

COVID-19

Accessing support measures

12.03.2021

IMPORTANT INFORMATION



We have provided this note on the government support measures available during the Coronavirus crisis for your general information only. The note is not intended to be advice that you rely on and we would encourage you to obtain your own independent advice before making any decisions or taking action on the basis of this note. Please note that the situation in relation to government assistance is evolving constantly and although we will try to issue regular updates, we recommend that you make your own inquiries as to the up to date position before you make any decisions.

SUMMARY OF SUPPORT MEASURES



EMPLOYMENT



Relief type	What is it?	Applies to	Do I need to do anything?	How quickly do I get support?	Page ref
Job Retention Scheme (Extended)	A grant of 80% of "furloughed worker" wage costs, up to £2.5k per worker per month until the end of April 2021. You will still need to pay employer National Insurance contributions and employer pension contributions, you cannot claim for these. March 2021 UPDATE: Scheme extended until 30th September 2021. The payment to employees is maintained at 80% of wages up to £2.5k per month for furloughed hours. The Government / employer will continue to pay a grant of 80% / 0% of wages for May and June, 70% / 10% of wages for July and 60% / 20% of wages for August and September.	All employers with a UK bank account and UK PAYE schemes can claim the grant. Neither the employer nor the employee needs to have previously used the CJRS. There will be no gap in eligibility for support between the previously announced end-date of CJRS and this extension.	You'll need the Government Gateway user ID and password you got when you registered for PAYE online. If you do not finish your claim in one session, you can save a draft.	Claims relating to each month should be submitted by 11.59pm on day 14 of the following month, unless it is a weekend, in which case claims should be submitted on the next working day.	12-13
Sick pay relief	Refund for statutory sick pay for up to two weeks for COVID 19 absence	Businesses with <250 employees	Keep records of employee absences. No GP note required. Online portal is open.	Once claim is checked and validated payment should be made in 6 days	<u>14-15</u>

SELF EMPLOYMENT



Relief type	What is it?	Applies to	Do I need to do anything?	How quickly do I get support?	Page ref
Self Employed Income Support Scheme (SEISS)	Grant for 1 Nov 2020 to 29 Jan 2021 covering 80% of average monthly trading profits. Paid out in a single instalment (capped at £7,500 in total)	Self-employed businesses Your business must have had a new or continuing impact from coronavirus between 1 November 2020 and 29 January 2021.	The online service will be available from 30 November 2020. You must keep evidence to support your claim.	Applications open from 30 November 2020	17
Self Employed Income Support Scheme Fourth Grant (Extension)	SEISS has also been extended to cover the period from 1 February 2021 until 30 April 2021. A taxable grant covering 80% of 3 months' average trading profits, paid out in a single instalment and capped at £7,500 in total.	 A self-employed individual or a member of a partnership The individual must have submitted their income tax return for 2019/20 by 2nd March 2021 and still be trading in 2020/21. Their profits in 2019/20 should also be less than £50,000, or an average for the three years ending 2019/20 and trading income exceeds non-trading income. In addition, they will need to declare that their business has been adversely affected by COVID and there will be a significant reduction in their trading profits due to reduced business activity, capacity, demand or inability to trade due to COVID. 	The online service will be available from late April 2021 until 31 May 2021. You must keep evidence to support your claim.	Applications open from late April 2021	18
Self Employed Income Support Scheme Fifth and Final Grant (Extension)	SEISS has also been extended to cover period from May to September. A taxable grant covering: 80% of 3 months' average trading profits, capped at £7,500, for those with a turnover reduction of 30% or more 30% of 3 months' average trading profits, capped at £2,850, for those with a turnover reduction of less than 30%.	 A self-employed individual or a member of a partnership Further details on eligibility will be provided in due course by HMRC 	Further details will be provided in due course by HMRC	Applications open from late July 2021	19

GRANTS



Relief type	What is it?	Applies to	Do I need to do anything?	How quickly do I get support?	Page ref
Closed Businesses Lockdown Payment (CBLP)	One-off grants of £4,000 / £6,000 / £9,000 for properties with an RV* of £15k or under / above £15k and below £51k / £51k or above	Your business may be eligible if it: is based in England occupies property on which it pays business rates (and is the ratepayer) has been required to close because of the national lockdown from 5 January 2021 onwards has been unable to provide its usual inperson customer service from its premises	Check with your Local Authority who have provided guidance on the application process if applicable (pg 47-51 for links to LA websites)	Check with your Local Authority for updates ((pg 47-51 for links to LA websites)	<u>21</u>
Local Restrictions Support Grant for closed businesses (National Lockdown Jan 2021+)	The first payment cycle from 5 Jan to 15 Feb 2021: Grants of £2,001 / £3,000 / £4,500 for the 42 day period for properties with an RV* of £15k or under / above £15k and below £51k / £51k or above The Second payment cycle from 16 Feb to 31 Mar 2021: Grants of £2,096 / £3,143 / £4,714 for the 44 day period for properties with an RV* of £15k or under / above £15k and below £51k / £51k or above	Your business may be eligible if it: is based in England occupies property on which it pays business rates (and is the ratepayer) has been required to close because of the national restrictions from 5 January 2021 onwards has been unable to provide its usual inperson customer service from its premises	Check with your Local Authority who have provided guidance on the application process if applicable (pg 47-51 for links to LA websites)	Check with your Local Authority for updates (pg 47-51 for links to LA websites)	22
Local Restrictions Support Grant for closed businesses (National Lockdown Nov-Dec 2020)	Grants of £1,334 / £2,000 / £3,000 for each 28 day period for properties with an RV* of £15k or under / above £15k and below £51k / £51k or above	 Your business may be eligible if it: is based in England occupies property on which it pays business rates (and is the ratepayer) has been required to close because of the national restrictions from 5 November to 2 December 2020 has been unable to provide its usual inperson customer service from its premises 	Check with your Local Authority who have provided guidance on the application process if applicable (pg 47-51 for links to LA websites)	Check with your Local Authority for updates (pg 47-51 for links to LA websites)	<u>23</u>

GRANTS



Relief type	What is it?	Applies to	Do I need to do anything?	How quickly do I get support?	Page ref
Local Restrictions Support Grant for closed businesses (Tiers 2 / 3 / 4)	Grants of £667 / £1,000 / £1,500 for each 14 day period for properties with an RV* of £15k or under / above £15k and below £51k / £51k or above	You can apply for a grant if your business is either: in an area of local Tier 2 or Tier 3 restrictions and has been required to close because of local restrictions that resulted in a first full day of closure on or after 9 September 2020 in an area of local Tier 4 restrictions and has been required to close because of local restrictions that resulted in a first full day of closure on or after 19 December 2020	Check with your Local Authority who have provided guidance on the application process if applicable (pg 47-51 for links to LA websites)	Check with your Local Authority for updates (pg 47-51 for links to LA websites)	<u>24</u>
Local Restrictions Support Grant for Open businesses (Tiers 2 / 3)	Grants of £467 / £700 / £1,050 for each 14 day period for properties with an RV* of £15k or under / above £15k and below £51k / £51k or above	Supports businesses that are not legally required to close but are impacted by the restrictions under Tier 2 and 3. In the event of national restrictions being introduced, businesses will receive funding from either the: • LRSG (Closed) Addendum • LRSG (ARG)	Check with your Local Authority who have provided guidance on the application process if applicable (pg 47-51 for links to LA websites)	Check with your Local Authority for updates (pg 47-51 for links to LA websites)	<u>25</u>
Local Restrictions Support Grant for Closed Businesses (For specific sectors)	Grants of £667 / £1,000 / £1,500 for each 28 day period for properties with an RV* of £15k or under / above £15k and below £51k / £51k or above	Eligible businesses include: nightclubs, dance halls, and discotheques adult entertainment venues and hostess bars Eligible business must also: be based in England occupy property on which it pays business rates (and is the ratepayer) have been closed since 23 March 2020 because of national restrictions	Check with your Local Authority who have provided guidance on the application process if applicable (pg 47-51 for links to LA websites)	Check with your Local Authority for updates (pg 47-51 for links to LA websites)	<u>26</u>
Local Council Discretionary Grant (Additional Restrictions Grant)	One-off grant which is awarded according to the level of fixed ongoing property costs	ARG provides local councils with grant funding to support closed businesses that do not directly pay business rates as well as businesses that do not have to close but which are impacted.	Check with your Local Authority who have provided guidance on the application process if applicable (pg 47-51 for links to LA websites)	Check with your Local Authority for updates (pg 47-51 for links to LA websites)	<u>27</u>





