



# NI Micro-business Hardship Fund Guidance and FAQs

## PURPOSE OF THIS GUIDANCE AND FAQs

This document provides guidance on the NI Micro-business Hardship Fund including eligibility criteria, application process and evidence required to apply. If you are considering applying for this fund please read this document carefully before submitting an application.

## OVERVIEW

To support business, workers and the self-employed during the coronavirus outbreak, the UK Government and the NI Executive has launched a package of support, including loans, tax relief and cash grants.

The NI Micro-business Hardship Fund of £40 million has been developed to respond quickly and proportionately through the provision of funding to micro-businesses and qualifying social enterprises that are facing immediate cash flow difficulties due to the impact of COVID-19.

The Hardship Fund is open to all micro-businesses that have not qualified for other regional and national support measures and meet the eligibility criteria set out below.

The fund is administered by Invest Northern Ireland (Invest NI) on behalf of the Department for the Economy (DfE).

The NI Micro-business Hardship Fund opened for online applications at 18:00 on 20 May 2020. The Fund will close at 18:00 on 12 June 2020.



## ELIGIBILITY CRITERIA

Businesses should ensure they meet the following criteria before applying to the fund:

- The business must be based in Northern Ireland;
- At 29 February 2020, the business must have employed between one and nine employees paid via PAYE. Businesses where the sole employee is the business owner or company director are not eligible for this scheme. The number of employees will be based on headcount;
- Since 1 March 2020, the business must have experienced a reduction in turnover in excess of 40% as a direct result of the COVID-19 pandemic or associated Government restrictions.

The NI Micro-business Hardship Fund is open to all micro-business excluding the following:

- Primary agricultural producers i.e. those primarily concerned with crop or animal production or forestry or logging or fisheries or aquaculture. However, agricultural businesses associated with the processing, marketing and retail of agricultural products can apply to the fund;
- Businesses eligible for the following NI Executive schemes:
  - [£10,000 Small Business Support Grant Scheme](#)
  - [£25,000 Retail, Hospitality, Tourism and Leisure Grant](#)
  - [£10,000/£25,000 Small Business Grant for rental properties and Total NAV of £1,590 or below](#)
  - [COVID-19 Childcare Support Scheme](#)
- Charities (including social enterprises with charitable status);
- Social enterprises that receive less than 60% of revenue from trade in goods and/or services.

### Further conditions

The NI Micro-business Hardship Fund is designed to complement rather than duplicate other national and regional support packages.

Other conditions that will be taken into account and may make your application invalid are:

- Any other non-repayable COVID-19 related support (excluding the Self-Employment Income Support Scheme and Coronavirus Job Retention



Scheme) will be taken into account and will be deducted from the awarded grant where applicable, for example, the NI Sports Hardship Fund;

- Grant will be restricted to one payment per business regardless of number of premises;
- Grant must not result in the business exceeding its applicable State Aid de minimis ceiling in the last three years.



## HOW TO APPLY

If you have reviewed the criteria and believe the business may be eligible for the NI Micro-business Hardship Fund you should use the [online eligibility checker](#) to complete the pre-application process. This checker will ask key questions in relation to fund criteria.

If it appears the business may be eligible then you will be directed to a form to apply for the fund, provide the necessary information to allow us to verify business eligibility and provide bank details. To prevent fraud, you will also be required to provide photographic proof of identification.

You will also need to provide a number of details including the trading and legal names of the business, the Ratepayer and Occupancy IDs, contact details and bank details.

You will be asked to provide a declaration confirming you will comply with State Aid rules and other terms and conditions outlined within the application form. See **Information required to submit an application** below for details.

### Eligibility checker

To apply for the fund you must complete the NI Micro-business Hardship Fund eligibility checker. This online checker will ask key questions in relation to fund criteria and you can quickly check whether you may be eligible. If this is the case, you will be directed to the online application form.

Access the eligibility checker here: [www.nibusinessinfo.co.uk/hardshipfund](http://www.nibusinessinfo.co.uk/hardshipfund)

### Information required to submit an application

- Your business name.
- Your contact name and number.
- Your business address and postcode.
- Your employer PAYE reference number, also known as an Employer Reference Number or ERN.
- The number of staff on your PAYE payroll your business employed as of 29 February 2020.
- Your LPS Ratepayer ID and Occupancy ID if you pay business rates.
- Your VAT number if you are VAT registered.
- Your business bank account number and sort code (only provide bank account details where a BACS payment can be accepted).
- Details of any de minimis funding your business (if applicable) has received in the current or previous two fiscal (accounting) years.



