

BUSINESS SURVIVAL TOOLKIT

Support for flood affected businesses in Cumbria

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Disclaimer:

Before taking any action we recommend you contact your accountant or financial or business advisers. Care has been taken in the preparation of this Business Survival Toolkit but Cumbria Chamber of Commerce, Lamont Pridmore and Business Link Northwest accept no responsibility for any loss arising to any person as a result of action or inaction based on this toolkit.

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Support for flood affected businesses in Cumbria

Information and advice

Business advice and support is on offer to traders affected by the floods which have hit parts of West Cumbria.

Business Link Northwest

Business Link is the free-to-use, independent business support agency. Our advisers will be on hand at Flood Support Centres to provide information about support and funding available for businesses affected by flooding. Phone lines are open from 8am until 8pm Monday to Friday and 8am to 2pm Saturday, Sunday and on bank holidays. Call us on 0845 00 66 888.

Information is also available online at www.businesslink.gov.uk/northwest/cumbriafloods.

Flood Support Centres

Advisers from Business Link Northwest will be on hand at Flood Support Centres set up by Allerdale Borough Council and Cumbria County Council in **Cockermouth and Workington**.

The Centres are open at:

- Christ Church, on South Road, Cockermouth, from 10am to 5pm Monday to Friday and from 10am to 1pm on Saturday, closed on Sunday
- Keswick Library, Mon-Fri from 9.30am to 4.30pm, Sat-Sun from 10am to 1pm
- Workington Town Hall, on Oxford Road, from 9am to 5pm

There will also be a mobile support centre parked in Keswick at the Catholic Church opposite the Esso Garage from 9.30am - 4.30pm.

The centres will provide:

- Information and advice for businesses, including the Flood Recovery Grants Scheme
- Free to charge your mobile phone.
- Yellow pages and other local information.
- Register for free Bulky Waste Collection.
- Housing advice, social work support, Citizens Advice Bureau staff, benefits advice.
- Computer and telephone access.

Free internet access

Libraries are providing one hour free Internet access per day until Christmas for residents and businesses. This is available at the six HQ Libraries and all libraries in Allerdale and South Lakes as well as Whitehaven, Barrow, Penrith and Carlisle. Cokermouth library is not open due to flood damage.

Royal Mail redirection service

The Royal Mail are offering 1 month free on their redirection and keepsafe service for anyone effected by the flooding. Please contact 0845 7740740 for more details

Legal advice

Free legal advice for Cumbria's flood victims - Burnetts in Carlisle is to give free legal advice to Cumbrian businesses and individuals following the recent devastation wreaked by the weather in the county. The firm is making the offer to anyone in Cumbria who needs advice on flood-related issues. The offer, which will last at least until 30 April 2010, covers any type of legal support such as advice on leases or tenancies for businesses which need to temporarily re-locate. Anyone wishing to take advantage of the free advice offer should contact solicitor Kenny Ling on 01228 552222 or by email to floods@burnetts.co.uk

Law Society

The Law Society provides access to a database of solicitors offering specialist advice to small and medium-sized businesses. The Lawyers For Your Business service offers a free half-hour initial consultation with a solicitor in your area who is a member of the scheme. Advice can be sought on a range of legal issues including finance, taxes, employment law, contracts, company structure and health & safety. To find a solicitor use the Law Society website www.lawsociety.org.uk.

Funding and finance

Flood Recovery Grant Scheme

The Northwest Regional Development Agency has announced details of a £1million support package for small Cumbria businesses affected by floods.

The funding is aimed at easing cash-flow issues and getting businesses back on the road to recovery as soon as possible. Any businesses in need of grants or advice should contact Business Link Northwest which is ready to help all businesses affected by the flooding.

Funding can be used to finance:

- Expertise to help the business plan cleanup and recovery. This could include accountancy support to produce a business plan, legal experts, engineers, flood recovery experts, architects and design consultants. Up to 100 per cent of costs can be covered.
- Expertise to help businesses when they are ready to trade again. This could include fees for marketing costs or recreating customer records. Up to 70 per cent of costs can be covered.
- Interest costs for loan finance taken out as a result of the flooding. Up to 100 per cent of costs can be covered.
- Costs to train staff to use new equipment, trainer materials and the cost of venues for training. Up to 100 per cent of costs can be covered.
- VAT which cannot be recovered on items above.

