An Roinn Fiontar,
Trádála agus Fostaíochta
Department of Enterprise,
Trade and Employment

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Overview Briefing Note on the Department of Enterprise, Trade and Employment's 2020 Appropriation Account and the administration of the Restart and Restart Plus Grant Schemes

11 November 2021

Introduction

The Department of Enterprise, Trade and Employment (DETE) in its mission statement is committed to leading on sustainable economic development and recovery through the creation and maintenance of high-quality employment across all regions of the country:

- by championing enterprise;
- ensuring a competitive business base to incentivise work, enterprise, innovation and investment;
- strengthening global connections and promoting trade;
- promoting fair and competitive markets, best business practice;
- safe, flexible and decent workplaces.

The Department's current Statement of Strategy 2021-2023 sets out the following six high-level goals in relation to the various responsibilities within the Department's remit.

- Achieve a strong recovery and sustainable economic development through business growth and jobs growth, resilience and innovation.
- Promote safety, better pay and conditions, more secure jobs and gender equality in the workplace.
- Enhance our business regulatory environment and Ireland's attractiveness as a place to do business.
- Deepen and extend Ireland's global business and trade in a fair and sustainable manner supportive of high labour standards and grow further the all-island economy.
- Advance the green transition in enterprise, honouring our climate action commitments.
- Build an innovative and agile Department with a strong public service ethos driving effective and responsible policy implementation.

The formation of the new Government in June 2020 resulted in some changes to the structure of the Department. This restructuring as well as a changing of name to the Department of Enterprise, Trade and Employment assigned some additional functions to the Department as well as reassigning some of its existing functions to other Departments.

Specifically, in the course of 2020 additional functions were assigned to the Department from the Departments of Foreign Affairs and Social Protection. These functions included:

- All trade functions, including the Export Trade Council and managing Joint Economic Commissions;
- employment rights policy;
- functions relating to the EU Council on Employment, Social Policy, Health and Consumer Affairs (EPSCO);
- the Low Pay Commission (including its Secretariat).

The expenditure incurred in relation to these functions is included in the Department's 2020 Appropriation Account.

Additional changes to the Department's structure were affected from the 1st of January this year. In this regard, the Department assumed responsibility for the Balance for Better Business initiative from the Department of Children, Equality, Disability, Integration and Youth. Responsibility for the Trading Online Vouchers Scheme, which is delivered through the Local Enterprise Offices, was also transferred

from the Department of the Environment, Climate and Communications. Finally, a number of the Department's functions associated with academic led research, development and innovation were transferred to the Department of Further and Higher Education, Research, Innovation and Science, including certain functions under:

- the Industrial Development (Science Foundation Ireland) Act 2003;
- the Industrial Development Act, 1993; and
- responsibility for the Programme for Research in Third Level Institutions.

These later reconfigurations did not impact on the Department's 2020 Appropriation Account.

The Department's main focus in 2020 was on supporting businesses and consumers as they grappled with the challenges posed by Covid-19 and Brexit. The Department was, and continues to be, an integral part of the Government response to these generational challenges. The specific supports being provided by the Department complement the range of other Covid-19 measures, including grants, wage subsidies, tax relief etc being provided across Government.

The more than €900 million in additional funding provided to the DETE Vote in 2020 allowed us to roll out of significant and targeted supports for enterprises, including the Restart and the Restart Plus Grants, the Sustaining Enterprise Fund, the Covid Products Scheme and the Covid Credit Guarantee Scheme. The increase in our gross allocation also enabled the Department to significantly augment a number of existing enterprise schemes, including access to finance measures such as the Strategic Banking Corporation of Ireland administered Working Capital and Future Growth Loan Schemes and the Microfinance Ireland Covid Loans.

The following briefing material is set out in 5 Parts.

Part 1: Financial overview of the details of the 2020 Appropriation Account

Part 2: Jobs and Enterprise Development Programme

Part 3: Innovation & Commercialisation Programme

Part 4: Regulation Programme

Part 5: Response to Covid-19 and Brexit

Appendix 1: Additional details in relation to the Restart and Restart Plus Grant Programmes

Appendix 2: Summary of Restart Grant Schemes Statistics

Appendix 3: Template of Service Level Agreement in relation to the Restart Grant Plus Scheme

Appendix 4 : Frequently Asked Questions and Top-Up Rates for Restart Grant Plus.

Appendix 5 : Details on the uptake of the Covid-19 and Brexit Schemes administered by the Department and its Agencies

DETE Finance Unit

11th November 2021

Part 1: Financial Overview of the details of the Department's 2020 Appropriation Account

Gross expenditure under the Department of Enterprise, Trade and Employment Vote in 2020 was €1,764.678 million, up some €835.410 million, 89.9%, on the 2019 outturn of €929.268 million.

(The 2020 expenditure total included expenditure incurred in relation to certain trade, employment rights and related functions which transferred to the Department from the Departments of Social Protection and Foreign Affairs in September 2020).

The 2020 outturn represents a saving of €185.349 million or some 9.5% of the Department's gross allocation of €1,950.027 million (including capital carryover of €42.15 million). Net expenditure was €182.422 million less than the net allocation of €1,897.319 million (including carryover). Of this, a total of €76.222 million was surrendered to the exchequer and €106.2 million was carried over for use in 2021.

The 2020 Further Revised Estimate approved for the Department by the Dáil essentially doubled the allocation that had been provided in 2019. The majority of this additional funding was provided to enable the Department and its Agencies to respond to the challenges posed for business and consumers by Covid-19 and Brexit. The additional funding was used to develop/enhance a range of measures to assist vulnerable enterprises, including through the following:

- Sustaining Enterprise Fund;
- Micro Finance Ireland;
- Covid Working Capital Loan Scheme;
- Future Growth Loan Scheme;
- Restart and Restart Grant Plus Schemes;
- Covid Products Scheme;
- Online Retail Scheme;
- Trading Online Voucher Scheme.

Savings arose under all the Department's Programmes. There was a variety of reasons for these savings, including

- that much of additional funding allocated to the Department's Vote in 2020 was only approved in the Revised Estimate in June and in the subsequent Further Revised Estimate in November.
- a reluctance by some businesses to drawdown on some of the Department's Covid Schemes, particularly those which were loan based
- the contingent nature of some of the Schemes
- the need for good governance in relation to the operation of the Schemes and
- the fact that Agencies such as Enterprise Ireland were able to generate greater than expected income from equity investments thereby reducing their requirement to draw down from the exchequer.

Jobs and Enterprise Development Programme Expenditure - €1.273 billion

A total of €1,273.47 million was expended in support of the measures funded under the Department's Jobs and Enterprise Development Programme in the course of 2020. This represents a saving of €154.221 million (10.8%) on the gross allocation of €1,427.69 million (inclusive of €32.5 million in

capital carryover) provided to this Programme in the 2020 Further Revised Estimate approved by the Dáil in November 2020.

The main areas of savings incurred in the following programmes

- Subhead A4 IDA Ireland- savings of €21 million which were due to underspends on its Covid-19 Covid Products Scheme where complexities surrounding the evolution of the pandemic, and the pace of regulatory approval directly influenced investment decisions and timing, thus resulting in the drawdown under the Scheme in 2020 being less than what was anticipated. The imposed shutdown in construction sites also impacted on activity under the IDA's Regional Property Programme thus giving rise to savings on this programme.
- Subhead A7 Enterprise Ireland- savings of €74.5 million. The savings on this programme encompassed underspends on both current and capital expenditure. The current expenditure savings of €2.2 million arose primarily from some delays in the recruitment of staffing resources to assist in the response to Covid-19 and also reduced expenditure on certain non-pay programmes. The majority of the savings were in the area of capital expenditure. The 2020 Further Revised Estimate 2020 increased EI's capital allocation to €827.75 million (inclusive of capital carryover of €23.5 million). This was more than 12 times the capital allocation provided to EI in 2019. This allowed EI to roll out a number of discrete Covid-19 and Brexit focussed measures in the course of 2020, including measures such as the Restart and Restart Plus Grant Schemes and the Sustaining Enterprise Fund. The nature of these Schemes is that there can be a time lag between the approval of applications and the project applications being completed and submitted for payment. These time lags resulted in payments under a number of EI schemes not being drawn down by year end. EI also generated significantly more Own Resource Income from its equity and seed and venture investments than had been anticipated. This allowed EI to increase its contribution to its capital programme and thereby reduce the quantum of funding required from the exchequer.
- Subhead A8 Local Enterprise Development – savings of €24.01 million. The 2020 Further Revised Estimate allocated a total of €91.5 million in capital finding (including €6 million in capital carryover) to the Local Enterprise Development Programme last year. This represented a more than trebling of the 2019 capital allocation for this programme. The additional funding allowed the Local Enterprise Offices to roll out and ramp up a number of new and existing Covid-19 and Brexit focussed supports, including the Business Continuity Voucher Scheme and the Trading Online Voucher Scheme. Due to capacity and other related reasons, the drawdown on a number of the LEO administered Schemes was less than had been anticipated.
- Subhead A 14 Strategic Banking Corporation of Ireland Loan Schemes- savings of €8.66 million. The main DETE loan schemes supported under this Programme are the Working Capital Schemes and the Future Growth Loan Scheme. The underspend of €8.66 million mainly related to savings on the Brexit Working Capital Scheme. This scheme operates in partnership between the Department and the Department of Agriculture, Food and the Marine and is supported by the InnovFin SME Guarantee Facility. The saving on the Working Capital Scheme mainly arose due to the fact that the European Investment Fund reduced the quantum of the lending that it was prepared to guarantee under the Scheme, thus reducing the funding required from the Vote to support the guarantee.
- Subhead A 16 Micro Finance Ireland – savings of €20 million. The capital funding of €44.49 million (including €3 million in carryover) was intended to ensure that MFI could continue to provide accessible finance to microenterprises that could not obtain loans from commercial providers. This capital injection enabled MFI to roll out a number of discrete loan products, including its low cost Covid-19 loan, which was one of the first supports targeted at businesses impacted by the effects of the pandemic. Legislative amendments were required and developed by the Department in the course of 2020 to increase the level of capitalisation and borrowing requirements for MFI. This allowed MFI to provide a wider range of supports to

businesses. Following the enactment of the legislative amendments, the actual amount of lending requests to MFI moderated, with the result that MFI did not require the full level of funding allocated to it.

Innovation Programme Expenditure - €413.7 million

A total of €413.743 million was expended in support of the measures funded under the Department's Innovation & Commercialisation Programme in the course of 2020. This represents a saving of €17.9 million (4.1%) on the gross allocation of €431.6 million (inclusive of €9.65 million in capital carryover) provided to this Programme in the 2020 Further Revised Estimate approved by the Dáil in November 2020.

The savings of €17.9 million were mainly in the area of capital funding, including

- Subhead B9 Disruptive Technologies Innovation Fund – savings of €13.5 million. The Disruptive Technologies Innovation Fund (DTIF) supports collaborations that can alter the way business operates, the development of new products or the emergence of new business models. Collaborations under the Fund are by their nature complex and involve consortia of multiple partners including SMEs, multinationals and research performing organisations. The complexities of the interdependencies of the DTIF project consortia meant that contract discussions took longer than had been anticipated. Consequently, some projects which had been approved, did not actually commence in 2020. In addition, the impact of Covid-19 also delayed the commencement of a further number of approved projects.

Regulation Programme Expenditure - €77.46 million

A total of €77.46 million was expended in support of the measures funded under the Department's Regulation Programme in the course of 2020. This represents a saving of €13.2 million (14.5%) on the gross allocation of €90.66 million provided to this Programme in the 2020 Further Revised Estimate approved by the Dáil in November

The main areas of savings incurred in the following programmes:

- Subhead C3 Workplace Relations Programme – savings of €3.35 million. The savings mainly related to pay underspends due to delays in filling a number of staffing positions, as well as some non-pay savings arising from the impact of the pandemic in terms of reduced operating costs, including T&S and room hire costs;
- Subhead C5 Health and Safety Authority – savings of €2.38 million. Again, the savings included underspends on both pay and non-pay due primarily to the impact of the pandemic in terms of delays in filling staff vacancies and reductions in operating costs;
- Subhead C7 Office of the Director of Corporate Enforcement - savings of €1.75 million. Additional funding was provided to the ODCE in 2020 in anticipation of its transition to a new statutory independent Agency. The delay in establishing the new Agency together with related delays in recruiting new staff and non-pay programme activity were the main factors which gave rise to the underspend in this area.

2020 Estimate and Expenditure by Subhead

Subhead		2020 Total Provision	2020 outturn
		€000	€000
Programme A Jobs and Enterprise Development			
A1	Admin pay	11,511	10,207
A2	Admin non pay	2,944	2,575
A3	AGENCY LEGACY PENSIONS	41,040	39,250
A4	INTERTRADE IRELAND	12,692	12,724
A5	IDA IRELAND	219,177	198,177
A6	NATIONAL STANDARDS AUTHORITY OF IRELAND	7,290	5,798
A7	ENTERPRISE IRELAND*	918,988	844,487
A8	LOCAL ENTERPRISE DEVELOPMENT*	103,481	79,475
A9	TEMPORARY LOAN GUARANTEE SCHEME	1,000	975
A10	INTERREG ENTERPRISE DEVELOPMENT	5,050	4,080
A11	SUBSCRIPTIONS TO INTERNATIONAL ORGANISATIONS (WTO)	2,160	2,460
A12	COMMISSIONS, COMMITTEES & SPECIAL INQUIRIES - IAU	201	-
A13	LEGAL COSTS AND OTHER SERVICES	155	13
A14	FUTURE GROWTH LOAN SCHEME	56,960	48,292
A15	HUMANITARIAN FLOOD RELIEF SCHEME	251	167
A16	MICROFINANCE IRELAND*	44,791	24,790
	Total	**1,427,691**	**1,273,470**
Programme B Innovation & Commercialisation			
B1	Admin Pay	8,574	7,806
B2	Admin non Pay	2,644	2,207
B3	Intellectual Property Office of Ire.	3,133	3,069
B4	Science and Technology Development Programme*	336,990	332,490
B5	PRTLI*	24,497	24,497
B6	Subs to international organisations	22,875	24,370
B7	Commissions, Commits and spec inquiries	1	-

B8	Legal costs and other services	160	4
B9	Disruptive Technologies. Innovation Fund*	32,800	19,300
	Total	**431,674**	**413,743**
Programme C Regulation			
C1	Admin pay	13,395	10,825
C2	Admin non pay	3,705	3,325
C3	Workplace Relations Programme	19,299	15,949
C4	Grants for trade unions education and advisory services	900	900
C5	Health and Safety Authority	20,502	18,122
C6	Trade union amalgamations	60	118
C7	Office of the Director of Corporate Enforcement	6,057	4,306
C8	Competition and Consumer Protection Commission	13,836	12,700
C9	Personal Injuries Assessment Board	246	144
C10	Consumer support	70	70
C11	Companies Registration Office and Registry of Friendly Societies	7,875	7,427
C12	Irish Auditing and Accounting Supervisory Authority	1,942	1,220
C13	Subscriptions to international organisations	1,320	1,419
C14	Commissions, committees and special inquiries	186	20
C15	Legal costs and other services	779	346
C16	Low Pay Commission	490	574
	Total	**90,662**	**77,465**
	Gross Expenditure	**1,950,027**	**1,764,678**
	Appropriations-in-Aid	**52,708**	**49,781**
	Net Expenditure	**1,897,319**	**1,714,897**

*Includes capital carryover from 2019

Part 2: Jobs and Enterprise Development Programme

The Department's Jobs and Enterprise Development Programme is focussed on promoting job creation and enterprise development including through the funding of bodies such as Enterprise Ireland, IDA Ireland, 31 Local Enterprise Offices, Intertrade Ireland and National Standards Authority of Ireland also facilitates finance for growth in enterprises through measures such as the Covid Credit Guarantee Scheme, SBCI Future Growth and Working Capital Loan Schemes and Micro Finance Ireland.