Relief type	What is it?	Applies to	Do I need to do anything?	How quickly do I get support?	Page ref
Bounce Back Loan Scheme	Loans between £2k and £50k, interest and repayment free for 12 months. Loan is 100% guaranteed by Govt	Small businesses	Fill in an online application with accredited lenders. Check your existing bank is listed (see pg 30)	Open for applications	<u>29-30</u>
Coronavirus Business Interruption Loan Scheme	12 mth interest free loans Up to £5m in loans per business Support measure is closing from 31 March 2021	Businesses with <£45m turnover	Apply to accredited lenders. Check your existing bank is listed (see pg 32)	Open for applications until the 31 March 2021	31-33
Recovery Loan Scheme	Finance up to £10 million per business once the existing COVID-19 loan schemes close Effectively replacing the Coronavirus Business Interruption Loan Scheme support measure	You will be able to apply for a loan if your business is trading in the UK You will need to show that your business: is viable or would be viable were it not for the pandemic has been impacted by the coronavirus pandemic is not in collective insolvency proceedings - further details will be provided in due course	The scheme will launch on 6 April 2021. Further details on how to apply and details of accredited lenders will be released in due course	TBC	<u>34</u>





Relief type	What is it?	Applies to	Do I need to do anything?	How quickly do I get support?	Page ref
Time to Pay Service	Ask HMRC to defer tax liabilities	All businesses	Contact HMRC's Time to Pay service	Discuss with HMRC	<u>36</u>
Deferral of VAT (extension of payment)	Option to spread deferred VAT payments for period between 20 March and 30 June 2020 due on 31 March 2021 equally over a further 11 interest free months until the end of March 2022	UK VAT-registered business that deferred VAT payments between 20 March 2020 and 30 June 2020 are eligible	You will need to opt in for the extension of payments. The scheme is open from 23 February 2021 up to and including 21 June 2021.	Financial year from March 2021 until end of March 2022	<u>37</u>
Deferral of income tax (time to pay instalments)	The ability to pay in instalments (incurs interest) up to 31 January 2022, Income Tax due in July 2020 under the Self-Assessment system that have been deferred to January 2021	Taxpayers with up to £30,000 of Self-Assessment liabilities that have deferred their July 2020 income tax payment and are unable to pay the full outstanding amount due in January 2021	To file 2019 / 2020 Tax return early Set up Time to Pay Instalment arrangement with HMRC	From date agreed with HMRC for the Time to Pay Instalment arrangement	<u>38</u>
VAT reduction	The Chancellor announced at Budget 2021 that the temporary reduced rate of 5% will be extended to 30 September 2021. From 1 October 2021 the reduced rate for these supplies will be replaced by the introduction of a new reduced rate of VAT of 12.5% which will remain in effect until 31 March 2022.	Temporary reduced rate of VAT for hospitality, holiday accommodation and attractions	More information to be released in due course from the government	More information to be released in due course from the government	<u>39</u>





Relief type	What is it?	Applies to	Do I need to do anything?	How quickly do I get support?	Page ref
Business Rates (to 31 March 2021)	12 mths business rates relief for the year 2020/21	All retail, hospitality, and leisure properties (see list pg 42). Nurseries are also eligible.	Your local authority will have written to you if you are eligible.	Should have been applied to your council tax bill.	41-43
Business Rates (expanded to 31 March 2022)	100% business rates relief from 1 April 2021 to 30 June 2021. This will be followed by 66% business rates relief for the period from 1 July 2021 to 31 March 2022, capped at £2 million per business for properties that were required to be closed on 5 January 2021, or £105,000 per business for other eligible properties.	All retail, hospitality, and leisure properties	Your local authority will have written to you if you are eligible.	Should have been applied to your council tax bill.	44
A3 and A4 uses may offer takeaway food (temporary)	Planning rules will be relaxed so pubs and restaurants can operate as takeaways during the coronavirus outbreak.	Pubs (A4 - drinking establishment) and restaurants (A3 – restaurants and cafes).	Businesses will be required to tell the local planning authority when the new use begins and ends.	Immediate	<u>45</u>

EMPLOYMENT



CORONAVIRUS JOB RETENTION SCHEME (EXTENDED)



What is it?

- A grant of 80% of "furloughed worker" wage costs, up to £2.5k per worker per month until the end of April 2021.
- Update (March 2021):
 - Scheme extended until 30th September 2021. The payment to employees is maintained at 80% of wages up to £2.5k per month for furloughed hours.
 - The Government / employer will continue to pay a grant of 80% / 0% of wages for May and June, 70% / 10% of wages for July and 60% / 20% of wages for August and September.
- You will still need to pay employer National Insurance contributions and employer pension contributions, you cannot claim for these.
- As with the previous CJRS, employers are still able to choose to top up employee wages above the scheme grant at their own expense if they wish.
- There is no gap in eligibility for support between the previously announced end-date of CJRS and this extension.
- Under the extended scheme, the cost for employers of retaining workers will be reduced compared to the previous scheme, which ended on 31 October 2020.

Who does it apply to?

- · All employers with a UK bank account and UK PAYE schemes can claim the grant. Neither the employer nor the employee needs to have previously used the CJRS.
- For periods ending on or before 30 April 2021, employees must be on an employer's PAYE payroll by 23:59 30th October 2020. This means a Real Time Information (RTI) submission notifying payment for that employee to HMRC must have been made on or before 30th October 2020.
- For periods ending on or after 1 May 2021, employees must be on an employer's PAYE payroll by 23:59 2nd March 2021. This means a Real Time Information (RTI) submission notifying payment for that employee to HMRC must have been made on or before 2nd March 2021.
- · Employees can be on any type of contract. Employers will be able to agree any working arrangements with employees.
- · Employers can claim the grant for the hours their employees are not working, calculated by reference to their usual hours worked in a claim period.
- · When claiming the CJRS grant for furloughed hours, employers will need to report and claim for a minimum period of 7 consecutive calendar days.
- · Employers will need to report hours worked and the usual hours an employee would be expected to work in a claim period.
- For worked hours, employees will be paid by their employer subject to their employment contract and employers will be responsible for paying the tax and NICs due on those amounts.

When can you apply?

- Claims for each month should be submitted by day 14 of the following month
- See more details on applying here

CORONAVIRUS JOB RETENTION SCHEME (EXTENDED)



If you have not claimed enough

- · If you made an error in your claim that has resulted in you receiving too little money, you will still need to make sure you pay your employees the correct amount.
- · You should contact HMRC to amend your claim and as you are increasing the amount of your claim, HMRC may need to conduct additional checks.
- You can no longer:
 - Submit any further claims for periods ending on or before 31 October 2020
 - Add to existing claims for periods on or before 31 October 2020
- For claims relating to periods after 1 November 2020, you will only be able to increase the amount of your claim if you amend the claim within 28 calendar days after the month the claim relates to (unless this falls on a weekend and then it is the next working day).

To amend a claim for:	You must amend the claim by 11:59pm on:
November 2020	29 December 2020
December 2020	28 January 2021
January 2021	01 March 2021
February 2021	29 March 2021
March 2021	28 April 2021
April 2021	28 May 2021
May 2021	28 June 2021
June 2021	28 July 2021
July 2021	31 August 2021
August 2021	28 September 2021
September 2021	28 October 2021

- https://www.gov.uk/guidance/claim-for-wages-through-the-coronavirus-job-retention-scheme
- https://www.gov.uk/guidance/check-if-you-could-be-covered-by-the-coronavirus-job-retention-scheme
- https://assets.publishing.service.gov.uk/government/uploads/system/uploads/attachment_data/file/932977/ECONOMIC_SUPPORT_FACTSHEET_5_November.pdf
- https://www.gov.uk/government/publications/changes-to-the-coronavirus-job-retention-scheme

STATUTORY SICK PAY (SSP) RELIEF PACKAGE FOR SMES



What is it?

