**FAQs Large Print**

**Eligibility**

The fund is available to freelancers within the arts, cultural and creative industries in Manchester (including music, theatre, dance, combined arts, visual arts, museums, literature, creative industries, heritage culture and heritage, and whose work has direct creative/cultural outcomes) who are able to demonstrate the following:

* Freelance work has been lost or disrupted because of COVID-19
* Current monthly income (before tax) of less than £1,400, or less than £1,900 for those with dependents
* At least 50% working time was spent, or 50% income was derived, from freelance employment in the arts, cultural and creative industries sector in the period April 2019 to March 2020\*
* Resident of, or business based in, Manchester\*\*

\* New entrants to freelance work in the sector are also eligible if you can provide details of eight weeks’ relevant freelance work (five weeks for disabled applicants) during the period January 2019 to March 2020.

\*\*You may still be eligible if you live in Greater Manchester but can evidence your freelance work is primarily in the city of Manchester.

The fund is designed to assist those whose freelance work has been lost or disrupted because of COVID-19 and who are experiencing hardship because of:

* reduced demand for, or capacity to deliver, their services.
* the part of the sector they work in is temporarily unable to trade (due to local/national lockdown measures, social distancing requirements or loss of trade).

**Who can apply?**

* If you are a freelancer working in the creative and cultural sector and either part-time or full-time as long as 50% working time was spent, or 50% income was derived, from freelance employment in the cultural and creative industries sector. New entrants to freelance work in the sector are also eligible if you can provide details of eight weeks of relevant freelance work (five weeks if you are a disabled applicant) during the period January 2019 to March 2020.
* If your income (before tax) currently is less than £1,400 pm or less than £1,900 if you have dependents.
* If you live in, or have a business based in the city of Manchester or if you live in Greater Manchester and can evidence that most of your work takes place in or is commissioned by companies in the city of Manchester.
* If you haven’t recently received funding from the Government’s Self Employment Income Support Scheme (SEISS).

**Who cannot apply?**

* **Please do not re-apply if you have already applied for this fund.**
* If you have received funding from the Government’s Self Employment Income Support Scheme (SEISS).
* If you are a full-time student.
* If you do not live in or have a business in the city of Manchester, unless you are a resident of Greater Manchester and can evidence your freelance work is primarily in the city of Manchester.
* If you cannot demonstrate freelance employment in the sector including evidence of at least eight weeks of paid freelance employment in the sector (or five weeks for disabled applicants).
* If you have £6,000 or more in personal savings (unless you have savings above this thresholdspecifically to contribute towards your tax liability for the financial year).
* If your trading profits are above £30,000 per year or £30,000 per working company director or partner.
* If you have received support in excess of £2,500 from any other cultural and creative industry coronavirus emergency (COVID-19) hardship funds.

**What is a Freelancer?**

For this grant, by freelancer we mean:

* Individual freelance sole trader, or
* Company director of a limited company or partner within legally constituted partnership, whose earnings are predominantly derived from their company’s dividends and who does not receive a salary from the company.

For further information about working for yourself, limited companies and business partnerships please visit: <https://www.gov.uk/working-for-yourself>.

**Can I still apply if I am still working part-time employed, but my part-time freelance trading has severely reduced or ceased due to COVID-19?**

* Yes - as long as your freelance work makes up at least 50% of your earnings and your entire monthly income (before tax) is less than £1,400 (or less than £1,900 with dependents) you can still apply if you are employed part-time that work has not been impacted by COVID-19.

**What if I am not currently working as a freelancer and have taken up other work during the pandemic?**

* Those who have taken alternative full or part time employment can still apply.

**How long do you have to have been a freelancer to apply/be eligible?**

* New entrants to freelance work in the sector are also eligible if you can provide details of eight weeks, or five weeks if you are disabled, of relevant freelance work during the period January 2019 to 31st March 2020.

**Finance Questions**

**What can this money be used for?**

* This charitable hardship grant is being made to individuals experiencing financial hardship and can be spent on what you want including general living costs.

**Are we expected to deliver anything for the funding?**

* No. It is regarded as a charitable donation and you can choose how to spend it.

**If my application is successful, how and when will I receive the money?**

* The fixed single grant amount of £1,500 is available per individual and will be sent through bank transfer as a one-off payment.
* There will be a rolling programme of payments as applications are assessed.

**Will an evaluation of how the funding has been spent/allocated be required?**

* No. We may wish to ask about your experience of making an application at a later date.

**What do you mean by financial hardship?**

* By hardship we mean people whose monthly income before tax is less than £1,400 or less than £1,900 for those with dependents.
* A dependent could be a spouse, partner, child, grandchild, parent, or someone who depends on you for care.