Grants will be available up to a maximum of £10,000 dependent on turnover and number of full time employees.

For advice and information on applying for funding contact Business Link Northwest on 0845 00 66 888 and/or see page 21 and 24 for the application form and guidance notes.

Cumbria Flood Recovery Fund

The Recovery Fund is run by the Cumbria Community Foundation and is able to provide finance for voluntary and community groups providing support to flood victims in Cumbria.

Eligible to apply are voluntary and community groups who:

- are providing immediate relief to people who have been affected by the storms and floods
- will be providing longer term community rebuilding projects
- have experienced significant structural and or flood damage

Maximum grants will normally be £5,000 (£10,000 in exceptional circumstances). Cumbria Community Foundation also administers a number of other funds and will automatically consider appropriate applications.

To find out more call David Andrews at Cumbria Community Foundation on 01900 820 828 or visit http://www.cumbriafoundation.org/applying_for_a_grant/flood_groups.htm.

Crisis loan for members of the Federation of Small Businesses (FSB)

The FSB is offering members a £5,000 interest-free loan, repayable within one year, or thereafter charged at 1% above base rate. Applicants must be full members of the FSB and able to demonstrate their solvency prior to the crisis (i.e. by their last business balance sheet or equivalent). To find out more please contact Teresa Seed at the FSB on 01772 712 033.

Allerdale Business Rates Relief

Business rates exemption is available for those properties which are now closed and unusable as a result of the floods. The exemption is for a maximum of three months (or to 31 March 2010 if the rateable value is under £15K).

To apply please contact Allerdale Borough Council at revenues@allerdale.gov.uk or call 01900 702 670, giving the address of the property and your business rates account number (if available). If the premises are so badly damaged that repair looks unlikely, you should contact the local valuation officer in Carlisle on 01228 600200. They may agree to remove it from the rating list completely.

Banking services

A remote banking service will be available in some of the worst flood-hit areas. Most banks are putting emergency measures in place to help support businesses and provide you with access to your funds. Contact your bank to find out about their packages of support which could include:

- temporary increases to existing overdrafts (looked at on an individual basis)
- bridging facilities for insurance claims
- capital repayment holidays on existing loan facilities to allow cash to be retained for immediate use.

Access to banking services

Cockermouth, The NatWest branch remains open, mobile banks are available on Sainsbury's car park, services are provided by NatWest, Barclays and Lloyds. The Clydesdale Bank has an arrangement with the Post Office for their customers.

Workington, The NatWest branch (on the south side of the river) remains open and a mobile unit is located on the north side of the River Derwent. The Clydesdale Bank branch is also open as usual.

Your business survival toolkit

We suggest you discuss this Business Survival Toolkit with your accountant, financial adviser and/or Business Link adviser who will advise you on the best methods of implementation for your business.

This plan is specifically written for those directly affected by flooding, but most is equally applicable if your business has been affected indirectly, e.g. if a key supplier or customer(s) is out of action.

Expected Timescale

The expected period of disruption will not be the same for everyone but we recommend that the business should create a fund of cash or bank facilities to be able to operate for at least six months with no or considerably reduced sales. Make an estimate of how long your premises will be out of action for and/or how long your customers/suppliers will be affected.

Customers, Suppliers and Marketing

Analyse your likely sales over various markets, taking into account not only the direct impact of your business being flooded but also any impact of the flood on your customers and suppliers as they may also have been affected.

The assessment needs to be realistic and not over optimistic because very important decisions will be taken on the basis of this information. Look at:

- which, if any customers, you are able to supply currently
- what you need to do to be able to supply other customers
- whether there are new channels you could use to sell to your existing and/or new customers e.g. street markets, internet, home deliveries/supply, working with another business
- which customers will be so badly affected that their sales are likely to cease forever
- which customers will be affected until they recover from the flood, how long is this likely to be and to what extent (will they not buy at all or will they buy less)
- which customers won't be affected at all
- whether there are new customers/markets you could target
- whether your suppliers are affected, how long this is likely to be the case for, and where, if necessary you can source alternative supplies.