- Refund of up to 2 weeks' of SSP per eligible employee who has been unable to work because they are ill or been told to self-isolate (and cannot work from home) because of COVID-19
- SSP will be payable from day 1 of absence
- The weekly rate was £94.25 before 6 April 2020 and is now £95.85.

Who does it apply to?

Employers with fewer than 250 employees, determined by the number of people they employed as of 28 February 2020

How do you apply?

- Employers should keep the following records for 3 years after the date the employer receives the payment for the claim:
 - the dates the employee was off sick
 - which of those dates were qualifying days
 - the reason they said they were off work if they had symptoms, someone they lived with had symptoms or they were shielding
 - the employee's National Insurance number
- No GP note is required. Workers can obtain an "isolation note" online from NHS 111
- You can claim back coronavirus-related Statutory Sick Pay using the online service. You will need the following information to make the claim through the online service:
 - the number of employees you are claiming for
 - start and end dates of your claim period
 - the total amount of sick pay you're claiming back this should not exceed 2 weeks of the set SSP rate
 - your Government Gateway user ID and password that you got when you registered for PAYE Online if you do not have this find out how to get your lost user ID from the following link
 - your employer PAYE reference number
 - the contact name and phone number of someone HMRC can contact if they have queries
 - your UK bank or building society account details
- If you use an agent who is authorised to do PAYE online for you, they will be able to claim on your behalf.
- Employers who are unable to claim online should have received a letter on an alternative way to claim. Contact HMRC if you have not received a letter and are unable to make any eligible claims online.

STATUTORY SICK PAY (SSP) RELIEF PACKAGE FOR SMES



How quickly will I get support?

Your claim will be checked, and if valid, paid into the account you supplied within 6 working days.

Relevant contact

- HMRC
- https://www.gov.uk/government/organisations/hm-revenue-customs/contact/get-help-with-the-statutory-sick-pay-rebate-scheme

- Link to government guidance:
- https://www.gov.uk/guidance/claim-back-statutory-sick-pay-paid-to-employees-due-to-coronavirus-covid-19
- Link to online service:
- https://www.gov.uk/guidance/claim-back-statutory-sick-pay-paid-to-your-employees-due-to-coronavirus-covid-19
- Link to find lost Government Gateway user ID and password:
- https://www.tax.service.gov.uk/account-recovery/lost-user-id-password/check-emails?ui_locales=en

SELF EMPLOYMENT



SELF EMPLOYED INCOME SUPPORT SCHEME GRANT



What is it?

- A grant for self-employed businesses adversely affected by coronavirus restrictions
- The grant will cover a three-month period from 1 November 2020 until 29 January 2021. The Government will provide a taxable grant covering 80% of average monthly trading profits, paid out in a single instalment covering 3 months' worth of profits, and capped at £7,500 in total.
- The grants are taxable income and also subject to National Insurance contributions.

Who does it apply to?

- You must have traded in both tax years:
 - 2018 to 2019 and submitted your Self Assessment tax return on or before 23 April 2020 for that year
 - 2019 to 2020
- You must either:
 - be currently trading but are impacted by reduced demand due to coronavirus
 - have been trading but are temporarily unable to do so due to coronavirus
- You must also declare that:
 - · you intend to continue to trade
 - · you reasonably believe there will be a significant reduction in your trading profits
- HMRC expects you to make an honest assessment about whether you reasonably believe your business will have a significant reduction in profits.

How do you apply?

You must make your <u>claim</u> between 30 November 2020 and 29 January 2021.

How quickly will I get support?

Applications open from 30 November 2020

Relevant contact

HMRC

Additional information

https://www.gov.uk/guidance/claim-a-grant-through-the-coronavirus-covid-19-self-employment-income-support-scheme

SELF EMPLOYED INCOME SUPPORT SCHEME FOURTH GRANT (EXTENSION)



What is it?

- A grant for self-employed businesses adversely affected by coronavirus restrictions
- The grant will cover a three-month period from 1 February 2021 until 30 April 2021. The Government will provide a taxable grant covering 80% of 3 months' average trading profits, paid out in a single instalment and capped at £7,500 in total.
- The grants are taxable income and also subject to National Insurance contributions.

Who does it apply to?

- To be eligible for the fourth grant you must be a self-employed individual or a member of a partnership.
- To work out your eligibility HMRC will first look at your 2019 to 2020 Self Assessment tax return. Your trading profits must be no more than £50,000 and at least equal to your non-trading income.
- If you're not eligible based on your 2019 to 2020 Self Assessment tax return, HMCR will then look at the tax years 2016 to 2017, 2017 to 2018, 2018 to 2019 and 2019 to 2020.
- You must have also traded in both tax years:
 - 2019 to 2020 and submitted your Self Assessment tax return by 2 March 2021
 - 2020 to 2021
- You must either:
 - · be currently trading but are impacted by reduced demand due to coronavirus
 - have been trading but are temporarily unable to do so due to coronavirus
- You must also declare that:
 - · you intend to continue to trade
 - you reasonably believe there will be a significant reduction in your trading profits due to reduced business activity, capacity, demand or inability to trade due to coronavirus
- HMRC expects you to make an honest assessment about whether you reasonably believe your business will have a significant reduction in profits.

How do you apply?

- The online claims service for the fourth grant will be available from late April 2021 until 31 May 2021.
- If you are eligible, HMRC will contact you in mid-April to give you your personal claim date. This will be the date that you can make your claim from.
- There will be more guidance about the fourth grant in due course.

How quickly will I get support?

Applications open from late April 2021

Relevant contact

HMRC

Additional information

https://www.gov.uk/government/publications/self-employment-income-support-scheme-grant-extension/self-employment-income-support-scheme-grant-extension/self-employment-income-support-scheme-grant-extension/self-employment-income-support-scheme-grant-extension/self-employment-income-support-scheme-grant-extension/self-employment-income-support-scheme-grant-extension/self-employment-income-support-scheme-grant-extension/self-employment-income-support-scheme-grant-extension/self-employment-income-support-scheme-grant-extension/self-employment-income-support-scheme-grant-extension/self-employment-income-support-scheme-grant-extension/self-employment-income-support-scheme-grant-extension-scheme-grant-extension-grant-e

SELF EMPLOYED INCOME SUPPORT SCHEME FIFTH AND FINAL GRANT (EXTENSION)



What is it?

- A grant for self-employed businesses adversely affected by coronavirus restrictions
- The grant will cover a three-month period from May to September 2021.
- The amount of the fifth grant will be determined by how much your turnover has been reduced in the year April 2020 to April 2021.
- The fifth grant will be worth:
 - 80% of 3 months' average trading profits, capped at £7,500, for those with a turnover reduction of 30% or more
 - 30% of 3 months' average trading profits, capped at £2,850, for those with a turnover reduction of less than 30%.
- The grants are taxable income and also subject to National Insurance contributions.

Who does it apply to?

• Further details will be provided in due course by HMRC. Although, it is likely to have similar eligibility criteria as that of Fourth grant (see pg 18)

How do you apply?

Further details will be provided in due course by HMRC.

How quickly will I get support?

Applications open from late July 2021

Relevant contact

HMRC

Additional information

https://www.gov.uk/government/publications/self-employment-income-support-scheme-grant-extension/self-employment-income-support-scheme-grant-extension/self-employment-income-support-scheme-grant-extension/self-employment-income-support-scheme-grant-extension/self-employment-income-support-scheme-grant-extension/self-employment-income-support-scheme-grant-extension/self-employment-income-support-scheme-grant-extension/self-employment-income-support-scheme-grant-extension/self-employment-income-support-scheme-grant-extension/self-employment-income-support-scheme-grant-extension/self-employment-income-support-scheme-grant-extension/self-employment-income-support-scheme-grant-extension/self-employment-income-support-scheme-grant-extension/self-employment-income-support-scheme-grant-extension-gr

GRANTS



CLOSED BUSINESSES LOCKDOWN PAYMENT (CBLP)



What is it?

- Supports businesses with a one-off cash grant that have been required to close due to the national lockdown that began on 5 January 2021.
- Will be granted to closed businesses as follows:
 - Grant of £4,000* for properties with an rateable value of £15k or under
 - Grant of £6,000* for properties with an rateable value above £15k and below £51k
 - Grant of £9,000* for properties with an rateable value of £51k or above

Who does it apply to?

