

**Sevenoaks District Council
Business Flood Support Scheme
SCHEME GUIDELINES**

Please read the following Guidelines carefully before completing the application form. If you have any queries regarding the application process, please contact Simon Davies at Sevenoaks District Council, Argyle Road, Sevenoaks, Kent, TN13 1HG. Tel: 01732 227000.

Email grants@sevenoaks.gov.uk.

Funding of up to £25,000 per application is available to small and medium sized businesses in flood affected areas that have been impacted by the floods and suffered a significant loss of trade. Small and medium sized businesses are usually defined as businesses with 250 employees or less. If your business is larger than this, we would be happy to discuss eligibility with you.

1. WHAT ARE THE SCHEME'S PRIORITIES?

Business support in flood affected areas:

- Support small and medium sized businesses to develop and implement business recovery plans following flooding events;
- Support small and medium sized businesses to claim for costs to enable them to continue trading.

2. WHO CAN APPLY?

Small and medium sized businesses that have been affected by coastal and inland flooding since 1st December 2013 and that have sustained hardship and significant loss of trade as a result of these floods.

3. HOW MUCH AND WHAT CAN I APPLY FOR?

The most we will award for any one application is £25,000. The minimum grant is £100. We can grant SMEs for the following:

- Direct damage and loss to premises
- Direct damage and loss to equipment and/or stock
- Losses resulting from being unable to trade or suffered significant loss of trade as a result of:
 - No or highly limited access to premises, equipment and/or stock as a result of flooding
 - Restricted access to customers and/or suppliers as a result of flooding

The types of things that can be claimed for can include:

- Non-recoverable insurance excesses for repairs or replacement of buildings
- Equipment and stock
- Removal of debris
- Immediate clean up costs
- Additional or temporary business accommodation or extra staff costs
- Structural surveys
- Security measures
- Additional marketing
- Exceptional costs to improve access to/for suppliers and customers

4. WHAT ARE THE MAIN CONDITIONS?

By applying, you are confirming that you comply with the terms and conditions. The main conditions include:

- Your business has a bank account with at least two authorised signatories.
- Your business must have, and enclose with the application, a set of audited or independently examined accounts for the latest year available.
- All appropriate legal agreements, insurances and processes needed to deliver the required improvements are in place, including risk assessments and any necessary planning, building regulations or other permissions.
- Any grant you are awarded will be used only for the improvements set out in your application and will be ring-fenced for this purpose. It must not be used for any other purpose.
- You will be required to submit proof of works completed with your grant claim.
- Any grant for capital works will be paid on receipt of invoice for the work.
- You will be required to submit evidence of flooding and of making a claim to your insurer for damage as a result of flooding.
- You will be required to provide evidence of cost incurred for any claim made.
- All publicity materials and annual reports must acknowledge Sevenoaks District Council's support.
- Any grant unspent at the year end will be refunded to Sevenoaks District Council.

Applicants should make every effort to ensure that the grant applied for does not duplicate any claim made to or paid by an insurance company. If it is subsequently found that this funding duplicates any such claim, the funding must be repaid to the Council.

5. WHAT WE WILL NOT FUND

We will not grant the following:

- Claims for flooding that occurred before 1st December 2013;
- Businesses that have not put any insurance arrangements in place;
- Routine business expenses or costs that are recoverable elsewhere;
- Loss of trade suffered by businesses outside of directly affected areas;
- Impacts of flooding as a result of:
 - Failure of a water main
 - Failure of an internal water system
 - Failure of a sewerage system (unless this failure was caused by the adverse weather conditions)

6. HOW WILL THE COUNCIL ASSESS YOUR PROJECT?

The appraisal process will look at:

- The extent to which your business has been affected by flooding since 1st December 2013.
- The impact to your business as a result of flooding.
- The eligibility of your business to make a claim.

If you require any assistance, please contact:

Simon Davies, Partnership and Project Officer, on 01732 227000

Return by post to the address below:

**Simon Davies, Communities & Business Team,
Council Offices, Argyle Road, Sevenoaks, Kent TN13 1HG**