**How can I prove that COVID has impacted my work?**

* You will need to supply evidence in your application, this could be:
	+ Contract / cancelled contracts
	+ Email correspondence
	+ Reference from client / confirmation of cancelled work from employer
	+ Letter of Engagement / cancelling engagement
	+ Other (you will need to specify).

You will need to upload these as a JPEG, PDF, PNG or Word Doc.

**How could this grant effect the benefits I receive?**

**Advice for benefits claimants**

Please be aware that this grant may form part of your taxable income and may affect any benefits you receive. Please read the guidance below for those in receipt of specific benefits:

* **Universal Credit**

	+ In Greater Manchester we have liaised with DWP and can confirm that as the grant is a charitable donation, that it will not count towards your income for UC.
	+ Please record the grant on your journal as 'Cultural Sector Hardship Fund for Freelancers - Grant'.
* **Tax Credits, JSA or ESA**

	+ For applicants in receipt of support from Tax Credits, JSA (Job Seekers allowance) or ESA (Employment and Support Allowance), a grant from the Cultural Sector Hardship Fund for Freelancers is likely to be classed as income and earnings. And please be aware if this grant payment takes you over your permitted savings threshold. Please seek advice from your benefit provider on how the grant will impact on your benefits.
	+ When seeking advice, you should describe the grant as: ‘*A charitable donation which is a one-off payment providing a hardship grant to support people impacted by COVID-19 and the resulting loss of work.’*
* **Housing Benefit and Council Tax Support**
* The grant payment will not affect your eligibility for Housing Benefit and Council Tax Support assessed by Manchester City Council, unless it takes your total savings and capital over the £6,000 threshold.
* Please be aware that other GM Authorities may take a different approach. You might want to seek advice from your Local Authority on how they will treat this grant. When seeking advice, you should describe the grant as: ‘*A charitable donation which is a one-off payment providing a hardship grant to support people impacted by COVID-19 and the resulting loss of work.’*

* **DLA and PIP**

	+ For disabled applicants, please be aware that support from DLA (Disability Living Allowance) and PIP (Personal Independence Payments) are not affected by this grant.

**Location**

What areas and wardsare included in the City of Manchester?

**City of Manchester**

The city of Manchester is the area covered by Manchester City Council, running from Heaton Park in the north, to Wythenshawe and Manchester Airport in the south and including Manchester city centre.

*For Manchester wards check here* [*https://www.manchester.gov.uk/manchesterarea*](https://eur03.safelinks.protection.outlook.com/?url=https%3A%2F%2Fwww.manchester.gov.uk%2Fmanchesterarea&data=04%7C01%7Csarah.elderkin%40manchester.gov.uk%7C96eaa97c3ff344f480a208d8be108c5a%7Cb0ce7d5e81cd47fb94f7276c626b7b09%7C0%7C0%7C637468325596516855%7CUnknown%7CTWFpbGZsb3d8eyJWIjoiMC4wLjAwMDAiLCJQIjoiV2luMzIiLCJBTiI6Ik1haWwiLCJXVCI6Mn0%3D%7C1000&sdata=8YWr%2BuPJQ%2BdNbG7UEbiCqrGvFIYOBnSr1BOsaAe0WA8%3D&reserved=0)

**Greater Manchester**

It encompasses one of the largest [metropolitan areas](https://en.wikipedia.org/wiki/Metropolitan_area) in the United Kingdom and comprises ten [metropolitan boroughs](https://en.wikipedia.org/wiki/Metropolitan_borough): [Bolton](https://en.wikipedia.org/wiki/Metropolitan_Borough_of_Bolton), [Bury](https://en.wikipedia.org/wiki/Metropolitan_Borough_of_Bury), [Oldham](https://en.wikipedia.org/wiki/Metropolitan_Borough_of_Oldham), [Rochdale](https://en.wikipedia.org/wiki/Metropolitan_Borough_of_Rochdale), [Stockport](https://en.wikipedia.org/wiki/Metropolitan_Borough_of_Stockport), [Tameside](https://en.wikipedia.org/wiki/Tameside), [Trafford](https://en.wikipedia.org/wiki/Trafford), [Wigan](https://en.wikipedia.org/wiki/Metropolitan_Borough_of_Wigan), and the cities of [Manchester](https://en.wikipedia.org/wiki/Manchester) and [Salford](https://en.wikipedia.org/wiki/City_of_Salford). You can use this national gov.uk checker to see which council area you live in [https://www.gov.uk/find-local-council](https://eur03.safelinks.protection.outlook.com/?url=https%3A%2F%2Fwww.gov.uk%2Ffind-local-council&data=04%7C01%7Csarah.elderkin%40manchester.gov.uk%7C96eaa97c3ff344f480a208d8be108c5a%7Cb0ce7d5e81cd47fb94f7276c626b7b09%7C0%7C0%7C637468325596526855%7CUnknown%7CTWFpbGZsb3d8eyJWIjoiMC4wLjAwMDAiLCJQIjoiV2luMzIiLCJBTiI6Ik1haWwiLCJXVCI6Mn0%3D%7C1000&sdata=BlUMkksxtTNsQhRxENF7MRsPypqxxar3f99OAT6IvfI%3D&reserved=0).