- Your business may be eligible if it:
 - is based in England
 - occupies property on which it pays business rates (and is the ratepayer)
 - has been required to close because of the national lockdown from 5 January 2021 onwards
 - has been unable to provide its usual in-person customer service from its premises
- This could include non-essential retail, leisure, personal care, sports facilities, tourism and hospitality businesses. It could also include businesses that operate primarily as an in-person venue, but which have been forced to close those services and provide a takeaway-only service instead.
- Eligible businesses can get one grant for each non-domestic property.
- You cannot get funding if:
 - · you can continue to operate during the lockdown period because you do not depend on providing direct in-person services from your premises (for example, accountants)
 - you have chosen to close, but have not been required to close as part of the national lockdown
 - · your business is in administration, insolvent or has been struck off the Companies House register
 - you have exceeded the permitted subsidy limit

How do you apply?

- Check with your Local Authority who have provided guidance on the application process on their website if applicable (see pg 47-51)
- Any enquiries on eligibility for, or provision of, grants should be directed to the relevant local authority
- Deadline to apply for CBLP is 31 March 2021.

How quickly will I get support?

Check on your Local Authority's website for additional guidance on timing

Relevant contact

Local Authority

- https://www.gov.uk/guidance/check-if-vour-business-is-eligible-for-the-coronavirus-closed-businesses-lockdown-payment
- * Grants are subject to tax but only businesses which make an overall profit once grant income is included will be subject to tax

LOCAL RESTRICTIONS SUPPORT GRANT FOR CLOSED BUSINESSES (NATIONAL LOCKDOWN JAN 2021+)



What is it?

- Grants for businesses that were open as usual, but then required to close due to national lockdowns imposed by government from 5 January 2021 onwards. The grant will be based on the rateable value of the property on the first full day of lockdown. Grants for the period 5 January to 31 March 2021 will be based on the rateable value of the property on 5 January 2021.
- Payments are granted in cycles:
 - The first payment cycle covers 5 January to 15 February 2021:
 - Grants of £2,001* for this 42-day qualifying restrictions period for properties with an rateable value of £15k or under
 - Grants of £3,000* for this 42-day qualifying restrictions period for properties with an rateable value above £15k and below £51k
 - Grants of £4,500* for this 42-day qualifying restrictions period for properties with an rateable value of £51k or above
 - The second payment cycle covers 16 February to 31 March 2021:
 - Grants of £2,096* for this 44-day qualifying restrictions period for properties with an rateable value of £15k or under
 - Grants of £3,143* for this 44-day qualifying restrictions period for properties with an rateable value above £15k and below £51k
 - Grants of £4,714* for this 44-day qualifying restrictions period for properties with an rateable value of £51k or above

Who does it apply to?

- Your business may be eligible if it:
 - is based in England
 - occupies property on which it pays business rates (and is the ratepayer)
 - has been required to close because of the national lockdown from 5 January 2021 onwards
 - has been unable to provide its usual in-person customer service from its premises
- For example, this could include non-essential retail, leisure, personal care, sports facilities and hospitality businesses. It could also include businesses that operate primarily as an in-person venue, but which have been forced to close those services and provide a takeaway-only service instead.
- Eligible businesses can get one grant for each non-domestic property.
- You cannot get funding if:
 - you can continue to operate during the lockdown period because you do not depend on providing direct in-person services from your premises (for example accountants)
 - · you have chosen to close, but have not been required to close as part of national restrictions
 - your business is in administration, insolvent or has been struck off the Companies House register
 - you have exceeded the permitted subsidy limit

How do you apply?

- Check with your Local Authority who have provided guidance on the application process on their website if applicable (see pg 47-51)
 - Any enquiries on eligibility for, or provision of, grants should be directed to the relevant local authority
- Deadlines to apply for Local Restrictions Support Grant (closed) for the National Lockdown from 5 January 2021
 - First payment cycle, 5 January to 15 February: 31 March 2021
 - Second payment cycle, 16 February to 31 March 2021: 31 May 2021

How quickly will I get support?

Check on your Local Authority's website for additional guidance on timing

Relevant contact

Local Authority

- https://www.gov.uk/guidance/check-if-your-business-is-eligible-for-a-coronavirus-grant-due-to-national-restrictions-for-closed-businesses#history
- * Grants are subject to tax but only businesses which make an overall profit once grant income is included will be subject to tax

LOCAL RESTRICTIONS SUPPORT GRANT FOR CLOSED BUSINESSES (NATIONAL LOCKDOWN NOV-DEC 2020)



What is it?

- Grants for businesses that were open as usual, but then required to close due to national lockdowns imposed by government between 5 November and 2 December 2020
- Grants for the period 5 November to 2 December 2020 will be based on the rateable value of the property on 5 November 2020.
 - Grants of £1,334* for each 28-day qualifying restrictions period for properties with an rateable value of £15k or under
 - Grants of £2,000* for each 28-day qualifying restrictions period for properties with an rateable value above £15k and below £51k
 - Grants of £3,000* for each 28-day qualifying restrictions period for properties with an rateable value of £51k or above

Who does it apply to?

- Your business may be eligible if it:
 - is based in England
 - occupies property on which it pays business rates (and is the ratepayer)
 - has been required to close because of the national lockdown between 5 November to 2 December 2020
 - has been unable to provide its usual in-person customer service from its premises
- For example, this could include non-essential retail, leisure, personal care, sports facilities and hospitality businesses. It could also include businesses that operate primarily as an in-person venue, but which have been forced to close those services and provide a takeaway-only service instead.
- Eligible businesses can get one grant for each non-domestic property.
- You cannot get funding if:
 - you can continue to operate during the lockdown period because you do not depend on providing direct in-person services from your premises (for example accountants)
 - you have chosen to close, but have not been required to close as part of national restrictions
 - your business is in administration, insolvent or has been struck off the Companies House register
 - you have exceeded the permitted subsidy limit

How do you apply?

- Check with your Local Authority who have provided guidance on the application process on their website if applicable (see pg 47-51)
- Any enquiries on eligibility for, or provision of, grants should be directed to the relevant local authority
- Deadline to apply for Local Restrictions Support Grant (closed) for National Lockdown between 5 November to 2 December 2020 is the 31 March 2021

How quickly will I get support?

Check on your Local Authority's website for additional guidance on timing

Relevant contact

Local Authority

- https://www.gov.uk/guidance/check-if-your-business-is-eligible-for-a-coronavirus-grant-due-to-national-restrictions-for-closed-businesses#history
- * Grants are subject to tax but only businesses which make an overall profit once grant income is included will be subject to tax

LOCAL RESTRICTIONS SUPPORT GRANT FOR CLOSED BUSINESSES (TIERS 2 / 3 / 4)



What is it?

- Grants of £667* for each 14-day qualifying restrictions period for properties with an rateable value of £15k or under
- Grants of £1,000* for each 14-day qualifying restrictions period for properties with an rateable value above £15k and below £51k
- Grants of £1,500* for each 14-day qualifying restrictions period for properties with an rateable value of £51k or above
- The grant will be extended to cover each additional 14-day period of closure. If your business is closed for 28 days, or 2 payment cycles, it will receive £1,334, £2,000 or £3,000, depending on the rateable value of the property.

Who does it apply to?

- You can apply for a grant if your business is either:
 - in an area of local Tier 2 or Tier 3 restrictions and has been required to close because of local restrictions that resulted in a first full day of closure on or after 9 September 2020
 - in an area of local Tier 4 restrictions and has been required to close because of local restrictions that resulted in a first full day of closure on or after 19 December 2020
- You will need to show that your business:
 - is based in England
 - occupies property on which it pays business rates (and is the ratepayer)
 - has been required to close for at least 14 days because of the restrictions
 - has been unable to provide its usual in-person customer service from its premises
- For example, this could include pubs and restaurants that operate primarily as an in-person venue, but which have been forced to close those services and provide a takeaway-only service instead.
- Eligible businesses can get one grant for each non-domestic property within the restriction area.
- You cannot get funding if:
 - you can continue to operate during the period of restrictions because you do not depend on providing direct in-person services from your premises (for example, accountants)
 - local restrictions are introduced for less than 14 days or you are closed for less than 14 days
 - you have chosen to close, but have not been required to close as part of local restrictions
 - your businesses has been subject to national closures since 23 March 2020, such as nightclubs (these are eligible for other grant support (see pg 26)
 - your business is in administration, insolvent, subject to a striking-off notice or has been struck off the Companies House register
 - you have exceeded the permitted subsidy limit

How do you apply?

