

# Town Centre Retail Business Fund 2025/26

Guidance Document

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# Introduction

## Town Centre Retail Business Fund

The Town Centre Retail Business Fund is a pilot grant scheme aimed at supporting new and existing SMEs (with fewer than 250 employees) located within North Lanarkshire's town centres. The fund will help address the issue of vacant town centre space, stimulate business start-up activity and support business expansion. This will help improve amenity, increase footfall and contribute to re-shaping and creating vibrant town centre environments in line with the Council's Economic Regeneration Delivery Plan (ERDP\_ 2023-2028).

The three routes to apply to the fund are as follows:

- **Owners of vacant properties (Private Landlords) can apply where they have an identified tenant interested in the premises**
- **Start-Ups who want to lease an empty retail property to establish a new business can apply**
- **Existing business owners seeking to expand into a new location or larger property can apply**

## About

This guide will help you successfully complete your Town Centre Retail Business 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 Town Centre Retail Business Fund the business applying or the Landlord's identified business tenant 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 final deadline for submitting applications will be 20<sup>th</sup> February 2026

## How is funding paid?

The Town Centre Retail Business 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 afterwards.

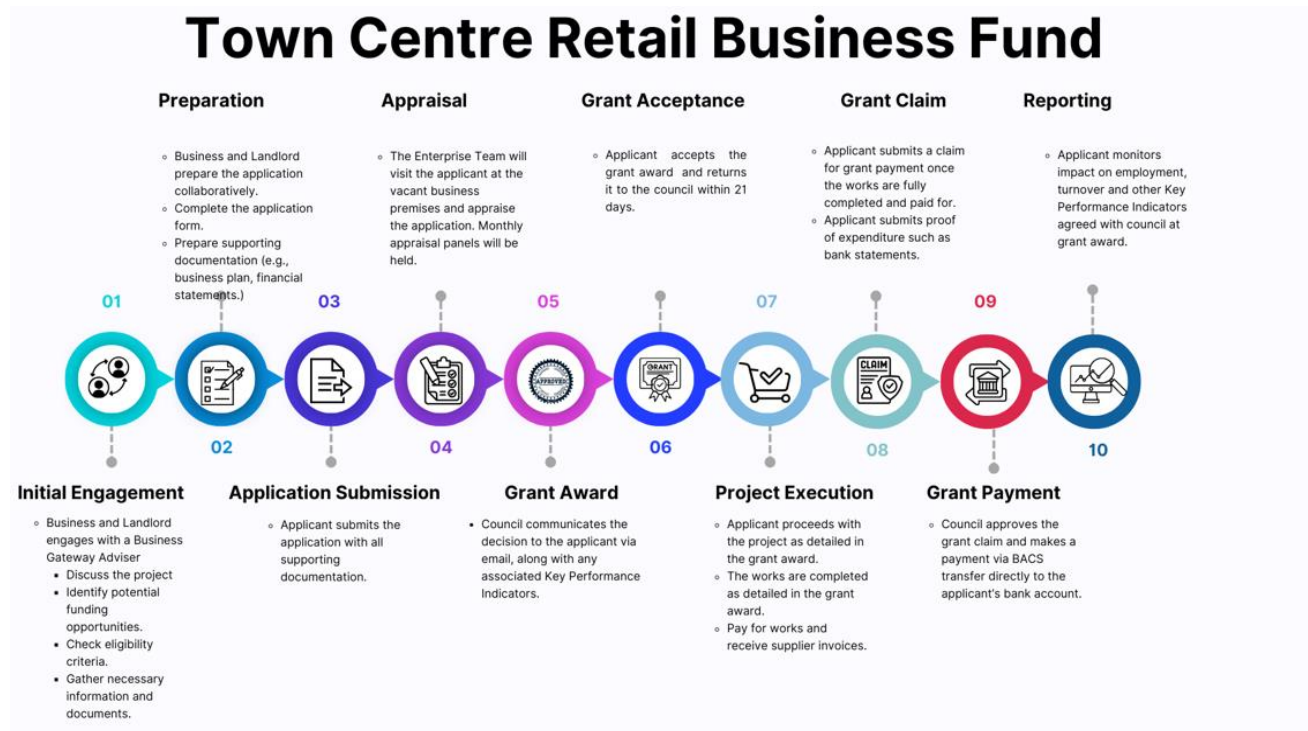
## What funding is available?

Businesses/Landlords can apply for up to a maximum award amount of £20,000 per premise. Grant funding is only available for up to 50% of eligible net costs. This means applicants must secure the remaining 50% (or more) through private sector funding, plus VAT and delivery costs. Only one application per premise may be submitted over the duration of the scheme.

Businesses/Landlords that have received a Start Up Grant or a Business Growth Grant

from North Lanarkshire Council are ineligible to apply for this fund.

## Grant Process



# Preparing an Application

## Initial Engagement

Business applicants or the Landlord's identified business tenants 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 Town Centre Retail Business Fund would be an appropriate funding programme.

## Eligibility

To apply for the Town Centre Retail Business Fund you must meet the following requirements:

- **Location:** The retail property must be located in the following town centre areas:
  - **Airdrie**
  - **Bellshill**
  - **Coatbridge**
  - **Cumbernauld**
  - **Kilsyth**
  - **Motherwell**
  - **Shotts**
  - **Wishaw**

Consideration will also be given to outlying retail cluster areas.

