



Guidance Notes

Môn CF's 'Small Business Grant'

Guidance notes

This is a discretionary grant funded by the UK Government and administered by Môn Communities Forward to provide financial assistance for new business start-ups and existing businesses operating on the Isle of Anglesey.

Purpose of the grant

The purpose of the grant is to support individuals looking to start up a business on the island as well as those businesses already established. This grant will be an addition to other business support offered through organisations such as Business Wales, the Isle of Anglesey County Council or other similar agencies and Government Departments.

Môn Communities Forward (Môn CF)

Môn CF provides tailored support to start-up, micro, and small and medium sized businesses on the Isle of Anglesey. The support service can help you understand what your needs are and provide tailored packages including access to online tools, workshops & webinars, general and specialist advisers, and mentors. This is often provided in collaboration with other organisations such as Business Wales. In addition to working with you to apply for a grant, Môn CF can provide additional support in terms of recruitment, your online presence, training, and a signpost service to other support networks.

Who can apply?

A grant of up to £2,000 is available to help individuals looking to start a business or for existing businesses looking for support. Applications are open to both individuals and companies.

Eligibility criteria

To apply you should be:

- Aged 16 years of age or older
- Looking to start up a self-employed business on Anglesey before the end of **11/2024**

Or

- if you are an established business looking for support

Your business **must** be based on the island.

Non-eligible criteria

- Aesthetics (Botox, fillers, etc.)
- Air B+B (unless main income)
- Subcontractors
- Received a grant previously from Môn CF

Associated information for the grant

This grant and associated business support is intended to help those individuals and businesses that need additional financial support either to set up a new venture or to develop an existing one.

Applicants who are looking to start their own business can access pre-start support through Môn CF and partners such as Business Wales and The Enterprise Hub at M-Sparc.

Applicants will be offered assistance with the grant application process.

Start-up businesses will need a Business Plan and Cash Flow Forecast produced as part of the grant application process. Support with such documents will be offered via Môn CF, Business Wales and the Enterprise Hub.

Existing businesses wishing to apply for a grant will need to produce a set of official accounts or proof of registration with HMRC (UTR), along with bank statements as part of the grant application process. Limited companies will need to provide confirmation of their Company Registration Number.

Applicants will be assigned a Môn CF Business Mentor who will assist with completion of the grant application form and sharing information on how to access further support.

Applicants need to declare that they have no other (or limited) sources of funds or are unable to access any other funds or can only secure part funding to support the set up or running costs of the business.

The grant is intended to assist individuals and businesses by contributing towards the essential costs of starting or developing the business (details of costs must be included in the application form).

The grant is for revenue expenditure only. This means only expenditure that will appear in your Profit & Loss Account is eligible.

Eligible expenditure could include

- Tools/equipment
- Furniture
- It equipment (not software - unless for new setup)
- Training
- Advertising
- Websites

Non eligible expenditure

- Stock
- Consumables
- Running costs and overheads
- Rent/Lease
- Travel expenses

Please note that this list is not exhaustive

Note: The grant is not intended to support personal drawings nor day to day running costs of the business. Nor can the grant be used to clear debts. It cannot be used to buy stock or pay rent.

- The applicant intends to make or is working towards making the business their main source of income and / or employment.
- Applicants will be required to provide evidence that the company has started trading, e.g., copy of the first invoice and has taken steps to register the business for its chosen entity (e.g., limited company status/self-employment with HMRC). This is gathered post-start date. Existing businesses will have to show trading accounts and bank account details as proof of trading.
- Only one application will be accepted per business – whether that business is new or existing.
- Applications must be submitted by the individual applying for the grant and not agents acting on their behalf.
- Applicants will need to declare any other and current financial support from Government or Local Authorities over the last 3 fiscal years.
- As recipients of public investment, applicants will be asked to review their business practices regarding sustainability and equality.

Business categories not supported

Businesses which are associated with the promotion of particular religious or political views; gambling; pornography; offering sexual services of any kind; any illegal activities; and other business deemed to be 'novel and contentious' by UK Government.