- Check with your Local Authority who have provided guidance on the application process on their website if applicable (see pg 47-51)
- Any enquiries on eligibility for, or provision of, grants should be directed to the relevant local authority
- Deadline to apply for Local Restrictions Support Grant (closed) for Tiers is 31 March 2021.

How quickly will I get support?

Check on your Local Authority's website for additional guidance on timing

Relevant contact

Local Authority

- https://www.gov.uk/guidance/check-if-voure-eligible-for-the-coronavirus-local-restrictions-support-grant-for-closed-businesses
- * Grants are subject to tax but only businesses which make an overall profit once grant income is included will be subject to tax

LOCAL RESTRICTIONS SUPPORT GRANT FOR OPENICH BUSINESSES (TIERS 2 / 3)

What is it?

- Supports businesses that are not legally required to close but are impacted by the restrictions under Tier 2 and 3
- · Grants of £467* for each 14-day qualifying restrictions period for properties with an rateable value of £15k or under
- Grants of £700* for each 14-day qualifying restrictions period for properties with an rateable value above £15k and below £51k
- Grants of £1,050* for each 14-day qualifying restrictions period for properties with an rateable value of £51k or above
- In the event of national restrictions being introduced, LRSG (Open) will cease to apply, as relevant businesses will receive funding from either the:
 - Local Restrictions Support Grant (for closed businesses) Addendum
 - Local council discretionary grant (Additional Restrictions Grant)

Who does it apply to?

- Your business may be eligible if it:
 - · is based in England
 - is in an area subject to Tier 2 or Tier 3 local restrictions since 1 August 2020 and has been severely impacted because of the local restrictions
 - was established before the introduction of Tier 2 or Tier 3 restrictions
 - · has not had to close but has been impacted by local restrictions
- You cannot get funding if:
 - your business was established after the introduction of Tier 2 or Tier 3 restrictions in your local council area
 - your business is in administration, insolvent or has been struck off the Companies House register
 - you have exceeded the permitted subsidy limit
- Local councils have the freedom to determine the precise eligibility criteria for these grants.
- It's expected the funding to be targeted at hospitality, hotel, bed & breakfast and leisure businesses.

How do you apply?

- Check with your Local Authority who have / will provide guidance on the application process on their website if applicable (see pg 47-51)
- Any enquiries on eligibility for, or provision of, grants should be directed to the relevant local authority
- Deadline to apply for Local Restrictions Support Grant (Open) for Tiers is 31 March 2021.

How quickly will I get support?

Check on your Local Authority's website for additional guidance on timing

Relevant contact

Local Authority

- https://www.gov.uk/guidance/check-if-youre-eligible-for-the-coronavirus-local-restrictions-support-grant-for-open-businesses
- * Grants are subject to tax but only businesses which make an overall profit once grant income is included will be subject to tax

LOCAL RESTRICTIONS SUPPORT GRANT FOR CLOSED BUSINESSES (FOR SPECIFIC SECTORS)

What is it?

- On Friday 9 October, the Government announced further funding to support businesses that have been required to close on a national basis since 23 March 2020.
- Eligible businesses may be entitled to a cash grant from their local council for each 14 day period they are closed.
- This funding is available from 1 November 2020 and is not retrospective.
 - The grant will be based on the rateable value of your property on 1 November 2020.
 - Grants of £667* for each 14-day qualifying restrictions period for properties with an rateable value of £15k or under
 - Grants of £1,000* for each 14-day qualifying restrictions period for properties with an rateable value above £15k and below £51k
 - Grants of £1,500* for each 14-day qualifying restrictions period for properties with an rateable value of £51k or above
 - The grant will be extended to cover each additional 14-day period of closure. If your business is closed for 28-days, or 2 payment cycles, it will receive £1,334, £2,000 or £3,000, depending on the rateable value of the property.

Who does it apply to?

- Eligible businesses include:
 - · nightclubs, dance halls, and discotheques
 - · adult entertainment venues and hostess bars
- Your business may be eligible if it:
 - is based in England
 - occupies property on which it pays business rates (and is the ratepayer)
 - has been closed since 23 March 2020 because of national restrictions
- Eligible businesses can get one grant per non-domestic property.
- You cannot get funding if:
 - you have re-opened as another type of business (for example, changing a nightclub to a bar)
 - · your business is in administration, insolvent or has been struck off the Companies House register
 - you have exceeded the permitted subsidy limit

How do you apply?

- Check with your Local Authority who have provided guidance on the application process on their website if applicable (see pg 47-51)
- Any enquiries on eligibility for, or provision of, grants should be directed to the relevant local authority
- The deadline to apply for the LRSG (Sector) scheme is 31 March 2021.

How quickly will I get support?

Check on your Local Authority's website for additional guidance on timing

Relevant contact

Local Authority

- https://assets.publishing.service.gov.uk/government/uploads/system/uploads/attachment_data/file/946375/local-restrictions-support-grant-SECTOR-la-guidance.pdf
- https://www.gov.uk/guidance/check-if-your-nightclub-dance-hall-or-adult-entertainment-business-is-eligible-for-a-coronavirus-grant-due-to-national-restrictions
- * Grants are subject to tax but only businesses which make an overall profit once grant income is included will be subject to tax

LOCAL COUNCIL DISCRETIONARY GRANT (ADDITIONAL RESTRICTIONS GRANT)



What is it?

- One time grant funding to support closed businesses that do not directly pay business rates as well as businesses that do not have to close but which are impacted.
- Grants are graduated according to the level of fixed ongoing property costs

Who does it apply to?

- To be eligible for a grant under this scheme, businesses must not have been eligible for or received a grant or relief under any of the following administered schemes:
 - Small business grant and/or Small Business Rate Relief
 - Nursery relief
 - Retail hospitality and leisure extended rate relief
 - Retail hospitality and leisure grant
 - · Discretionary business fund grant
 - Local Restrictions Support Grant (Closed) grant
- To be eligible, businesses must:
 - Have been trading on 4 November 2020 to be eligible
 - Provide proof of loss due to the impact of the pandemic
 - Have fixed ongoing business-related property costs
- You cannot get funding if:
 - your business is in administration, insolvent or has been struck off the Companies House register
 - you have exceeded the permitted subsidy limit

How do you apply?

- Check with your Local Authority who have provided guidance on the application process on their website if applicable (see pg 47-51)
- Any enquiries on eligibility for, or provision of, grants should be directed to the relevant local authority

How quickly will I get support?

Check on your Local Authority's website for additional guidance on timing

Relevant contact

Local Authority

- https://www.gov.uk/guidance/check-if-youre-eligible-for-the-coronavirus-additional-restrictions-grant
- · * Grants are subject to tax but only businesses which make an overall profit once grant income is included will be subject to tax

LOANS



BOUNCE BACK LOANS



What is it?

- A six-year term loan (now with the option to extend to 10 years) from £2,000 up to 25% of a business' turnover. The maximum loan amount is £50,000.
- The scheme provides the lender with a full (100%), government-backed guarantee against the outstanding balance of the finance (both capital and interest).
- The borrower remains 100% liable for the debt. The Government will cover the first 12 months of interest payments.
- The borrower does not have to make any repayments for the first 12 months. The loan can be repaid early without paying a fee. The interest rate for the facility is set at 2.5% per annum.
- You can now take a payment holiday (option can be used once) and/or interest-only periods (option can be used 3 times) of up to six months.
- As of November 2020, the Bounce Back Loan Scheme rules adjusted to allow those businesses who have borrowed less than their maximum (i.e. the lower of £50,000 or less than 25% of their turnover) to top-up their existing loan.

Who does it apply to?

- Small and medium-sized businesses that (i) are based in the UK, (ii) have been negatively affected by coronavirus, and (iii) were not an "undertaking in difficulty" on 31
 December 2019
- Excludes businesses claiming under CBILS (pg 31). If you've already received a loan of up to £50,000 under CBILS you can transfer it into the Bounce Back Loan scheme. You have until 31 March 2021 to arrange this with your lender.

How do you apply?

• Businesses are able to apply through an online form with accredited lenders (see pg 30). If one lender turns you down, you can apply to other lenders in the scheme.

