



BB Fund Application Form

The Scottish Government Coronavirus BB 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 £3,000. Council 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 bbfund@moray.gov.uk

Section 1: Eligibility

The purpose of this fund is to provide hardship relief to Bed & Breakfast and other Small Serviced Accommodation businesses which includes Guest House, Farmhouse, Inn, Restaurant with Rooms who have **not** been able to access support through other schemes as a result of banking status. Businesses applying to this Fund **will** operate with a **personal bank account** demonstrating business revenue and expenditure (**rather than a business bank account**). 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	
		Membership, accreditation, registration or simple listing with a recognised hospitality or tourism agency, representative body or marketing organisation (national or local) prior to March 2020
		At least 35% is from affected business
		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 been in business for at least a year and filed trading accounts for 2018-2019
		Have lost or anticipate losing business this year due to coronavirus and are experiencing or anticipating financial hardship as a result; demonstrated via a simple personal cash-flow statement to the period end September 2020
		Not in receipt of other COVID-19 related business grant support. (e.g. not in receipt of Non-Domestic Rates Covid Grants, Small Business Grants, Creative, Tourism and Hospitality Hardship Grants)
		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 or an advanced payment of Universal Credit
		Have taken steps to limit costs and expenditure (for example 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
		The business operates within the local authority to whom you are submitting this application

Section 2: Declaration

I am applying in full knowledge that the purpose of this grant is to provide support to Bed & Breakfast and small serviced accommodation businesses experiencing significant financial hardship as a result of losing revenue because of COVID-19. I confirm that:

The business was actively trading up to March 2020

The business/I am not in receipt of other forms of business support relating to COVID-19 disruption

I am not in receipt of working age benefits

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

The business operates in this Local Authority area

I have taken steps to limit costs and expenditure

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 application 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 business address (for example a recent council tax bill or utility bill) – **mandatory**
- Evidence of membership, accreditation, registration or listing with a recognised hospitality or tourism agency, representative body or marketing organisation; national or local (for example, e-copy of quality assurance certification to a simple online listing with local tourism board or entity) – **mandatory**
- Personal cash-flow statement to the period end September 2020 demonstrating hardship from loss of business income (300 words or less)
- Evidence of active trading up to March 2020 via four forms of financial and trading evidence - **mandatory**:
 - Trading accounts for 2018-2019
 - 3 months of personal or joint personal bank statements evidencing business revenue or expenditure on those statements during financial year 2019-2020
 - This should be accompanied with **one** of the following:
 - HMRC unique tax reference
 - **Or** VAT registration number
 - **Or** Business Registration Number (*provided by Companies House, Charities Commission, Mutuels, Public Register and other statutory and regulatory bodies that you must file accounts and annual membership details with*)

And finally any one of the following - mandatory:

- Evidence of trading, a supplier or trade account (active). Or other evidence of recent business activity to support your claim (e.g. correspondence with customers or suppliers)
- Valid business insurance
- Current marketing materials for your business, e.g. business website, active social media – provide web links

Please complete all parts of this application in full and email with all supporting documents to bbfund@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 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 are available 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>