

Town Centre Retail Business Fund 2026/27

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 main 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**

Any other variations of the above three routes will be considered on a case by case basis.

About this guide

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 applicant 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. **The final deadline for submitting applications is noted on web page for this fund.**

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.

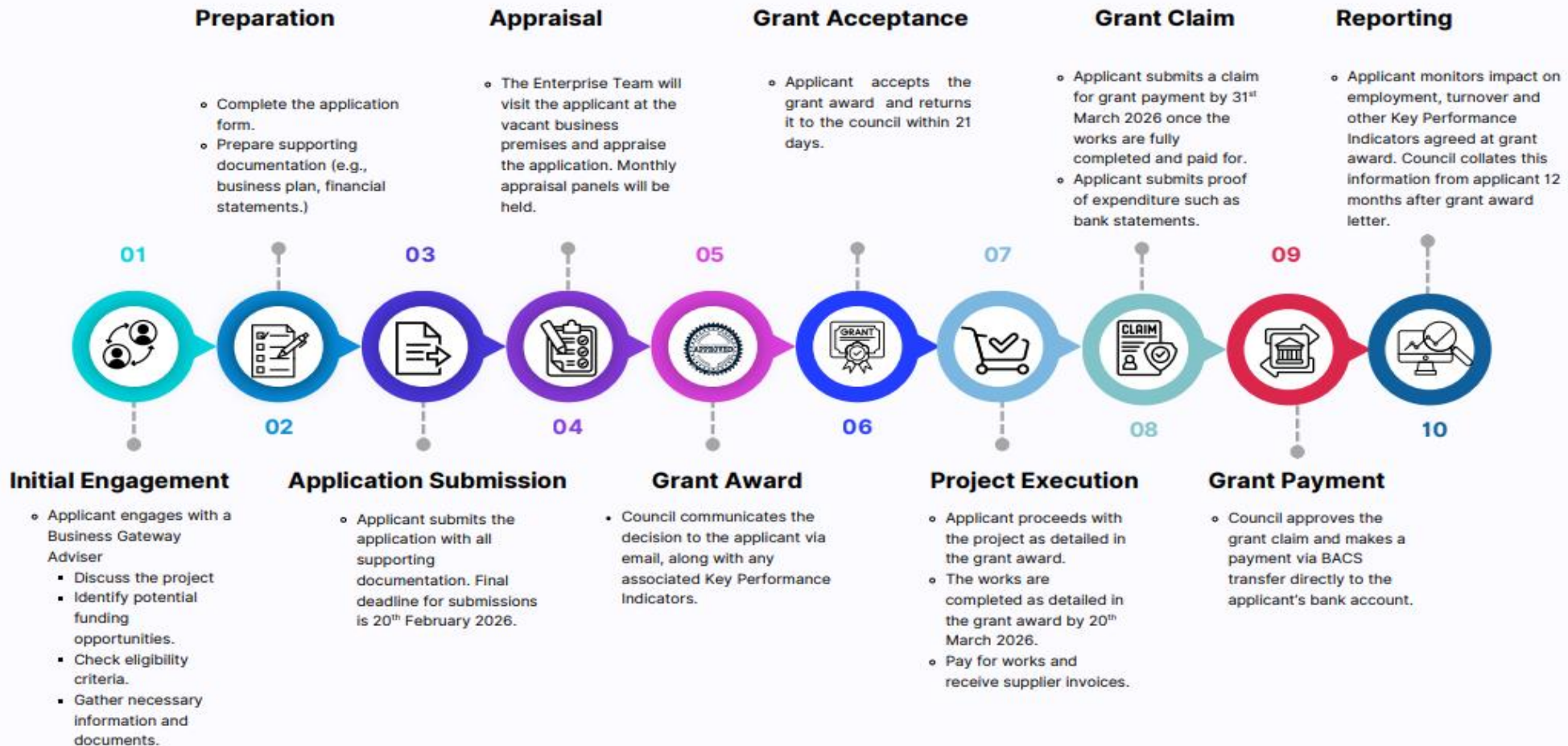
What funding is available?

Business Tenants/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 may be submitted over the duration of the scheme.

Businesses Tenants/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

Town Centre Retail Business Fund



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 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.**

- **Lease/Ownership:** Funding is not available for vacant premises where a signed lease is in place or for applicants that have already purchased vacant commercial premises to operate their business from.
- **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:** Tenants/Landlords can apply only **once.**
- **Item Limit:** Applicants can apply for a **maximum of ten individual items** per grant application.
- **Project Start:** Business Tenants/Landlords must not have commenced any of the activities for which they are applying for funding. No supplier invoices should be received and no supplier payments made before the grant award date.
- **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 **the date noted on award letter.**

- **Grant Claim:** Applicants must submit their Claim for Grant and appropriate evidence as detailed in 'Grant Claim' section below by **the date noted on award letter.**
- **Real Living Wage:** Business Tenants/Landlords or 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 and wider 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.

