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# Business Growth Fund

Guidance Document

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# Introduction

## Business Growth Fund

The Business Growth Fund is a competitive, discretionary grant aimed at supporting new and existing SMEs (with fewer than 250 employees) towards achieving long-term sustainability and growth. The fund prioritises projects that boost turnover, create jobs, enhance productivity, promote environmental sustainability, and advance digital capabilities.

The fund is available to businesses operating in key sectors, including:

- **Construction**
- **Manufacturing**
- **Life sciences**
- **Transport and logistics**
- **Tourism**
- **Food & Drink**  
**(Manufacturing/Processing)**
- **Creative industries**
- **Digital**
- **Renewable energy**
- **Health and social care**
- **Social enterprises.**

If your business activity does not fall within these sectors but involves priority or strategic projects aligned with key council objectives, you may still be eligible for funding. Please discuss your project and eligibility with your Business Gateway Lanarkshire adviser.

## About this guide

This guide will help you successfully complete your Business Growth Fund application. It is important that you refer to all available guidance whilst completing your application. This will help avoid delays in processing your application.

## Making an application

To apply for the Business Growth Fund you must be actively working with a Business Gateway Adviser. Funding panels to decide on grant application outcomes are held monthly. A date schedule is available from your Adviser. Please note that the deadline for submitting applications will be 12<sup>th</sup> December 2025.

## How is funding paid?

The Business Growth Fund is paid retrospectively. This means, that following a successful award, the applicant will need to pay out money upfront and then reclaim the grant money afterward.

Grant funding is only available for up to 50% of net costs. This means applicants must secure the remaining 50% (or more) through private sector funding, plus VAT and delivery costs.

## What funding is available?

Businesses can apply for up to £20,000 in grant funding per grant application. A maximum of 2 grant applications can be submitted to the Fund within a 24-month timeframe.

Businesses can receive a maximum of £40,000 in total funding over a 24 month period. Any funding received from the