The 2020 Further Revised Estimate provided a gross allocation of €1.395 billion to the Jobs and Enterprise Development Programme last year (not including carryover). This represented an increase of €936.2 million on the allocation for this Programme in 2019. Whilst a small element of the increase in funding reflected the additional functions transferred to the Department from the Department of Foreign Affairs, the vast majority of it was to assist the Department and its Agencies in the response to Covid-19 and also to Brexit.

Highlights of this Programme in 2020 are set out below:

Enterprise Ireland's Enterprise Development Programmes

- Enterprise Ireland, as the primary state agency responsible for the development and growth of Irish enterprises, continues to have a key role in assisting indigenous businesses as they navigate their way through the unprecedented challenges of Covid-19 and Brexit. The exchequer allocation of €918.9 million provided to EI in 2020 was more than 6 times the funding allocated to it in 2019. This substantial increase in funding was to ensure that EI had the necessary resources to provide businesses with the necessary supports.
- This increase in its funding ensured that EI was in a position to roll out a range of Covid-19 and Brexit funding measures to help businesses stabilise, adapt and recover.
- Primary among these supports were the Restart and Restart Plus Grant Schemes. Both Schemes were focussed on giving direct grant aid to small businesses to help them with the costs associated with reopening and reemploying workers following Covid-19 closures. This included support for ongoing fixed costs, the costs of replenishing stock and the costs of adapting their premises.
- Grant aid under the Restart Schemes was in the main related to the commercial rates assessment/valuation of the applicant businesses and was administered by EI in conjunction with the Local Authorities. Grant aid in the region of €640 million involving approximately 110,000 grants was paid under both the Restart Grant and the Restart Grant Plus Schemes A more detailed note on both Schemes is set out in Appendix 1.
- The Sustaining Enterprise Fund (SEF), which was also rolled out by EI in 2020, was designed to provide support to companies impacted by a 15% or more reduction in actual or projected turnover or profit due to Covid-19. This enabled business continuity and strengthened their ability to return to growth and be trading strongly in 3 years time.
- Support under the SEF was by way of equity investment, loans or grants (or a combination of same). Some €98 million in funding was paid out under the Scheme to support approximately 340 businesses in the period up to the end of February 2021.

- The Covid Online Retail Scheme was designed to assist companies in the indigenous retail sector with a pre-existing online presence, to respond to both the domestic and international consumer demand for a competitive online offer. Enterprise Ireland launched two calls under the Scheme in 2020.
- Enterprise centres are important infrastructure for entrepreneurs and are an essential part of the start-up ecosystem across the regions. Many centres were negatively impacted by Covid-19. The Enterprise Centres Fund Scheme launched by EI in 2020 was intended to support centres to enable them to sustain their businesses, pivot and further develop their services to support the next wave of Irish start-up companies. Just over €4 million in grant funding was provided to support 93 centres under the Enterprise Centres Scheme up to the end of February 2021.
- EI also launched its Covid-19 Business Financial Planning Grant in 2020. The grant, was designed to provide a strategic intervention to companies to work with third party consultants to prepare a detailed financial and business plan with forecasts and assumptions. The grant is intended to encourage companies to be proactive in developing a detailed financial plan that identifies funding needs and potential sources of funding. €2.45 million in grants were paid out under the Scheme up to the end of February 2021.
- As part of the response to Brexit, EI also expanded its suite of existing supports to assist businesses impacted by the UK's departure from the EU, including through the roll out of its Ready for Customs Grant Scheme. The Scheme provides grant support to assist companies to cover the costs of taking on additional customs clearance staff and to build their customs clearance capacity, in the light of the reality of Brexit. In the region of €7.5 million in grant aid was approved under the Scheme in 2020.
- The total number of jobs employed by EI clients in 2020 was 220,613. While overall there was net loss of approximately 870 jobs in EI client companies, new jobs were still created throughout the country. Of the almost 16,500 new jobs created, some 10,280 were outside Dublin, with 65% of all jobs supported by EI clients being regionally based.
- Notwithstanding the difficulties posed by Covid-19 and Brexit, exports by EI clients grew by 0.3% to €25.486bn in 2020 with some 1,408 overseas contracts being renewed or won.

IDA Ireland

- IDA received an increase of €27.6 million in funding in 2020 to assist it in attracting new inward investment in the light of the challenges of Covid-19 and Brexit.
- Investments continued & Foreign Direct Investment (FDI) employment grew in 2020, despite the impact of Covid-19.
- Over 20,000 new jobs were created by IDA clients in 2020 and the numbers directly employed in the multinational sector in Ireland grew to 257,394.
- There were 246 investments won in 2020 with 95 being new name investments.
- More than half (52%) of investments went to regional locations. The IDA continued to deliver property solutions in regional locations through its Regional Property Programme.
- The IDA launched a number of Covid-19 specific initiatives, including the Covid Products Scheme which it administers jointly with Enterprise Ireland. This purpose of the scheme is to provide grant aid to facilitate the research and development of Covid-19 products, to enable the upgrading of production or testing infrastructure which contribute to the development of Covid-19 relevant products, as well as supporting production.
- IDA continued to work with its client base to help mitigate Brexit-related risks on foreign direct investment in Ireland and to help their clients respond to any Brexit-related issues.

The Agency also continued to actively seek to realise opportunities to attract further Brexit-related investment to Ireland. To-date, the Agency has won over 90 Brexit-related investments with an associated jobs potential of 6,000. Two-thirds of these investments are in financial services, and Ireland has also won Brexit investments in Life Sciences, Technology, Business & Consumer Services and in Engineering.

Local Enterprise Development

- The 31 Local Enterprise Offices (LEOs) play a key role in promoting entrepreneurship, fostering business start-ups and developing existing micro and small businesses in every region throughout the country. The exchequer allocation to the LEOs through the Local Enterprise Development Programme was increased by more than 170% in 2020. This additional funding enabled the LEOs to respond to the increase in the demand for their services arising from the pandemic and Brexit as well as expanding and developing the suite of supports available to micro enterprises impacted by both of these challenges.
- Prominent among these supports were the Business Continuity and Trading Online Voucher Schemes. The Business Continuity Voucher Scheme was designed to provide contingency planning advice to assist businesses to make informed decisions to enable them to continue trading in the face of Covid-19. Over €20.2 million in Business Continuity Voucher supports were paid out to eligible businesses up to the end of February 2021.
- The Trading Online Voucher Scheme is delivered through the Local Enterprises Offices. Up until the end of 2020 the Scheme was primarily funded from the Vote of the Department of the Environment, Climate and Communications. Given the impact of the pandemic on the physical trading environment, significant additional funding was allocated to the Online Voucher Scheme in 2020 to encourage businesses to trade more online, thereby enabling them to boost sales and reach new markets. In the 12 months up until the end of February 2021, a total of almost €16 million was paid out under the Scheme to eligible businesses, of which a little under €5 million was funded from the DETE Vote and the remainder being funded from the DECC Vote. DETE assumed full responsibility for funding the Trading Online Scheme from January of this year.
- The funding provided to the Local Enterprise Development Programme enabled the LEOs to support 7,520 small businesses employing in the region of 35,000 people. The LEOs also supported the creation of 5,585 new jobs in 2020.

Intertrade Ireland

- ITI was provided with an additional €3 million in funding in 2020 to enable it to expand its services and particularly to assist businesses based in the border regions impacted by the twin challenges of Covid-19 and Brexit.
- ITI engaged with 3,148 companies through its trade and innovation activities and services and delivered a total jobs impact of 1,597 in 2020.
- ITI's Brexit Advisory Service continued to engage with border enterprises in relation to the impact of the UK's departure from the EU. By the end of 2020, the Brexit Advisory Service had engaged with 15,838 SMEs.
- ITI received a total a total of 3,079 applications under its Brexit Planning Voucher Scheme by the end of 2020.
- In March 2020, ITI rolled out two discrete new programmes – E-merge and Emergency Business Solutions to assist businesses impacted by Covid-19. In the course of 2020, E-merge and Emergency Business Solutions supported 688 and 580 companies respectively.

National Standards Authority of Ireland

- NSAI's exchequer funding increased by some €650k in 2020. This increase in its funding enabled the Authority to take on important actions in response to Covid-19 and Brexit.
- Specifically in the course of 2020, the Authority developed a range of Covid-19 Guides in areas such as retail, shopping centre recovery, PPE, and barrier mask specifications. The objective of the guidance for manufacturers and retailers was to allow staff safely return to the workplace, and to put in place measures to protect the public.
- The Authority also developed a SWiFT-19 specification for barrier masks which continues to be referenced by manufacturers who are producing masks. The NSAI was also a key contributor in setting the European standards for barrier masks.
- On the medical PPE side, the NSAI ensured that standards were made freely available to allow for the speedy delivery of PPE equipment into the country.
- In terms of Brexit, the NSAI developed a suite of information supports to help Irish businesses in their preparations to minimise the impact of Brexit, protect their supply chains and maintain access to the UK market.

Strategic Banking Corporation of Ireland Loan Schemes

- Funding through the Strategic Banking Corporation of Ireland Loan Schemes Programme supports the Brexit and Covid Working Capital Loan Schemes and the Future Growth Loan Scheme. The additional €48.96 million in funding provided to the SBCI in 2020 was intended to ensure that the lending capacity under these Schemes was expanded in accordance with terms of the Government's decisions.
- The Future Growth Loan Scheme is supported by the Department of Enterprise, Trade and Employment, the Department of Agriculture, Food and the Marine, the European Investment Bank and the European Investment Fund (EIF) in conjunction with the SBCI.
- The Government agreed to increase the lending capacity under the Scheme by €500 million to €800 million. During 2020, 2,023 FGLS loans were sanctioned to businesses by participating lenders to the value of €415 million.
- The Brexit/Covid Loan Schemes, which were also offered in partnership with the Department of Agriculture, Food and the Marine, made working capital lending for eligible Irish businesses easier to access, more competitively priced, and offered at more favourable terms than other lending for such businesses. In terms of the Brexit Working Capital Loan Scheme a total of 58 loans were sanctioned to businesses by participating lenders to the value of €9.618 million in the course of 2020.
- As regards the Covid Working Capital Loan Scheme, which was launched in April 2020, some 951 loans were sanctioned to businesses by participating lenders to the value of €124 million under the Scheme in 2020.

Temporary Credit Guarantee Scheme

- The Covid-19 Credit Guarantee Scheme (CCGS), which effectively succeeded the existing Temporary Loan Guarantee Scheme, was developed specifically to provide loans to SMEs and small Mid-Caps that were negatively impacted by the Covid-19 pandemic.

- The Scheme provides for lending terms up to five-and-a-half years and offers a range of lending products between €10,000 and €1 million. It is available to SMEs and small mid-caps (business with less than 500 employees), including primary producers (businesses engaged in the farming and seafood sectors). The Scheme provides a state guarantee of 80% to accredited lenders on lending facilities up to a maximum of €2 billion.
- In the four months from its launch until 31 December 2020, 1,890 loans were drawn for a value of €98.2m under the Covid Credit Guarantee Scheme.

Micro Finance Ireland

- Micro Finance Ireland is a key enabler in providing finance to eligible small enterprises of different sizes and at different stages of development across all industry sectors who cannot obtain funding through traditional sources.
- The allocation of €44.79 million in capital funding to the MFI programme in 2020 was intended to ensure that Microfinance Ireland was sufficiently resourced to respond to the access to finance challenges for SMEs which were heightened by the advent of Covid-19 and Brexit.
- MFI was the first support to market with a Covid-19 loan fund which it launched in March 2020. The MFI Covid loan offered a substantial upper lending limit, 6-month interest and repayment holidays and a reduced interest rate.
- The launch of the new loan scheme effectively resulted in a four-fold increase in lending levels in 2020 as compared to 2019, with MFI approving €27.4m in loans to 1,229 microenterprises and supporting 2,972 jobs.
- The Micro Enterprise Loan Fund (Amendment) Act 2020, which came into being in July 2020, increased the maximum amount of moneys that may be granted to Microfinance Ireland and also extended MFI's borrowing powers. The purpose of the Act was to ensure that MFI was better equipped to be able to respond to the access to finance needs of the SME business community.

Part 3: Innovation and Commercialisation Programme

The Department's Innovation and Commercialisation Programme is essentially focussed on direct support for in-company R&D in Irish-owned companies and the translation of academic research into new products, processes and services by industry. Most of the Department's investment in research and innovation is channelled through Enterprise Ireland (EI). Other key programmes for which we have responsibility include Ireland's membership of the European Space Agency and our membership of Eureka and the Disruptive Technologies Innovation Programme.

