Self-Employment Income Support Scheme, Non-Domestic Rates relief, Small Business Grant or other business support)
		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
		Trade as self-employed, not as a limited company or partnership
		Have taken steps to limit costs and expenditure (including 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

Section 2: Declaration

I am applying in full knowledge that the purpose of this grant is to provide support to newly self-employed individuals experiencing significant financial hardship as a result of losing business revenue because of COVID-19. I confirm that:

I became self-employed on or after 6 April 2019, and was actively trading up to March 2020

I am ineligible for other forms of business support relating to COVID-19 disruption

I am not in receipt of the working age benefits

I do not have access to sufficient savings or other sources of income to meet basic needs

I am resident in this Local Authority area

I have taken steps to limit my financial outgoings

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 will 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.

Section 3: Personal details

Trading name (if applicable)	
First name, last name	
Address	
Phone number	
E-mail address	
National insurance number	

Section 4: Bank Account Details

Bank account for grant payment (must be in name of applicant). If a different account from the business bank account please provide copy of most recent statement.

Name of Bank	
Account Name	
Account Number	
Sort Code	

Section 5: Supporting documentation

Please upload images or digital copies of the following in support of your application

- Proof of identity, ideally photographic (for example a valid passport or driving licence) – **mandatory**
- Proof of address (for example a recent council tax bill or utility bill) – **mandatory**
- Evidence of active trading up to March 2020:

Three forms of evidence:

- Bank statements (business or personal) covering 3 months to March 2020 showing income and outgoings from self-employment (**Mandatory** requirement)

And any 2 of

- A supplier or reseller trade account (active)
- Valid business insurance
- 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.
- VAT Registration Number
- Marketing materials for your business, e.g. business website, active social media – provide web links
- Other evidence of business activity to support your claim (e.g. correspondence with customers or suppliers)

Please complete all parts of this application in full and email with all supporting documents to selfemployed.hardshipfund@moray.gov.uk

Section 6: Privacy Notice

Who we are:

Moray Council is a local authority established under the Local Government etc. (Scotland) Act 1994. Its head office is located at Moray Council Office, High Street, ELGIN, IV30 1BX, and you can contact our Data Protection Officer by post at this address, by email at: Alison.morris@moray.gov.uk, and by telephone on 01343 562633.

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 on our website at www.moray.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 www.moray.gov.uk 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:
 - I. you think that we no longer need to hold the information for the purposes for which it was originally obtained
 - II. You have a genuine objection to our use of your personal information – see *objecting to how we may use your information* below
 - III. 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 Moray 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.moray.gov.uk or email at alison.morris@moray.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 alison.morris@moray.gov.uk or by 01343 562633. 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>