



Armagh City, Banbridge & Craigavon Borough Council
Enterprise Grant Fund

Grant Guidance Notes

1. Introduction to the ABC Enterprise Grant Fund

The **ABC Enterprise Grant Fund**, established by Armagh City, Banbridge and Craigavon Borough Council, is designed to support the growth and development of micro-businesses across the borough.

Micro-businesses play a vital role in the local economy — they drive innovation, create employment, and contribute to the vibrancy and resilience of our communities. The Council recognises their importance and is proud to offer targeted funding to help these businesses invest, expand, and thrive.

This initiative directly supports the Council's Corporate Priorities and its commitment under the Development, Community and Wellbeing Directorate:

Priority: Economic Growth

Commitment: "Provide and facilitate opportunities for growth, investment, productivity and skills development in our local economy."

Through the ABC Enterprise Grant Fund, the Council aims to deliver meaningful economic development support, strengthening the borough's business landscape and ensuring long-term prosperity.

If your application is successful, you will be contractually obliged to provide information to Council's Economic Development and Funding Unit Officers. This will include monitoring progress and expenditure incurred, discussing challenges or obstacles and fulfilling the reporting requirements stipulated in the Letter of Offer. Please do not apply if you cannot fulfil these requirements.

Applying for this grant is through an open call / competitive process and is subject to the availability of funds and may be subject to change. Grant funding is limited and even if an application scores highly, we cannot guarantee funding. Minimum grant award is £1,000 and maximum grant award is £5,000. The minimum and maximum awards reflect the 50% funding value that will be awarded, so the minimum project costs must be £2,000.

If you have any questions relating to the ABC Enterprise Grant Fund, please contact Council's Economic Development Team: enterprisefund@armaghibanbridgecraigavon.gov.uk

1.1 Level of Grant Award

The ABC Enterprise Grant Fund is available through a competitive open call, with set opening and closing dates.

It can cover up to **50% of eligible costs**, with grants ranging from **£1,000 to £5,000**.

For example:

- If you're applying for the minimum grant of **£1,000**, your total project cost must be at least **£2,000**.
- The maximum grant of **£5,000** requires a project cost of at least **£10,000**.
- If your total project cost is more than **£10,000**, your business must fund the remaining amount. Please note: the total project cost must not exceed £20,000.

1.2 Who can apply:

To apply for the ABC Enterprise Grant Fund, businesses must meet the following criteria:

- Be a **micro-business** with **up to 10 full-time employees**
- Be **located within the Armagh City, Banbridge and Craigavon Borough Council area**.
- Be **actively trading for at least 3 months**.
- Have a **business bank account** or a **personal account clearly showing business activity**.

Businesses that have not previously received funding from either of the following programmes will be scored more favourably:

Go Succeed (2024/25 or 2025/26)

DAERA Rural Business Development Grant Scheme (2024/25 or 2025/26)

1.3 Who cannot apply:

This funding programme will not award grants to the following:

- Businesses that have not yet commenced trading (all business sectors).
- Businesses trading for less than three months.
- Political organisations.
- Businesses with a trading address outside the Armagh City, Banbridge and Craigavon Borough Council area.
- Agricultural businesses registered under a Category 1 DAERA Business ID, or any other business under this category engaged in mainstream agricultural activity.
- Businesses primarily focused on charitable fundraising.
- Any business where there are ethical or reputational concerns – e.g. gambling, money lending, adult entertainment, tobacco or cannabis products not authorised as medicines, debt factoring, hire purchase financing, pyramid schemes, projects promoting political or religious views, or any illegal or immoral activities.

1.4 What can be funded

Examples of expenditure that can be funded through this grant call include:

- New equipment / machinery that contributes towards business productivity growth or efficiency.
- Computer equipment & software (outright purchase only, on-going license fees ineligible).

1.5 What cannot be funded

The purpose of this funding is to support micro-business development. In general, the following will not be eligible for funding: -

- Retrospective expenditure (e.g. where items have already been obtained and paid in advance of a signed Letter of Offer)
- Costs that are not auditable (e.g. cash payments/Klarna and PayPal etc)
- Ongoing business running costs (e.g. phones/mobile phones, electricity, rent, rates, insurance, salaries)
- Purchase of stock for general trading purposes
- Hire of equipment
- Consumables that are regularly used and replaced (e.g. printer ink, high-vis vests, flyers, business cards)
- Second-hand or refurbished equipment.
- General maintenance, refurbishment, or servicing of existing equipment
- Motorised and mobile assets (e.g. bicycles, e-scooters, cars, vans, lorries, boats, trailers, quads, horseboxes, diggers)
- Specialist consultancy costs
- On-going licence fees
- Loan repayments/ banking charges and/or repayment of debt
- All websites – including e-commerce
- Marketing costs, including social media payments etc.
- Costs recoverable from elsewhere (e.g. VAT)
- Party-political activities in intention, use or presentation
- Alcohol, gratuities, gifts, and prizes
- Equipment/services already eligible through another funding source

2. Completing your application and next steps

2.1 Important Application Guidance

Please note the following when completing your application:

- **Your application will be assessed solely on the information you provide.** Any details not included in your submission will not be considered during the assessment process.
- **Word limits apply to specific questions.** These limits are strict — any content beyond the stated word count will not be reviewed.