Make sure you communicate with your customers as soon as possible – and keep communicating with them. Let them know your situation, how it affects them and what you are doing to maintain/restart supplies to them. If appropriate think about how you could access new supplies quickly or provide services to them in a different venue – so that they aren't forced to go elsewhere. Keep them up to date with the situation as it evolves. When you're able to get back to normal you might think about how to reward customers who've stayed loyal e.g. thank you card, special opening offer, opening event for customers.

Credit Control Procedures

It's vital for your cash flow that you have stringent credit control procedures in place with any new customers (especially if they may be seeking alternative suppliers as their credit lines dry up) and with existing customers possibly seeking extended credit periods. These are difficult business decisions. You may have opportunities to create new relationships which will develop the business in the future but at the same time you may create additional financial strain on your own business in the very near future or it may even create a bad debt which will cause you serious financial problems in the future.

Your Contract Terms

Review the contractual terms of your business to ensure that you understand the legal status of the various clauses, both for your customers and for your suppliers. If applicable you will need to take a commercial decision on your policy on cancellation of orders, bearing in mind your current financial situation and the potential lifetime value of that particular customer in future years. The more difficult your own current financial situation the more difficult the decision will be on whether you can accept the cancellation or whether you need to pursue a legally binding order. A similar situation will arise when you are considering cancelling orders with your suppliers.

Other Income Opportunities

Explore every possible income opportunity to establish whether new income streams can be created:

- new products/services that could be developed quickly
- other ways of getting your product or service to customers
- employment for a short while to increase income
- claiming any benefits that may be due to you

Access the Business Link guide on how to develop new products and services at www.businesslink.gov.uk/northwest/newproducts

Insurance Cover

Dealing with an insurance claim

Check with your insurance company first before you throw anything away or start any repair work. They can often recommend suitable tradesmen to help you, and may be willing to make an interim payment to help you get your business going again as quickly as possible.

Ask the insurance company:

- How long it will be before the loss adjuster visits.
- Exactly what you can claim for and what actions you need to take.
- If you are to clean your property or if they will get a company to do it for you.
- About an interim payment to help your business start trading as soon as possible to minimise your loss.

Always make your own record of flood damage

- Use a permanent ink pen to mark on the wall the maximum height of the flood water. Do this in every room affected by flooding.

- Photograph or video record your damaged property. List the damage to your property and belongings.
- If your insurance policy covers you for loss of perishable goods, make a list of all the foods you throw away. Include any food touched by flood water and anything in your fridge or freezer ruined by loss of power.

Things to help with your insurance claim

- Confirm the insurance company will pay for any service or equipment you need.
- Make a note of all telephone calls. Record the date, name and what was agreed.
- Keep copies of all letters, emails and faxes you send and receive.
- Keep receipts.
- Don't throw anything away until told (except ruined food).
- Depending on your policy, the insurance company may only offer to clean and repair something, not replace it.

If you do not have insurance, your local council should be able to provide information on hardship grants or charities that may be able to help you.

Cost and Cash Control

Clearly there will be a number of urgent demands on your time, but taking steps to cut costs and improve cash flow are vital.

The first course of action is to turn off as quickly as possible all non essential cash outflow. This may be business or private expenditure, revenue or capital. Review all standing orders and direct debits, whether business or private, and consider cancelling any non essential payments. The quicker this is done, the longer the business will be able to survive and the more likely it will have the necessary funds to support its recovery.

Once you have done this calculate how much money is needed to meet the level of costs and outgoings for the next six months or however long realistically you will be affected.