**Can I apply if my business is registered outside of Manchester, but we deliver work mainly within Manchester?**

* Yes, however you still need to be a resident of Greater Manchester and be able to evidence your freelance work is primarily in the city of Manchester.

**Can I apply if I’m not resident in the city of Manchester?**

* Same as above - yes, but you still need to be a resident of Greater Manchester and be able evidence your freelance work is primarily in the city of Manchester.

**I am a resident of the city of Manchester but work mainly outside of Manchester, can I still apply?**

* Yes, as long as you are a resident of the city of Manchester you are still eligible for this grant. You will need to supply proof of address in the application.

**Can a company/collective apply if only one of us is based in the city of Manchester?**

• Yes, as long as you can demonstrate that that person – or your whole company – has a track record of working in the city of Manchester.

**Application Process**

**The grant has been announced, but the application link doesn’t work. How can I apply?**

* We are announcing the details of application and information on how to apply a week before. This will allow all applicants enough time to prepare their application and documents. The application will go live at 9am, 1 February.

**How are applications assessed?**

* All applications will be considered on an individual basis and payment of the grant is at the discretion of the review panel.
* Applications are assessed on a first come first serve basis.
* This is not a competitive process - each application will be reviewed independently against the eligibility criteria, using your answers and supporting documentation to assess individual need.

**Is there a deadline or cut-off point to send my application?**

* We will be accepting applications until the total charitable fund is fully allocated (total fund available £500,000).

**Can I send my application using video or audio?**

* Unfortunately, we cannot accept video or audio applications. If you require extra support to complete your application, please contact us on fundsupport@homemcr.org.

**Who are the review panel?**

* The initial assessment panel is made up of council officers and staff at HOME. The final decision will be made by a panel of Savannah Wish Foundation Charity members.

**How will I know the outcome of my application?**

* Applications will be processed on a first come first served basis and in order of receipt from the date of launch up to the point that the fund amount is fully allocated.
* We will email you to let you know whether or not your application has been successful. You will receive an email from Manchester City Council.
* You should hear back about the outcome of your application within 21 working days. If you have not heard anything after this time, please contact the support line on 0161 523 0444 9am – 5pm Monday – Friday or email fundsupport@homemcr.org.

**Do I have to use the CV template provided or can I upload my own?**

You can upload your own CV as long as all the information in the template is included.

**Will you be giving feedback for unsuccessful applications?**

* No. Due to the speed of which the partners in this project need to allocate funding, it won’t be possible to provide feedback.

**Am I more likely to receive a grant if I apply earlier?**

* Funding is awarded based purely on whether or not the applicant meets all the eligibility criteria and can provide evidence of this.
* Once all funding has been allocated, applications will close.

**If I have a disability that makes it harder for me to complete the form, can I request more time and support?**

If you require extra support to complete your application, please contact our support team immediately on 0161 523 0444 or email fundsupport@homemcr.org.

**Will there be another round of funding available for freelancers working in the arts and culture sector?**

We are afraid this is a unique, single opportunity to apply for support from the Cultural Sector Hardship Fund for Freelancers.

If you would you like to find out about other initiatives, projects opportunities and funding support for freelancers in the sector we recommend you visit https://mif.co.uk/resources-for-freelance-creatives/ and <https://www.gm-artisthub.co.uk/noticeboard>. You can also join HOME’s Talent Development mailing list [**here**](https://homemcr.org/my-home/subscribe/?checked=creative)**,** for the latest news and opportunities for anyone working in the arts.

**How many referees will I need?**

* You will be required to supply two professional references in the creative and cultural sector.
	+ It is recommended that applicants reach out to their referees prior to including them in this application form, as a matter of professional courtesy.

**Data Protection**

**How are you keeping my data safe?**

* The information you share with us is completely confidential and will not be shared with any other third-party organisations.
* Manchester City Council and HOME take data protection very seriously. Please read Manchester City Council’s Privacy statement & Consent policy here (<https://secure.manchester.gov.uk/downloads/download/6321/data_protection_policy>).
* All contact information that HOME collects will be stored in accordance with our data protection policy, which can be found [here](https://homemcr.org/about/policies/privacy/).