You will also need to provide three documents electronically:

- A form of Photographic ID as proof of your identity, such as a scanned or photograph copy of a valid passport or a current (full or provisional) driving licence. All driving licences with an expiry date between 1 February and 31 August 2020 will be treated as valid for a further seven months;
- A scanned or photograph copy of a bank statement dated within the last three months for an account used by your business that clearly shows your address;
- Your PAYE Real Time Information (RTI) for the period ended 29 February 2020. If the payroll week does not fall exactly on 29 February 2020, you should submit your RTI Full Payment Submission (FPS) data for the period immediately before 29th Feb, and no earlier than 31st January 2020.

To attach documents to your application, please click the '**Attach Documents**' button at the relevant section. You will need to provide a description of the document to identify the document provided.

Please note the maximum size of each attachment is 3MB. If you are using a camera or mobile phone, you may need to change the camera setting to reduce it to a lower resolution in order to meet the file size requirements.

### Self-certification and Declaration

Applicants will also be required to complete a declaration and with the authority of the business, accept all of the terms and conditions and confirm that if Invest NI approves this application, these terms and conditions shall be enforceable on the basis of a contract between the applicant business and Invest NI. A link to the full terms and conditions of the fund is available here: <https://www.investni.com/hf-terms-and-conditions>

By completing both the online application and declaration, the applicant certifies that:

- They are authorised to make the application on behalf of the business;
- The business on which this application is based is currently experiencing financial hardship as a result of the COVID-19 crisis and has an evident need for financial relief under the terms and conditions of the NI Micro-business Hardship Fund;
- Any grant money received by the business, under the terms and conditions of NI Micro-business Hardship Fund, will be used only for the purpose intended – i.e. to help alleviate the financial pressure of the recipient business and to the exclusion of any other individual or third party gain;



- The business certifies that the information contained in the application form is true, accurate and not misleading as at the date of submitting the application form, and that Invest NI is entitled to rely on that information;
- All the information provided in the application is correct and you agree to repay on demand to DfE all of the funding received from this scheme, if DfE, the Northern Ireland Audit Office (NIAO), DfE Internal Audit Services (IAS) or their representatives decide after investigation, that the grant was awarded on the basis of wrong or misleading information provided when making your application to this scheme.

## Helpline

If you are unsure if your company is eligible then you can contact the NI Micro-business Hardship Fund Helpline on **0800 952 4422** open Monday to Friday, 8:30am to 5:00pm.

Contact us online form: <https://www.investni.com/ni-micro-business-hardship-fund-enquiry-form>

Or use the online eligibility checker available on:  
[www.nibusinessinfo.co.uk/hardshipfund](http://www.nibusinessinfo.co.uk/hardshipfund)



## YOUR RESPONSIBILITIES

You are responsible for providing accurate and true information on your application.

Businesses should note that:

- Providing wrong or misleading information is an offence and any such information may be used against you in any subsequent criminal investigation. The information provided on this claim form may be made available to other departments/agencies for the purposes of preventing or detecting crime;
- Any payment must be declared to HM Revenue and Customs (HMRC) as appropriate as part of the tax return for the business. For further information, you can contact [HMRC's Coronavirus \(COVID-19\) helpline](#);
- The grant constitutes de minimis aid that falls within the scope of the [EC's de minimis Regulation](#). The maximum amount of de minimis aid a company can receive in a three year period as indicated is €200,000. If this grant results in a breach of this ceiling or there is any contravention of de minimis or other State Aid rules, irrespective of whether this was a deliberate or otherwise deception or error or as a result of any misleading statements given on the application, this grant will be recoverable in full and may be subject to legal action.

View the full terms and conditions here: <https://www.investni.com/hf-terms-and-conditions>



## DATA HANDLING AND PROTECTION

This fund is being delivered by Invest NI on behalf of DfE. Both organisations will have access to the information you provide as part of your application; both as a means to assess your eligibility and also to conduct any post scheme governance assessments.