Essentials	Non Essentials
Materials and direct costs of production to meet anticipated sales	Stocks of raw materials
Key staff	Subcontractors
Light, heat and power (once back in your premises)	Non essential repairs and maintenance (DIY)
Insurance	Motor repairs and service
Telephone system and internet	Telephone calls?
Marketing? (depends on your circumstances)	Printing and stationery
Appeal your business rates	Marketing? (depends on your circumstances)

Taxes (PAYE, NIC, income tax, VAT) – but try to reduce/defer	Cleaning & laundry (DIY)
Essential living costs	Rates (appeal your business rates)
Repairs to your property	Heating
Replacing lost/damaged equipment	Pension contributions (suspend)
	Investments and savings plans (review)
	Capital expenditure (other than replacing flood losses)
	Bank loan repayments (agree holiday)
	Leasing & HP payments (agree holiday)
	Non essential personal expenditure

Cash Flow Management

Once you’ve quantified the problem the business will need to amass the necessary resources to meet these outgoings, whether this is in cash, credit facilities, bank overdraft, sale of surplus assets, introduction from your own resources or loans from friends or relatives, etc to meet these needs. Marshall all your assets and create a war chest for the battle ahead.

Access a Business Link guide on the basics of cashflow management at www.businesslink.gov.uk/northwest/cashflow

Own Resources

The business may need an injection of some of your own resources or those of your family or friends to help meet commitments. You should also keep back say another two months of outgoings as a contingency fund in case you are severely affected for longer than expected.

You may need to give notice of withdrawal from some designated bank or building society accounts and this should be done straightaway. Once you know how much you can introduce into the business from your own resources you will need to work out how you are going to find the balance.

Sale of Surplus Assets

To fund your business you should consider selling any personal or business assets that are surplus to requirements. Trading stocks (if they haven’t already been destroyed) should be reduced to anticipate the non-existent or quieter trading period.

Banks, Building Societies, Hire Purchase, Leasing and Other Funders

It’s vital that you discuss the situation with your banker or funder as soon as you have a draft financial plan in mind. The relationship that you’ve developed with your banker over the past few years will now become an important asset. Your banker should be understanding and supportive but may need to obtain authority from regional office for capital and interest holidays or increased facilities, so timing of the funding application will be very important.

If issues arise with your bank then please contact the Chamber and we will raise them with senior bankers via our Banking Action Group.

Suppliers

Discuss delayed or deferred payment with suppliers. This is a good source of funding.

Staff

Regrettably it's vital to cut staff levels as quickly as possible (in days) to those necessary to meet current or expected sales levels. In order to do this:

- Review Contracts of Employment
- Check notice periods to be given to make people redundant and any costs this would involve
- Consider varying terms and conditions
- Look at asking staff to take holidays now
- Consider laying off staff
- Look at negotiating amended hours or salary levels.

You may decide to take a different approach for different groups of staff, depending on your needs now and in the future.

Make sure you follow the correct processes when carrying out any of these changes and take account of any contractual and legal requirements.

ACAS offer a free service on these issues – ring 0845 057 3170 or www.acas.org.uk. Chamber members have access to free legal and HR support, by ringing 0871 423 5238 for legal and 029020 349614 for HR, see www.cumbriachamber.co.uk.

Access the Business Link tool to ending employment correctly at www.businesslink.gov.uk/northwest/employment

Alternatively, read a guide on making an employee redundant at www.businesslink.gov.uk/northwest/redundancy

Tax and VAT

HM Revenue & Customs (HMRC) has a Helpline for anyone affected by the recent floods. You can contact the Helpline on 0845 3000 157 between 8am and 8pm Monday to Friday and 8am to 4pm Saturday and Sunday. Each call will be handled on its own merits but HMRC may be able to help by:

- agreeing a revised payment schedule when customers are unable to pay due to financial difficulties caused by the flooding
- agreeing practical arrangements where businesses cannot comply with their tax obligations perhaps because their records have been lost or destroyed in the flooding
- reviewing any penalties or not imposing additional surcharges that may be triggered where customers have missed deadlines as a result of the flooding
- providing help to deal with other practical, tax related matters arising as a result of flooding

The service is available for all HMRC taxes: VAT, Corporation Tax, Income Tax and NICs (PAYE)

If you trade as a company you should consider stopping drawing a salary as this will reduce the national insurance and PAYE liabilities. The drawings you need to live on can be taken either by withdrawal from your loan account, by dividend or through the creation of a loan account from the company. These actions will considerably reduce the regular outgoings from the business. This is a complex area and you should consult your accountant/financial adviser before taking action.