How much can you apply for?

A grant of up to £2,000 is available per business (only one application per business is permitted). Applicants need to confirm that without the grant support they have no or limited funding sources to help them start or develop their business. Môn CF will apply discretion for grant awards based on the evidence of need outlined within the business case and application. If the application is approved, payment will be made in one of two ways:

Option 1 – the applicant purchases items approved for grant support and claims the expenditure back from Môn CF – with the relevant proof of purchase provided.

Option 2 – Môn CF will purchase items on the applicant's behalf and transfer ownership to the individual business.

How to apply

- All applicants will be offered support with the completion of a grant application form and the supporting evidence needed. Help will be on hand via a business advisor – either from Môn CF or partner agencies such as Business Wales or the Enterprise Hub.
- The completed application form together with a business case must be emailed to grants@moncf.co.uk for assessment and due diligence checks to be undertaken.
- We aim to reply and acknowledge receipt within 10 working days.
- The Small Business Grant is open for applications from **06/09/2023** (first round). Round 2 application forms will be available to access from the **01/04/2024** – closing dates to be determined dependant on funding levels. However, if funds are used up before this date, the scheme will close.
- If you have any questions before applying or if you have any concerns that you may not be able to participate in the application or business planning process for medical/technical/caring reasons, please contact Môn CF so that we can discuss how we can help.

Timescales

There will be Two rounds of grants. You will be informed of the closing date of each round on the Môn CF website.

Guidance on Completing the Form

Section 1 – Information about You

This part asks for information about you 'The applicant'. Please ensure all information is correct.

Evidence Required – we will require 2 forms of identification to verify your identity:

Valid Passport/Driving Licence/Photographic ID

Proof of your address dated within the last three months.

Bank Statements dated within the last three months

Section 2 – Your Business

Please provide details of your new business – proposed name, type of business and your anticipated start date. You will also be required to send in your business case with your completed application form.

Section 3 – Funding

Please let us know how much funding you are applying for. You can apply for a maximum of £2,000. We need to know what you intend to use the grant for, and you will need to breakdown what is required, the costs and why this particular 'item' is needed. You will need to provide a quotation for each item. If there are more than 5 items, please group appropriately. We would also like to know if you intend to employ any staff and if so, the details of the types of roles they will be. We need to assess what impact this grant will have, and what difference this will make to help you start or develop your business.

Section 4 – Bank Details

This information will be used to make the Grant payment to you. Please ensure correct bank details are provided. Incorrect bank details will result in non-payment of the grant or payment will be delayed.

Section 5 – Small Amounts of Financial Assistance (SAFA) Scheme

The Business Support Grant is awarded under Small Amounts of Financial Assistance (SAFA) scheme, and we therefore require you to provide information on any state aid you may have received in the current and previous two fiscal years. In addition, you must also provide information of any funding you have received under "Small Amounts of Financial Assistance (SAFA)" during the current and previous 2 fiscal years. If you haven't received any, please include the word NONE. It is important this section is not left blank. Information on UK Gov Subsidy Control Guidance (including SAFA) can be found at Guidance on the UK's international subsidy control commitments - GOV.UK (www.gov.uk)

Section 6 – Declaration

It is very important that you have read this guidance document carefully and understand the terms and conditions associated with this Grant application. If you agree to the terms and conditions within this document and you can confirm that the information provided in the application is true and accurate, then you must tick the box, include any signatures and dates and submit your application by email to the following address grants@moncf.co.uk

What Happens After the Application is Received?

Once we receive your application form, our team will acknowledge receipt of your application and undertake due diligence checks. All applications must be endorsed by a Môn CF Mentor (to confirm that any pre-application advice and guidance has been offered or adopted, the business idea or development is viable and sustainable, and all revenue costs are appropriate and eligible for the business idea).

Decisions on applications will be made based on the information provided in the application form, associated evidence (business case/breakdown of revenue costs and advisor endorsements) and further due diligence checks. If approved, you will receive a grant approval letter by email notifying you of the award of the grant and a link to the terms and conditions for your review. You must respond to this offer within seven working days, or the grant offer will be withdrawn. Applicants must confirm acceptance of the offer letter by e-mail.

