**If you are submitting a review of a notice and claiming that you cannot afford to carry out your Automatic enrolment duties, you must complete this Hardship form and provide it and the supporting documents with your review application.**

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| **A** | **Information about your business** | **Response**  Please state which documents you are providing in support of your response |
| 1 | Please provide us with copies of your:   * Last 6 months business bank statements * Most recent month end profit and loss account and balance sheet * Any trading and cash flow budgets you have prepared for the current financial year |  |
| 2 | Describe your business and the sector it operates in. |  |
| 3 | Explain the cause of your financial hardship  For example, short term cash flow crisis, poor profitability generally, survival dependent on a critical event, imminent insolvency.  Is the issue company or sector related? |  |
| 4 | Describe your current cash flow position.  What overdrafts or loans do you have?  What other borrowing facilities are available to the business?  What cash inflows are you expecting? |  |
| 5 | Who owes money to the business?  How much is owed?  What steps are being taken to collect this? |  |
| 6 | Who are the main organisations that the business owes money to? (EG PAYE/NIC and other taxes due to HMRC, rent etc)  Which of these amounts are overdue? |  |
| 7 | Are the owners planning to wind up the business or cease trading in the near future?  Please explain what is being planned |  |
| 8 | How much salary or drawings are the owners or directors taking from the business in a typical month and in the last year?  Do they owe any money to the business? |  |
| 9 | Describe the trading outlook for the business over the next year.  What profit/loss are you expecting to make?  What will the cash flow be like?  What is being done to improve the financial position of the business? |  |
| **B** | **Information about Automatic Enrolment** | **Response** |
| 10 | What have you have done so far in relation to automatic enrolment.  For example, have you set up a scheme, enrolled workers, deducted/paid over any contributions? |  |
| 11 | What steps are you taking to ensure that the business can afford its automatic enrolment duties?  For example, raising finance from a bank, the owners of the business, other group companies, increasing sales, reducing other costs etc. |  |
| 12 | If you haven’t yet set up or put your workers into a pension scheme when will the business be in a position to do this? |  |
| 13 | If you have set up and put people into a pension scheme but have not paid over all the contributions:   * Have you agreed a payment plan with your pension provider? * When will you be able to pay over all of the contributions due? |  |
| **C** | **Covid 19 Section** | **Response** |
| 14 | What was the impact of CV-19 on the business?  Were you closed for a period of time, if so, how long?  Have you had to let staff go, how many and when? |  |
| 15 | Did you furlough any of your staff?  How many staff were furloughed and, for how long? |  |
| 16 | Was the Government Job Retention Scheme used?  When was the application made and when was payment received.  Did you claim for pension contributions, if so, how many months were claimed?  Have you paid all the pension contributions over to the scheme – if not, why? |  |
| 17 | Were any other government grants applied for?  If so, when was the application made, what was the amount of the payment and when was payment received. |  |
| 18 | Have you been subjected to further localised lockdowns?  If so, what was the duration of this lockdown and the impact on your business? |  |

Form completed by:

|  |  |
| --- | --- |
| **Name** |  |
| **Job Title** |  |
| **Email Address** |  |
| **Contact Number** |  |