- **All sections of the application form must be completed fully and concisely.** This information forms the basis of your project assessment.
- **Structure your responses clearly and link them directly to the questions.** We recommend using bullet points and headings where appropriate to improve readability.
- **Do not attempt to influence the decision-making process** by lobbying the Council, either directly or indirectly.
- **Incomplete applications or those lacking detailed cost breakdowns will not be eligible.**
- **Applications must be submitted by the business applying for the grant.** Submissions made on behalf of another business will not be accepted.
- If you are unsure whether your business or project meets the eligibility criteria, or if you need help completing the application form, please contact us for guidance by emailing enterprisefund@armaghbanbridgecraigavon.gov.uk

2.2 Completing the form and how we assess your application

About your business

This section gathers information about your business. It includes questions about your business legal status, business activities, staff and finances. This section lets us check your business' eligibility to apply for the grant.

2.3 Your grant funding

This section gathers information about the business sector, why the business needs the funding, what the business proposes to purchase with the grant, and how you would spend it. This section is used to score your application against the criteria for the grant.

2.4 Criteria for making our decision

If your business has met all the eligibility criteria (who can apply for the grant) we will use the following criteria and associated weightings to score your application:

Criteria	Weighting
Applicants who have not previously received grant funding (Go Succeed or DAERA)	10%
Business Need	20%
Project Objectives	30%
Project Outcomes <i>Please detail against <u>at least two of the outcomes</u> and what impact this grant would have.</i> <ul style="list-style-type: none"> • New technologies or processes introduced • New or improved products/services introduced • Increased or improved productivity 	30%

Skills & Experience within the business	10%
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To ensure consistency and equity the evaluation panel will assign scores to each question based on the indicative scoring definition below: -

5	Exceptional/outstanding adherence to criteria / degree of evidence - a clear & detailed answer
4	Good adherence to criteria / degree of evidence - a good answer with some detail
3	Moderate adherence to criteria / limited degree of evidence - a general answer but lacks clarity and detail
2	Poor adherence to criteria / little or no evidence - information provided by the applicant is unclear
1	Very poor adherence to criteria / little or no evidence - information provided by the applicant is unclear and has no detail
0	No information or evidence

2.5 Project Expenditure

Please provide a breakdown of the costs you are applying for in the table in the application.

We reserve the right to award you less than the amount you have asked for. Please make sure you are aware of the list of eligible costs (what can be funded and what cannot be funded) in these guidance notes. You must complete your budgets in enough detail to allow us to judge this.

If your business reclaims VAT only the net amount can be funded – we will fund net costs if you are VAT registered and gross costs if you are not VAT registered – examples shown below:

If your business or enterprise is not VAT registered, you may apply for 50% up to £5,000 of the GROSS cost (i.e. the cost including VAT).

If your business or enterprise is VAT registered, you can only apply for 50% up to £5,000 of the NET cost (i.e. the cost excluding VAT).

2.6 Procurement Guidance

Quotes must be supplied for **all** items. The council's procurement thresholds must be complied with where grant funding is used to purchase goods or services.

The following guidelines must be complied with:

Individual items up to £1,500	Minimum of 2 written quotations (can be screenshots of items clearly showing prices).
Individual items up to £7,500	Minimum of 3 written quotation
Individual items £7,501 - £20,000	Minimum of 4 written quotations

- Quotes from suppliers should be sought as per the guidance outlined above.
- When purchasing multiple items from a single supplier, and the total combined value exceeds £3000, it is necessary to obtain two additional quotations from alternative suppliers to ensure value for money and compliance with procurement procedures.
- Quotes must be sought from suppliers who can realistically supply the good/service such as, suppliers who normally stock the item.
- You or a business that you are an owner/partner/director of, are excluded from quoting for the supply of goods/services/works to a project that you may be offered funding for.
- Clear and detailed specification of the items being purchased. This should outline the item description (including model, size, or variant if applicable)
- Quotes should be 'like-for-like', particularly where goods/services are specific for example laptop, and so on. Quotations for the same make and model of products are acceptable and should be obtained where possible. All quotations must meet the specification provided and demonstrate 'like for like' comparison to verify value for money
- You should ensure that all costs are quoted and accounted for, for example, delivery and installation should be part of the quote
- Email quotes are acceptable and the covering email from suppliers must be provided
- Council officers may contact suppliers of quotations and / or invoices to verify that the quotation / invoice has been provided to the applicant as part of audit checks at application and grant claim stage.
- Quotes must be dated within 3 months of the date the application is submitted and must contain the supplier's full details such as name and contact details
- If VAT is applicable to the items quoted, this should be clearly noted on the quotations to establish total project costs