Action Plan and Milestones

Draw up an action plan for the next six months covering the following:

- financial projections for the next six months
- sales target
- marketing strategy and plan
- revenue expenditure budget including staffing strategy
- capital expenditure budget
- personal expenditure budget
- funding strategy and plan
- tax plan

The plan should be reviewed weekly then monthly to confirm that you are on track, and if you are not on target identify what further action(s) you need to take.

It's important that you keep your accountant/financial adviser and your bank manager or funder informed of developments, together with the actions you are taking. This will ensure that they are in a position to help if needed.

Disaster Recovery Plan - for “next time”

The last thing you want to think about right now is this happening again, However, there are lots of disasters that can hit your business so every business should have a recovery plan. Disaster Recovery Plans usually cover fire, flood, storm, electricity interruption, computer system failure or data

corruption, and other potential disasters such as pandemic flu, foot & mouth disease and other human/animal diseases.

More guidance is available at www.cumbriaresilience.info or visit www.businesslink.gov.uk/northwest/crisismanagement for a crisis management and business continuity planning guide.

As part of this you may wish to consider specific measures with regard to flooding. More guidance is available at www.businesslink.gov.uk/northwest/flooding .

Useful phone numbers and addresses

Age Concern

Northwest 01946 66669

South Lakeland 01539 728118

Allerdale Borough Council

Emergency Helpline 01900 702911

Environmental Health 01900 702590

Pollution (blocked drains etc), 01900
702580

Refuse Collection 01900 702800

Benefit Enquiry Line

0800 88 22 00

Business Link Northwest

0845 00 66 888

Citizens Advice Bureau

Allerdale 01900 604735

Keswick 017687 73472

Whitehaven 01946 693321

Wigton 016973 44026

Workington 01900 604735

Consumer direct

including any calls from bogus tradesman

08454 040506

Environment Agency

Advice, floodline 0845 9881188

Floodline

0845 988 1188

Gas Safe Register (gas safety advice and registered local engineers) 0800 408 5500

Highways

0845 6096609

National Flood Forum

01299 403101

NHS Direct

(Prescriptions, help and advice) 0845 4647

Police

0845 3300247

Red Cross

0191 273 7560

Samaritans

UK Wide 08457 90 90 90

Social Services

01539 713377

South Lakeland District Council

0845 0504434

Cumbria Chamber of Commerce

(business advice) 01228 534120

Cumbria Community Foundation

01900 820822

Cumbria County Council

01228 606060

Cockermouth Churches Together

01900 829926

Community Law Centre

01228 515129

Transco

(gas leaks) 0800 111999

Traveline

0870 608 2 608

United Utilities

(electricity) 0800 195 4101

WRVS

01228 524508

Council Addresses

Allerdale Borough Council

Allerdale House

New Bridge Road

Workington

CA14 3YJ

Barrow Borough Council

Town Hall

Duke Street

Barrow-in-Furness

LA14 2LD

Carlisle City Council

Civic Centre

Carlisle

CA3 8QG

Copeland Borough Council

The Copeland Centre

Catherine Street

Whitehaven

CA28 7SJ

Eden District Council

Town Hall

Penrith

CA11 7QF

South Lakeland District Council

South Lakeland House

Lowther Street

Kendal

LA9 4UF

Tax Office Address

Please contact the head office in Carlisle where you will be directed to your local tax office:

HM Revenue & Customs

Employers Section

Carlisle District

Stocklund House

Castle Street

Carlisle

CA3 8DU

Letter templates

Letter 001	Business rates
Letter 002	Revaluation proposal
Letter 003	Tax – change of accounting date
Letter 004	Tax – deferred payment
Letter 005	PAYE – deferred payment

Letter 001

name and address of business

Business Rates Section

Date

Dear Sir

Re:[name of business]

Rating Assessment Number: xxxxx

Our business has been severely affected by the November floods, resulting in our sales being reduced by x%.

We are therefore unable to pay our business rates at this time due to the effect of the floods on the business.

We will try to send you as cheque as soon as the business has recovered from the crisis.

I hope this letter is sufficient for your purposes.