In January 2021, responsibility for a number of programmes previously funded under the Department's Innovation Programme were transferred to the Department of Further and Higher Education, Research, Innovation and Science. This included responsibility for the funding of Science Foundation Ireland, the Programme for Research in Third Level Institutions and membership of a number of International Research Organisations, including the European Southern Observatory.

The 2020 Further Revised Estimate provided a gross allocation of €422.024 million to the Innovation and Commercialisation Programme last year (not including capital carryover). This represented an increase of €12.3 million (3%) on the allocation for this Programme in 2019. Almost €11 million of this increase was by way of additional capital funding.

Highlights of the Innovation and Commercialisation Programme in 2020 are set out below

Science & Technology Development Programme

- Enterprise Ireland through its innovation development programmes supported some 936 collaborative innovations between industry and higher education institutions in 2020. In addition, Innovation Vouchers worth up to €5,000 were redeemed by 477 small and medium-sized businesses to help them explore business opportunities/problems with registered knowledge providers.
- Enterprise Ireland sanctioned some 196 Research, Development, and Innovation approvals of more than €50,000 each in the course of 2020. EI also supported 405 industry funded Technology Gateway projects under its Technology Gateway Programme.
- Capital equipment funding of €9 million was awarded to 53 successful applications from 3rd level Institutions under EI's Capital Equipment Fund for Technology Gateways and Technology Centres
- EI also approved phase 2 funding for a number of its Technology Centres, including its Microelectronic Circuits Centre Ireland and its Dairy Processing Technology Centre
- As part of the response to Covid-19, EI in conjunction with IDA launched the Covid-19 Products Scheme which was designed to provide support to companies in developing and producing medicinal products used in the fight against Covid-19.
- EI received 22 applications under the Scheme, of which 15 have been approved and the other 7 are currently being assessed. The projects approved under the Scheme will have a direct impact, as well as underpinning Ireland's strategic autonomy in goods and services necessary to fight Covid-19.
- The Science & Technology Development Programme also funded the operations of Science Foundation Ireland January 2021 when it was transferred to the Department of Further and Higher Education, Research, Innovation and Science.

- In terms of SFI's achievements in 2020, these included approving 343 new awards across 20 programmes with a value of €312 million. Total payments to research bodies/institutions were €199 million.
- SFI-funded researchers competitively won €225 million from diverse funding sources, including €106 million from the EU.
- Some 5,888 publications were delivered by SFI researchers in 2020. SFI-funded publications are 2.5 times more likely to be star publications than the global average. Star publications are publications in the top 1% of most cited publications, globally.
- SFI researchers reported 1,497 industry collaborations, with 747 of these with multinational corporations (MNCs) and 750 with small and medium enterprises (SMEs) in the course of the year.
- In 2020, 5,513 international collaborations were reported across 86 countries, solidifying our reputation as a location for world-class research.
- Pre-commercial outputs from SFI funded researchers continue to be strong and include: 9 spin-out companies; 220 invention disclosures; 57 licenced technologies; 97 patents filed; 48 patents awarded.
- The SFI Research Centres have signed 1.033 collaborative research agreements with 525 companies around the world (272 in Ireland).
- The SFI Research Centres have secured €337 million in non-exchequer, non-commercial funding, and produced 261 licensing agreements, 44 spin-outs, and 446 Enterprise Ireland Commercialisation Awards.
- SFI invested €5.4 million in 50 STEM projects through the SFI Discover Call.
- 1,457 teachers from 138 primary schools received continuous professional development training.
- 331 primary schools received SFI Discover Primary Science and Maths awards and 3,000 senior cycle students attended Space Career Roadshows to learn about careers in the Space sector.

Subscriptions to International Organisations

- The majority of the funding in this area supports Ireland's membership of the European Space Agency. Membership of ESA is a key element of the National Space Strategy for Enterprise, enabling Irish companies and research institutes to bid on ESA tenders to develop technologies, services and business applications. In 2020, 87 Irish companies were active under contract with the European Space Agency, representing a 45% increase in activity since 2016. Some €13.3 million in contracts were won by Irish industry from the European Space Agency in 2020.

Disruptive Technologies Innovation Fund

- The Disruptive Technologies Innovation Fund is one of four headline funds in the National Development Plan. The purpose of the Fund is to drive collaboration between Ireland's research base and industry for better development and responsiveness of Ireland's innovation ecosystem. The DTIF is a key catalyst in changing the way we work and live and developing opportunities to create the jobs of the future. It is one of the first such funds of its kind in the world.
- Some €140 million of DTIF funding has been allocated to 43 projects involving collaborative partnerships (comprised of 159 organisations) between industry, especially SMEs, and public research bodies in applying industrial research under the six themes of the revised Research Priority Areas for 2018-2023, in areas such as health, climate action, food, ICT and manufacturing. SME participation is mandatory for a project to be eligible for funding
- A third call for applications under the Disruptive Technologies Innovation Fund (DTIF) was launched in September 2020 and a total of 62 applications were received in response to this call.

Part 4: Regulation Programme

The Department's Regulation Programme is focussed on promoting quality employment, positive workplace relations, well-functioning dispute resolution mechanisms and a safe working environment, together with ensuring our business regulation facilitates investment and development, competition in the market place, high standards of consumer protection and corporate governance. The Regulation Programme funds the operations of the Companies Registration Office, the Office of the Director of Corporate Enforcement, the Workplace Relations Commission, the Labour Court, the Competition & Consumer Protection Commission, the Health & Safety Authority and the Low Pay Commission.

The 2020 Further Revised Estimate provided a gross allocation of €90.662 million to the Regulation Programme last year. This represented an increase of just over €9 million (11%) on the allocation for this Programme in 2019. The majority of this additional funding was provided to assist the Department's regulatory bodies to respond to Covid-19 and Brexit.

Highlights of the Regulation Programme in 2020 are set out below

Workplace Relations Programme

- The funding to the Workplace Relations Programme, which supports the operations of the Workplace Relations Commission (WRC), the Labour Court and the legacy activities of the Employment Appeals Tribunal, was increased by €1.29 million in 2020.
- The WRC, given its direct interactions with clients, worked to adapt it procedures and re-configured its offices, so as to ensure that it could continue to provide its services in a manner consistent with Government and Health Service guidelines, as well as safeguarding the health and welfare of all staff and service users. This involved the development of virtual court settings.
- The Inspectorate Division recovered €1.7 million in unpaid wages for employees and carried out 7,687 inspections over the period of 2020. In addition to carrying out its primary function in relation to employment rights, the WRC Inspectorate assisted the Health and Safety Authority (HSA) in relation to monitoring the *Return to Work Safely* (RTWS) Protocol.
- The WRC's information line dealt with 53,000 calls in 2020.
- In the case of the Labour Court, the Court also adapted its procedures using VC settings, to ensure that it could continue to provide its services in a safe manner. In the course of 2020, the Court received 940 referrals under the various statutes within its jurisdiction.
- In 2020, the proportion of referrals to the Court which were employment rights based was 66.38%, which reflects a change from the 50 :50 proportion of referrals between industrial relations and employment rights disputes in previous years.

Health and Safety Authority

- The funding to the Health and Safety Authority was increased by €1.1 million in 2020. The advent of the pandemic required the HSA to significantly adapt its operations to meet the consequential increased demands under both its occupational health and safety and market surveillance mandates.
- The HSA adapted its inspection programme to achieve an enhanced focus on those areas experiencing heightened risk of Covid-19 transmission. It also co-ordinated the development of the Work Safely Protocol and related guidance documents and checklists for employees and employers. During 2020 the HSA published guidance to support employees working remotely/from home and also produced guidance on the implementation of new Biological Agent regulations for those working in locations with a specific SARS CoV2 virus risk.
- The national response to Covid-19 led to an increased and important remit for the HAS, as it took on the lead Agency role for monitoring compliance with the national Work Safely Protocol, working with other inspectorates, including HSE and WRC.
- In terms of Brexit, the HSA organised Brexit related seminars, media campaigns and webinars throughout 2020 in order to prepare businesses for changes to import and export conditions of chemical products, compliance of products being placed on the single market and changes to accreditation requirements especially where Irish businesses might traditionally have used UK bodies.
- HSA inspectors carried out 10,295 workplace inspections and investigations across all sectors in 2020, including 9,135 proactive inspections which addressed occupational safety and health issues as well as checking adherence with the Work Safety Protocol.
- The Irish National Accreditation Board (INAB) Division of the HSA completed its annual programme of assessments to applicant and accredited conformity assessment bodies with 379 assessment events. 15 new applications for accreditation were received.
- In 2020 a total of 13 prosecutions were completed successfully by the HSA, of which 4 were summary and 9 on indictment, resulting in fines of €1,327,000 imposed.
- There were over 3.5 million visits to the HSA website and 28,684 customer-centre inbound contacts.

Office of the Director of Corporate Enforcement

- Funding of €6.057 million was provided to support the operations of the Office of the Director of Corporate Enforcement in 2020.
- The advent of Covid-19 had a significant impact on the activities of the ODCE in 2020, particularly in the area of corporate insolvency. In the light of concerns expressed regarding the possibility of company directors being subject to unwarranted restriction proceedings arising from Covid-19 related insolvencies. The ODCE clarified the factors that it takes into account in determining restriction on company directors in relation to Covid 19 insolvencies.
- The ODCE made definitive decisions (i.e. decisions other than to grant “Relief at this time”) on 531 liquidators’ reports during 2020, with a further 279 decisions made to grant “Relief at this time” . Of the 531 definitive decisions taken during 2020, a total of 421 were made in respect of initial reports with a further 110 being made in respect of subsequent reports.
- A total of 56 directors were restricted and five directors were disqualified (on foot of Undertakings or Court Orders), including the longest ever disqualification of a company director imposed by the High Court. In addition, 18 directors of dissolved insolvent companies were disqualified by means of Disqualification Undertakings.

- Aggregate restrictions and disqualifications of 265 years and 82 years respectively were imposed by the ODCE in 2020
- A total of 55 criminal charges were directed by the Office and 12 criminal convictions were imposed as a result of ODCE investigations in 2020.
- The ODCE continued in its preparations for the transformation of the Office to a new statutory agency, including securing agreement for additional staffing and specialist Garda resources.

Competition and Consumer Protection Authority

- Funding of €13.836 million was allocated to support the operation of the Competition and Consumer Protection Commission in 2020. This represented an increase of €1.75 million (14.5%) on the Commission's allocation for 2019 and ensured that the Commission was in a position to respond to the increased demand for its services arising from Covid-19 and Brexit.
- The Commission undertook a number of initiatives to assist consumers including a Covid-19 information hub on its website to enable consumers to find out about their rights, and to provide information to businesses about their obligations under consumer protection and product safety law. The hub received a total of 82,224 views in 2020.
- The Commission visited 185 stores, checking over 1,300 items to monitor compliance with consumer protection law in the course of the year. In addition, it monitored websites selling Covid-19 related products. 47 websites were assessed, and enforcement action was taken against one website. More than 50 websites were also subject to compliance inspections. The CCPC also wrote to 11 online platforms in Ireland, advising them of their obligations under consumer protection legislation.
- The CCPC engaged with the National Standards Authority of Ireland in relation to the development of a specification standard for barrier masks. The Commission published two separate guidances to assist businesses to place safe and compliant PPE and non-PPE facemasks for consumer use on the market. The CCPC reviewed 50 websites, to examine the sale of facemasks to Irish consumers.
- In terms of Brexit, the CCPC commissioned research into online shopping behaviours and how consumer behaviour changed in response to Brexit. It conducted a Brexit public information campaign to make consumers aware that post-Brexit when buying from a UK based company, their consumer protections would change. The CCPC also launched a campaign urging online shoppers to be Brexit-aware over Christmas 2020 and created a checklist to help.
- The Commission published guidance to assist businesses to understand the impact of Brexit on their product safety obligations. This included a Brexit business campaign in October 2020 reminding SMEs to take action to prepare for a change in their legal obligations as well as commissioning research into SME preparedness for Brexit.

Companies Registration Office and Registry of Friendly Societies

- Following the advent of Covid-19 and to ease the administrative burden on business, the Companies Registration Office agreed that all annual returns due to be filed by any company between 18th March and 30th June 2020 would be deemed to have been filed on time if all elements of the annual return were completed and filed by 30th June. This was further extended to 31st of October 2020. In September 2020 a separate filing extension to 26th of February 2021 was granted to companies with annual return dates on or after 30th of September 2020. This extension was subsequently further extended to 31st May 2021.
- In addition, enforcement (including strike off for failure to file annual returns) was suspended in March 2020 and has not yet resumed. Enforcement of Registry of Beneficial Ownership returns was also suspended.
- The Registrar also decided to extend the arrangement in relation to entities (industrial and provident societies, friendly societies and trade unions) that were required to file with the Registry of Friendly Societies until 31st December 2020.
- Savings to companies of in excess of €7 million were realised as a result of the electronic filling of their returns and a total of 83% of CRO documents were e-filed in 2020.

Part 5: Department's response to Covid-19 and Brexit

The main focus of the Department, its Agencies and Offices has been on supporting businesses and consumers as they deal with the impact of Covid-19 and Brexit. This Part provides a brief outline of the various key initiatives and measures by the Department to address these challenges.

Covid-19

Since the advent of the pandemic in early 2020, the Department has rolled out a significant suite of initiatives to address the financial pressures which the pandemic created for businesses in Ireland. These were developed to meet the varying needs of Irish enterprise, targeted by size, sector and need.

In addition to fiscal assistance, the Department, working with its Offices and Agencies, put in place a range of non-fiscal measures to assist firms in responding to the challenge presented by Covid-19 covering company regulation, health and safety, and workplace relations. This included the provision of guidance across a range of areas, including safe working and safe shopping. The Department established a call centre for information on the government initiatives and schemes available to businesses affected by Covid-19, published extensive information in our Guide to Supports for Businesses, and used all communication channels including social media, to ensure that information was made available.

The Department also introduced temporary flexibilities with regard to timeframes for meeting a number of administrative requirements. Employments Permits were fast tracked and prioritised for health service workers to ensure rapid deployment of much needed additional and key front-line staff.