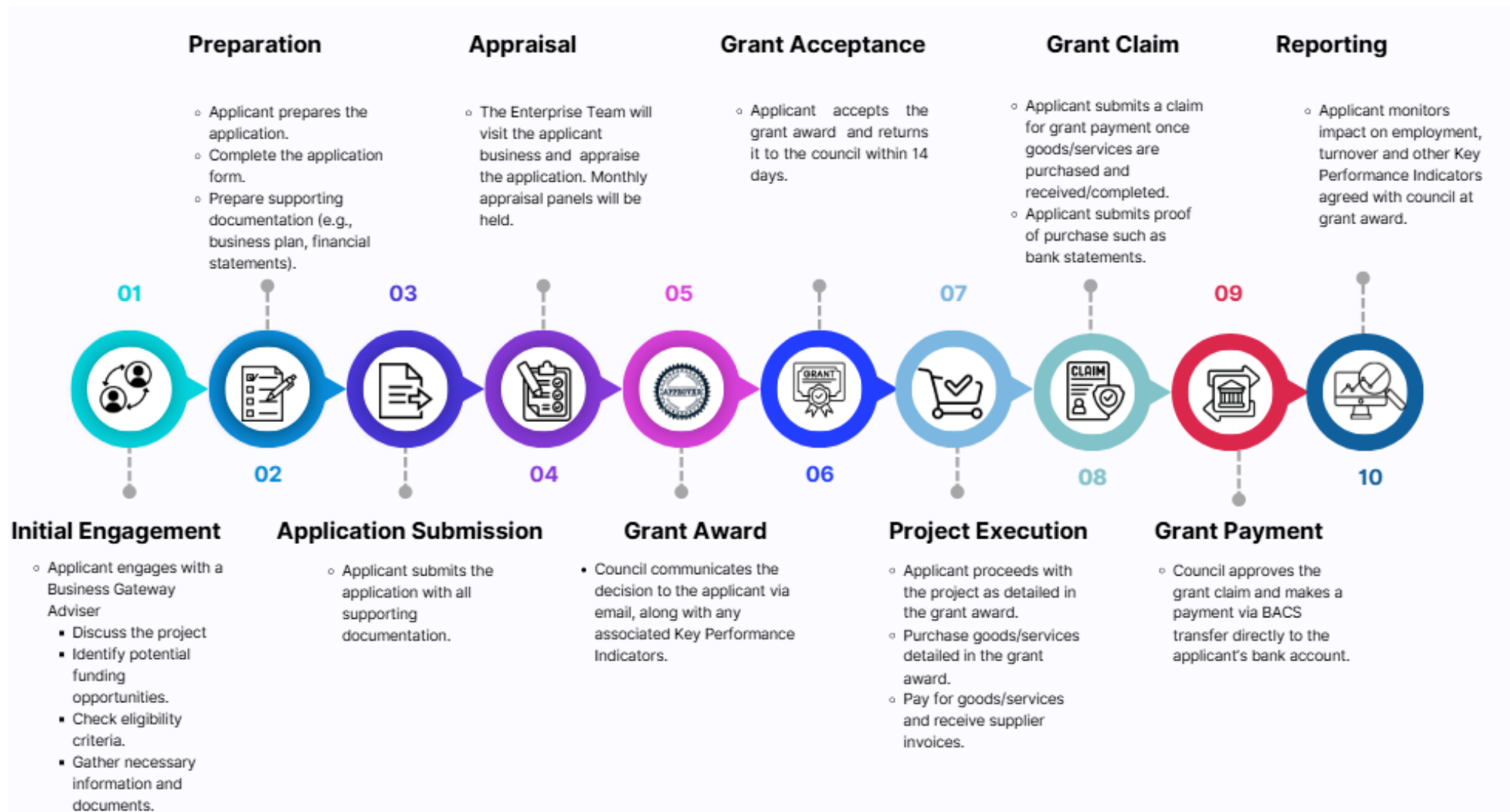


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Business Growth Fund within the last 24 months will count towards this limit. This period starts from the date of the last Business Growth Fund grant award letter being issued.

# Grant Process



# Preparing an Application

## Initial Engagement

Applicants must engage with a Business Gateway Adviser. They will discuss the project which the applicant wishes to apply for funding. The Business Gateway Adviser will help the applicant identify the potential funding opportunities and determine whether the Business Growth Fund would be appropriate funding programme.

## Eligibility

To apply for the Business Growth Fund you must meet the following requirements:

- **Location:** Business must be based in North Lanarkshire.
- **Funding Limit:** Businesses can receive up to 50% of eligible project costs (excluding VAT and delivery costs), up to a **maximum of £20,000** funding per application.
- **Application Limit:** Businesses can apply for a **maximum of two projects**.
- **Application Frequency:** Businesses can receive a **maximum of two** Business Growth Fund grant awards within a rolling 24-month period up to a maximum of £40,000 total funding.
- **Item Limit:** Businesses can apply for a **maximum of ten individual items** per grant application.
- **Project Start:** Businesses must not have commenced any of the activities for which they are applying for funding.
- **Funding Sources:** The majority of project funding should come from the applicant business or other private

sector sources, such as bank loans or equity investments. The total public sector funding contribution cannot exceed 50% of project costs.

- **Business Bank Accounts:** applicants must have a business bank account. All transactions relating to the grant must be conducted through this account.
- **Project Completion:** Applicants must purchase and receive goods or services for which they applied for funding within six months or 31 January 2026, whichever comes first.
- **Real Living Wage:** Businesses employing staff must pay the Real Living Wage. If your business does not pay the Real Living Wage please discuss with your Business Gateway Adviser.
- **Community Benefit:** For funding applications over £10,000 applicants must demonstrate how they will deliver community benefit in North Lanarkshire. [Working with communities | North Lanarkshire Council](#)
- **Trading Length:** Business should be trading for more than 12 months and have reached VAT threshold. For businesses trading less than 12-months and where high growth potential is evident, the fund can be extended.

## Eligible Projects and Funding Levels

The Business Growth Fund aims to support projects that help businesses in North Lanarkshire:

- Create or sustain employment and/or create training opportunities.
- Support innovation to develop new and/or improve products, processes or services.
- Assist growth into new domestic markets.
- Assist export development and internationalisation.
- Support the adoption and integration of digital technologies and ecommerce in line with the Council's Digital Economy and Place Ambition.
- Encourage the adoption and integration of green technologies and low carbon products, processes and services, or support the transition to a zero-carbon economic model to facilitate sustainable change and growth.

Applicant businesses must clearly demonstrate in their application how their proposed projects will drive additional growth and create value for their business.

Applicant businesses can apply for funding under one or more of the following project categories: **Capital Expenditure, Infrastructure Improvements, Workforce/ Skills Development and Exhibition Support.**

### Information

Please note that funding is not available for projects that have already started or for purchases made before the application decision. Ensure your project and purchases are planned accordingly to qualify for funding.

For projects that require planning or building warrants, the applicant must be able to demonstrate they are engaged with appropriate council services.



## Capital Expenditure

Businesses can apply for between £1,000 and a maximum of **£20,000** of Business Growth Fund support for Capital Expenditure projects. Examples of eligible projects would be:

- Bespoke software
- E-commerce Platforms
- Bespoke ICT Equipment
- Machinery or Equipment
- Green Capital Expenditure-such as renewable energy technologies/equipment.
- Servers or Cloud-based systems
- Custom/Bespoke vehicles may also be considered on a case-by-case basis.

Please note that Home Based businesses are not eligible for Capital Expenditure grant funding.