2.7 EU State Aid rules and UK Subsidy Control Act 2022

Under the Subsidy Control Act 2022, a subsidy is present when a public authority provides financial assistance (directly or indirectly) to an enterprise and that gives them an economic advantage over one or more other enterprises with respect to the production of goods or the provision of services. This financial assistance must also be capable of having, a foreseeable effect on competition or investment within the United Kingdom or on trade or investment between the United Kingdom and a country or territory outside the United Kingdom. This financial assistance can take the form of a grant, a tax break, a loan, guarantee or equity investment on favourable terms, or the use of facilities below market price, amongst other kinds of support. This UK definition is broadly similar to that which is used in the EU's State aid rules.

Although the UK has now left the EU, as detailed in Article 10 of the NI Protocol and the resultant Windsor Framework, the EU State aid rules also still apply in respect of financial assistance measures which affect trade in goods between NI and the EU.

If the amount of support you have received is over €300,000, we will contact you as this may make your business ineligible to receive the grant under EU 'de minimis' rules.

If you are unsure of the type of support you have received during this year and the last two full years of your business financial years, you should contact the relevant grant providers and request this information. Incorrect information could result in your business receiving too much funding which could later give rise to this being recovered with interest. The Council

would also advise that you seek independent legal advice if you are unsure of your obligations under this legislation.

3. What happens next? Application Process and Assessment

- All applications will be logged upon receipt once the call opens.
 - **Initial eligibility checks will be carried out.** If any required eligibility information is missing, we will contact you and allow **five working days** to submit the missing details. If the information is not provided within this timeframe, or if your application does not meet the eligibility criteria, it will not proceed to assessment.
 - You will be notified by email if your application is unsuccessful at this stage.
 - Please note: Applications will not be retained for a waiting period. If the ABC Enterprise Grant Fund reopens, previously unsuccessful applicants may reapply.
- Eligible applications will progress for scoring against the specific criteria of the grant.
 - If your application is **unsuccessful**, you will receive an email notification.
 - Applications that **score below 65%** will not be retained and will be considered ineligible.
- **Applications that score 65% or above**, but where funding has already been allocated to higher-ranked applicants, will be retained for 6 months from the closing date.
- If additional funding becomes available during this period, we may contact you. **Important:** If you choose to proceed with your project during this time, it will not be eligible for retrospective funding.

3.1 Letter of offer

If your business is successful, you will receive a **Letter of Offer** by email. This will outline:

- The **general conditions** of the grant
- Any **special conditions** specific to your application
- The **payment terms**, which for this grant fund will be a **100% retrospective payment** upon receipt of satisfactory vouching (e.g. proof of purchase).

Before You Begin Your Project

If your application is successful, there are important steps you must follow before starting any activity:

- You must sign and return the Letter of Offer to confirm your acceptance. This must be done within one week of the date on the letter. If not received within this timeframe, the offer will be withdrawn.
- No costs incurred or agreed to before signing and returning the Letter of Offer will be eligible for funding.

- If your project requires changes after approval, you are required to notify us by email. Subject to approval, you will receive a variation to your Letter of Offer. You must not proceed with any purchases until this variation is received and accepted.
- If you decide not to proceed with the grant, please notify the Council in writing (by email) as soon as possible.

3.2 Paying the funds

All grant payments will be made retrospectively on receipt of satisfactory vouching. (this may take up to 6 weeks).

3.3 Vouching

Successful applicants will have to provide all evidence requested once the expenditure is complete and all items must be delivered and paid for. This will include original receipts, business bank statements, proof of delivery of items, photographs of items purchased, or any other documentation deemed necessary. This list is not exhaustive. If requested documentation is not supplied, payment will be withheld. Please do not apply for funding if you cannot supply these items.

If any information in the application, vouching or supporting information is found to be untrue or misleading, we will withdraw the offer of funding.

3.4 Grant Application Schedule

The ABC Enterprise Grant Fund will be open for applications according to the table below:

Opening Date: Monday 17 November 2025 at 9am	Closing Date: Friday 12 December 2025 at 12noon
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3.5 Application Process

All applications for financial assistance from Armagh City, Banbridge and Craigavon Borough Council for ABC Enterprise Grant Fund 2025 should be submitted online via Armagh City, Banbridge and Craigavon Borough Council's online Funding Hub at: <https://funding.armaghbanbridgecraigavon.gov.uk/>. The application will be live on 17th November 2025 from 9.00a.m on the funding hub page as detailed above.

It is the responsibility of each applicant to ensure that their application is submitted prior to the advertised time and date of closing. Applications received after the closing time/date will not be considered for funding. No exceptions will be made and there is no recourse to appeal.

**The deadline for submissions to the ABC Enterprise Grant Fund 2025 is
Friday 12 December 2025 at 12noon.**

