

**Scottish Food & Drink Wholesale Resilience Fund**  
**Eligibility Assessment**

**Applicant number:** WRF064

**Applicant name:** J Gilmour and Co Ltd t/a John Gilmour Butchers

**Assessment completed by:** [Redacted], [Redacted], [Redacted], [Redacted], [Redacted], [Redacted] - 18/12/2020

**Reviewed by (if applicable):** [Redacted], [Redacted], [Redacted], [Redacted], [Redacted], [Redacted], [Redacted] - 21/01/2021

Eligibility Criteria		Criteria Satisfied Yes/No (plus explanatory note/ref. to evidence where required)
1.	ID verification	Yes
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>	Yes
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>	Yes
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>	Yes
5.	Business was not in difficulty prior to 31 Dec'19? <i>Based on last full year audited accounts</i>	Yes
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>	No Through discussion, the panel could not consider the financial move of the directors pension being moved into staff wages. After reviewing projected accounts, including information on furlough payments and dividend payments, and after applying key parameter limits, the business has not demonstrated evidence of severe hardship, or demonstrated that there will be a shortfall in covering fixed costs, over period Oct'20 to Mar'21.
7.	Overall conclusion of assessment against all criteria?	Eligibility criteria 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>	N/A
9.	Amount and rationale for actual amount of funding to be offered.	N/A
Where eligibility criteria not satisfied and review requested:		
10.	Rationale for review request?	Applicant disagrees with decision and feels new restrictions impacting business should be taken into account.
12.	Conclusion of review assessment?	Decision upheld.

		<p>Whilst we recognise the business has been adversely affected by the pandemic, after considering the evidence provided and applying key parameter limits, the business did not demonstrate evidence of severe hardship, or demonstrate that there will be a shortfall in covering fixed costs, over the period Oct'20 to Mar'21.</p> <p>Any changes to Covid restrictions that have been implemented since the fund was announced and the initial application assessment took place are unable to be taken into consideration in the award process for this specific fund.</p>
--	--	--

\* 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%.