In terms of financial supports, the significant additional funding voted for the DETE Vote in 2020 allowed the Department and its Agencies to refashion a number of existing supports and to roll out new supports to assist businesses, consumers and workers to navigate their way through the challenges of the pandemic. Among the headline suite of financial supports were the Restart Grant and the Restart Grant Plus through which the Department, working with the Local Authorities, was able to support over 60,000 businesses by assisting them in meeting the costs of re-opening, or keeping a business operational and re-connecting with employees and customers.

The Sustaining Enterprise Fund was another significant financial initiative introduced in 2020 by Enterprise Ireland, in conjunction with IDA Ireland, to help to sustain business so that they could return to viability and contribute to the recovery of the Irish economy. EI also supported enterprises to plan and adapt to the new trading reality through its discrete Covid-19 Business Financial Planning Grant and to develop their online presence through its Online Retail Scheme.

The Local Enterprise Offices continued to adapt their schemes and programmes to deal with the changing external environment, ensuring that they helped business in tackling existing and emerging economic challenges. The Business Continuity Voucher scheme, introduced in March 2020, provided vouchers for companies and sole traders to develop short-term and long-term strategies to respond to the initial Covid-19 pandemic and to plan for eventual recovery and reopening of the economy. The Trading Online Voucher Scheme offered skills training, mentoring and financial assistance to help small and micro-businesses to develop their ecommerce capability. The Micro Enterprise

Assistance Fund targeted those micro enterprises that could not avail of existing government measures.

In addition to the foregoing suite of direct supports, the Department also provided new liquidity and financing schemes to assist impacted businesses during the pandemic. In this regard the Future Growth Loan Scheme was significantly expanded in the course of 2020 to support eligible Irish businesses and the primary agriculture and seafood sectors in terms of their strategic long-term investment.

In terms of liquidity supports, the Covid-19 Working Capital Scheme was introduced immediately following the onset of the pandemic as a response to the liquidity challenges facing Covid-19 impacted SMEs and small mid-caps. In addition, Microfinance Ireland responded quickly to the impact of the pandemic with the introduction of the Covid-19 Business Loan with reduced interest rates. Legislative changes in the Microenterprise Loan Fund (Amendment) Act 2020 allowed for greater equity funding from the Government and for the Strategic Banking Corporation of Ireland to become a lender to Microfinance Ireland.

The other significant liquidity support was the Covid-19 Credit Guarantee Scheme, which was introduced to respond to Irish business needs for additional liquidity and to give stability to the SME lending market. The terms of the Scheme were appreciably enhanced by the fact that there is no portfolio cap, the state guarantee is 80 percent and loans of up to 5.5 years and €1m are available at reduced interest rates.

A small number of the aforementioned Covid-19 financial and liquidity supports are now closed or have effectively been replaced, such as the Restart Schemes (which were replaced to a large degree by the Covid-19 Restrictions Support Scheme). However, the majority of the Schemes continue to be available to businesses to enable them to contend with the ongoing impacts of the pandemic and to begin to prepare for the re-emergence from its grip. The additional capital monies provided to the Department in the 2021 Further Revised Estimate has enabled the Department and its Agencies to continue to fund Schemes such as the:

- the Sustaining Enterprise Fund;
- the Covid Products Scheme;
- the Covid Credit Guarantee Scheme;
- the Online Retail Scheme;
- the Trading Online Voucher Scheme;
- the Future Growth Loan Scheme.

The Department publishes details on the uptake of its suite of Covid-19 supports on its website. A copy of the latest update is attached in Appendix 5 for the information of the Committee.

Aside from the financial measures, the Department has also provided additional assistance to business by way of communications/information resources, regulatory supports, stakeholder engagement, advisory supports, workplace safety advice/protocols.

In terms of communication/information resources, the Department set up a new Enterprise Information Centre as a dedicated resource for information on the wide range of assistance available to business. The Department rolled out focused communications campaigns on Covid-19 Business Supports and the Shop Safely Campaign.

The Department places great value on stakeholder engagement and has used various for a to hear and address concerns. An example of this is minimising the impact of disruption to food supply chains and the impact of Covid-19 on the retail sector which was analysed in the Department

sponsored Retail Forum. This Forum, which is supported by the Department provides a platform for structured engagement between the Retail Sector and relevant Government Departments/bodies. The purpose of the Forum is to allow key issues of relevance to the sector to be discussed with a view to identifying practical actions which can be taken by the Government or by industry itself to support the sector. The sector provides employment in every community in the country and is an important part of every local economy. In addition, Retail indirectly supports jobs in other areas, such as logistics and distribution, and provides an important outlet for Irish products.

The Department also participated in a cross-Government Group to address key risks arising in the context of Covid-19 and supported the distribution of PPE and supply chain issues arising from the impact of the pandemic. The Department led on engagement with the business sector, with the establishment of a Covid-19 Enterprise Forum of business representative bodies. In addition, a new SME Growth Taskforce was established to provide a platform for structured engagement between entrepreneurs, business representatives and Government in the delivery of a National SME and Entrepreneurship Growth Plan to map out an ambition long-term strategic blueprint beyond Covid-19.

As regards regulatory supports, temporary amendments were made to company law provisions to ensure that 240,000 companies and 950 industrial and provident societies in Ireland could hold their Annual General Meetings and general meetings by electronic means. Legislation was also introduced in the area of business solvency to increase the period of examinership to 150 days and to increase the threshold at which a company is deemed unable to pay its debts to €50,000.

In terms of workplace safety, the Department in conjunction with the Health and Safety Authority (HSA), the Health Services Executive (HSE) and the Department of Health devised the Return to Work Safely Protocol which was originally introduced in May 2020. The Protocol was subsequently revised and relaunched as the Work Safely Protocol in November 2020 and has since been further updated. Essentially, the Protocol sets out in a clear and comprehensive way, the steps and processes that businesses need to take to mitigate the spread of Covid-19 in the workplace and contains information and practical advice on a range of topics such as the management and control of outbreaks, selection of hand sanitisers, wearing of masks, ventilation of workplaces and symptoms.

The HSA has acted as the lead Agency in co-ordinating compliance with the Work Safely Protocol and has been helped in this role by inspectors from a range of other Government Departments and State Bodies (Workplace Relations Commission; Environmental Health Officers; Department of Agriculture, Food and the Marine; Department of Education; Sea Fisheries Protection Authority and Tusla).

The National Standards Authority of Ireland produced a suite of useful resource documents and guides to assist SMEs, particularly those in the retail sector, to get up-and-running in advance of society reopening. These are easy to follow guides and provide clear steps on how retail operators can make their premises, staff and customers safe in a post-Covid environment. These included the Covid-19 Workplace Protection and Improvement Guide; the COVID-19 Retail Protection and Improvement Guide; and the Covid-19 Shopping Centre Recovery and Improvement Guide.

The Department also provided extensive economic analysis and advice to Government and worked closely with other Government Departments on a range of schemes to support business and wages,

including the Temporary Wage Subsidy Scheme, the Pandemic Unemployment Payment, the Employment Wage Subsidy Scheme and the Restart Schemes.

In terms of the DETE corporate response, the work of the Department was significantly impacted by the Covid-19 crisis, with the Department shifting at short notice from a predominantly office-based operating model to full remote working for all but a minority of staff who were needed on site. This involved the successful deployment of over 800 staff, using a mix of laptops and desktops, to remote working. The Department also responded early and quickly by redeploying many staff to other areas within the Department to ensure existing services and emerging areas of critical need were, and are, being appropriately supported. The Department's Offices such as the CRO, the Workplace Relations Commission, and the Labour Court also adapted their systems to continue to deliver their services to the public.

Brexit

The conclusion of the EU-UK Trade and Cooperation Agreement (TCA) in December 2020 was a welcome conclusion to the negotiations between the EU and the UK to deliver a zero-quota tariff deal. The TCA, together with the Withdrawal Agreement, including the Protocol on Ireland/Northern Ireland, means that Ireland's key Brexit objectives have been achieved:

- protection of the Good Friday Agreement;
- ensuring the best possible outcome for trade and the economy, notably tariff and quota free trade with the UK and protection of Ireland's place in the Single Market;
- maintenance of the Common Travel Area.

The Government has dedicated substantial time and resources into preparing for Brexit over a number of years, with intensive effort across many Departments and Agencies, including legislation, financial supports for business and other sectors, investment in the State's infrastructure and IT systems, stakeholder outreach and widespread public communications to promote readiness.

The Department, its Agencies and Offices have been to the forefront in the effort to get businesses and consumers ready for the UK's departure from the EU ever since the referendum result in 2016.

To that end, the Department has rolled out a suite of hard and soft supports and initiatives to help businesses of all sizes navigate Brexit.

These included supports such as:

- Enterprise Ireland Brexit Supports including:
    - the Ready for Customs Scheme which enabled companies engaged in trade with and through the UK to strengthen their customs clearance capability;
    - the Be Prepared Grant which was designed to help businesses to mitigate the risks of Brexit;
    - the Strategic Consultancy Grant;
    - the Market Discovery Fund which supported companies in their efforts to source new markets;
    - the Agile Innovation Fund which focussed on supporting product service and process innovation;
    - the Act on Initiative which encouraged companies to focus on specific actions and opportunities arising from Brexit;

    - EI's Brexit Advisory Clinics which helped companies plan and take immediate action to effectively mitigate the risks and avail of the opportunities presented by Brexit;
    - the Agri Food Transformation Scheme which is designed to support the future product and market diversification of the agri-food sector in the face of the fundamental change in the trading relationship the UK.
- Local Enterprise Offices' supports including:
    - the LEOs' Prepare Your Business for Customs Workshops which provided small indigenous businesses with a better understanding of the impacts, formalities and procedures required when trading with a country which is outside the Single Market and Custom Unions;
    - the Brexit Mentor Programme was designed to support LEO clients identify key areas of exposure and assist in developing robust strategies to address issues and maximise potential opportunities;
    - the Technical Assistance for Micro-Exporters (TAME) Grant which supported micro enterprises to explore and develop new export market opportunities.
- Intertrade Ireland's Brexit Advisory Service which provided practical advice, support and information on Brexit related issues to business on the border;
- ITI's Brexit Planning Voucher which enabled companies to seek professional advice in relation to Brexit matters and the impact on their businesses;
- National Standards Authority of Ireland's information supports which helped Irish businesses in their preparations to minimise the impact of Brexit, protect their supply chains and to maintain access to the UK market.
- Access to Finance supports such as the:
    - the Micro Finance Ireland Brexit Business Loan;
    - the Strategic Banking Corporation of Ireland Working Capital Loan;
    - the Future Growth Loan Scheme;
    - the Brexit Impact Loan Scheme.
- Regulatory Supports including:
    - Health and Safety Authority's enhanced market surveillance and accreditation role to assist companies involved in the import, use and placing on the market of a range of products from chemicals to machinery to pressure equipment and lifts;
    - Competition and Consumer Protection Commission's increased consumer awareness activities and campaigns to raise awareness of the rights and responsibilities of consumers and businesses in the post-Brexit environment as well as its increased market surveillance activities.

Appendix 1: Restart and Restart Grant Plus Schemes

Of the more than €900million in additional funding allocated to the DETE Vote in the 2020 Further Revised Estimate, approximately 70% of it was directed at the Restart Grant and Restart Grant Plus Schemes.

These Schemes were among the most significant measures that the Department has worked on, as well as being among the biggest in budgets terms, administered by the Department. The Schemes were introduced in record speed to meet the extraordinary circumstances of the time, in support of a client base with which the Department does not have regular dealings, and without additional administrative resources allocated to deliver them.

A total of just over €640 million was allocated to both Schemes, to respond to up to 60,000 applicant businesses over a five-month period.

Since the first case of Covid-19 was confirmed in Ireland, on 29th February 2020, the Government progressively introduced a series of public health measures, including, the closure of schools, colleges, creches and non-essential retail facilities, closure or restriction of service industries such as restaurants and hairdressers, construction, restrictions on non-essential travel, including to places of work, and social distancing measures, including restrictions on social gatherings, and prohibition on any large gatherings. Obviously, these measures impacted negatively on businesses and consumers, leading to either closure or severe cash flow difficulties.

The Govt decided that measures were required to:

- ensure that there is sufficient liquidity available in the markets;
- meet the additional costs that firms had incurred due to Covid-19;
- counter the damage inflicted on healthy business undertakings;
- preserve the continuity of economic activity during and immediately after the Covid-19 outbreak;
- address a liquidity need where the commercial success of a business that is reopening is uncertain, and the risk of failure is higher than normal.

The reality of the emergency was that in order to survive, businesses needed cash to pay ongoing bills such as rent, electricity and insurance, meet the cost of putting in screens, sanitizer, floor markings etc to attract customers and keep employees safe.

The Restart Grant Scheme was part of a suite of supports, including TWSS and PUP, designed to maintain business, sustain employment and in so doing, help to protect the public finances into the future.

The grants were modest, averaging less than €6,000 over the two Restart Schemes.

The Schemes were also seen as a way to inject funding which would circulate in the local economy, and support employment more generally. For example, firms in County Laois received over €7m, Leitrim got over €4m and Longford received over €6m

Enterprise development/promotion schemes rolled out by the Department normally follow on from a detailed and lengthy analysis and evaluation process, which can involve looking at alternatives,

determining success factors, consulting with stakeholders, introducing a pilot programme and conducting post-hoc evaluations.

This was not possible with the introduction of the Restart grant where because of reasons of necessity the emphasis was on speed of delivery of modest amounts of cash into business where cash was drying up. In this regard following Government's initial decision in early May that supports should be provided for businesses under threat, the Department launched the Restart Scheme on the 22nd May with an expected closing date of the 31st August.

In the initial scheme, the grant was the level of rates due for 2019, subject to a minimum grant of €2,000 and a maximum of €10,000. This was for companies with turnover of €5m or less and 50 employees or less.

The key criteria under the initial Restart Scheme were that a business had to declare that it was being impacted by a 25% or more loss in turnover from 1 April 2020 to 30 June 2020, commit to remain open or to reopen and intend to retain employees on the temporary wage subsidy scheme.

Given the reality of the emergency and the urgency of delivering vital supports to business, adherence with the qualification under the Restart Grant Scheme, in line with a number of other support measures introduced at that time, was on the basis of self-declaration.