As part of your application terms and conditions you will agree to continue to receive post grant award contact. This is purely to enable Môn CF to confirm the effects the grants have had on the local businesses and for our own reporting purposes. Where required for new start-ups, we will seek evidence that the venture or company has started trading, e.g., copy of the first invoice, evidence of business bank account and that you have taken steps to register the business for its chosen entity (e.g., limited company status / self-employment with HMRC). This is a discretionary grant and there is no appeals process.

Grant Repayment

Applicants should note that Môn CF may require repayment of the grant in full or part if the funds are not used for the purposes stated on the application form or terms and conditions are not met. The applicant is entering into an agreement as such, and this may be enforced by requesting proof post grant award.

Terms & Conditions for Applications

1. Payment of this grant is at the absolute discretion of Môn CF.
2. Môn CF may withhold or recover the funding in certain circumstances.
3. Payment will be made via bank transfer into your nominated bank account after sufficient evidence has been collected.
4. The grant receiving individual or company must ensure that, for the purposes of the Project, it complies with the UK Government Subsidy Control Guidance. Further details of the specific UK Government Subsidy Control Guidance can be found on-line. The applicant is responsible for ensuring that the grant is delivered in line with the State aid criteria upon which the funding is awarded.
5. Support provided under 'Small Amounts of Financial Assistance' (SAFA) as defined by Article 364 paragraph 4 of the UK-EU Trade and Cooperation Agreement. This allows the provision of up to 325,000 Special Drawing Rights, or approximately £330,000 to a single economic actor over any period of three fiscal years. This threshold includes any SAFA support or EU de minimis support received during the relevant period from all sources.
6. Please note that information held by Môn CF is potentially not disclosable under the Freedom of Information Act 2000. This is because Môn CF is a registered charity and is exempt from the requirements of this legislation. In practice, we will not disclose or release any commercially sensitive information provided to us by you without prior consultation with you but ultimately the decision as to whether to disclose is for Môn CF to take considering all the relevant legal requirements.
7. By applying for this grant you are agreeing to accept these terms and conditions. Acceptance is validated by checking the terms and conditions box on the application form and by submitting the application.
8. Please note that no payments will be made by Môn CF to the applicant until you have returned the additional evidence that is required as outlined in section 1.
9. Any funding awarded shall be used only for the purposes approved in the application that you have made and, in any documents, referred to in it.
10. The funding must be claimed by **01/03/2024**.
11. The applicant shall provide Môn CF with all information regarding its activities or proposed activities and as to its use or proposed use of all or any part of the funding, as Môn CF may from time to time require.
12. Môn CF require all recipients of funding to ensure that they apply a policy of equal opportunities as employers, as users of volunteers, and as providers of services, regardless of race, gender/gender identification, sexual orientation, religion and belief, age or as far as is practicable, any disability.

13. Môn CF shall be entitled to vary, withhold, or terminate any part of or all the funding and/or require part or all of the funding already paid to be repaid if: the date of payment if:

- i. the applicant fails to comply with any term, condition or provision set out in this Terms and Conditions document, the Guidance notes of the application;
- ii. any information provided by or on behalf of the applicant in respect of procuring this offer of funding or in a claim for payment of funding is found to be incorrect or misleading to an extent to which Môn CF consider to be material;
- iii. if Môn CF suspects that the applicant and/or any of its officers is/are involved in fraudulent activity.

14. Môn CF may vary and/or withhold any or all the payments of funding and/or require repayment of funding, together with interest from the date of payment if:

- i. they are required to do so as a result of a decision by the UK Government and/or Isle of Anglesey County Council or as a result of any obligation under Community Law; or
- ii. in their opinion it is necessary to ensure that the funding provided in accordance with this letter taken together with any other funding which has been or is likely to be received towards the Project is lawful State aid.