As this financial support is sourced from public funds Invest NI will, in the interest of openness and transparency, proactively **publish limited information** on the scheme including:

- Name of applicant;
- Application title;
- Amount of assistance.

Both organisations will handle your data in compliance with applicable laws including the General Data Protection Regulation and the Data Protection Act 2018.

For further details on each organisation's data handling practices please see their respective Privacy statements:

Invest NI Privacy Notice: <https://www.investni.com/hf-privacy-notice>  
[DfE Privacy Notice](#)

We also recommend that you read the Privacy Notice appended to the online application process for specific data handling nuances of this fund.

As part of the application eligibility criteria checks for this scheme, Invest NI will also use the data you have provided to check against data held by Land & Property Services, other government departments, and Department of Communities and Department of Health related COVID-19 funds.



## FREQUENTLY ASKED QUESTIONS (FAQs)

### ABOUT THE FUND

#### *How much is the fund and how much will the business receive if it is eligible?*

The NI Executive has made up to £40 million available through the NI Micro-business Hardship Fund.

Funding is available as two grants depending on your circumstances:

- **up to** £10,000 grants to eligible businesses that meet the eligibility criteria and pay business rates;
- **up to** £5,000 grants to eligible businesses that meet the eligibility criteria and do not pay business rates.

In order to ensure that the budget is not exceeded, the final value of grants awarded will depend on the number of successful applications. For that reason, we are unable to provide details on the amount of grant that a business may receive until we know the number of successful applications.

The final grant awarded will also take into account any other non-repayable COVID-19 related grants (excluding the Self-Employment Income Support Scheme). For example, the NI Sports Hardship Fund. Detailed in **Further Conditions** in **Eligibility Criteria** above.

#### *When can I apply?*

The NI Micro-business Hardship Fund opened for online applications at 18:00 on 20 May 2020. The Fund will close at 18:00 on 12 June 2020.



## ELIGIBILITY CRITERIA

### *Am I eligible if I am a self-employed sole trader?*

- Self-employed sole traders who do not have any employees are not eligible.
- Self-employed sole traders who employ between one and nine employees via PAYE may be eligible to apply subject to fulfilling all of the criteria.

### *Am I eligible if I am in a self-employed partnership?*

- A self-employed partnership business that does not have any employees is not eligible.
- A self-employed partnership business that employs between one and nine employees via PAYE is eligible to apply subject to fulfilling all of the criteria.

### *Why aren't self-employed sole traders/partnerships with no employees eligible?*

There is a limit to the funding available for this scheme.

The majority of those who are self-employed will be eligible for Self-Employment Income Support Scheme (SEISS) if their business has been adversely impacted by COVID-19. Self-employed sole traders/partnerships can apply for a taxable grant worth 80% of trading profits up to a maximum of £2,500 per month for a three month period.

Self-employed sole traders/partnership that operate from premises are eligible to apply to the £10,000k Small Business Support Grant Scheme.

These businesses are also eligible to apply for the Bounce Back Loan Scheme (BBLs) set up to enable small businesses to access finance more quickly during this crisis. Details of the Bounce Back Loan Scheme are available at:

<https://www.nibusinessinfo.co.uk/content/coronavirus-apply-bounce-back-loan-scheme>

Details on the support available for the self-employed through the SEISS is available at: <https://www.nibusinessinfo.co.uk/content/coronavirus-self-employed-income-support-scheme-seiss>

nibusinessinfo.co.uk has a specific page on support and advice for the self-employed: <https://www.nibusinessinfo.co.uk/content/coronavirus-support-and-advice-self-employed>

### *Is a limited company with one employee eligible?*

If the one employee is the owner/shareholder then the business is not eligible.



***I am an owner/director of a limited company and I am paid by the company via PAYE. The company does not have any other employees. Am I eligible?***

No. The criteria states that the business must have employed between one and nine employees paid via PAYE. If this is one employee and they are the company owner / director then the business is not eligible.

***What if all the employees employed by the company are owner/shareholders?***

Companies with more than one owner/shareholder can apply as long as they are paid via PAYE and the number on the payroll is greater than one and does not exceed nine.

***I own a limited company and the company employs 10 people via PAYE including myself. Is the business eligible?***

No. The number of employees employed by the company paid via PAYE cannot exceed nine.

