

# ENTERPRISE SUPPORTS

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<p>GRANT SUPPORTS -----</p> <p><b>Enhanced Restart Grant</b></p> <p><i>Sourced from Local Authority</i></p> <p>The maximum grant available will rise to €25,000 (up from €10,000) and the minimum payment will be €4,000 (up from €2,000). Firms that accessed the Restart Grant will be eligible to apply for a second top-up payment to a total combined value of the revised minimum and maximum grant levels. The criteria for accessing the scheme will include Enterprises that have:</p> <ul style="list-style-type: none"> <li>• 250 employees or less;</li> <li>• Turnover of less than €100,000 per employee; and</li> <li>• Reduced turnover by 25% as a result of COVID-19</li> </ul>	<p><a href="https://www.gov.ie/en/publication/942f74-local-authorities/">https://www.gov.ie/en/publication/942f74-local-authorities/</a></p>
<p><b>Emergency Business Solutions</b></p> <p>Professional advice, to the value of £2,000/€2,250 inc VAT (100% funded), is available for cross-border companies in manufacturing and tradable services, to address key business challenges related to Covid-19.</p>	<p><a href="https://intertradeireland.com/covid-19-supports/emergency-business-solutions">https://intertradeireland.com/covid-19-supports/emergency-business-solutions</a></p>
<p><b>BREXIT Start to plan</b></p> <p>InterTradeIreland offers 100% financial support up to £2000/€2250 (inclusive of VAT) towards professional advice in relation to Brexit matters. This support can help your business get advice on specific issues such as movement of labour, goods, services and currency management.</p>	<p><a href="https://intertradeireland.com/brexit/funding/planning-voucher">https://intertradeireland.com/brexit/funding/planning-voucher</a></p>

<p><b>Enterprise Support Grant</b></p> <p>The Enterprise Support Grant for businesses impacted by COVID-19 will be available for self-employed people who are closing their COVID-19 Pandemic Unemployment Payment after 25 June.</p>	<p><a href="https://www.gov.ie/en/service/739f3-enterprise-support-grant-for-buisnesses-impacted-by-covid-19/">https://www.gov.ie/en/service/739f3-enterprise-support-grant-for-buisnesses-impacted-by-covid-19/</a></p>
<p><b>Trading Online Voucher</b></p> <p>The Local Enterprise Office Trading Online Voucher is a government grant scheme, designed to assist small businesses with up to 10 employees. It offers financial assistance of up to €2,500 along with training and advice to help your business trade online. Businesses that have already received a Trading Online Voucher can now apply for a second voucher, where upgrades are required.</p>	<p><a href="https://www.localenterprise.ie/Discover-Business-Supports/Trading-Online-Voucher-Scheme/">https://www.localenterprise.ie/Discover-Business-Supports/Trading-Online-Voucher-Scheme-/</a></p>
<p><b>COVID-19 Online Retail Scheme</b></p> <p>The COVID-19 Online Retail Scheme is a grant for retail companies with 10 or more employees to develop a more competitive online offer.</p>	<p><a href="https://www.enterprise-ireland.com/en/funding-supports/online-retail/online-retail-scheme/online-retail-scheme.html">https://www.enterprise-ireland.com/en/funding-supports/online-retail/online-retail-scheme/online-retail-scheme.html</a></p>
<p><b>COVID-19 Business Financial Planning Grant</b></p> <p>The COVID-19 Business Financial Planning Grant, worth up to €5,000, is designed to help companies to develop a robust financial plan, including the preparation of documentation required to support applications for external finance from banks and/or other finance providers. The grant is a new support for Enterprise Ireland clients and those manufacturing or internationally traded services companies that employ 10 or more full time employees.</p>	<p><a href="https://globalambition.ie/supports/innovation-support/covid-19-business-planning-grant/">https://globalambition.ie/supports/innovation-support/covid-19-business-planning-grant/</a></p>

### Lean Business Improvement Voucher

The Lean Business Continuity Voucher is available to eligible companies to access up to €2,500 in training or advisory services support related to the continued operation of their businesses during the current pandemic. It is open to small, medium or large client companies of Enterprise Ireland or Údarás na Gaeltachta (including High Potential Start-ups). The voucher may be used to obtain services from approved providers.

<https://enterprise-ireland.com/en/Productivity/Lean-Business-Offer/Lean-Business-Continuity-Voucher.html>