How quickly will I get support?

The scheme opened for applications now until 31 March 2021

Relevant contact

Accredited institutions (see pg 29)

- https://www.gov.uk/guidance/apply-for-a-coronavirus-bounce-back-loan
- https://www.british-business-bank.co.uk/ourpartners/coronavirus-business-interruption-loan-schemes/bounce-back-loans/

BOUNCE BACK LOANS



ACCREDITED LENDERS AND PARTNERS



























































CORONAVIRUS BUSINESS INTERRUPTION LOAN SCHEME (CBILS)



What is it?

- Loan of up to £5m, interest free for 12 months, no arrangement fee
- Finance terms of up to 6 years for term loans & asset finance facilities (now with the option to extend to 10 years), 3 years for overdrafts and invoice finance facilities (see pg 29 for further detail)

Who does it apply to?

UK based businesses with turnover of no more than £45 million per year. Also meets the other British Business Bank eligibility criteria (see pq 33)

How do you apply?

Businesses should speak to their existing bank lender(s) or alternative accredited institutions (see pg 32).

How quickly will I get support?

You can apply now until 31 March 2021

Relevant contact

Accredited institutions (see pg 32)

Additional information

https://www.british-business-bank.co.uk/ourpartners/coronavirus-business-interruption-loan-scheme-cbils/

CORONAVIRUS BUSINESS INTERRUPTION LOAN SCHEME (CBILS)



ACCREDITED LENDERS AND PARTNERS



CORONAVIRUS BUSINESS INTERRUPTION LOAN SCHEME (CBILS)



Key features

- Your application must be for business purposes
- Have a borrowing proposal which, were it not for the COVID-19 pandemic, would be considered viable by the lender, and for which the lender believes the provision of
 finance will enable your business to trade out of any short-to-medium term difficulty
- You must be a UK-based SME with annual turnover of up to £45m
- Your business must generate more than 50% of its turnover from trading activity
- Your CBILS-backed facility will be used to support primarily trading in the UK
- Up to £5m facility: The maximum value of a facility provided under the scheme will be £5m, available on repayment terms of up to six years.
- No guarantee fee for SMEs to access the scheme: No fee for smaller businesses. Lenders will pay a fee to access the scheme.
- Interest and fees paid by Government for 12 months: The Government will make a Business Interruption Payment to cover the first 12 months of interest payments and
 any lender-levied fees, so smaller businesses will benefit from no upfront costs and lower initial repayments.
- Finance terms: Finance terms are up to six years for term loans and asset finance facilities (now with the option to extend to 10 years). For overdrafts and invoice finance facilities, terms will be up to three years.
- Security: Under the scheme, lenders will not take personal guarantees of any form for facilities below £250,000. For facilities above £250,000, personal guarantees may still be required, at a lender's discretion, but they exclude the Principal Private Residence (PPR), and recoveries under these are capped at a maximum of 20% of the outstanding balance of the CBILS facility after the proceeds of business assets have been applied
- · The borrower will always remain 100% liable for the debt. The CBILS guarantee is to the lender, not you as the SME
- As a reminder if you are approaching a new lender, you are likely to need the following: Management accounts; Cash flow forecast; Business plan; Historic accounts; and Details of assets.

RECOVERY LOAN SCHEME



What is it?

- Finance up to £10 million per business once the existing COVID-19 loan schemes close
- Once received, the finance can be used for any legitimate business purpose, including growth and investment.
- The government guarantees 80% of the finance to the lender to ensure they continue to have the confidence to lend to businesses.
- The scheme launches on 6 April 2021 and is open until 31 December 2021, subject to review.
- Term loans and overdrafts will be available between £25,001 and £10 million per business.
- Invoice finance and asset finance will be available between £1,000 and £10 million per business.
- Finance terms are up to six years for term loans and asset finance facilities. For overdrafts and invoice finance facilities, terms will be up to three years.
- No personal guarantees will be taken on facilities up to £250,000, and a borrower's principal private residence cannot be taken as security.

Who does it apply to?

- You will be able to apply for a loan if your business:
 - is trading in the UK
- You will need to show that your business:
 - is viable or would be viable were it not for the pandemic
 - has been impacted by the coronavirus pandemic
 - is not in collective insolvency proceedings further details will be provided in due course
- Business that have received support under the existing COVID-19 guaranteed loan schemes will still be eligible to access finance under this scheme, if they meet all other eligibility criteria.

How do you apply?

- The scheme will launch on 6 April 2021.
- Further details on how to apply and details of accredited lenders will be released in due course.

Additional information

https://www.gov.uk/guidance/recovery-loan-scheme

TAX



HMRC'S "TIME TO PAY" SERVICE



What is it?

• Deferral of tax liabilities for all businesses and self-employed people in financial distress.

Who does it apply to?

Any business that is in financial distress and has outstanding tax liabilities

How do you apply?

Contact HMRC, either via their normal channels, or by telephoning HMRC's dedicated COVID-19 helpline, on 0800 0159 559

How quickly will I get support?

Arrangements are agreed on a case-by-case basis. Need to contact HMRC to determine timing of support

Relevant contact

HMRC

- · Link to government guidance:
- https://www.gov.uk/difficulties-paying-hmrc

DEFERRAL OF VAT (EXTENSION OF PAYMENT)



What is it?

- Businesses that deferred Valued Added Tax (VAT) payments due on 31 March 2021 for the period 20 March to 30 June 2020 will have the option to spread their payments for this period equally for a further 11 interest free months until the end of March 2022, rather than the full amount by the end of March 2021
- HMRC have stated that no interest or penalties are payable on the extension of payments
- VAT payments that are due after the end of the deferral period will need to be paid as normal.

Who does it apply to?

UK VAT-registered business that deferred VAT payments between 20 March 2020 and 30 June 2020 are eligible

How do you apply?

- The scheme is open from 23 February 2021 up to and including 21 June 2021.
- If you're on the VAT Annual Accounting Scheme or the VAT Payment on Account Scheme, you can join the scheme from 10 March 2021.
- The new scheme lets you:
 - pay your deferred VAT in equal instalments, interest free
 - · choose the number of instalments, from 2 to 11 (depending on when you join)
- Before joining, you must:
 - create your own Government Gateway account (if you do not already have one)
 - · submit any outstanding VAT returns from the last 4 years otherwise you'll not be able to join the scheme
 - correct errors on your VAT returns as soon as possible
 - · make sure you know how much you owe, including the amount you originally deferred and how much you may have already paid
- To use the online service, you must:
 - join the scheme yourself, your agent cannot do this for you
 - still have deferred VAT to pay
 - be up to date with your VAT returns
 - join by 21 June 2021
 - pay the first instalment when you join
 - pay your instalments by Direct Debit (if you want to use the scheme but cannot pay by Direct Debit, there's an alternative entry route for you)

How quickly will I get support?

Financial year from March 2021 until end of March 2022

Relevant contact

HMRC

Additional information

https://www.gov.uk/guidance/deferral-of-vat-payments-due-to-coronavirus-covid-19

DEFERRAL OF INCOME TAX (TIME TO PAY INSTALMENTS)



What is it?

- The ability to pay in instalments up to 31 January 2022, Income Tax due in July 2020 under the Self-Assessment system that have been deferred to January 2021
- Interest will be charged from February 2021 onwards on the instalments
- After the deferral ends, the usual interest, penalties and collection procedures will apply to missed payments.

Who does it apply to?

• Taxpayers with up to £30,000 of Self-Assessment liabilities that have deferred their July 2020 income tax payment and are unable to pay the full outstanding amount due in January 2021

How do you apply?

- The 2019 to 2020 Self Assessment return needs to be filed early by the tax payer so that HMRC will know what payments are owed before the 31 January 2021 payment due date.
- Once the return has been filed, the tax payer will need to wait at least 48 hours before it can set up a Time to Pay Instalment arrangement with HMRC
- Tax payers can set up this arrangement online with Self-Assessment liabilities up to £30,000 without having to contact HMRC directly
- Interest is payable on Time to Pay instalments

How quickly will I get support?

From date agreed with HMRC for the Time to Pay Instalment arrangement

Relevant contact

HMRC - Self Assessment Payment Helpline, telephone: 0300 200 3822, Monday to Friday, 8am to 4pm (closed on bank holidays)

Additional information

- Link to government guidance:
- https://www.gov.uk/guidance/defer-your-self-assessment-payment-on-account-due-to-coronavirus-covid-19

VAT REDUCTION



What is it?