***I own a limited company that employs two directors and nine others and we are all paid via PAYE. Is the business eligible?***

No. The number of employees employed by the company paid via PAYE cannot exceed nine.

***How do you define employees and who can I include in my headcount?***

For the purpose of meeting this eligibility criteria an employee is a person paid via PAYE as of 29 February 2020 and detailed in the company's Real Time Information (RTI) return for that period. The employee number is based on headcount, i.e. the number of employees paid via PAYE. This can include full-time, part-time, casual workers, apprentices etc. as long as they are paid via PAYE as detailed in the RTI return on 29 February 2020.

***My business employs 12 people but only eight of them are full-time. Is the business eligible?***

No, as stated above, the number of employees is based on headcount rather than full time equivalent. Eligibility will be based on the number of employees that are paid via PAYE as detailed in the RTI return on 29 February 2020.

***Are businesses that are limited liability partnerships eligible?***

If the business has limited liability status, it will be eligible if it employs between one and nine employees paid via PAYE.



### ***How do I provide evidence on the number of employees?***

You will be asked to provide details relating to this criteria as part of the application including providing a copy of your RTI return on 29 February 2020. If the payroll week does not fall exactly on 29 February 2020, you should submit your RTI Full Payment Submission (FPS) data for the period immediately before 29th Feb, and no earlier than 31st January 2020. As part of your application this information will be cross referenced with data from other government sources.

### ***How will a business demonstrate turnover has declined by more than 40%?***

You will be asked to provide information relating to your business circumstances and how these have been impacted by the COVID-19 pandemic and associated restrictions as part of the application. In providing this information you will be asked to sign a declaration as part of your application that the information provided is true and accurate. See full terms and conditions: <https://www.investni.com/hf-terms-and-conditions>

### ***Do I have to be a VAT registered business to apply?***

No, the business does not have to be VAT registered.

### ***I am a business that has charitable status. Am I eligible for the NI Micro-business Hardship Fund?***

No, businesses that have charitable status are not eligible for the Fund.

### ***Why are charities not eligible for the NI Micro-business Hardship Fund?***

The decision to exclude charities from the NI Micro-business Hardship Fund was made when it became clear that a specific Department for Communities (DfC) Fund of £15.5 million will be available for charities. The rationale for the decision was to prevent potential duplication and ensure that the various NI support schemes cover as many businesses as possible.

### ***I am a social enterprise business with charitable status. Am I eligible for the Hardship Fund?***

As charities are not eligible for the NI Micro-business Hardship Fund, all social enterprises with charitable status are also ineligible. However, all businesses that identify as a social enterprise and do not have charitable status are eligible for support under the Fund as long as they meet the eligibility criteria.

### ***Why are social enterprises with less than 60% of revenue from trade in goods and/or services excluded?***

The NI Micro-business Hardship Fund has been designed to provide support to businesses that are facing reduced income. We recognise that some social enterprise receive support from other sources, e.g. Government grants/subsidies



and this was the rationale for introducing this criteria. A similar approach has been adopted for other schemes operating within the UK.

***I am a farmer. Am I eligible for the Hardship Fund?***

No, however, the Finance Minister has recently announced a £25 million support package for agriculture businesses.

***I have applied for another COVID-19 non-repayable government grant but I do not know if the application has been successful. Can I still apply?***

Yes. However, if you are successful, in receiving funding from another COVID-19 related grant as listed in the eligibility criteria and further conditions sections above, this will be taken into account in determining your eligibility or final award. Invest NI is liaising with NI government departments and will receive notification of all those who receive or are eligible for COVID-19 grants.

***Can I apply for the fund if I am eligible for the Self-Employment Income Support Scheme (SEISS)?***

Yes, eligibility for the SEISS does not preclude you from the NI Micro-business Hardship Fund assuming all other criteria are met.

***Can I apply for the fund if I have accessed the Coronavirus Job Retention Scheme and furloughed my staff?***

Yes, furloughed support through the Job Retention Scheme does not preclude you from the NI Micro-business Hardship Fund assuming all other criteria are met.

***I have more than one micro-business, can I apply more than once?***

Yes, one grant will be paid to each eligible business.

***I have one business but have multiple premises, can I submit an application for each premise?***

No. Only one grant will be paid to each eligible business, irrespective of how many premises the business occupies.