The stated objectives of the scheme, as per the Government decision, were to provide financial support to commercial micro and small business that had a rateable premises and that had experienced loss of turnover due to the Covid-19 restrictions and required assistance with the costs of reconnecting with the marketplace, reopening their business and re-employing staff.

In terms of delivering the Scheme, the Department had limited experience of administering direct support schemes for the domestic sector and non-traded sector such as retail, hairdressers and hospitality. The Department estimated that up to 80,000 businesses, employing 300,000 to 400,000 people could be eligible for the initial Scheme. On that basis, the Government initially provided €250 million in funding to support the Scheme, which allowed for an average grant of between €3,000 and €4,000 to be paid to eligible businesses.

The actual average grant paid under the initial Restart Scheme was €3,963.

To ensure that grants were paid to legitimate trading entities, it was decided to use the Local Authorities' commercial rates system. The rates payment system also meant that monies would be transferred expeditiously.

Service Level Agreements for the delivery of the Scheme were concluded with each of the Local Authorities. The Agreements committed to ensuring that Local Authorities would be fully in funds on an ongoing basis to meet expected demand, thus ensuring that eligible applicants got their grants quickly.

To manage the process in an orderly fashion, the Department encouraged business sectors to apply in tandem with the Government's Roadmap for the phased reopening of the economy and it was the intention to process applications in that order.

However, as the impacts of the pandemic deepened, so the Restart Scheme had to evolve, both in relation to the eligibility criteria, as well as to address impacts on business across specific sectors and regions.

For example, while the Local Authorities had the final say in accepting or rejecting individual applications, queries arose on a daily basis as to the eligibility of certain types of business

arrangements – such as landlord and tenant arrangements. The Department had to respond quickly and flexibly to such queries and to amend the eligibility criteria as necessary.

Before the initial Restart scheme was due to close, the Government, as part of a broader response to the effects of Covid-19 on the business sector, introduced a Stimulus package in July which included a revamped Restart Scheme - Restart Grant Plus.

Restart Grant Plus was available to medium-sized companies with turnover up to €25m and employment up to 250. The grant levels were increased to minimum €4k and maximum €25k. The average grant paid under Restart Grant Plus, including the various top-ups, was €7,377. Businesses that were eligible under the initial Restart scheme were also eligible for the higher grants under the revised scheme.

The initial Restart scheme closed from 22 July following the Government announcement. The Department put in place a mechanism to ensure that eligible business that had held back on making applications would be facilitated to do so.

Subsequently, in August, the Government introduced local lockdowns affecting Laois and Offaly, where a 20% top-up Restart payment was made available, and in Kildare where a 40% top-up was available. Also in August, the Government announced a top up of 40% for 'wet' pubs which had remained closed. In September, Dublin and Donegal were further restricted and were eligible for 30% top-ups. Also in September, those restrictions were extended nationally, as was the 30% top-up.

With each change, grant rates etc had to be updated, software changed and additional payments made via the local authority system.

The Restart Grant Plus Scheme closed to new applications on 31 October and was succeeded by the Covid-19 Restrictions Support Scheme operated by Revenue.

The Comptroller and Auditor General having reviewed the operation of the Restart and the Restart Grant Plus Schemes has recommended that the audit of the Schemes being undertaken by the Department should, by way of a representative sample of cases, seek to establish *whether there is an evidence of a material level of ineligible access to the Scheme or where businesses received more than their entitlement*. The C&AG has also recommended that on completion of this audit, the Department should carry out an evaluation in relation to whether the *financial assistance under the scheme prevented permanent business closure and preserved employment*.

The Department has accepted both of these recommendations.

In terms of the audit of the Scheme, the Departments expect that this will be completed by year end/early 2022. In this regard, the audit is being overseen by a Project Board in the Department. As recommended by the C&AG, the focus of the audit is on compliance with the eligibility criteria as set out in the application form. Sample checking is being carried out in relation to the expected loss in revenue and retention or re-employment of employees in receipt of TWSS.

On completion of the audit, the Department will then look to have an evaluation carried out in relation to the impacts of the scheme, including as regards the longer-term impacts in terms of business survival, job protection and consequential impact on the public finances.

The C&AG has summarised the operation of the Restart and Restart Plus Schemes and the oversight arrangements employed by the Department in relation to both Schemes in Chapter 6 of his Annual Report. The Report, in acknowledging the urgency of the introducing the Restart supports, notes

that the vouching of expenditure by applications was not required by the terms of the Scheme. The Department would point out that in order to qualify for the Restart grant, businesses were required to be commercial entities and to operate from a premises liable for local authority commercial rates. This was the essential test that an applicant was a legitimate trading entity.

Beyond that, the criteria were kept fairly simple, turnover of €5m or less, 50 or less employees (later increased to €25m and 250 employees). As 99% of Irish businesses fall into this category, the potential for abuse of these criteria by applicants to the schemes was considered to be very limited.

It is the case that under the Scheme, businesses were required to declare a 25% drop in expected turnover, to remain open or reopen and to retain employees on TWSS. It will be appreciated that this term of the Scheme was essentially a declaration of intent, which effectively could not be invigilated in real time. The reality is that businesses are still being impacted by the pandemic some eighteen months later. The Department would also advise that the audit, which is currently being undertaken, will carry out checks on grantees' compliance with the Scheme criteria as requested by the C&AG.

The Department would also point out that more than 10% of the applications received under the Restart Schemes were rejected by the Local Authorities.

The C&AG's Report notes that applicants were eligible for the Restart grant even if they didn't pay their 2019 rates or were in arrears. The Department would point that the Restart grant was not a rates rebate or waiver scheme as a separate scheme was in place to address that issue. The rates system was used for rolling out the Restart Scheme for a number of discrete reasons, including that it was a good proxy for the size of a business and the level of grant to pay out, that it gave a good deal of security that the grant was going to commercial entities and that it provided a means of efficient payment.

The C&AG's Report also notes that although the Restart Grant Plus Scheme closed to new local authority applicants on 31 October 2020, grants under the Scheme continued to be paid until mid-June 2021. The Department would advise that on the closure of the Scheme on the 31st October, a process of finalising payments began across the 31 Local Authorities. This involved consequential further transfers of monies to Local Authorities or refunds to Enterprise Ireland. Whilst the Department had fully intended to close out the financing arrangements before the end of 2020, a small number of applications across a small number of Local Authorities, proved difficult to close out e.g. confirmation of bank details, provision of tax clearance, unfinished appeals etc.

At the end of 2020, three Local Authorities were still processing a small number of outstanding claims to a value of circa €130,000. Specific sanction was obtained from the Department of Public Expenditure and Reform to pay these outstanding eligible applications payments in 2021. In line with the terms of the sanction, all activity under the Schemes has been finalised and all unused Restart monies have been returned by the Local Authorities.

The C&AG's Report notes the management and accountability arrangements employed in relation to the Restart Schemes. As advised, the main eligibility criteria under the Schemes were that the applicant was a commercial entity of a certain size (initial €5m turnover/50 employees, later increased to €25m/250), that it was being impacted by a 25% or more loss in turnover from 1 April 2020 to 30 June 2020, that it committed to remain open or to reopen and that it intended to retain employees on the temporary wage subsidy scheme.

The Department is satisfied that the rates system used for paying grants under the Scheme ensured that the applicant was a commercial entity and 99% of businesses in Ireland are within the turnover/employment threshold, so there was little likelihood of abuse in that regard.

As regards loss of revenue, reopening and reemploying people on TWSS, the Department acknowledges that, in reality, these criteria could only be verified after the fact, not in real-time as the applications were being processed. Given the urgency to address the cash flow needs of tens of thousands of retailers and small business, the proportionate risk involved, and indeed the additional resources that would be required to verify submissions, would not have been realistic or practical to require real-time proof or documentation.

The C&AG's Report notes that the total of €633 million in grants paid by the Local Authorities under the Restart Grant and Restart Grant Plus Schemes includes an amount of circa €1.1 million in monies withheld by them pending receipts of tax clearance certification by businesses. It is normal practice for Government entities to withhold payments pending the receipt from the applicant of an up to date tax clearance certificate. In accordance with the accounting principles employed by the Local Authorities, spend of this nature is regarded as committed and recorded as such. As the Restart and Restart Plus measures were one –off schemes and given that the sanction provided for the Schemes had imposed a condition that all unspent monies be returned to the exchequer, the Department instructed the Local Authorities concerned to refund any monies being retained pending confirmation of tax clearance status.

The C&AG 's Report notes that reviews were provided for in the Service Level Agreements, to examine the effectiveness, demand levels and related-funding of the scheme. The Department would point out these reviews were not intended to be evaluations of performance of the scheme while in progress, but more in the manner of funding reviews to ensure that the level of funding allocated was sufficient and that individual Local Authorities had sufficient finds to meet local demand.

Instead of a once-off review, this analysis was served by the weekly returns from the Local Authorities, setting out the applications, received, rejected paid etc and the amount of funding involved. Each week, the numbers were reviewed to ensure that a local authority had sufficient funding and that the total allocation was sufficient to meet overall demand.

The C&AG's Report also notes that a sectoral analysis of the Restart Schemes is not available. The Department would point out that the Restart Scheme was not a sectoral targeted scheme. To minimise the reporting requirement, the Department did not require applicants to self-designate in which sector they saw themselves.

The Department would also point out that given the urgent timescale involved, the resources available which were focussed on delivery, the nature of the businesses which were not by-and-large knowledgeable about applying for government grants, the size of grant and the degree of risks involved, it was decided initially that spot checks would be carried out when the measure was completed which was initially expected to close on 31 August.

The key tests in terms of verifying eligibility in the course of an audit are essentially the applicants internal accounts, TWSS receipts and whether the business is currently open. The cost of verification of criteria in real time, including verification via other State bodies would have been significant and would have led to delays in processing and paying grants.

The C&AG's Report notes that the conditions of the Restart Scheme were such that a large number of businesses were likely to qualify. It is the case that there are some 250,000 small and medium-

sized businesses in the state. Taking all factors into consideration, the Department had originally estimated that some 80,000 applications might be received for support under the Restart Schemes. Ultimately, some 60,000 business were supported under the Schemes.

The Department fully appreciates the requirements of public financial procedures and the need for public bodies to ensure that appropriate arrangements are put in place for the disbursement of grants /public monies, in order that such grants are properly administered and used for the purposes intended. The Department is strongly of the view that the oversight arrangements employed for the administration of the Restart Schemes were appropriate well designed and robust. This took into account the extraordinary circumstances of the pandemic, the need to provide businesses with immediate supports to allow them to survive and the importance of not placing undue burdens on small businesses at what was a very challenging time. The Department would also point out that the Restart Schemes, which involved the vetting and accounting for over 100,000 applications, were delivered efficiently and effectively without any additional administrative resources being provided to either the Department or the Local Authorities.

Overall, the Department is satisfied that it delivered a successful scheme that greatly supported Ireland's SME sector during an unprecedented and unforeseen pandemic.

Appendix 2: Summary of Restart Grant Schemes Details and Statistics

Schemes Overview and Parameters

On 1st May 2020 the Government published a Roadmap for Reopening Society and Business to ease the Covid-19 restrictions and reopen Ireland's economy and society in a phased manner.

Micro and small businesses were deemed to be particularly vulnerable to the economic effects of Covid-19. Many businesses, even while closed, continued to incur costs including fixed costs without being able to generate revenues. It was recognised that businesses would also incur costs in preparing their businesses to meet the needs of employees and customers.

The introduction of the Restart Grant was part of the evolving Government suite of enterprise measures. The Grant, in addition to the other supports which enterprises could access, was to support micro and small enterprises in reconnecting with the market and their employees. The Grant would act as a further assistance in defraying ongoing fixed costs and meeting additional costs associated with businesses reopening and in doing so support activity and employment across the economy.

The operation of the Scheme was conducted by the 31 Local Authorities who acted as the decision making and appeals body on all applications under the terms of SLAs signed with the Department and Enterprise Ireland.

1. **Restart Grant**

- Available to commercial micro-enterprise and small businesses. For the purpose of this Scheme, a small business will be defined as an enterprise that has a turnover of less than €5m and 50 employees or less.
- It is a contribution towards the cost of reopening or keeping a business operational and re-connecting with employees and customers.
- Eligible businesses will receive a grant equivalent to their commercial rates assessment for 2019, or a **minimum grant of €2,000, whichever is the higher, and a maximum of €10,000**.
- The grant will be available to any rateable business which meets the following criteria:
  I. a micro or small enterprise with **turnover of less than €5m and employing 50 people or less**;
  II. was closed or is impacted by a 25% or more reduction in turnover in the period to 30 June 2020;
  III. declares that employees in receipt of the Temporary Wage Subsidy Scheme will be reemployed in the business and will endeavour to reemploy staff on the Pandemic Unemployment Payment as business recovers.

2. **Restart Grant Plus**[1]

As part of the suite of enterprise measures in the July Jobs Stimulus (2020) an enhanced Restart Grant Plus was introduced as a further support for enterprises, to support micro, small and medium enterprises in reconnecting with the market and their employees and to act as a further assistance in defraying ongoing fixed costs and meeting additional costs associated with businesses reopening and in doing so to support activity and employment across the economy.

The Scheme was to support undertakings with a **minimum €4,000 grant up to a maximum of €25,000**.

Eligibility was widened to businesses with:

- **250 or less employees**,
- a **turnover of less than €100k per employee** to a maximum of €25m,
- suffered a projected 25%+ loss in turnover to end June 2020,
- a commitment to remain open or to reopen if it was closed, and
- the intention to retain employees that are/were on The Temporary Wage Subsidy Scheme (TWSS).

3. <u>Timelines</u>

- Late March 2020 pandemic announcement and evolving restrictions on movement, etc
- May 2020 announcement and implementation of Restart Grant
- July 2020, evolving situation, July Stimulus Package, revised and enhanced Restart Grant Plus
- October 2020, Budget 2021, announcement of CRSS, effectively superseding Restart Schemes.
- 31 October 2020, Restart Scheme closed for applications.
- June 2021 final spend and statistics reported to DETE.
- Ongoing – work on an independent audit of the Scheme.
- To be initiated post-independent audit – an Evaluation of the Scheme.