- The Chancellor announced at Budget 2021 that the temporary reduced rate of 5% will be extended to 30 September 2021.
- From 1 October 2021 the reduced rate for these supplies will be replaced by the introduction of a new reduced rate of VAT of 12.5% which will remain in effect until 31 March 2022.

Who does it apply to?

- Supplies of:
 - Hospitality
 - Hotel and holiday accommodation
 - Admission to certain attractions

How do you apply?

NA

How quickly will I get support?

NA

Relevant contact

HMRC

Additional information

• https://www.gov.uk/government/publications/revenue-and-customs-brief-2-2021-temporary-reduced-rate-of-vat-for-hospitality-holiday-accommodation-and-attractions

RATES & PLANNING



BUSINESS RATES RELIEF TO 31 MARCH 2021



What is it?

• A 12-month business rates holiday for all retail, hospitality, leisure and nursery businesses in England in the year 2020/21. There will be no rateable value limit on the relief.

Who does it apply to?

Properties that will benefit from the relief will be occupied hereditaments that are wholly or mainly being used: **a**. as shops, restaurants, cafes, drinking establishments, cinemas and live music venues, **b**. for assembly and leisure; or **c**. as hotels, guest & boarding premises and self-catering accommodation; or **d**. nurseries. In applying Government guidelines, rates relief is at Local Authority discretion.

How do you apply?

- You do not need to do anything. Your Local Authority should adjust or reissue your council tax bill.
- Some Local Authorities are providing additional detail on their process, see pg 47-51 for links.
- Any enquiries on eligibility for, or provision of, business rates relief should be directed to the relevant Local Authority.

How quickly will I get support?

This should have been applied to your council tax bill. You can estimate the saving for your business using this <u>calculator</u>

Relevant contact

Your Local Authority

Additional information

- See detailed uses on pg 42
- https://www.gov.uk/government/publications/business-rates-retail-discount-guidance
- https://www.gov.uk/guidance/check-if-your-nursery-is-eligible-for-business-rates-relief-due-to-coronavirus-covid-19

BUSINESS RATES RELIEF TO 31 MARCH 2021



In applying the Government's guidelines, rates relief is going to be at Local Authority discretion

Broadly similar uses to the following will be included by Local Authorities:

- Shops (florists, bakers, butchers, grocers, greengrocers, jewellers, stationers, off licences, chemists, newsagents, hardware stores, supermarkets)
- Charity shops
- Opticians
- Post offices
- Furnishing shops/ display rooms (carpet shops, double glazing, garage doors)
- Car/caravan show rooms
- Second-hand car lots
- Markets
- Petrol stations
- Garden centres
- Art galleries (where art is for sale/hire)
- Hair & beauty services (hair dressers, nail bars, beauty salons, tanning shops)
- Shoe repairs/key cutting
- Travel agents
- Ticket offices for theatre or similar
- Dry cleaners
- Launderettes
- PC/TV/domestic appliance repair
- Funeral directors
- Photo processing
- Tool hire
- Car hire

- Employment agencies
- Estate agents and letting agents
- Betting shops
- Restaurants
- Takeaways
- Sandwich shops
- Coffee shops
- Pubs
- Bars
- Live music venues
- Sports grounds and clubs
- Museums and art galleries
- Nightclubs
- Sport and leisure facilities
- Stately homes and historic houses
- Theatres
- Tourist attractions
- Gyms
- · Wellness centres, spas, massage parlours
- Casinos, gambling clubs and bingo halls
- Public halls
- Clubhouses, clubs and institutions
- Hotels, Guest and Boarding Houses
- Holiday homes
- Caravan parks and sites
- Nurseries (on Ofsted's Early Years Register, and provides care and education to children up to 5 years old)

Source: https://assets.publishing.service.gov.uk/government/uploads/system/uploads/attachment_data/file/873622/Expanded_Retail_Discount_Guidance.pdf

BUSINESS RATES RELIEF TO 31 MARCH 2021



Types of uses not eligible for this relief:

•	Financial services (e	e a banks	building societies	cash points	bureaux de change	short-term loan	providers)
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- Medical services (e.g. vets, dentists, doctors, osteopaths, chiropractors)
- Professional services (e.g. solicitors, accountants, insurance agents/ financial advisers)
- Post office sorting offices

BUSINESS RATES RELIEF (EXPANDED TO 31 MARCH 2022)



What is it?

- As announced at the Budget on 3 March 2021 by the Chancellor, the government will continue to provide eligible retail, hospitality and leisure properties in England with 100% business rates relief from 1 April 2021 to 30 June 2021.
- This will be followed by 66% business rates relief for the period from 1 July 2021 to 31 March 2022, capped at £2 million per business for properties that were required to be closed on 5 January 2021, or £105,000 per business for other eligible properties.

Who does it apply to?

• Properties that will benefit from the relief will be occupied hereditaments that are wholly or mainly being used: **a**. as shops, restaurants, cafes, drinking establishments, cinemas and live music venues, **b**. for assembly and leisure; or **c**. as hotels, guest & boarding premises and self-catering accommodation; or **d**. nurseries. In applying Government guidelines, rates relief is at Local Authority discretion.

How do you apply?

- You do not need to do anything. Your Local Authority should adjust or reissue your council tax bill.
- Some Local Authorities are providing additional detail on their process, see pg 47-51 for links.
- Any enquiries on eligibility for, or provision of, business rates relief should be directed to the relevant Local Authority.

How quickly will I get support?

This should have been applied to your council tax bill. You can estimate the saving for your business using this <u>calculator</u>

Relevant contact

Your Local Authority

Additional information

• https://www.gov.uk/government/publications/business-rates-expanded-retail-discount-2021-to-2022-local-authority-guidance

PLANNING MEASURES FOR PUBS AND RESTAURANTS TO OPERATE AS TAKEAWAYS



What is it?

- · The government has enacted a permitted development right that allows pubs and restaurants / cafes to offer takeaway food
- This relaxation of existing planning regulations applies from 24 March 2020 to 23 March 2021

Who does it apply to?

- Properties with a use falling within:
 - Restaurants and cafes (A3) and drinking establishments (A4);
 - A mixed use for any purpose within A3 and A4; or
 - A drinking establishment with expanded food provision.

How do you apply?

• Businesses will be required to tell the local planning authority when the new use begins and ends

How quickly will I get support?

Immediate

Relevant contact

Local planning authority

Additional information

- https://www.gov.uk/government/news/government-to-grant-permission-for-pubs-and-restaurants-to-operate-as-takeaways-as-part-of-coronavirus-response
- http://www.legislation.gov.uk/uksi/2020/330/made

LOCAL COUNCIL GUIDANCE





A number of local authorities are releasing additional guidance for businesses in their area. You can access that information via the following links. Typically they cover:

- The process for accessing grants and other government support measures
- Other support they may provide

Local Council	Link
Adur District Council	https://www.adur-worthing.gov.uk/coronavirus/business-support/
Barrow Borough Council	https://www.barrowbc.gov.uk/promotion-pages/coronavirus/
Basingstoke & Deane Borough Council	https://www.basingstoke.gov.uk/COVID-19-business-support-and-grants
Birmingham City Council	https://www.birmingham.gov.uk/info/50231/coronavirus_covid-19/2077/support_for_businesses_due_to_covid19_coronavirus_
Blackburn with Darwen Borough Council	https://www.blackburn.gov.uk/business-rates/coronavirus-support-business
Borough of Broxbourne	https://www.broxbourne.gov.uk/council/coronavirus-covid-19-advice-information-help/4?documentId=129&categoryId=20019
Brighton & Hove City Council	https://new.brighton-hove.gov.uk/coronavirus-covid-19/businesses-and-employers
Bristol City Council	https://www.bristol.gov.uk/business-rates/budget-2020-new-rate-discounts
Broadland District Council	https://www.broadland.gov.uk/downloads/file/5934/covid-19_business_support_faqs
Canterbury City Council	https://www.canterbury.gov.uk/info/20004/business_and_investment/348/cash_grants_for_businesses_covid-19
Carlisle City Council	https://www.carlisle.gov.uk/news-and-events/coronavirus-9
Carmarthenshire County Council	http://newsroom.carmarthenshire.gov.wales/2020/03/coronavirus/supporting-businesses-coronavirus-covid-19/#.XoSbaUl8Cfk
Chelmsford City Council	https://www.chelmsford.gov.uk/business/coronavirus-guidance-for-businesses-and-employers/
Cheshire East Council	https://www.cheshireeast.gov.uk/business/business_rates/business-rates-relief/coronavirus-covid-19-help-for-business-rates-customers.aspx