## Infrastructure Improvements

Businesses can apply for between £1,000 and a **maximum of £20,000** of Business Growth Fund support for Infrastructure Improvement projects. Examples of eligible projects would be:

- Premises improvements to support expansion or improve productivity
- Cabling or ICT Infrastructure linked to a major project
- Green Infrastructure improvement such as renewable energy infrastructure.

Please note that Home Based businesses are not eligible for Infrastructure Improvement grant funding.

## Workforce/Skills Development

Businesses can apply for between £500 and a maximum of **£5,000** of Business Growth Fund support for Workforce/Skills Development projects. Examples of eligible projects would be:

- People, process and system development to improve workforce efficiency, productivity
- Courses for upskilling workforce (including ISO accreditations) such as:
  - Digital Skills Training
  - Leadership Development Programmes

Please note that legally required training courses, such as first aid or fire safety training, are not eligible for support.

## Exhibition Support

Businesses can apply for between £500 and a maximum of **£4,000** of Business Growth Fund support for Exhibition Support projects. Examples of eligible projects would be:

- Exhibitor: Support available to help businesses exhibit at tradeshow or industry exhibitions or participate in trade missions in the UK or overseas. The fund will contribute to costs such as:
  - Exhibition stand/air and rail travel/accommodation
- Visitor: Support available to help businesses visit trade shows or industry exhibitions, in the UK or overseas.

Please note that this must be the first time your business is participating in the exhibition.



## Application Form

To apply for the **Business Growth Fund**, your Business Gateway Adviser will provide you with an application form and please review the supporting guidance material.

### Evidence

All application forms must be supported with the following evidence:

- **Evidence of Incorporation**
- **Evidence of Business located within North Lanarkshire.** (Home-based businesses must provide proof of residency within North Lanarkshire.)

You must ensure you provide all of the evidence relevant to your project. If you do not, this will delay your application.

### Evidence of Incorporation

The required evidence of incorporation depends on the type of business. Below are the accepted forms of evidence:

Business Type	Evidence of Incorporation
<b>Company</b>	Certificate of Incorporation or Companies House Registration number
<b>Partnership</b>	Partnership Agreement or HMRC Registration
<b>Sole Trader, Self-Employed or Freelancer</b>	HMRC Registration, Self-Assessment Documents or Valid Business Insurance Document
<b>Community Interest Company</b>	Certificate of Incorporation
<b>Trust</b>	Constitution Documents, HMRC Registration or VAT Registration

## Evidence of Business located in North Lanarkshire

Applicants must provide proof of business premises ownership or a valid commercial lease within North Lanarkshire. Home-based businesses must provide proof of residency in North Lanarkshire.

The following type of evidence are acceptable:

- A copy of the **premises lease**
- An **email from landlord** confirming duration of the tenancy agreement
- **Proof of ownership** (e.g. title deeds)
- **Mortgage Statement** (dated within last 12 months)
- **A copy of council tax bill from** North Lanarkshire Council
- **An email confirmation** from the electoral Roll

If an applicant submits an application before securing commercial premises in North Lanarkshire, any grant award will be conditional upon the Council receiving a signed copy of the evidence of ownership or lease before the applicant submits its claim for grant payment.

## Supporting Documents

The type of project you are seeking support for will determine the required supporting documents for your application.

Project Type	Supporting Documents
<b>All Projects</b>	<ul style="list-style-type: none"> <li>• Evidence of incorporation</li> <li>• Evidence of business located in North Lanarkshire</li> </ul>
<b>Capital Expenditure and Infrastructure Improvement</b>	<ul style="list-style-type: none"> <li>• Business Plan</li> <li>• Latest Financial Accounts and Most Recent Management Accounts</li> <li>• 12 month cash flow projection</li> <li>• A formal quote from two independent suppliers.</li> </ul>
<b>Workforce/Skills Development</b>	<ul style="list-style-type: none"> <li>• A formal quote from two independent suppliers is required; exceptions may be made for specialist training.</li> </ul>
<b>Exhibition Support</b>	<ul style="list-style-type: none"> <li>• Exhibition Cost: Formal evidence of cost to exhibit or visit exhibition.</li> <li>• Travel/Accommodation/Marketing: A formal quote from two independent suppliers, where appropriate.</li> </ul>

## Appraising your application.



The Enterprise Team will visit the applicant business as part of the appraisal process. Monthly appraisal panels will be held to ensure that the application are appraised consistently.

You will initially be informed of the outcome of your application by email, so please ensure the email address you provide is up to date.

If your application is successful, you will receive an award letter by email along with any associated Key Performance Indicators required. You must accept the grant award email and return it to the council within 21 days.

If your application is not successful we will also inform you by email.

To avoid any delays, please ensure you provide all the necessary documents. If we have any queries about your application, we will contact you directly by telephone or email.