***If the landlord pays the rates (not the occupying business) does this mean the business will only be eligible for the lower up to £5,000 grant through the Hardship Fund?***

Yes. In order to be eligible for the higher grant, the business must pay business rates direct to LPS.

***I am behind in my rates payments. Will any outstanding rates be deducted from my grant?***

No, outstanding business rates will not be deducted from the grant payment.



*How do I know if this grant will exceed the de minimis ceiling?*

Please refer to state aid rules as set out in **Your Responsibilities** section above.



## MAKING AN APPLICATION

### *Do I need to register and create an account to complete an application?*

Yes, if you have not got an account on the application portal you need to register using an email address and a password. You will then be able to complete the online application.

### *How long will it take to complete the form?*

The online application process takes approximately one hour to complete.

### *Can I save my application and return to it at a later stage?*

Yes you can save a draft of your application and complete later.

### *How do I submit my application?*

You need to click on the '**Submit**' button when you have completed your application.

### *What details will I need to upload to the online application form?*

The details you need to submit an application are outlined in the **How to Apply** guidance above.

### *How do I upload the required documents, proof of ID and bank statement?*

To attach documents to your application, please click the '**Attach Documents**' button at the relevant section. You will need to provide a description of the document to identify the document provided.

Please note the maximum size of each attachment is 3MB. If you are using a camera or mobile phone, you may need to change the camera setting to reduce it to a lower resolution in order to meet the file size requirements.

### *If I think my business is eligible but it failed validation on the online eligibility checker, what should I do?*

The eligibility checker is based on the criteria of the fund. If your business has failed validation on the eligibility checker then your business is not eligible to apply but you may be eligible for other COVID-19 support. View full list of support available: <https://www.nibusinessinfo.co.uk/downloads/coronavirus-support-businesses-northern-ireland.pdf>

### *Where do I find my PAYE number for the application?*

Your employer PAYE reference number, also known as an Employer Reference Number or ERN is given to every business that registers with HMRC as an employer



and is made up of two parts: a three-digit HMRC office number and a reference number unique to each business.

### ***Why can't I use my Unique Taxpayer Reference number (UTR) in the application?***

The 10-digit Unique Taxpayer Reference number (UTR) is issued by HMRC to individual taxpayers who need to complete a Self-Assessment tax return. Only those with a PAYE reference number, also known as an Employer Reference Number or ERN are eligible to complete the application. This does not preclude self-employed applicants with a UTR but they must have had 1-9 employees paid via PAYE as of 29 February 2020.

### ***What PAYE RTI document do I need to upload as part of the application?***

Invest NI require the RTI Full Payment Submission. This is the RTI Full Payment Submission file that the business submitted to HMRC post-closing out the payroll for February 2020. The file format should be in a non-editable format (PDF).

### ***I don't have my Ratepayer ID or Occupancy ID. Where can I find this?***

You can find your Ratepayer ID and Occupancy ID at the top right hand corner of your rate bill. Alternatively, these may also be found on other letters and correspondence that you receive from Land & Property Services (LPS) in relation to your business rates.

If you don't have any rate bills or correspondence from LPS with these details, you will have to contact the LPS helpline on 0300 200 7809 to request your rate account details. Because of the impact of COVID-19, bear in mind that phone lines will be very busy and you may need to wait in a queue to speak to an operator. You will be asked to answer a number of security questions about your rate account and rate payment history before your rate account details can be released.

### ***I made an error in entering my bank details when I submitted the online form. What should I do?***

Contact the NI Micro-business Hardship Fund Helpline on **0800 952 4422** and your application will be returned for you to update your bank details. Please be patient as a large number of calls are expected.

### ***I made an error when I submitted the online form that is not related to my bank details. What should I do?***

Contact the NI Micro-business Hardship Fund Helpline on **0800 952 4422** and your application will be returned for you to update your details. Please be patient as a large number of calls are expected.



### ***I don't have a bank statement dated within the last three months?***

If you do not have a bank statement dated within the last three months then you should contact your bank to obtain a PDF copy of your statement.

### ***My driving licence has expired. Is it still acceptable as a form of photographic ID?***

All driving licences with an expiry date between 1 February and 31 August 2020 will be treated as valid for a further seven months.