Yours faithfully

Letter 002

name and address of business

Valuation Officer
North West Group
Red Rose House
104 Lancaster Road
Preston
PR1 1LX

Date

Dear Sir

I enclose my complete proposal to alter the year 2009 Rating List.

If you require any further information do not hesitate to contact me.

Yours faithfully

Letter 003

name and address of business

HM Revenue & Customs

Date

Dear Sir

Re: [Business name]

Tax reference: xxxx

Our business is being severely affected by the November floods resulting in sales being reduced by x%.

We therefore proposed to change our accounting year end from [month] to [month].

In view of the change of accounting period we wish to reduce our *second* instalment of income tax and Class 4 National Insurance Contributions due to 31 January 2010 to nil.

We hope this letter is sufficient for your purposes.

Yours faithfully

Letter 004

name and address of business

HM Revenue & Customs

Date

Dear Sir

Re: [business name]

Tax reference: xxxx

Our business is being severely affected by the November floods resulting in our sales being reduced by x%.

We would appreciate your understanding of the situation by acknowledging that the Income Tax and Class 4 NIC Insurance Contributions due at 31 January 2010 are deferred and interest charges waived.

We will attempt to make payment as soon as our business is back to normal and cash flow permits.

If you require any further information do not hesitate to contact us.

Yours faithfully

Letter 005

name and address of business

HM Revenue & Customs

Date

Dear Sir

Re: [business name]

PAYE Reference: xxxxx

Our business is being severely affected by the November floods resulting in our sales being reduced by x%.

In respect of the PAYE and National Insurance contributions due, we would appreciate your understanding of the situation over the next few months as we do not have the cash flow to make these payments.

We will attempt to make payment once our business is back to normal and our situation has improved.

I hope this letter is sufficient for your purposes.

Yours faithfully

Flood Recovery Grant Scheme - Guidance for Businesses

This grant scheme is to support small and medium sized businesses severely affected by the flooding of 18th-20th November 2009, to help you recover quickly and provide a boost to get you trading successfully and sustainably. The support has been put together based on experience of supporting businesses during the FMD crisis and previous flooding crisis in the county, and drawing on best practice identified elsewhere.

Who is funding this support?

This funding is provided by the Northwest Regional Development Agency.

Eligibility

Small and medium sized businesses (up to 250 full time equivalent employees) in Cumbria flooded during the heavy rain of 18th-20th November 2009 which:

- were trading on 17th November 2009
- were severely affected by the flood
- are able to demonstrate viability prior to the flooding or on track to become so within one year
- intend to continue trading and to maintain existing levels of jobs for a period of three years.

Businesses in sectors excluded from the De Minimis Block Exemption are not eligible for this scheme but it is anticipated that private sector funding will be confirmed shortly to support these businesses. State aid includes, for example, National Lottery Funding, European Funding, NWDA funding, rate relief, deferral of VAT and income tax, other Government support.

If you were not flooded but have been severely affected your situation will be looked at on a case by case basis.

What can you apply for?

- **Specialist expertise** - Expertise to help plan the clean up and recovery – for example accountant, architects, designers, IT specialists, HR, etc. Up to 100% of costs can be covered at up to £600/day, up to a maximum of £5,000.
- **Marketing** - Expertise to help the business trade again and implement a marketing plan – for example to produce a marketing plan, recreate customer records, reinstate or introduce electronic sales, and other actions to implement a marketing plan. Up to 70% of costs can be covered.
- **Interest Relief** - Interest costs on new, rescheduled or existing borrowing. Up to 100% of costs can be covered up to a maximum of £5,000.
- **Training** - Training of staff, for example to use new equipment or implement new processes. This includes the cost of trainers, materials and venues. Up to 100% of costs can be covered.

Funding can be applied for in any combination up to the overall maximum amounts set out below.

NB This funding should not be used for anything that an existing scheme for which the business is eligible already covers. The Business Recovery Plan should draw in any relevant existing support to maximise the help to the client and impact on the business – your Business link adviser will help you with this.

Approximate costings may be used for the application to facilitate speedy submission and approval but these should be as realistic as possible.

