Some owners and managers from businesses that became insolvent during the pandemic told us about how they had difficulties in accessing financial support and how distressing this was, given the pressure they were under. They described how they were unsure about whether they were eligible and struggled with the application process. This meant they often realised too late that they were eligible for schemes like the Small Business Grant.

> I think there was something around then about this 'small business getting help' that I never applied for, because I just didn't think I would've got it, and then I thought that it's too much effort to try and find out more about."
>
> – Sole trader running a business that became insolvent, Northern Ireland

> I didn't actually think of looking into it, but I wish now that I had, because I do know that you could get support, but like I say, it was something I didn't realise until after. But I think if I could go back I definitely would have asked for the support, 100%."
>
> – Sole trader running a food and drink business that became insolvent, England

Businesses in Northern Ireland that did not meet eligibility criteria for various financial support schemes, such as the Covid Small Business Grant and the Micro-business Hardship Fund struggled to understand why. Business owners and managers described how they thought communication about decisions was unclear and some said their experience put them off applying for other financial support.

> For some reason I was getting rejected, but not really getting a clear reason ... So it's still a wee bit, you know, of a mystery to me. You know, I've never really got any clarity on anything ... you just feel like you're, you're fighting a losing battle."
>
> – Managing Director of a small financial and professional services business, Northern Ireland

> I can't remember specifically why it was rejected, but it was rejected so easily, if you get me? They just wanted more evidence of the timeline of me struggling, if you get me? That's when I just obviously just threw the head up and I was like, 'I don't want this.'"
>
> – Owner of a micro financial and professional services business that became insolvent, Northern Ireland

Scott's story

Scott, who was based in Northern Ireland, launched his own recruitment business in the construction sector in January 2020. When the pandemic hit, he tried to seek out financial support but quickly found he was not eligible for the Small Business Grant because he did not have commercial premises.

> I did hear of people getting grants and getting support, but when I asked about it, I wasn't eligible. I was still confident at that time that I could make my business work. I didn't want to take a grant for a business I'd already invested in to pay back."

Eventually, Scott applied for the Northern Ireland Micro-business Hardship Fund because he needed a source of income.

> I found that very frustrating because I was having to provide evidence of my hardship. It was tough to do, because I was mentally in a bad place with this."

However, he was told the business was ineligible for the grant because of a lack of evidence in the application. He described this as frustrating, especially as he applied to the grant several times.

> I never got to the bottom or understood why I wasn't eligible, due to frustration of not knowing why or not having the mental capacity to think deeper on why. It could have been different if maybe the information was relayed back to me better or if I was given strict or factual answers [that] pinpointed why I wasn't eligible. I remember one in particular, I did ask, 'You've got statements now, what exactly do I need?' They told me, I resubmitted the stuff again and [was] rejected. I, again coming back on the phone, to ask, 'X person told me that this was what I needed, could you tell me why it's rejected?' No, if you sent in this, then no. That's when I'd had enough; they didn't really understand what was actually needed from me."

Scott decided to close his business and seek employment elsewhere as a result of not receiving financial support. Scott described himself as not being in a good mental state, with him feeling lonely, vulnerable and very emotional.