## Appeal Process

Unsuccessful applicants may appeal the decision within 14 days of receiving the rejection email, stating the grounds for their appeal to [BusinessFund@Northlan.gov.uk](mailto:BusinessFund@Northlan.gov.uk). The appeal will then be reviewed by the Council and a decision relayed to the applicant within a further 14 days.

## Project Execution

Applicants should proceed with the project as detailed in the grant award. You are now authorised to purchase goods and services as specified in the grant award.

### Payment and Receipts

Applicants must pay for these goods or services and obtain supplier invoices.

- **Supplier Invoices:** Ensure you obtain formal invoices on headed paper from your suppliers and include your business name and address. Handwritten invoices or receipts are not acceptable.

### Methods of Paying Suppliers

#### 1. By Cheque:

- If payment is made by cheque, you must provide:
  - the business bank statement showing this transaction as evidence of project expenditure, and either:
    - A copy of the cheque, or
    - A receipt, email, or letter on the supplier's headed paper (stating the invoice number) confirming full payment. For email confirmations, ensure the email address clearly indicates it originated from the supplier.

#### 2. By Credit Card:

- Payments made using a **business credit card** are eligible if the credit card has been repaid using the business bank account. You must provide the credit card statements and the business bank statement showing this transaction as evidence of project expenditure.
- Payments made using a **personal credit card are not eligible** and will be excluded from your Claim for Grant Payment.

#### 3. Business Debit Card/Bank Accounts:

- Use a business bank account for all transactions. Payments made from personal bank accounts are not accepted.
- You must provide the business bank statement showing this transaction as evidence of project expenditure.

**Note: Cash payments are ineligible for grant reimbursement** as they do not meet our audit trail requirements. Such payments must be excluded from the Claim for Grant Payment.



### Changes to Project Specification and/or Costs:

- If your project costs are lower than anticipated in your grant application, the grant payment you receive will be reduced proportionally.
- The grant payment cannot be increased beyond your original grant award if your project costs exceed your initial estimates.
- The grant is awarded solely for the specific project and associated expenditures detailed in your grant application.
- If you wish to make changes to any of the goods or services you plan to purchase with the grant, you must first seek approval from North Lanarkshire Council. Please contact [BusinessFund@northlan.gov.uk](mailto:BusinessFund@northlan.gov.uk) in advance of any changes.

## Grant Claim

The grant must be claimed within 6 months of the award date or by 31 January 2026, whichever comes first.

**Note: VAT and delivery costs is ineligible** for grant and must be excluded from claims.

### Applicants can submit a claim for grant payment after:

1. The project has been successfully completed as per the grant award.
2. All suppliers have been paid in full.
3. The necessary evidence of payment is available (including formal bank statements).

### Bank Statement Requirements:

A complete bank statement must be provided, showing:

1. The business name
2. The sort code
3. The account number
4. The invoice being debited from the bank account (supplier name must be visible and amount must match)
5. Cheque/ Credit Card Payment

### A claim for grant payment form must then be completed and accompanied by:

- Evidence of spend, including:
  - Copies of invoices from all suppliers.
  - Copies of the company's bank statements, showing payments for these supplier invoices leaving the company's bank account.
  - Photographs of Capital Expenditure or Infrastructure Improvement projects, certificates for any training completed and photographs of any exhibitions or similar activities, where available.

**Note:** Grant payments will not be made for goods/services purchased without matching supplier invoices and corresponding business bank statements.

### Multiple Payments Made to Suppliers in a Single Transaction:

When multiple supplier invoices are paid in a single transaction, you must provide a BACS list, copies of invoices, or a similar breakdown of payments to confirm that the invoices included in the Claim for Grant Payment have been paid.

## Project Reporting

Monitoring will occur both during the project and after completion to verify the impact of Council grant funding on business growth. The Enterprise Team will conduct ad hoc site visits to inspect the investment. This will be assessed through various indicators, with a particular focus on:

- Turnover growth
- Number of new jobs created
- Existing jobs safeguarded

Other Key Performance Indicators (KPIs) will be detailed in the offer of grant letter. Monitoring may include site visits by Council officers.

## Subsidy Control

The Business Start Up Fund award being applied for by your enterprise is considered to be a subsidy under the Subsidy Control Act (2022), and if successful will be awarded under the North Lanarkshire Business Growth Fund Grants Subsidy Scheme (SC11283).

## Further Information

For more information on the funding and other support available to North Lanarkshire businesses please contact the Business Gateway Lanarkshire on 01698 01698 440658 or [lanarkshire@bgateway.com](mailto:lanarkshire@bgateway.com).

Please also visit the North Lanarkshire Council website:

[www.northlanarkshire.gov.uk/business](http://www.northlanarkshire.gov.uk/business)