<p>DEBT/TAX/LIQUIDITY SUPPORTS -----</p> <p><b>COVID-19 Business Loans</b> [lending through this scheme has currently been paused]</p> <p>Microenterprises can access COVID-19 Business Loans of up to €50,000 from Microfinance Ireland. The terms include a six months interest free and repayment free moratorium, with the loan to then be repaid over the remaining 30 months of the 36-month loan period. Loans are available at an interest rate of between 4.5% and 5.5%. Businesses can apply through their Local Enterprise Office or directly at <a href="https://microfinanceireland.ie/">microfinanceireland.ie</a>. Eligibility criteria apply.</p>	<p><a href="https://microfinanceireland.ie/">https://microfinanceireland.ie/</a></p>
<p><b>COVID-19 Working Capital Scheme</b></p> <p>The €450m SBCI COVID-19 Working Capital Scheme for eligible businesses supports loans from €25,000 up to €1.5 million (first €500,000 unsecured) with a maximum interest rate of 4%. Applications can be made through the SBCI website at <a href="https://sbci.gov.ie/">sbci.gov.ie</a>. Eligibility criteria apply.</p>	<p><a href="https://sbci.gov.ie/products/covid-19-working-capital-loan-scheme">https://sbci.gov.ie/products/covid-19-working-capital-loan-scheme</a></p>
<p><b>Future Growth Loan Scheme:</b></p> <p>The enhanced Future Growth Loan Scheme makes up to €800m of loans available for terms of 7-10 years. This scheme is available to eligible businesses in Ireland, including those in the primary agriculture (farmers) and seafood sectors, to support strategic long-term investment.</p>	<p><a href="https://sbci.gov.ie/products/future-growth-loan-scheme">https://sbci.gov.ie/products/future-growth-loan-scheme</a></p>
<p><b>Sustaining Enterprise Fund</b></p> <p>The Sustaining Enterprise Fund of up to €180 million is specifically aimed at firms operating in the manufacturing and internationally traded services sectors, with 10 or more employees, that are vulnerable but viable. The fund is operated by Enterprise Ireland, providing repayable advances of up to €800,000 as agreed with the EU under new State Aid rules.</p>	<p><a href="https://globalambition.ie/supports/innovation-support/sustaining-enterprise-fund/">https://globalambition.ie/supports/innovation-support/sustaining-enterprise-fund/</a></p>

<p><b>Sustaining Enterprise Fund for Small Enterprise</b></p> <p>As part of the Sustaining Enterprise Fund, Enterprise Ireland operates a specific Sustaining Enterprise Fund for Small Enterprise. This fund provides a short term working capital injection of up to €50,000 to eligible smaller companies to support business continuity and strengthen their ability to return to growth.</p>	<p><a href="https://www.enterprise-ireland.com/en/funding-supports/Company/Eestablish-SME-Funding/Sustaining-Enterprise-Fund-Small-Enterprise.html">https://www.enterprise-ireland.com/en/funding-supports/Company/Eestablish-SME-Funding/Sustaining-Enterprise-Fund-Small-Enterprise.html</a></p>
<p><b>Pandemic Stabilisation and Recovery Fund</b></p> <p>The Ireland Strategic Investment Fund will focus on investment in medium and large scale enterprises in Ireland through a Pandemic Stabilisation and Recovery Fund. The fund, worth up to €2 billion, will make capital available to medium and large enterprises on commercial terms.</p>	<p><a href="https://isif.ie/pandemic-stabilisation-and-recovery-fund">https://isif.ie/pandemic-stabilisation-and-recovery-fund</a></p>
<p><b>Warehousing of deferred tax debts</b></p> <p>The scheme, administered by Revenue, will ‘warehouse’ VAT and PAYE (Employer) debts associated with the COVID-19 crisis. Revenue's COVID-19 information and advice for taxpayers and agents provides information on Revenue services and tax and customs measures in place during the COVID-19 pandemic including information on tax returns and interest suspension arrangements.</p>	<p><a href="https://www.revenue.ie/en/corporate/press-office/press-releases/2020/pr-060820-revenue-provides-further-information-on-tax-measures-outlined-in-july-job-stimulus.aspx">https://www.revenue.ie/en/corporate/press-office/press-releases/2020/pr-060820-revenue-provides-further-information-on-tax-measures-outlined-in-july-job-stimulus.aspx</a></p>

<p>INCOME SUPPORTS -----</p> <p><b>COVID-19 Wage Subsidy Scheme: The Temporary Wage Subsidy Scheme (TWSS)</b></p> <p>Operated by Revenue, enables employees, whose employers are affected by the pandemic, to receive significant supports directly from their employer through the payroll system. Note: the TWSS ends on 31st August</p>	<p><a href="https://www.revenue.ie/en/employing-people/documents/pmod-topics/guidance-on-operation-of-twss.pdf">https://www.revenue.ie/en/employing-people/documents/pmod-topics/guidance-on-operation-of-twss.pdf</a> (Version 17)</p>
<p><b>Employment Wage Subsidy Scheme (EWSS)</b></p> <p>The EWSS will replace the Temporary Wage Subsidy Scheme (TWSS) from 1 September 2020. Please note that the qualifying and eligibility criteria, as well as the amount of subsidy available under the EWSS are different to those under the TWSS</p>	<p><a href="https://www.revenue.ie/en/corporate/communications/stimulus/employment-wage-subsidy-scheme.aspx">https://www.revenue.ie/en/corporate/communications/stimulus/employment-wage-subsidy-scheme.aspx</a></p>
<p><b>Pandemic Unemployment Payment (PUP)</b></p> <p>The PUP is available to all employees and the self-employed who have lost their job due to the COVID-19 pandemic. New applications for this payment will not be accepted after 17 September 2020. The payment will be in place until April 2021. MyWelfare.ie is the quickest way to apply for payments: you need your email address, PPSN and bank account details.</p>	<p><a href="https://www.gov.ie/en/service/be74d3-covid-19-pandemic-unemployment-payment/">https://www.gov.ie/en/service/be74d3-covid-19-pandemic-unemployment-payment/</a></p>