4. <u>Funding and Resources</u>

- May 2020, initial €250m for the Restart Grant Scheme approved by Government Decision.
- July/August 2020, initial €300m for the Restart Grant Plus Scheme.
- August-September 2020, various regional, sectoral and nationwide restrictions introduced, Government Decisions made to provide "top-ups" to Restart Grants based on likely length of restriction periods[2]. DPER sanction received to expend an additional €102m for this purpose from within DETE funding[3].
- Nov 2020, Government Decision to approve a further €33m from within DETE Vote if required to meet final costs of Scheme[4].

[1] A separate scheme for non-rated B&Bs, was also introduced by Fáilte Ireland, with funds from DETE, via Enterprise Ireland.

[2] i.e. top-up of 10% of basic grant for each additional restriction period announced
[3] Total €652m.
[4] Not "processed"/utilised due to Restart Grant costs remaining within existing allocation.

- June 2021, final costings submitted by LGMA, requiring €180,523 to meet three Local Authority final grant payments and LGMA software development for the Scheme. DPER sanction granted (met from within existing €652m allocation).
- Total Scheme costs as of June 2021 = €641.02m as set out below in 'Statistics'.

5. **Local Authority Resources**

Grant funding was provided to the Local Authorities from DETE via Enterprise Ireland and coordinated by the Local Government Management Authority (LGMA). In addition the Local Authorities have estimated their processing involvement as 190.5 whole-time-equivalent staff (redeployed from other work) at a cost of some €8m in staff resourcing

Statistics (2020-2021[5])

Restart and Restart Grant Figures (data from LGMA, June 2021)	Restart Grant	Restart Grant Plus	**Restart Grant + Restart Grant Plus**
No. of Applications Received	57,531	65,849	**123,380**
No. of Applications Rejected	8,266	6,480	**14,746**
No. Applications Paid	**49,265**	**59,369**	**108,634**
Value of Applications Received	€189,015,884	€439,932,693	**€628,948,577**
Value of Applications Paid	€195,251,054	€437,978,800	**€633,229,854**
Overall Grant Costs	**€195,251,054**	**€437,978,800**	**€633,229,854**
LGMA Software Development	**€0**	**€167,479**	**€167,479**
Overall Scheme Costs	**€195,251,054**	**€438,146,279**	**€633,397,333**

Failte Ireland non-rated B&Bs Restart Scheme (data from Failte Ireland)	**Failte Ireland**
No. of Applications Received	1,585
No. of Applications Rejected	166
No. Applications Paid	**1,372**
Value of Applications Paid	**€7,252,000**
Overall Grant Costs	**€7,252,000**
Failte Ireland ancillary costs associated with the Scheme	€370,575
Overall Scheme Costs	**€7,622,575**

Restart + Failte Restart	
No. of Applications Received	124,965
No. of Applications Rejected	14,912
No. Applications Paid	**110,006**
Value of Applications Paid	**€640,481,854**
Overall Grant Costs	**€640,481,854**
Software / Ancillary costs	€538,054
Overall Scheme Costs	**€641,019,908**

6. **Audit and Evaluation**

- Upon closure of the Scheme DETE undertook to arrange an independent audit via the OGP. This is in progress with an anticipated completion date of end-2021.

[5] EI notes Total 20-21 payment = €641.02m, of which €645.651 relates to 2020 (total payments to the Local Authorities and Failte Ireland of €656.822m less refunds from the Local Authorities in 2020 of €11.171m) and in 2021 EI issued €131k to the Local Authorities and €167k to the LGMA (total €298k re Restart), receiving refund of €4,930k from the Local Authorities and Failte Ireland.

- On foot of the audit report a separate evaluation process will be entered into in 2022.

7. **EI 2020 Reporting**

Summary of Restart and Restart Plus Scheme				
	Local Authorities €'000	Fáilte Ireland €'000	LGMA €'000	Total €'000
Restart Funding drawn Down by EI				652,000
Payments transferred by EI	648,953	8,000	167	657,120
Refunded back to EI	(15,723)	(377)		(16,101)
Refunded to Exchequer by EI				10,980
	633,230	7,623	167	652,000
Balance remaining				**0**

Appendix 3 : Template Service Level Agreement in relation to the Restart Grant Plus Scheme

Service Level Agreement Dated 18 August 2020 between the Department of Business, Enterprise and Innovation, [Insert Name of County/City Council] **and Enterprise Ireland**

in relation to the Delivery, Funding and Oversight of the

RESTART GRANT PLUS SCHEME

1. **Service Level Agreement**

This Service Level Agreement relates to the delivery, funding and oversight arrangements in relation to the Restart Grant Plus Scheme for business.

2. **The Restart Grant Plus Scheme**

Following the continuing impacts of Covid-19 on the small and medium business sector, including many business closures, and the phased re-opening of the economy, the Government has decided to give further support to the business sector to develop their business and to re-connect with their employees and customers. Grants under the Scheme are intended to make a contribution to the costs associated with reopening, ongoing fixed costs and the costs of developing the business and reemploying staff.

The Application Form, Eligibility Criteria and related matters are set out in the Appendix.

3. **Parties to the SLA**

Parties to this SLA are:

- the Department of Business, Enterprise and Innovation (DBEI) which is responsible for general oversight of the Scheme in accordance with the Government Decision, for ongoing review of the Scheme and for the allocation of funding for the Scheme to the Local Authorities via Enterprise Ireland[6];
- **[Insert Name of County/City Council**] who will manage within its area the processing of applications and payments in accordance with the criteria for the Scheme and make reports (via the Local Government Management Agency - LGMA) to enable oversight and review of the Scheme by DBEI; and
- Enterprise Ireland (EI) which is responsible for transfer of the approved funding under the Scheme to each Local Authority in an efficient and timely manner and for accounting for the funding in accordance with the payment and oversight instructions received from DBEI.

[6] This Scheme shall be administered in accordance with Section 7 (1) (i) of the Industrial Development (Enterprise Ireland) Act 1998.

4. Delivery of the Scheme

Using funding allocated by Enterprise Ireland for the Scheme, the Local Authority will be the granting authority in its area, in accordance with the criteria for the Scheme. The Local Authority will arrange for the online application form to be available through its websites and for ongoing technical management of the site. The Local Authority will make grant payments to the bank account of qualifying businesses, in accordance with the Scheme.

5. Funding for the Scheme

The Government has allocated €300m for the Scheme. Balances remaining with Local Authorities from the initial Restart Grant Scheme (as shown in the Local Authorities' weekly report on the Scheme) may be used to meet initial demand under Restart Grant Plus.

The Local Authority has responsibility, within its area, for processing all applications, issuing payment approvals and the payment of grants under the Scheme. It has no responsibility for funding to meet approved grants. The Local Authority cannot pay funds to a Qualifying Business unless it is in funds from Enterprise Ireland to so do.

In addition to the balances remaining from Restart, and taking account of the payment profiles under the initial Scheme, a funding tranche of €200m will be made to the 31 Local Authorities, collectively, on a pre-funding basis, to meet the initial applications under Restart Grant Plus.

When applications under Restart Grant Plus across the 31 Local authorities reach €250m, the Scheme will be reviewed by the parties to the agreement, based primarily on the weekly report from the LGMA. The review will examine the administration of the Scheme at local authority level, adequacy and distribution of the funding and levels of demand. Subsequent allocations and funding tranches will depend on the outcome of this review.

Should a Local Authority receive applications to a value higher than its allocation, it should pause processing and immediately notify DBEI.

When an individual Local Authority has committed 80% of its initial allocation, it shall request DBEI to allocate a further tranche of funding to meet anticipated demand.

Funding tranches will be distributed according to the following process:

- DBEI and the Local Authorities will agree the methodology for determining the allocation of monies to the 31 Local Authorities to pre-fund the scheme.
- DBEI will inform Enterprise Ireland (EI) of the breakdown by Local Authority of the initial allocation of €200m and instruct EI to pay the initial advance to each local authority.
- AS per the review of the functioning of the Scheme above, DBEI and the Local Authorities will consider the need for further allocations or reallocations of funding across the Local Authority sector. Any additional allocations should be on the basis of a request to DBEI from the impacted Local Authorities.
- EI will provide a payment report to DBEI on each occasion a payment is made to the Local Authorities confirming the payment is in line with the allocation process outlined above.

6. The Scheme

The grant is available to a Qualifying Business as a contribution towards the cost of reopening or keeping a business operational and re-connecting with employees and customers.

Qualifying businesses will receive a grant equivalent to their commercial rates demand for calendar year 2019, subject to a minimum grant of €4,000 and a maximum of €15,000 for a business that received the maximum grant under the original Restart scheme and a maximum of €25,000 for first-time applicants under Restart Grant Plus.[7]

Because the delivery model for the grant is aligned with the commercial rates system, the grant can only be made available to rateable commercial businesses. [8]

7. Qualifying Business

A business will be a "Qualifying Business" for the purpose of this Scheme if it meets each of the following criteria:

i. it is a rateable and trading commercial business,
ii. it is a micro, small or medium enterprise with turnover in its last financial year of less than €25m and employing 0 - 250 people,
iii. it has a turnover of less than €100k per employee to a maximum of €25m[9];
iv. it declares that it is impacted by a 25% or more reduction in expected turnover in the period from 1 April 2020 to 30 June 2020, and
v. it declares its intention that employees in receipt of the Temporary Wage Subsidy Scheme will continue to be employed in the business.

It will be for each business to self-certify in completing its application that it meets these criteria. Spot checks will be carried out – see Section 8 below – to verify compliance with the qualifying criteria. The Local Authority will only verify the application against rate accounts, where one exists, and will confirm that the applicant has fully completed the application including the declaration.

8. Governance and Oversight of Funding

DBEI and EI are responsible for the proper allocation of funding to the Local Authorities and to ensure that the funding provided is only used for the purpose for which it is intended.

In order to ensure the proper governance and oversight, DBEI/EI requires a weekly report on numbers and value of applications, and remaining balances of funding, from each Local Authority (See Section 12 below).

The Chief Executive of the Local Authority will ensure that, within its area, the necessary controls, processes and oversight are in place to ensure, that the monies are allocated in pursuit of the procedures provide for by this agreement and to ensure the proper management and accounting of the funds received and disbursed.

[7] Following a Government Decision, the grant rates for Counties Kildare, Laois and Offaly will receive a top-up of 20%, meaning for those counties the minimum grant will be €4,800 and the maxima will be €18,000 for a business that received the maximum grant under the original Restart Scheme or €30,000 for first time applicants under Restart Grant Plus.
[8] Under a separate component of the Scheme, Failte Ireland will administer grants to B&B's that are not in rateable premises.
[9] The criteria regarding turnover of < €100K per employee will be assessed in groups of 25 e.g. <50 staff must have under a maximum €5m turnover, 51 to 75 staff must have a maximum of €7.5m turnover, 76 to 100 staff must have a maximum of €10m turnover, 101 to 125 staff must have a maximum turnover of 12.5m etc. Employee numbers are expressed in Full-Time Equivalents.

DBEI will arrange to procure the necessary independent audit and evaluation of expenditure under the Scheme, in line with Public Financial Procedures, the Public Spending Code and Circular: 13/2014 - Management of and Accountability for Grants from Exchequer Funds. It will also arrange for spot checks of grant recipients to ensure compliance with the Scheme. In so doing it will seek, in advance, the views of both EI and the LGMA on the most appropriate methodology and scope of the audit and spot checks.

9. Timetable for Processing Applications and Making Payments

Applications will be processed in order of receipt. It is also intended, subject to the initial levels of applications, that payments due will be approved within one week for payment by electronic bank transfer. To that end, the date of receipt of applications should be logged.

10. Closing Date

The closing date for applications will be 30 September 2020[10]. This date will be kept under review.

11. Appeals

Appeals relating to a decision to refuse an application shall be made in writing within 7 days of receipt of notification of the decision to **[Name of County/City Council]** whose decision will be final. Any clarifications required by Local Authorities relating to general criteria and eligibility for the scheme will be managed by DBEI and should be issued to infobusinesssupport@dbei.gov.ie for consideration.

12. Reporting of Activity under the Scheme.

As set out in Section 5, the Parties will keep the administration, delivery and expenditure under the Scheme under review. To that end, the Local Authorities, via the LGMA, will provide to DBEI and EI, on a weekly basis, for each LA:

- Number of applications received;
- Number processed/approved;
- Value of applications received and approved;
- Number of applications rejected;
- Balance of funding remaining to each LA.

Any data shared between the Local Authorities and the funding authority, DBEI, is solely for the purposes of the Scheme and should not be used for any other purpose.

[Insert Name of County/City Council] will retain records of individual applications and grant payments for a period of 5 years after the closing date of 30 September 2020 (subject to review).

Where DBEI requires data to meet the requirements for monitoring, evaluation, audit or other reporting purposes, such requirements will be discussed in a timely way between the Department, EI, the LGMA and the Local Authorities, subject to GDPR requirements.

Signed for and on behalf of the Department of Business, Enterprise and Innovation:

Name: _____

[10] Later extended to 31 October

Position: _____

Date: _____

Signed for and on behalf of [Local Authority]:

Name: _____

Position: Chief Executive_____

Date: _____

Signed for and on behalf of Enterprise Ireland:

Name: _____

Position: _____

Date: _____

ReStart Grant Plus – a Grant to Reconnect SMEs with their Employees and Customers

ReStart Grant Plus Application Form

Privacy Notice: [Insert name of local authority] is seeking the information below from you to process your application. The lawful basis for processing this information is:

Article 6(1)(e) of the General Data Protection Regulation

The personal information you provide will be used only for the purposes of submitting and processing your application for Re-Start Grant Plus funding. It will be necessary to share a high level description of the names and numbers of businesses applying for the grant, the amounts awarded and Covid-19 impact and numbers employed data to the Department of Enterprise, Trade & Employment for reporting purposes. [Insert name of local authority] undertakes to retain the personal data you supply for no longer than the duration of the ReStart Grant Plus Scheme plus a further 5 years.

A detailed description of how [Insert name of local authority] will address the following data protection issues can be found by accessing the following web page links –

[Insert name of local authority]'s Data Protection Policy
Details of how you can exercise your rights as a data subject under GDPR
Contact details for [Insert local authority name]'s Data Protection Officer
[Insert local authority name]'s records retention schedule.