Eligible Projects

The Town Centre Retail Business Fund will be used to complete works that enable the vacant premises to become functional, rather than deliver a bespoke fit out. The fund will support net project costs for eligible internal and 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 and 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
- 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)

Information

Please note that funding is not available for projects that have already started or for orders placed/supplier payments made (including deposits) before the application decision. All supplier invoices must be dated after the award date. Ensure your project and purchases are planned accordingly to qualify for funding.

For projects that require Local Authority Approval, 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 of the Applicant**
- **Evidence of UTR Number for Start-Up Applicants**
- **Evidence of Property Ownership/Proposed Ownership**
- **Evidence of Proposed Lease**
- **Business/Project Plan and Financial Evidence for the Applicant**
- **Landlord Approval for Tenant Applications**
- **Local Government Consent (if applicable)**
- **Quotation Evidence for the works**
- **Completed TCRBF Quotes and Checklist Document**

You must ensure you provide all of the evidence relevant to the 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
Company	Certificate of Incorporation or Companies House Registration number
Partnership	Partnership Agreement or HMRC Registration
Sole Trader, Self-Employed or Freelancer	HMRC Registration
Community Interest Company	Certificate of Incorporation
Trust	Constitution Documents, HMRC Registration or VAT Registration
Charities	OSCR Certificate of Incorporation or OSCR Companies House Registration number

Evidence of UTR Number

All applicants that are Start-Up businesses (trading less than 12 months) are required to provide evidence from HMRC of their Unique Tax Reference number (UTR)

Evidence of Property Ownership/Proposed Ownership

The following evidence is required:

- **Title Deeds of Property to prove ownership**

Applicable to:

- All Landlord Applicants that currently own vacant premises and have an identified business tenant they intend to lease to.
- Applicants that intend to purchase vacant premises (Landlord's that intend to purchase vacant property must have an identified tenant at time of application or alternatively the applicant intends to operate their business from the vacant property).

If title deeds are not available at application stage as premises not purchased yet, they are required to be submitted before any grant can be paid.

Evidence of Proposed Lease

- **A draft premise lease/expression of interest** between Landlord and Business Tenant to be submitted at time of application (excludes applicants that intend to purchase the vacant premises and operate their business from it)
- **A signed copy of the premise lease** between Landlord and Business Tenant to be submitted before any grant can be paid out (excludes applicants that go on to buy the premises after the grant award and operate their business from it).

Business/Project Plan & Financial Evidence

Applicants are required to provide the following documents:

- Business Plan (required for all tenant applicants)
- Project Plan (required for all Landlord applicants)
- Business Bank Statement dated within last 3 months (required for all applicants)
- 12-month Cash Flow (required for all applicants)
- Latest Financial Accounts (required only for applicants trading more than 12 months)
- Up To Date Management Accounts (required only for applicants trading more than 12 months)

Landlord Approval for Tenant Applications

Tenant Applicants must provide Landlord approval evidence for the works they propose to carry out as detailed in the grant application. The following evidence is accepted:

- Signed and dated written confirmation from the Landlord on headed paper or
- Email from Landlord's business email address sent directly to businessfund@northlan.gov.uk (please note a forwarded email from tenant applicant will not be accepted)

The letter or email must detail the works the Landlord is approving, and this should match the grant application.

Local Authority Consent

Consents required could include the following:

- Planning Permission
- Listed Building Consent
- Building Warrant Approval
- Relevant licences, consents and permits required to operate your business

You must obtain any relevant consents and meet any other legislative requirements prior to commencement of works. This will be a condition of the Grant Agreement and formal approval documentation will be required before any Grant Payment is made.

Statutory consent fees are eligible for grant funding where they clearly relate to the Project.

Of the total funding award, 5% will be retained and payable on production of a completion certificate (if applicable).

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, supplier address, VAT registration number, description of works, net cost and gross cost is visible on the quotations

In addition to proving the quotation evidence it is a requirement that you **complete and submit the TCRBF Quotes 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 at the vacant property

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. 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 with VAT registered numbers (if applicable) 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 in advance of any changes.

Grant Claim

The grant must be claimed by **the date noted on award letter**.

Applicants can submit a claim for grant payment after:

Note: VAT and delivery costs are 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.

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 will include site visits by Council officers.

This project is funded by the UK Government through the Pride in Place Impact Fund.

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 SC11391.

Further Information

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

Please also visit the North Lanarkshire Council website:

www.northlanarkshire.gov.uk/business