### ***The online form says that my Ratepayer or Occupancy ID should be eight digits, but mine is only six digits. What should I do?***

Sometimes letters and correspondence from LPS will display your Ratepayer ID or Occupancy ID with less than eight digits because the zeros at the start of the ID are not displayed. For example, if your letter refers to your Ratepayer ID as 12345 you should use zeros at the beginning of your ID to bring this up to eight digits for example 00012345.

### ***How do I check on my application progress?***

Customers will be able to check the status of their application online by logging into their portal account, going to 'Applications' and clicking on the 'Submitted' tab. This will show the progress of your application.

### ***What if I need help with the application.***

You can contact the NI Micro-business Hardship Fund Helpline on **0800 952 4422** open Monday to Friday, 8:30am to 5:00pm.



## PAYMENT

### *How much can I expect to receive?*

Funding is available as two grants depending on your circumstances:

- **up to** £10,000 grants to eligible businesses that meet the eligibility criteria and pay business rates;
- **up to** £5,000 to eligible businesses that that meet the eligibility criteria and do not pay business rates.

In order to ensure that the budget of £40 million is not exceeded, the final value of grants awarded will depend on the number of successful applications. For that reason, we are unable to provide details on the levels of grant that a business may receive until we know the number of successful applications.

The final grant awarded will also take into account any other non-repayable COVID-19 related grants received. See **Further Conditions** in **Eligibility Criteria**.

### *When can I expect to receive the grant payment?*

The NI Micro-business Hardship Fund opened for applications on 20 May and will close on 12 June at 18:00. Payments will be made as soon as possible once the scheme has closed and the number of successful applications has been determined.

### *Is grant awarded on a first come first served basis?*

No, because we want to ensure that as many struggling micro-businesses as possible will receive support from the £40 million NI Micro-business Hardship Fund, it is not being run on a first come, first served basis. The final grants awarded will be dependent on the number of successful applications.

### *How will I know if my application is successful?*

Invest NI will process applications as quickly as possible and once an application is approved, applicants will be informed via email that their application has been successful. Payments will be made as soon as possible once the scheme has closed and the number of successful applications has been determined. Applicants who are unsuccessful will also be informed via email.

### *I made an error in entering my bank details when I submitted the online form. What should I do?*

Contact the Hardship Fund Helpline on **0800 952 4422** and your application will be returned for you to update your bank details.

### *Can I receive my payment by cheque?*

Payment can only be made via bank account details where a BACS payment can be accepted.



## OTHER FAQs

***I am not a micro-business but I have been unable to access funding for all the other COVID-19 related schemes. Why is my business not eligible if this scheme is for businesses that have fallen through the cracks?***

It has not been possible to close all the gaps with the budget available. The NI Micro-business Hardship Fund is targeted at businesses who meet the eligibility criteria. Details of other COVID-19 business support is available here: <https://www.nibusinessinfo.co.uk/business-support/coronavirus>

***Can a tax agent or advisor make an application on behalf of the business?***

The business owner/director must complete the application. Your tax agent, adviser or any other third party cannot apply for you. If you have an agent you should contact them if you need any help or support.

***What other support is available?***

A range of business support measures have been made available to Northern Ireland businesses. You can find out how to access the support that has been made available, who is eligible and how to apply at: <https://www.nibusinessinfo.co.uk/business-support/coronavirus>

***I am not an Invest NI customer, can I still apply?***

Yes, the grant is open to all micro-businesses including social enterprises without charitable status that meet the eligibility criteria.

***If I am successful, do I have to declare this grant to HMRC?***

Any payment must be declared to HMRC as appropriate as part of the tax return for the business.

***Can I appeal?***

Yes, you can request that Invest NI reviews the level of assistance offered to your business or its decision not to provide support through the scheme.

You must appeal in writing by emailing [appealshardshipfund@investni.com](mailto:appealshardshipfund@investni.com) within three working days of receipt of notification of the original decision. Please note, appeals specific to the scheme's eligibility criteria are not part of this process.

Read further information on the [appeals procedure for the NI Micro-business Hardship Fund](#).



### *What do you mean by de minimis aid?*

De minimis aid describes small amounts of public funding to business that has a negligible impact on trade and competition. A single company can receive up to €200,000 de minimis aid over three consecutive fiscal years.

Further information on de minimis aid at can be found at: <https://www.economy-ni.gov.uk/articles/de-minimis-aid>