15. If applicant's business ceases trading, is wound up or goes into liquidation (including being subject to any administration order), receivership, bankruptcy, enters into any compromise or other arrangement of its debts with its creditors or any event similar or analogous to any of the events described in this paragraph 15 occurs, then Môn CF shall be entitled to recover on demand from the applicant the funding paid and no further monies shall be due or payable by Môn CF to the applicant or to anyone acting for or on the applicant's behalf or in its name (if the applicant is a company). Any references to the amount of funding paid or to be paid to the applicant shall be deemed to mean and to be limited to the amount of money actually paid to the applicant company by Môn CF at the time that any of the events referred to above occurs.

16. The applicant shall, without charge, permit any officer or officers of Môn CF or their representatives, at any reasonable time to visit the applicant's premises and/or to inspect any of the applicant's activities and/or to inspect the assets or project cost items purchased, in whole or in part, with the funding and/or to examine and take copies of the applicant's books of account and such other documents or records as in such officers view may relate in any way to the use of funding by the applicant. This condition is without prejudice and subject to any other statutory rights and powers exercisable by Môn CF or any of its staff, servant or agent thereof.

17. The applicant shall ensure that persons who control or hold documents relating to the Project give to UK Government or Local Authority auditors any assistance, information and explanation that they may require.

18. If during the financial year, or during the audit of accounts relating to that financial year the applicant becomes aware of a material deterioration in its financial circumstances, it must inform its Môn CF contact immediately.

19. The applicant must acknowledge, through the inclusion of appropriate wording (on press releases) and branding (on publicity, communication materials and signage), the contribution made to its activities by Môn CF. The applicant should contact its Môn CF link for further details.

20. Môn CF will make reasonable efforts to pay claims promptly, but it does not accept any liability in respect of loss attributable to any delay in the payment of claims or attributable to any suspension, reduction or cancellation of the funding.
21. You must not use the funding provided for (1) party political purposes; (2) the promotion of particular secular, religious or political views; (3) gambling; (4) pornography; (5) offering sexual services; (6) purchasing capital equipment (other than as specified in the Purposes); (7) your legal fees in relation to this letter; (8) costs incurred and defrayed by you in the delivery of the Purposes prior to the period referred to in Condition 1 (b); (9) any kind of illegal activities; or (10) any other kind of activity which in our opinion could bring us into disrepute.
22. By signing this application, you are certifying that no litigation or arbitration is current or pending or, so far as you are aware, threatened, which has or could have an adverse effect on your ability to perform and comply with any of the Conditions nor your ability to continue to trade as a business in Wales.
23. By signing this application, you have disclosed to us all material facts or circumstances which need to be disclosed to enable us to obtain a true and correct view of your business and affairs (both current and prospective) or which ought to be provided to any person who is considering providing funding to you.
24. By signing this application, you agree to co-operate fully with your Môn CF link person and with any other employee of Môn CF or consultant appointed by us to monitor your use of the Funding and your compliance with the Conditions.
25. You must maintain complete and accurate accounting records identifying all income and expenditure in relation to the application that you have made and without charge, permit any officer or officers of Môn CF, Isle of Anglesey County Council's Audit Offices or UK Government or its nominated contractors at any reasonable time and on reasonable notice (in exceptional circumstances, such as the prevention or detection of fraud, it may not be practicable to provide you with reasonable notice) being given to you to visit your premises and/or to inspect any of your activities and/or to examine and take copies of your books of account and such other documents or records stored as in such officer's reasonable view may relate in any way to your use of the Grant Funding. This undertaking is without prejudice and subject to any other statutory rights and powers exercisable by Môn CF, Isle of Anglesey County Council or the UK Government or any officer, servant or agent of any of the above.
26. Nothing in the Conditions imposes any liability on us in respect of any liability incurred by you to any third party (including, without limit, employees and contractors).
27. You must indemnify us against any liabilities, claims, proceedings, demands, losses, costs and expenses suffered or incurred by us directly or indirectly arising as a result of or in connection with any failure by you to perform fully or in part any obligation you may have to a third party, Môn CF, Isle of Anglesey County Council or the UK Government or any officer, servant or agent of any of the above.
28. Nothing in the Conditions imposes any liability on us in respect of any liability incurred by you to any third party (including, without limit, employees and contractors).
29. You must indemnify us against any liabilities, claims, proceedings, demands, losses, costs and expenses suffered or incurred by us directly or indirectly arising as a result of or in connection with any failure by you to perform fully or in part any obligation you may have to a third party.

