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I've been inundated by questions from businesses that aren't on the Non Domestic Rates system and so are falling through the cracks of available support. That includes a lot of B&Bs in the Highlands.

I wanted to list some forms of support, with the caveat that we're still doing a ton of work to identify people that haven't had a penny of support yet and need assistance.

So, for those B&Bs, tour companies and many, many others, this is a non-exhaustive list.

There is a helpful one-stop shop here: <https://findbusinesssupport.gov.scot/coronavirus-advice>

Help with costs: banks are offering mortgage holidays, which means that mortgage payments can be delayed for 6 months. The Scottish Government has increased the council tax reduction scheme which means that your council tax bill can be heavily discounted.

Self-employment grants: the UK Government announced cash grants of 80% of profits, up to £2500 per month. There is a FAQ page here: <https://www.businesssupport.gov.uk/self-employment-income-.../> Its a long wait till June so we're looking at other means of support.

Coronavirus Business Interruption Loan: this offers loans of up to £5 million for smaller businesses that have experienced lost or deferred revenues. I realise that loans might not be the answer for everybody, even though they are interest free for 12 months. You can read more here: <https://www.british-business-bank.co.uk/.../coronavirus-busi.../>

Universal Credit: I know that many people don't think Universal Credit gives enough to live off, but it will provide extra cash for the next few weeks. The Minimum Income Floor has been suspended so that more people who were employed until Covid-19 hit can access support.

Like I said, this is not exhaustive, but it is a starting point for people in this category.