How much can you apply for?

You can apply for up to £10,000, depending on the size of your business, as follows:

Annual turnover	FTE jobs	Maximum grant
Up to £68,000	1	£3,000
£68,001 - £300,000	2-5	£5,000
£300,001 - £500,000	6-10	£7,000
£500,001 plus	11 plus	£10,000

Either annual turnover or full time equivalent employee numbers will be used to calculate the maximum grant – using whichever puts you in the highest grant category.

Any offer will be capped if necessary to ensure that state aid limits will not be exceeded. This is unlikely to affect you unless you have already received significant public funding.

Dates for applications and claims

Applications will be dealt with on a first come first served basis and you should apply as soon as possible. The final date for applications is 28th February 2010.

Final claims must be submitted by 31st December 2010.

What is the process?

Business Link adviser will help you to produce a business recovery plan and complete your application form. ***There is no charge for assistance from a Business Link adviser.***

The adviser will confirm and verify the information and confirm that they consider the project costs reasonable. Cumbria Chamber of Commerce reserves the right to verify applications signed off by an adviser.

The adviser has no authorisation to agree funding.

The application is then submitted to the Chamber who will process it and send out an offer letter (or otherwise) within three days.

You then submit your claim(s). Each of the four elements can be claimed for separately.

The Chamber aims to pay claims within 3 days of receipt.

Specialist expertise grants will be paid direct to the supplier. Other grants will be paid to your business.

What is not covered?

- Recoverable VAT
- Costs that are covered or reasonably could have been covered by insurance

Outputs

As you'll appreciate as a tax payer, we do need to demonstrate that public money is being used properly, so you will need to provide expected outputs (like jobs saved). Your Business Link adviser will help you specify these.

Conditions of grant offer

If successful in obtaining a grant you will be required to fulfil the following conditions:

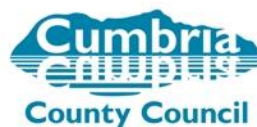
- the grant must be used to aid recovery from the impact of flooding and should form part of a considered business recovery plan - it cannot be used as compensation for any loss incurred
- within 6 months of completing the project you must provide a letter confirming whether the project achieved the outcomes set out in the application and confirming the outcomes achieved
- if the grant was not used as specified in the application and offer we reserve the right to reclaim all or part of the grant claimed
- you agree that Business Link and/or NWDA may visit the project and that we may require you to provide any further information deemed necessary by the funder
- we reserve the right to audit and monitor the project
- Business Link and/or Cumbria Chamber of Commerce may conduct a satisfaction survey
- it is anticipated that this funding will be taxable.

Queries

Any queries please contact your Business Link adviser or Cumbria Chamber of Commerce 0845 226 0040 or info@cumbriachamber.co.uk.

**Cumbria Chamber
of Commerce**

networking & events policy & representation member services business support



Supported by



Application form

CUMBRIA FLOOD RECOVERY GRANTS

This is a one-off grant scheme to help businesses in Cumbria significantly affected by the November 2009 floods. This grant is not cash compensation for loss of turnover. Grants to aid recovery are available up to £10,000 for eligible businesses.

Grants will support individual business recovery plans prepared with the assistance of a Business Link adviser.

If you have not already done so contact Business Link on 0845 00 66 888.

A. Applicant Details	
Contact name:	
Name of Business:	
Address:	
Telephone:	
Fax:	
Email:	
Temporary contact details if applicable:	

B. Can you apply? We advise that you read the guidance notes attached carefully before answering the following questions. You must be able to tick every question to be eligible to apply					
1. Is your business located in Cumbria?					
2. Was your business trading on 17 th November 2009?					
3. Does your business employ between 0-250 people?					
4. What type of business are you? (tick one box only)					
Sole Trader		Partnership		Limited Company	
Company Limited by Guarantee		Co-operative		Other*	
* Please specify					
VAT No (if applicable)			Company Reg No (if applicable)		
5. Which of these sectors below does your business operate in? (tick one box only) Please note, restrictions apply, see guidance notes					

Hotels and Catering		Agricultural Services		Retail Distribution	
Manufacturing		Other Tourism		General Services	
Other Distribution		Other* please specify			
6. Was your business flooded?					
Was your business otherwise severely affected, if so how?					
7. Have you taken all reasonable actions to reduce costs (including rate relief, tax and VAT), maintain demand and where appropriate drawn on commercial sources of support (including bank lending)? Please supply details below					
8. I confirm that, including the grant requested in this application; I have not received more than €200,000 in Government or European assistance over the past three years.					