The premise location must be viable and not subject to known future change which may impact beyond the required minimum lease term (12 months).

- **Property Details:** The retail property must be on the ground floor and have been **vacant for a minimum of 3 months.**

- **Funding Limit:** Businesses can receive up to 50% of eligible net project costs (excluding VAT and delivery costs), up to a **maximum of £20,000** funding per application.
- **Application Limit:** Businesses/Landlords can apply only **once per premises.**
- **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 complete works for which they applied for funding by 31st March 2026.
- **Real Living Wage:** Businesses or Landlord's business tenants who employ/plan to employ staff must pay the Real Living Wage.
- **Localised Town Centre Community Benefit:** For all funding applications applicants must explain how occupying the vacant unit will benefit the local Town Centre community.
- **Ineligible Businesses:** These include, but are not limited to, large national

chains (i.e. Tesco, Boots, Starbucks), betting shops, sex shops, pawn brokers, tanning salons, tobacconists, vape shops and alcohol-only outlets. Where the leaseholder applying is a social enterprise (including charities), the Council would need to be satisfied that the new venture is income generating and adds to the amenity of the town centre locality.

- accessibility improvements above and beyond those required to meet legal requirements
- external works and improvements (external windows and doors, signage and frontages, exterior building upgrades)

## Eligible Projects

The Town Centre Retail Business Fund will support net project costs for eligible internal & external works and reconfiguration of ground floor vacant units to enable reoccupation, new commercial activity and support new employment opportunities.

Funding can be spent on capital investment only. Revenue or operating costs are not eligible, except for, directly related architect fees and professional costs (10% of the total net project costs considered maximum).

Eligible costs include:

- internal reconfiguration to support new retail, office, work, exhibition space or similar, including room partitioning
- installation of permanent WC, kitchen facilities, upgrade of heating, lighting, plumbing, electrics and sales points
- permanent flooring
- installation or upgrade of fixtures including slat walling and shelving or fittings such as display units or eligible business equipment (at the Council's discretion)
- internal improvements as recommended on the building's Energy Performance Certificate

### Information

Please note that funding is not available for projects that have already started or for expenditure made before the application decision. Ensure your project and expenditure 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.

We encourage the use of North Lanarkshire trades people where possible. This will be considered as part of the grant appraisal and award process.

# Application Form

To apply for the **Town Centre Retail Business Fund**, a 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 Landlord Ownership** (if Landlord is lead applicant)
- **Evidence of Lease between Landlord and Business**

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 <b>and</b> HMRC evidence of UTR number
<b>Community Interest Company</b>	Certificate of Incorporation
<b>Trust</b>	Constitution Documents, HMRC Registration or VAT Registration
<b>Charities</b>	OSCR Certificate of Incorporation or OSCR Companies House Registration number



## Evidence of Ownership and Lease

All applicants must provide proof of business premises ownership/lease and a valid signed commercial lease between the Landlord and Business. If a signed lease is not yet available, then any grant award will be conditional upon the Council receiving a signed copy of the lease before the applicant submits its claim for grant payment.

The following evidence is required:

- **Proof of ownership** (e.g. title deeds) or
- A signed copy of the **premises lease** between Landlord and Business (if this is not yet available a draft lease or evidence of an expression of interest is required to be able to appraise the application and the signed lease must follow before any grant can be paid)

## Business Plan & Financial Evidence

The business that will occupy the commercial retail space is required to provide the following documents:

- Business Plan (required for Start-Up Businesses trading less than 12 months and Existing Businesses trading more than 12 months)
- 12-month Cash Flow (required for Start-Up Businesses trading less than 12 months and Existing Businesses trading more than 12 months)
- Latest Financial Accounts (required only for Existing Businesses trading more than 12 months)
- Up To Date Management Accounts (required only for Existing Businesses trading more than 12 months)

If the Landlord is completing the application, they will need to obtain this information from the business and submit it at time of application.

## Quotation Evidence

For project expenditure that you wish to fund using grant claim monies you are required to provide **two** quotations from different suppliers for each item. These quotations should meet the following requirements:

- Dated within 3 months of the application
- Quotations to be addressed to the applicant
- Supplier Name and net cost is visible on the quotations

In addition to proving the quotation evidence it is a requirement that you **complete and submit the TCRBF Quote and Checklist** excel sheet along with your application. Your Business Gateway Advisor will provide you with a copy of this and explain how to complete it.



## 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 proceed with works as specified in the grant award.

### Payment and Receipts

Applicants must pay for these works and obtain supplier invoices.

- **Supplier Invoices:** Ensure you obtain formal dated 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 expenditure within your grant application, 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 by 31 March 2026

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

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

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 completed works.

**Note:** Grant payments will not be made for expenditure 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. 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:

- New Business Starts
- Turnover growth
- Number of new jobs created
- Existing jobs safeguarded
- Value (£) of grant award spend directed to local North Lanarkshire trade contractors and supplier businesses
- Ongoing monitoring and reduction of town centre vacancy rates

Monitoring may include site visits by Council officers.

## Subsidy Control

The Town Centre Retail Business Fund award being applied for by your enterprise is a subsidy under the Subsidy Control Act (2022), and if successful will be awarded under the North Lanarkshire Town Centre Retail Business Fund Subsidy Scheme.

## 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)