



# NI Micro-business Hardship Fund Guidance and FAQs

**The NI Micro-business Hardship Fund has now closed, you can no longer apply for the scheme.**

## ABOUT THE SCHEME

The NI Micro-business Hardship Fund was 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 was open to all micro-businesses that had not qualified for other regional and national support measures and met 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).

### *When could you apply for the Hardship Fund?*

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

### *Will applications be accepted after 18:00 on 12 June 2020?*

New applications will not be accepted after 18:00 on the fund closing date of 12 June 2020.



## ELIGIBILITY CRITERIA

Businesses were required to 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 was 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 could 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 was designed to complement rather than duplicate other national and regional support packages.

Other conditions that will be taken into account and may make an 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 is 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.



## INFORMATION FOR THOSE WHO HAVE MADE AN APPLICATION

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

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

### *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 either of 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.

The final grant awarded will also take into account any other non-repayable COVID-19 related grants (excluding the Self-Employment Income Support Scheme and Coronavirus Job Retention Scheme). For example, the NI Sports Hardship Fund.

### *I have applied for the Hardship Fund and another COVID-19 non-repayable government grant but I do not know if the other application has been successful. What happens next?*

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 for the Hardship Fund. Invest NI is liaising with NI government departments and will receive notification of all those who receive or are eligible for other COVID-19 grants.

### *I have been notified that I have been successful in my application for another fund that now makes my application to the Hardship Fund ineligible. What should I do?*

Use the Contact us online form: <https://www.investni.com/ni-micro-business-hardship-fund-enquiry-form> with details of your successful application. Please remember to include your NI Hardship Fund application reference number. Alternatively you can contact the NI Micro-business Hardship Fund Helpline on 0800 952 4422.

### *I made an error when I submitted the online application form. What should I do?*

Use the Contact us online form: <https://www.investni.com/ni-micro-business-hardship-fund-enquiry-form> with details of the error. Please remember to include



your NI Hardship Fund application reference number. Alternatively you can contact the NI Micro-business Hardship Fund Helpline on 0800 952 4422.

***I have applied for the grant and have received an approval email. When can I expect to receive notification of the grant amount?***

The NI Micro-business Hardship Fund opened for applications on 20 May and closed on 12 June at 18:00. Payments will be made as soon as possible once all successful grant applications have been reviewed and any other non-repayable COVID-19 related support is taken into account (see further conditions above).

***When will I receive payment of this grant?***

It is hoped that payments to successful applicants will commence in week beginning 15<sup>th</sup> June.

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

No, the NI Micro-business Hardship Fund, is not being run on a first come, first served basis. The final grants awarded will be dependent on the number of successful applications, taking into account any other non-repayable COVID-19 related support and will not exceed the maximum amounts stated on page 4.

***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 applications have been reviewed and any other non-repayable COVID-19 related support is taken into account and the number of successful applications has been determined. Applicants who are unsuccessful will also be informed via email.

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

No, payment can only be made via bank account details where a BACS payment can be accepted.

***Who can I speak to about the grant?***

You can contact the NI Micro-business Hardship Fund Helpline on 0800 952 4422 open Monday to Friday, 8:30am to 5:00pm. Or use the Contact Us online form: <https://www.investni.com/ni-micro-business-hardship-fund-enquiry-form>

***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>



## APPEALS PROCEDURE

### *I have applied for the fund but my application has been rejected. 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 [appealhardshipfund@investni.com](mailto:appealhardshipfund@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](#).

Please note that this appeals procedure only applies where an application has been submitted, processed and rejected.