**Where is the funding coming from?**

**Who are the Savannah Wisdom Foundation Charity?**

* Savannah Wisdom is an independent charitable foundation whose projects are based around social inequality. They tackle issues such as corruption in the delivery of healthcare and gender rights by investing in women and girls at local community level in India and the UK.
* Savannah Wisdom's CEO, Shalni Arora, also manages the [B&M Community Fund](https://www.bmstores.co.uk/charity), part of the Corporate and Social Responsibility division at B&M Retail Plc, which is the main source of this fund.

**Access Requirements**

**Is support available for those with access requirements to complete the application?**

We want to make the application process as accessible as possible.

* All the information for the Cultural Sector Hardship Fund for Freelancers is compatible for screen readers.
* If you have other access requirements and are unable to send a written application, please contact us and we’ll take it from there. Please contact 0161 523 0444 Monday – Friday 9am – 5pm or email fundsupport@homemcr.org.

**Can I send my application using video or audio?**

* No, we will not be accepting video or audio applications.
* If you require extra support to complete your application, please contact our support team immediately.

**If applications are on a first come first serve basis and I require support to complete my application, am I less likely to receive the funding?**

* We will be announcing the fund as early as possible before it opens, allowing applicants as much time as possible to prepare.
* If you require extra support to complete your application, please contact our support team immediately.

**The Application Form**

**What documents do I need?**

You will need to provide the following evidence to support your application:

* Proof of address, for example this could be a tax or utility bill.
* Bank statement for the account you wish to receive the grant into.
* Bank statement showing personal savings.
* Evidence of cancelled contracts for freelance work in the creative and cultural sector due to COVID-19.

This can include:

* + Contracts / cancelled contracts
	+ Invoices
	+ Reference from client(s) / confirmation of cancelled work from client(s)
	+ Letter of Engagement / cancelling engagement
	+ Other (you will need to specify.
* A completed CV form – template downloadable from Monday 25 January - showing previous 15 months of jobs as a freelancer in the creative and cultural sector, or at least eight weeks (five weeks for disabled applicants) if new to the sector, from 1 January 2019 to 31 March 2020.
* Two professional references in the creative and cultural sector.
* If you have been declined for the Self-Employment Income Support Scheme you will need to attach evidence of this.

**What do I do if I have paperwork but no scanner?**

* If you do not have digital versions of your paperwork available, we recommend taking a photo of your documents using a mobile phone or digital camera. **Make sure to check the quality of the image before uploading to your application.** **Blurry or unreadable photos of documents will not be accepted.**

**If the name I have registered with Equity is not the same as my legal name, which one should I use in this application?**

* Please use your legal name and add an explanation in the ‘About Your Work’ section.

**What are trading profits?**

* Trading profit is equivalent to earnings from operations. It does not include any financing-related income or expenses, or any gains or losses on the sale of assets. Typically, it tends to be a strong indicator of the ability of the core operations of any business to generate a profit.

**How do I know if I’m a business or a sole trader?**

* If you are a sole trader, you run your own business as an individual and are self-employed.
* If you are a director of a business, your company must be registered with [Companies House](https://www.gov.uk/government/organisations/companies-house).

**If I don’t have a website, can I upload other supporting documents as proof of work instead? Or social media accounts, YouTube video, etc?**

* If you do not have a website link your CV will form the main part of evidence for proof of work, along with other supporting documentation. Please include any links to your work when you fill out your CV information.
* If your work is showcased on another company's website, please include these links instead.

**Do I need permission from my professional references that they are happy to be contacted?**

* Yes. It is recommended that applicants reach out to their referees prior to including them in this application form, as a matter of professional courtesy.

**What is the Self-Employment Income Support Scheme?**

The Government’s Self-Employed Income Support Scheme is open to eligible self-employed individuals that have beennegatively impacted by COVID-19.

To find out if you are eligible, visit the Government website [here](https://www.gov.uk/guidance/claim-a-grant-through-the-coronavirus-covid-19-self-employment-income-support-scheme#whocanclaim): https://www.gov.uk/guidance/claim-a-grant-through-the-coronavirus-covid-19-self-employment-income-support-scheme

**With regards to savings: is this business or personal savings? What do I have to declare?**

* This applies to your personal savings only.

**Technical Issues**

**There’s a problem with my application form or I can’t access the page. Who do I contact?**

* Please note that the application form is only accessible from 9am on 1 February.
* Please contact fundsupport@homemcr.org or call our helpline on 0161 523 0444 Monday – Friday 9am – 5pm.

**Can I start the application and save my progress?**

* The application form needs to be completed in one go and cannot be saved to continue at a later time. Please have all your documents ready to upload as you will only be given 30 minutes to complete each page of the application before it times out. If you need any assistance with your application, you can contact fundsupport@homemcr.org or call our helpline on 0161 523 0444 Monday – Friday 9am – 5pm.