YOU MUST HAVE TICKED EACH QUESTION TO BE ELIGIBLE TO APPLY

C. Details					
Number of employees		Pre crisis		Turnover last financial year	£

D. What are you applying for? (see guidance notes)

Grants of up to £10,000 are available to aid the recovery of your business. The activities to be supported should form part of a well-developed business recovery plan. Contact Business Link (0845 00 66 888).

They will be able to provide assistance on eligible costs, the preparation of financial forecasts and give general business advice. They will also work with you to develop your business recovery plan. Please tick the box below that best describes the scheme(s) you wish to apply for:

Specialist Advice	Max. £5,000	
Marketing		
Interest Relief	Max. £5,000	
Training		

Please itemise below the actions you intend to take (in line with your business/recovery plan) and the approximate costs. Please note reclaimable VAT is not an eligible item of expenditure under this programme. Indicate which items you are applying for a grant towards and the amount (your adviser will help you with this).

<i>Action Plan</i>			<i>Cost</i>			
<i>Specific Actions planned</i>	<i>What is Needed (Resources)</i>	<i>By When</i>	<i>Specialist Advice</i>	<i>Marketing</i>	<i>Interest Relief</i>	<i>Training</i>
			<i>Totals</i>			

Total Grant Required: £

Specialist Advice			
Total Cost £ (gross)		Total Cost £ (Net)	
Start Date		End Date	
Signed (client)		Signed (provider)	
Print Name		Print Name	
Date		Date	

Interest Relief			
Loan Value £		Interest Payable (max. £5k)	
Start Date		End Date	
Signed (client)		Signed (provider)	
Print Name		Print Name	
Date		Name of Bank	
		Date	

Please briefly state below what outputs you hope to achieve through this grant (your adviser will help with this)

A BUSINESS LINK ADVISER NEEDS TO VERIFY THE ANSWERS GIVEN TO THE QUESTIONS BELOW AND CONFIRM THAT THE COSTS OF THE PROJECT ARE REASONABLE.

To be completed by the adviser (please tick)

I verify that to the best of my knowledge the answers given above are true and correct	
I confirm that I consider the costs of the project reasonable	

If successful in obtaining the grant an adviser will have to confirm that the grant was spent on the activities identified above and that the project has achieved what it set out to do.

Signed:

Print Name:

F. Declaration of Applicant			
<i>I confirm that all information contained within this application is true and accurate</i>			
Signed:		Date:	
Print Name:			

When completed, please return this form to the following address, enclosing the following documentation: copy of last years accounts, business recovery plan, certificate of business insurance details.

**Flood Recovery Grant Scheme
Cumbria Chamber of Commerce
3rd Floor Broadacre House
16-20 Lowther Street
Carlisle
Cumbria
CA3 8DA**

0845 226 0040

Closing date for applications: 28/02/2010

G. Declaration of Adviser			
I confirm that the activities detailed in this application have been undertaken and that the planned outcomes have been achieved			
Signed:		Date:	
Print Name:			

DATA PROTECTION

All information provided on this form will be treated confidentially and be processed by Cumbria Chamber of Commerce in accordance with the Data Protection Act 1998. It will be used for the purpose of providing support for businesses and for impact monitoring and lobbying in relation to the flooding crisis. It may be disclosed to organisations funding, or working in partnership with the Chamber or providing services to or on behalf of Cumbria Chamber of Commerce.

If you would not like us to inform you about goods and services that may be of interest to you, please tick the box []

Under the Data Protection Act 1998, you have the right to request access to your personal data.

Write to: Cumbria Chamber of Commerce, 3rd Floor Broadacre House, 16-20 Lowther Street, Carlisle, Cumbria, CA3 8DA.