Môn CF Business Support Grant – Privacy Notice

In order to be considered for the **Business Support Grant** and receive general business support, Môn CF is required to collect information from you. This will include personal information about you as well as some information about your business. Having this personal information is necessary for us to assess your eligibility for the Grant and, if successful, to access funding, services, advice and information.

Lawful Basis of Processing

Môn CF will be the data controller for any personal data you provide in relation to your grant application. The information will be processed confidentially and will help us assess your eligibility for funding.

Prevention of Fraud

Before we provide grant funding to you, we undertake checks for the purposes of preventing fraud and money laundering, and to verify your identity. These checks require us to process personal data about you to third party fraud prevention agencies. If we, or a fraud prevention agency, determine that you pose a fraud or money laundering risk, we may refuse to provide the grant funding you applied for, or we may stop providing existing grant funding to you. A record of any fraud or money laundering risk will be retained by the fraud prevention agencies, and may result in others refusing to provide services, financing or employment to you. If you are not successful in your application, we will write to you with an outline of the reasons why and how you can re-apply for the funding (Should you wish to).

Types of Personal Information

Information collected includes name, address, contact information, personal financial information (Business bank details) and information about your business. To receive Môn CF Business Support Grant support, we require also to process Special Category information regarding your ethnicity or disability to assess your eligibility for the scheme. The personal data relate to details of the individual applicant only.

Who Will Have Access to Your Data?

The collected information will be accessible by the system technical administrators who support the I.T. system. System technical administrators will not use your details in any way.

The information collected for the purpose of Môn CF support is shared with the following organisations for the purposes listed below:

- by contractors delivering Môn CF Business Support Grant service that provide support to beneficiaries;
- by approved social research organisations, to carry out research, analysis or equal opportunities monitoring of the Môn CF service;
- Isle of Anglesey County Council and/or UK Government Audit staff.

What Do We Do With It?

- Monitor and report on the number of individuals and enterprises taking part in projects and the number of people from different groups being supported (e.g., different ages, genders and ethnicities).
- Please note that research organisations/evaluators will only contact a sample of individuals and/or enterprises. If you are contacted to take part in any research/evaluation about your experience on the project the purpose of the interview or survey will be explained to you, and you will be given the option to say yes or no to taking part. Your contact details will only be used for approved research and will be deleted once this approved research is complete.

How Long are Your Details Kept?

We are required under State aid legislation to keep your personal data for a minimum of 10 years after the project ends, after which time it will be securely destroyed. If you are unsuccessful in your application, your personal information given in that application will be kept for a period of 12 months in line with Môn CF's information retention policy.

Your Rights

Under the data protection legislation, you have the right:

- to access the personal data Môn CF holds on you;
- require us to rectify inaccuracies in that data;
- to (in certain circumstances) object to or restrict processing;
- for (in certain circumstances) your data to be 'erased';
- to lodge a complaint with the Information Commissioner's Office (ICO) who is our independent regulator for data protection

The contact details for the Information Commissioner's Office are:

Customer Contact

Wycliffe House

Water Lane

Wilmslow

Cheshire

SK9 5AF

Telephone: **01625 545 745** or **0303 123 1113**

Website: **www.ico.org.uk**

For help with any of the above rights then please contact **Môn CF** on **01407 762004**.

The Freedom of Information Act and Your Information

The Freedom of Information Act 2000 allow the public to ask to see information held by public bodies. The information you provide us may not be the subject of a freedom of information request by another member of the public. This is because Môn CF is a registered charity and is classed as exempt from adhering to this act of parliament.

For Further Details on Your Information Rights

Data Protection Officer
Môn CF
63 Market Street
Holyhead
Isle of Anglesey
LL65 1UN