

Islands Resilience Fund 2026 Eligibility Criteria

Eligible islands

SME organisations (businesses, social enterprises and community organisations) operating in the visitor economy and perishable goods sector across one or more of the following islands:

- Arran
- Barra
- Benbecula
- Berneray
- Coll
- Colonsay
- Eriskay
- Gometra
- Grimsay
- Harris
- Iona
- Islay
- Jura
- Mull
- North Uist
- Scalpay
- Small Isles (Canna, and by extension Sanday, Muck, Eigg, Rum)
- South Uist
- Tiree
- Ulva
- Vatersay

Eligible sectors

All applicants must have a trading address in one or more of these islands and must be primarily operating in one of the following sectors:

- Retail outlets (shops, stalls, markets) affected by reduced footfall.
- Cafes, restaurants and other eateries.
- Hotels, B&Bs and other accommodation providers e.g. youth hostels, campsites, pods, etc.
- Visitor attractions including museums, art galleries, indoor/outdoor leisure facilities and events.
- Transport operators in the visitor economy (taxi, bus, cycle hire).
- Tour operators and guides, including those offering bespoke experiences such as retreats, whale watching, fishing, etc.
- Catching, farming (i.e. fish and shellfish), processing and manufacture of perishable* food and drink items e.g. fresh seafood.
- Haulage of perishable, non-perishable goods and livestock.

Perishable food and drink items are products with a limited safe or commercial shelf life which may deteriorate, spoil, lose value or become unsafe if delayed in transport or not kept under appropriate storage conditions (usually 0-5 degrees Centigrade). Key examples include meat, dairy and fish.

Organisations must

- Have started trading on an eligible island on or before 1 April 2025 – applicants will be required to provide 12-month trading accounts.
- Have an annual turnover of at least £15,000 in your last accounting period i.e. your approved annual accounts or, for self-employed, your income and expenditure as declared to HMRC in January 2026. For community organisations and social enterprises, by turnover we mean income other than public sector grants.
- Generate at least 50% of their turnover from one or more eligible sectors on one or more eligible islands. Self-employed/sole trader applicants including those with multiple income streams must generate at least 50% of their total income from trading in one or more eligible sectors on one or more eligible islands.
- Be a micro, small or medium enterprise as determined by average annual employee numbers i.e. between 0 and 249 employees. NB – voluntary run organisations with no employees can also apply as long as they meet all other criteria.
- Have more than 50% of your staff based on one or more eligible islands.
- Intend to continue trading in the eligible sectors for the next 12 months on an eligible island. Note – organisations that cease trading within 12 months of being awarded a grant may have to repay the grant.