All questions must be answered. The declaration must be fully completed and signed.

The DETE will arrange to carry out spot-checks to ensure compliance with the qualifying criteria (see FAQ 9).

ID	Your Business	Response	*Notes*
1	Customer Number	Free text	*See FAQ 17*
2	Rate Number	Free text	*See FAQ 18*
3	Company Trading Name	Free text	
4	Company Registered Name	Free text	
5	Revenue Registration Number	Free text	
6	Address of Business Premises	Free text	
7	Address Line 1	Free text	
8	Address Line 2	Free test	
9	Address Line 3	Free text	
10	Eircode	Free Text + Eircode Finder	
11	System Code	N/A	
12	System Code	N/A	
13	Proprietor/Applicant Name	Free text	
14	Position in Company	Free text	
15	Phone Number	Free text	
16	Email Address	Free text	
17	Confirm Email Address	Free text	
18	Account Name	Free text	
19	Bank Details – BIC Number	Free text	
20	IBAN Number	Free text	
21	Bank Statement Header	Document Upload	*See FAQ 19*
22	Tax Clearance Access Number	Free text	*See FAQ 21*
	Covid-19 Impact		

23	Turnover in 2019	€	*Must be less than €25m across all branches – see FAQ 9*
24	Is there currently any business activity (i.e. fully or partially open or online?)	Yes/No	
25	If the answer to Q24 is yes, give short description of business activity	Free text	
26	If your business closed, what date did it close?	Date	
27	If your business closed, what date did it/will it reopen?	Date	
28	What is your estimated value of turnover loss from 1 April to 30th June 2020?	€	
29	What is your estimated % turnover loss from 1 April to 30th June 2020?	%	*Must be 25% loss or more for the period – see FAQ 9.*
30	Is the business a branch of a company with multiple stores?	Yes/No	
	Employment		
31	How many employees were in the business at end February 2020 (full time equivalent number) including staff across all branches.	Free text	*Must be between 0 and 250 full time equivalents – see FAQs 9 and 13.*
32	How many employees of the business are in receipt of the Temporary Wage Subsidy Scheme (TWSS)?	Free text	
33	How many employees are in receipt of the Pandemic Unemployment Payment (PUP)?	Free text	
	Childcare		
34	If your business is in the childcare sector, have you applied for a Reopening Support Payment for the childcare sector from the Department of Children and Youth Affairs?	Yes/No	*See FAQ 15.*

DECLARATION

I hereby declare that the business trading as **the trade name outlined in question 3 above** suffered a loss of the amount and percentage of expected turnover to 30th June 2020, **outlined in the response to questions 28 and 29 above**. I confirm that the business will remain open **OR** will reopen on **the date specified in question 27.**

I declare that I intend to retain those employees currently receiving TWSS.

I declare that I have not applied for a Reopening Support Payment for the childcare sector from the Department of Children and Youth Affairs.

SIGNATURE (*see FAQ 20)*

Document upload

Appendix 4 : ReStart Grant Plus - Frequently Asked Questions and Top -Up Rates

1. **How soon will I get my grant?**

   On average, Local Authorities will aim to process (meaning *Yes/No/further information required)* applications within two weeks. This may not be possible at the early stages if there is a large initial surge of applications.

2. **How much will I get?**

   In most cases (but see FAQ's 10, 11, 12 and the Table below), the grant will be the amount of the rates assessment for the premises for 2019 with a minimum grant of €4,000 and a maximum grant of €25,000 (or maximum of €15,000 for businesses that received the maximum €10,000 under the original Restart Grant Scheme). Top-ups are available as set out in the Table below.

3. **What can I use the grant for?**

   The grant is a contribution towards the cost of re-opening or keeping a business operational and re-connecting with employees and customers. The grant could be used to defray ongoing fixed costs during closure, e.g. utilities, insurance, refurbishment or for measures to ensure employee and customer safety.

4. **If I have not paid my 2019 rates, am I eligible?**

   Yes.

5. **If my rates are in arrears, am I eligible?**

   Yes.

6. **If my premises was not rate assessed in 2019 am I eligible?**

   Yes. The Local Authority will estimate what your rates demand for 2019 would have been. (If for some reason an estimate cannot be made the minimum grant will be paid.)

7. **How do I apply?**

   The application can be made online via your local authority website. Businesses that qualified for a grant under the original Restart Scheme are simply required to re-declare that the information supplied continues to be true.

8. **How will the grant be paid?**

   In most cases the grant will be paid by electronic transfer to the business account from which you pay your rates.

9. **What are the criteria for qualifying for the grant?**

   A business must:

- Be a commercial, trading, entity;
- Operate from a premises that is commercially rateable by a local authority (but see FAQ 9 re certain B&B establishments);
- Have 0 - 250 employees;
- Have a turnover of less than €100k per employee to a maximum of €25m[11];
- Have suffered a 25%+ loss in turnover between 1 April and 30 June 2020.
- Commit to remain open or to reopen if closed; and
- Intend to retain employees that are on The Temporary Wage Subsidy Scheme (TWSS).

The DETE will arrange to carry out spot-checks to ensure compliance with the qualifying criteria.

10. Can tourism-related businesses apply?

Rate-paying tourism/hospitality related businesses, including independent hotels and B&B's that meet the qualifying criteria can apply.

B&Bs that are not in rateable premises can apply for a flat €4,000 grant. **PLEASE NOTE: This grant is administered by Failte Ireland, NOT the local authority.**

11. Can sporting organisations apply?

Rate-paying Sports Clubs, such as GAA Clubs and Golf Clubs that have commercial activities (for example bar/restaurant) can apply for a grant which will be the amount of the rates assessment for the premises for 2019 subject to a minimum grant of €4,000 and a maximum grant of €25,000, that is, to cover all the commercial elements of the organisation. (See Table below).

12. What about Charity Organisations?

Charity Shops with a trading income, and operating from rateable premises, can apply for a grant which will be the amount of the rates assessment for the premises for 2019 subject to a minimum grant of €4,000 and a maximum grant of €25,000. However, non-trading community and voluntary organisations are not eligible. (See Table below).

13. What about franchise stores, chain stores and tenant businesses?

a) A franchisee, which is a financially independent company and is completely separate to the franchisor, is eligible to apply.
b) Multinational businesses are not eligible. Irish-based subsidiaries with overseas parent companies are not eligible.
c) Stores that are part of a large chain group company, i.e., one legal entity with a number of branches, such as fast food, group and multiple supermarkets, group hotels, group betting shops and group pharmacies, are not eligible.
d) Small business chains can apply if they meet the criteria of <250 employees and a maximum of €25m turnover in totality across the company and all the branches.

[11] The criteria regarding turnover of < €100K per employee will be assessed in groups of 25 employees, e.g. <50 staff must have under a maximum €5m turnover, 51 to 75 staff must have a maximum of €7.5m turnover, 76 to 100 staff must have a maximum of €10m turnover, 101 to 125 staff a maximum of €12.5m turnover, 126 to 150 staff a maximum of €15m turnover, 151 to 175 staff a maximum of €17.5m turnover, 176 to 200 staff a maximum of €20m turnover, 201 to 225 employees a maximum of €22.5m turnover and 226 to 250 employees a maximum of €25m turnover. Employee numbers are expressed in Full-Time Equivalents.

e) A company with a number of stores across one or more Local Authorities, which meets the turnover and employment criteria, and where each store has a separate rates id, is eligible to apply for the equivalent of the 2019 rates bill for each store, subject to the minimum of €4,000 and the maximum of €25,000 (combined Restart and Restart Plus) grant for each store.

f) A company with a number of stores in just one local authority, which meets the turnover and employment criteria, and that pays rates under one account will be eligible to apply for the equivalent of the 2019 rates bill for each premises, subject to the minimum of €4,000 and the maximum of €25,000 (combined Restart and Restart Plus) grant for each store. The local authority can identify and verify that the individual premises are separate units in the rates account.

g) For tenant businesses, the grant is for the business rather than the landlord. The Local Authorities can identify the rates equivalent for the individual business units and calculate the grant payable on that basis. If the rates payable is lower than €4,000, the tenant should receive the minimum grant of €4,000.

14. What is the situation regarding Professional Services

Professional Services such as Accountants, Architects, GPs, Dentists, Opticians, Consultants, etc., are eligible if they are operating from rateable premises and meet the criteria, including loss of turnover.

However, other services not operating from rateable premises, sole traders, etc., are not eligible.

15. **I am a Childcare Provider. Can I apply for the Restart Grant Plus and the Department of Children and Youth Affairs supports.**

Among the Covid-19 supports available from the DCYA are two reopening supports specifically to Childcare Providers: a DCYA Capital Grant and a DCYA Reopening Support Payment. Childcare Providers who apply for the DCYA Reopening Support Payment cannot then receive the Restart Grant Plus. (Childcare Providers who have received a Restart or Restart Grant Plus must declare the amount due/received in the application form to the DCYA and this will be offset against the Reopening Support Payment. Receiving the DCYA Capital Grant does not affect whether you can apply for the DCYA Reopening Support Payment or the Restart Grant Plus.)

16. What is the closing date?

The closing date for receipt of applications is 31 October 2020.

17. What is my Customer Number?

Your Customer Number is located on your commercial rates demand.

18. What is my Rate Number?

Your Rate Number (or LAID) is located on your commercial rates demand.

19. What is a Bank Statement Header?

The bank statement header is the top of a recent bank statement (dated within the past 6 months) indicating your business name and address and business bank account number, which should be scanned and uploaded as an attachment to the application form to verify your business name and address, and your bank account details i.e. BIC and IBAN.

20. How do I sign the form?

A typed signature should be included on the form.

21. Do I need to submit a Tax Clearance Access Number?

If you are making an application totalling €10,000 or more, you must submit a Tax Clearance Access Number to allow your tax clearance status to be checked. To ensure no delays occur between approval and payment, it is advisable to include your Tax Clearance Access Number on your application.

22. If I am not happy with the decision to refuse my grant can I appeal?

Yes, any decision to refuse a grant may be appealed to your local authority.

23. Where can I get more information?

Further information can be obtained from your Local Authority Business Support Unit.

Restart Grant Plus (RGP) – Further Top-up Payments from 7 October.							
Business Type	**Grant payable under RGP Scheme.**	**Top-up Grant for all local authorities.** **(RGP +30%)** **7 October**	**Top-up Grant for Donegal.** **(RGP +10%)** **7 October**	**Top-up Grant for Dublin.** **(RGP +20%)** **7 October**	**Top up for 'wet' pubs outside Donegal and Dublin.** **(RGP + 40%)** **From 21 Sept**	**Top up for 'wet' pubs in Donegal** **(RGP + 40%)** **From 21 Sept**	**Top up for 'wet' pubs in Dublin.** **(RGP + 40%)** **From 21 Sept**
Small & Medium sized Companies /independent hotels.	2019 rates assessment subject to minimum grant of €4k and a maximum of €25k.	A further top-up of 30% of the basic RGP grant subject to a minimum total RGP grant of €5.2k and a maximum of €32.5k.	A further payment equivalent to 10% of the basic RGP grant subject to a minimum total RGP grant of €5.6k and a maximum of €35k.	A further top-up of 20% of the basic RGP grant subject to a minimum grant of €6.0k and a maximum of €37.5k.	A further payment equivalent to 40% of the basic RGP grant subject to a minimum total RGP grant of €6.8k and a maximum of €42.5k.	A further payment equivalent to 40% of the basic RGP grant subject to a minimum total RGP grant of €7.2k and a maximum of €45k	A further payment equivalent to 40% of the basic RGP grant subject to a minimum total RGP grant of €7.6k and a maximum of €47.5k
Sports clubs commercial activities (in rateable premises)	2019 rates assessment subject to minimum grant of €4k and a maximum of €25k.	A further payment equivalent to 30% of the 2019 rates assessment, subject to a combined minimum grant of €5.2k and a maximum of €32.5k	As above	As above	Not applicable	Not applicable	Not applicable
Trading Charity shops (in rateable premises)	2019 rates assessment subject to minimum grant of 4k and a maximum of 25k.	A further payment equivalent to 30% of the 2019 rates assessment, subject to a combined minimum grant of	As above	As above	Not applicable	Not applicable	Not applicable

		€5.2k and a maximum of €32.5k						

Appendix 5 : Further details in relation to the uptake of the Covid-19 and Brexit Schemes administered by the Department and its Agencies

Data up-to-date week ending the **29 October 2021**, unless otherwise stated. Only schemes which are actively disbursing support are listed in the table. For closed schemes, please refer to attached appendices and previous tables as published on the DETE website.

Name of Support	Provider	No. of Approvals / Attendance	Value of Approvals Made
Future Growth Loan Scheme[12]	SBCI	3,459 loans sanctioned	€732.80m
Covid-19 Credit Guarantee Scheme	SBCI	8,012 loans[13]	€557.68m[14]
Covid-19 Working Capital Scheme[15]	SBCI	985 loans sanctioned	€128,10m
Brexit Loan Scheme *	SBCI	294 loans sanctioned	€57.60m [16]

[12] Future Growth Loan Scheme data is correct as of 26 October 2021. Please note that this interim data is subject to periodic fluctuation as the dataset is cleansed.

[13] This is the combined number of loans sanctioned and loans drawn to the 21 October 2021.

[14] This is the value of the combined loans sanctioned and loans drawn down to the 21 October 2021.

[15] Figures are correct as of 26 October 2021.

[16] This is the value of loans sanctioned to the 26 October 2021. The Brexit Loan Scheme is closed to new applications, however some existing applicants may still proceed to loan sanction. If a business has been impacted by the UK's withdrawal from the EU, they may be eligible for lending under its successor, the Brexit Impact Loan Scheme.

Name of Support	Provider	No. of Approvals / Attendance	Value of Approvals Made
Covid-19 Life Sciences Products Scheme	IDA Ireland	14	€19.33m
Business Continuity Support	IDA Ireland	116	€958,095
Covid-19 Business Financial Planning Grant	Enterprise Ireland	1,108	€5.45m
Accelerated Recovery Fund [17]	Enterprise Ireland	3	€1.08m
Digitalisation Voucher [6]	Enterprise Ireland	42	€378,000
Sustaining Enterprise Fund 2 [6]	Enterprise Ireland	2	€295,000
Sustaining Enterprise Fund 2 – HPSU [6]	Enterprise Ireland	3	€375,000
Sustaining Enterprise Fund 2 - Small Enterprise [6]	Enterprise Ireland	0	€0

*BREXIT specific scheme(s).

