

Scottish Food & Drink Wholesale Resilience Fund
Eligibility Assessment

Applicant number:

Applicant name:

Assessment completed by: (Name/Date)

Reviewed by (if applicable): (Name/Date)

Eligibility Criteria		Criteria Satisfied Yes/No (plus explanatory note/ref. to evidence where required)
1.	ID verification	
2.	Business is an SME as defined and based in Scotland? <i>i. fewer than 250 employees;</i> <i>ii. annual turnover not exceeding €50m; and/or</i> <i>iii. annual balance sheet not exceeding €43m</i>	
3.	Business a food and drink wholesaler as defined for the purpose of the fund? <i>i. Business is exclusively or mainly food and drink wholesale equating to 80% or more of business turnover;</i> <i>ii. wholesale is defined as a route to market in the consolidation and distribution of multi-supplier stocks.</i>	
4.	Financial evidence provided as required? <i>i. Previous three years financial accounts;</i> <i>ii. Management accounts (detailing gross revenue, variable costs and fixed costs) for Oct'20 to Mar'21;</i> <i>iii. Management accounts Apr'20 to Sept'20;</i> <i>iv. Management accounts Apr'19 to Sept'19;</i> <i>v. Furlough and SG support grants received Apr'20 to Sept'20;</i> <i>vi. Projected Furlough income Oct'20 to Mar'21.</i>	
5.	Business was not in difficulty prior to 31 Dec'19? <i>Based on last full year audited accounts</i>	
6.	Business evidenced severe hardship as a result of pandemic? <i>i. Fall in sales by 20% or more since Mar'20;</i> <i>ii. Trading at a loss Apr'20 to Sept'20;</i> <i>iii. Reasonable projected fall in sales including extraordinary costs after applying key parameter limits*;</i> <i>iv. consideration of previous support received.</i> <i>v. Shortfall in fixed costs for 6 month period Oct'20 to Mar'21.</i>	
7.	Overall conclusion of assessment against all criteria?	Eligibility criteria satisfied/not satisfied.
Where eligibility criteria satisfied:		
8.	Does the potential level of grant to be awarded take into account adjustments? <i>i. Key parameters limits*</i> <i>ii. Previous public funding awarded since 1 Apr'20</i>	
9.	Amount and rationale for actual amount of funding to be offered.	
Where eligibility criteria not satisfied and review requested:		
10.	Rationale for review request?	
12.	Conclusion of review assessment?	

* Key parameter limits:

- i. Sales fall capped at 21%, with discretion used up to 24%.
- ii. Stock write off capped at 1.5% of Turnover, with discretion up to 2%.
- iii. Average bad debt capped at 1% of Apr'20 to Sept'20 Turnover, with discretion up to 2%.