[17] Business supports launched on the 5 August 2021.

Name of Support	Provider	No. of Approvals / Attendance	Value of Approvals Made
Online Customs Insights Course*	Enterprise Ireland	2,996 registrations	-
Covid-19 Loan Phase 2	Micro Finance Ireland	443 loans	€8.01m
Small Business Assistance Scheme for Covid (SBASC Phase 1) [18]	Local Authorities	2972	€11.89m
Small Business Assistance Scheme for Covid (SBASC Phase 2 €4,000)[19]	Local Authorities	2179	€8.72m
Small Business Assistance Scheme for Covid (SBASC Phase 2 €1,000)[20]	Local Authorities	349	€349000
Trading Online Voucher Scheme [21]	Local Enterprise Offices	4,047	€8.80m

*BREXIT specific scheme(s).

[18] SBASC Phase 1 closed on the 14 June 2021. Recipients availed of a €4,000 grant facility.

[19] SBASC Phase 2 recipients availed of a €4,000 grant facility. Reporting as of 7 October 2021.

[20] SBASC Phase 2 recipients availed of a €1,000 grant facility. Reporting as of 7 October 2021.

[21] The value of approvals is up to the 27 October 2021.

Vote 32: Estimate for Business, Enterprise & Innovation for 2021

Name of Support	Provider	No. of Approvals / Attendance	Value of Approvals Made
Preparing your Business for Customs Workshops[22] *	Local Enterprise Offices	1,211 participants	-
Technical Assistance for Micro Exporters (TAME) [23]*	Local Enterprise Offices	92	-
E-merge	Inter Trade Ireland	1018	€2.85m
Brexit Planning Voucher*	Inter Trade Ireland	685 (2021) 2,708 (previous to 2021) TOTAL 3,393 [24]	€7.63m
Brexit Advisory Service*	Inter Trade Ireland	1,390 engaged with at webinars for 2021. Pre-2021 - 14,133 event engagement (does not include Enquires/Calls). 1/10/2021 TOTAL 15,523	£5.55m

[22] Participants from the 1 Jan - 27 October 2021.

*BREXIT specific scheme(s).

[23] Approvals from the 1 Jan - 27 October 2021.

[24] Figures as of 27 October 2021.

Name of Support	Provider	No. of Approvals / Attendance	Value of Approvals Made
Brexit Business Loan	Micro Finance Ireland	2 loans	€26,000

An Roinn Fiontar,
Trádála agus Fostaíochta
Department of Enterprise,
Trade and Employment

Summary of Covid-19 Support Objectives

SBCI Supports

- **Covid-19 Working Capital Scheme:** Provides working capital loans to Covid-19 impacted businesses. Closed to new applications on 14 July 2021. Businesses who are existing clients of the Scheme may continue to apply for lending under the scheme. Reporting is ongoing. Covid-19 Working Capital Loan Scheme (CGS) - SBCI
- **Future Growth Loan Scheme:** Provides longer-term loans for strategic investment. (Not a specific Covid-19 support but can be used as businesses respond to the pandemic). Future Growth Loan Scheme - SBCI
- **Covid-19 Credit Guarantee Scheme:** Provides up to €2 billion in loans to businesses impacted by Covid-19 for liquidity and investment purposes. Reporting is ongoing. SME Credit Guarantee Scheme (CGS)- SBCI

IDA Ireland Support

- **Business Continuity Support**: Provides consultancy and training support to IDA client companies for operational management and recovery during the pandemic. Reporting is ongoing. FDI Support, Funding & Incentives - IDA Ireland
- **Covid-19 Products Scheme:** Provides targeted State support to accelerate relevant Research and Development, upscale construction or upgrade testing infrastructures and fast-track production capacity. Reporting is ongoing. COVID-19 Products Scheme (idaireland.com)

Microfinance Ireland Support

- **Covid-19 Loan Phase I:** Provides loans to microenterprises that do not meet the conventional risk criteria of banks. The value of approvals when reporting discontinued on the 15 of Jan 2021 was € 18,683,475.
- **Covid-19 Loan Phase 2:** Provides loans to microenterprises that do not meet the conventional risk criteria of banks. Reporting is ongoing. COVID-19 Business Loan (microfinanceireland.ie)

Local Authority Supports

- **Restart Grant:** Financial assistance of up to €10,000 (based on commercial rates bill from 2019) to micro and small businesses to help with costs associated with reopening and reemploying following Covid-19 closures. Revised and replaced by Restart Grant Plus. The value of approvals as of 18 of June 2021 was €195.25m.
- **Restart Grant Plus:** The maximum grant up to €25,000 (up from €10,000) and the minimum payment of €4,000 (up from €2,000). Firms that previously applied for the Restart Grant were eligible to apply for a second top-up payment to a total combined value of the revised minimum and maximum grant levels. Closed to new applications from 31 October 2020. The value of approvals as of 18 of June 2021 was €437.98m.
- **Small Business Assistance Scheme for Covid-19**
  The Small Business Assistance Scheme for Covid-19 (SBASC) was designed to help businesses with fixed costs associated with running a business e.g., rent, utilities, security etc.
  Phase 1 of the scheme opened for applications on the 11 March 2021 and close on the 21 April 2021. eligible businesses for Phase 1 received a payment of €4,000 in 2021. The value of approvals as of 2 of July 2021 when reporting was discontinued was €11.90m.

Phase 2, launched in June 2021, and was extended to include businesses operating from non-rateable premises e.g., home, hot desking hub etc. Under Phase 2 grants were available, those with a minimum turnover of €50,000 receive a payment of €4,000 and those with minimum turnover of €20,000 and less than €49,999 receive a payment of €1,000. The Scheme closed to applicants on 21 July 2021, appeals process closed on the 27 of August 2021. Reporting ongoing. Small Business Assistance Scheme for COVID (SBASC) - DETE (enterprise.gov.ie)

Local Enterprise Office Supports

- **The Businesses Continuity Voucher**: Provided support to firms who need assistance with business continuity and preparedness arising from the Covid-19 outbreak. The value of approvals as of 15 January 2021 was €25.84m.
- **Trading Online Voucher Scheme**: Offers financial assistance of up to €2,500 along with training and advice to help your business trade online. Businesses that have received a Trading Online Voucher can now apply for a second voucher, where upgrades are required. Reporting is ongoing. Trading Online Voucher Scheme - Local Enterprise Office
- **Micro-Enterprise Assistance Fund**: Grant contribution towards the cost of re-opening or keeping a business operational and to hiring and sustaining employment. The value of approvals as of 15 January 2021 was €183,079.

Enterprise Ireland Supports

- **Covid-19 Business Financial Planning Grant:** Grant which EI clients can use to finance third party consultant[s] input to detailed financial planning. Reporting is ongoing. Covid-19 Business Financial Planning grant - Enterprise Ireland (enterprise-ireland.com)
- **LEAN Business Continuity Offer:** Grant to support enterprises to access up to €2,500 in training or advisory services related to the continued operation of their business during the current pandemic. The value of approvals when reporting discontinued on the 19 of March 2021 was €950,000.
- **Enterprise Centres Scheme:** Grant to eligible Enterprise Centers toward eligible costs detailed in the Recovery Plan. The value of approvals when reporting discontinued on the 22 of Jan 2021 was €8.24M.
- **Sustaining Enterprise Fund:** Available to EI and IDA clients. Grant provided to sustain companies who have been impacted by a 15% or greater reduction in actual or projected turnover or profit, and/or have a significant increase in costs as a result of the Covid-19 outbreak**.** The value of approvals when reporting discontinued on the 9 of July 2021 was €178.03m.
- **Sustaining Enterprise Fund – Small Enterprise:** Available to EI clients. The purpose of the fund is to sustain eligible manufacturing and internationally traded services companies who have been impacted by a 15% or more reduction in actual or projected turnover or profit; and require access to liquidity to sustain business continuity. The value of approvals when reporting discontinued on the 9 of July 2021 was €1.95m.
- **Sustaining Enterprise Fund – HPSU:** Targeted at EI's HPSU companies who, face challenges in growing sales revenues as originally projected, require funding to execute a revised business plan and are facing challenges to securing this funding due to the negative economic impact and uncertainty arising from Covid-19. The value of approvals when reporting discontinued on the 9 of July 2021 was €8.98m.
- **Covid-19 Products Scheme/Life Sciences Products Scheme**: Support the research, development and production of Covid-19 related products in Ireland. The value of approvals when reporting discontinued on the 22 of Jan 2021 was €16.56m.

- **Online Retail Scheme Call 1, 2 & 3**: Support retail companies to achieve a step change in online capability. Call 1 - The value of approvals when reporting discontinued on the 22 of Jan 2021 was €6.58m. Call 2 - The value of approvals when reporting discontinued on the 22 of Jan 2021 was €5.31m. Call 3 - The value of approvals when reporting discontinued on the 16 of July 2021 was €6.35m
- **Sustaining Enterprise Fund 2** The aim of the Sustaining Enterprise Fund is to help Irish businesses to rebuild after the impact of Covid-19 – providing the funding they need to stabilise cashflow, adapt their operations and innovate to meet new customer needs. Launched 5 August 2021.
  Sustaining Enterprise Fund - Enterprise Ireland (enterprise-ireland.com)
  Sustaining Enterprise Fund 2 - Small Enterprise As part of the Sustaining Enterprise Fund, this fund provides a €25k to €50k short-term working capital injection to eligible smaller companies to support business continuity and strengthen their ability to return to growth and be trading strongly in 3 years' time. Launched 5 August 2021. Sustaining Enterprise Fund - Small Enterprise - Enterprise Ireland (enterprise-ireland.com)

- **Sustaining Enterprise Fund 2 - HPSU**
  Targeted at Enterprise Ireland's HPSU companies who, due to the negative economic impact and uncertainty arising from Covid-19, are facing challenges in growing sales revenues as originally projected, require funding to execute a revised business plan and are facing challenges to securing this funding. Launched 5 August 2021.
- **Accelerated Recovery Fund** - a new fund designed to provide support to Irish companies seeking to adapt their operations and business models in order to remain competitive and return to growth following the effects of the pandemic. Launched 5 August 2021.Accelerated Recovery Fund - Enterprise Ireland (enterprise-ireland.com)
- **Digitalisation Voucher -** the objective of the Digitalisation Voucher is to help companies prepare a plan for the adoption of digital tools and techniques across the business. Launched 5 August 2021.
  Digitalisation Voucher - Enterprise Ireland (enterprise-ireland.com)

Intertrade Ireland Supports

- **E-merge:** Administered by Intertrade Ireland. Consultancy support to help businesses develop online sales and ecommerce solutions. Reported in €'s, budget is in £. Reporting ongoing. E-Merge | InterTradeIreland
- **Emergency Business Solutions:** Fully funded consultancy support and advice to address key business challenges in areas such as emergency cashflow, loan applications and HR/People.
  Emergency Business Solutions (EBS) closed off to new applications from 1 July 2021. The value of approvals when reporting discontinued was €2.73m [1214 approvals] Emergency Business Solutions | InterTradeIreland

Summary of Brexit Support Objectives

SBCI Supports

- **Brexit Loan Scheme:** Loans range from €25,000 up to €1.5m, for terms of up to three years and a maximum interest rate of 4%. Loans up to €500,000 unsecured. Reporting ongoing. Brexit Loan Scheme - SBCI

Microfinance Ireland Support

- **Brexit Loan:** Provides loans to microenterprises that do not meet the conventional risk criteria of banks. Reporting ongoing. Brexit Business Loan (microfinanceireland.ie)

Enterprise Ireland Supports

- **Ready for Customs Grant**: €20 million Customs Clearing Capacity Building Scheme to help SMEs involved in exporting and importing with the UK and further afield to put in place the staff, software and IT systems to be ready for new customs arrangements from 1 January 2021. Reporting to be discontinued as of 17 Sept 2021. The values of approvals as of 10 Sept 2021 when reporting was discontinued was €14.26m Ready for Customs - Enterprise Ireland (enterprise-ireland.com)
- **Online Customs Insights Course**: 40-minute online course on key customs concepts, documentation and processes. Reporting ongoing. Customs Insights Course | Prepare for Brexit
- **Brexit Advisory Clinics**: took place nationwide providing information and practical support through individual meetings across Strategic Sourcing, Financial and Currency Management, Customs Transport and Logistics**.**
  Reporting ongoing. Brexit Advisory Clinics - Enterprise Ireland (enterprise-ireland.com)

Local Enterprise Office Supports

- **Preparing your Business for Customs Workshops**: providing businesses with a better understanding of the potential impacts, formalities and procedures when trading with the UK post transition period. Customs Training - Local Enterprise Office
- **Technical Assistance for Micro-Exporters (TAME) Grant**: part-funding the costs that can be incurred in investigating and researching export markets, for example, exhibiting at Trade Fairs, preparing marketing material and developing websites specifically targeting overseas markets. Technical Assistance for Micro Exporters - Local Enterprise Office

InterTrade Ireland Supports

- **Brexit Advisory Service**: practical advice, support and information on Brexit related issues. Reporting ongoing.
  1,390 events and webinars (year 2021 to 10 Sept. (14,133 events and webinars previous to 2021). Total from 2017 to date £5.45m Brexit Voucher| InterTradeIreland
- **Brexit Planning Voucher**: offers 100% financial support up to £2,000/€2,250 (inclusive of VAT) towards professional advice in relation to Brexit matters. 2,708 approvals previous to 2021. Reporting ongoing. InterTradeIreland Brexit Planning Voucher – Brexit – An Irish Guide (brexitlegal.ie)
- **Brexit Implementation Voucher:** Grant to enable businesses to implement critical changes making them better prepared to deal with a new trading relationship. Reporting discontinued as of 10 Sept. 2021 The value of approvals when reporting discontinued on the 10 Sept 2021 was €129,375. Brexit Voucher | InterTradeIreland -

Note: - All web references to be updated ongoing by providers.