Local Council	Link
Cheshire W & Chester Council	https://www.cheshirewestandchester.gov.uk/news-and-views/incidents/coronavirus-covid-19/business-information/Business-grants-covid-19.aspx
Chichester District Council	https://www.chichester.gov.uk/businesssupportfaqs
City of London Council	https://www.cityoflondon.gov.uk/business/support-promotion-and-advice/Pages/covid-19-advice-for-businesses.aspx
City of York Council	https://www.york.gov.uk/BusinessSupport
Colchester Borough Council	https://www.colchester.gov.uk/coronavirus/businesses/government-general-business-advice/?id=&page=smallbusinessandretailgrantfunding#smallbusinessandretailgrantfunding
East Hampshire Dist. Council	https://www.easthants.gov.uk/coronavirus-business-support
East Riding of Yorkshire Counc	https://www.eastriding.gov.uk/business/business-rates/billing-business-rates/
East Staffordshire B Council	http://www.eaststaffsbc.gov.uk/emergency-planning/coronavirus/esbc-services
Elmbridge Borough Council	https://www.elmbridge.gov.uk/news/support-for-businesses/
Exeter City Council	https://exeter.gov.uk/business/business-rates/relief-and-exemptions/covid-19-business-grants/
Fareham Borough Council	https://www.fareham.gov.uk/business/business_rates/intro.aspx
Flintshire County Council	https://www.flintshire.gov.uk/en/Business/Advice-and-guidance/COVID-19-Advice-for-Businesses.aspx
Folkestone and Hythe District Council	https://folkestone-hythe.gov.uk/article/1182/Advice-and-support-for-businesses
Gateshead Metropolitan Borough	https://www.northtynesidebusinessforum.org.uk/support-for-business/covid-19/
Gravesham Borough Council	https://www.gravesham.gov.uk/home/business/covid-19-guidance-for-businesses/overview
Guildford Borough Council	https://www.guildford.gov.uk/article/23832/Covid-19-Coronavirus-help-for-business-ratepayers
Halton Borough Council	https://www3.halton.gov.uk/Pages/business/businessrates.aspx
Hambleton District Council	https://www.hambleton.gov.uk/info/20038/health_and_wellbeing/1043/coronavirus_covid-19/6
Harrogate Borough Council	https://www.harrogate.gov.uk/info/20202/business_support
Hastings Borough Council	https://www.hastings.gov.uk/my-council/covid19/businesses/small-business-grant-scheme/
High Peak Borough Council	https://www.highpeak.gov.uk/article/4795/Business-Support
Kirklees Council	https://www.kirklees.gov.uk/beta/health-and-well-being/coronavirus-businesses-and-self-employed.aspx



Local Council	Link
LB of Bexley	https://www.bexley.gov.uk/services/business-bexley/covid-19-application-business-rates-grants-and-information-business-rates-relief
LB of Brent	https://www.brent.gov.uk/your-community/coronavirus/businesses-and-employers/
LB of Bromley	https://www.bromley.gov.uk/info/200012/business_rates/1411/coronavirus_covid-19_and_business_rates
LB of Camden	https://www.camden.gov.uk/financial-support-for-businesses-and-employers1
LB of Croydon	https://www.croydon.gov.uk/healthsocial/phealth/coronavirus-information/business-support-and-advice
LB of Greenwich	https://www.royalgreenwich.gov.uk/info/200210/business_rates/2203/business_rates_and_coronavirus
LB of Hackney	https://hackney.gov.uk/support-for-business
LB of Haringey	https://www.haringey.gov.uk/news-and-events/haringey-coronavirus-covid-19-updates/coronavirus-covid-19-business-update#Support
LB of Hounslow	https://www.hounslow.gov.uk/info/20070/business/2124/government_announcement_to_support_businesses
LB of Lambeth	https://www.lambeth.gov.uk/elections-and-council/about-lambeth/lambeth-coronavirus-information/coronavirus-covid-19-information
LB of Lewisham	https://lewisham.gov.uk/myservices/coronavirus-covid-19/business-support
LB of Merton	https://news.merton.gov.uk/covid19/#businesshelp
LB of Richmond Upon Thames	https://www.richmond.gov.uk/services/business/services for business/covid19 support for businesses
LB of Southwark	https://www.southwark.gov.uk/health-and-wellbeing/public-health/for-the-public/coronavirus/business-hardhip-fund
LB of Southwark	https://www.southwark.gov.uk/news/2020/apr/southwark-council-launches-a-2m-hardship-fund-for-smaller-businesses
LB of Sutton	https://www.sutton.gov.uk/info/200588/health_and_wellbeing/2078/covid-19_coronavirus/14
LB of Tower Hamlets	https://www.towerhamlets.gov.uk/lgnl/business/Coronavirus_business.aspx
LB of Waltham Forest	https://www.walthamforest.gov.uk/content/coronavirus-covid-19-advice-businesses-and-self-employed
LB of Wandsworth	https://www.wandsworth.gov.uk/business-and-licensing/business-support/covid-19-support-for-businesses-and-workers/covid-19-support-for-businesses/
Leeds City Council	https://www.leeds.gov.uk/coronavirus/business
Lichfield District Council	https://www.lichfielddc.gov.uk/coronavirus-2/support-businesses-coronavirus-covid-19/1
Liverpool City Council	https://liverpool.gov.uk/communities-and-safety/emergency-planning/coronavirus/coronavirus-support-for-businesses-and-employers/
Maidstone Borough Council	https://www.maidstone.gov.uk/home/other-services/covid-19/tier-2-primary-areas/support-and-advice/tier-3-primary-content/advice-and-help-for-businesses
Mansfield District Council	https://www.mansfield.gov.uk/emergency-planning-1/coronavirus-covid-19/3?documentId=385&categoryId=20039
Medway Council	https://www.medway.gov.uk/info/200141/business_licensing_and_regeneration/1091/coronavirus_support_for_businesses
Melton Borough Council	http://www.melton.gov.uk/here4melton/business
Metro Borough of Bolton	https://www.bolton.gov.uk/council/business-employment/1
Mid Devon District Council	https://www.middevon.gov.uk/residents/coronavirus-support-for-communities-and-businesses/coronavirus-information-for-businesses-employers-and-employees/
New Forest District Council	http://newforest.gov.uk/article/19371/Coronavirus-Support-for-businesses
Newcastle City Council	https://www.newcastle.gov.uk/services/public-health-wellbeing-and-leisure/public-health-services/coronavirus-covid-19/support-business-coronavirus
North East Derbyshire District	https://www.ne-derbyshire.gov.uk/coronavirus-covid-19/business-advice
North East Lincolnshire Council	https://www.nelincs.gov.uk/covid-19-advice-and-guidance/#1585153513392-bec46bd2-0cb9
North Kesteven D Council	https://www.n-kesteven.gov.uk/coronavirus/



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Local Council	Link
Norwich City Council	https://www.norwich.gov.uk/info/20399/coronavirus covid-19 latest information and advice/3558/support for businesses paying business rates
Nuneaton & Bedworth B Council	https://www.nuneatonandbedworth.gov.uk/info/20063/business
Oldham Council	https://www.oldham.gov.uk/info/201170/coronavirus_update_and_advice/2435/coronavirus_help_and_support_for_businesses
Peterborough City Council	https://www.peterborough.gov.uk/healthcare/public-health/coronavirus/coronavirus-covid-19-support-and-advice-for-business
RB of Windsor & Maidenhead	https://www3.rbwm.gov.uk/info/200384/news_and_information_releases/1521/covid19_resident_and_business_update_page/2
Leeds City Council	https://www.leeds.gov.uk/coronavirus/business
Liverpool City Council	https://liverpool.gov.uk/communities-and-safety/emergency-planning/coronavirus/coronavirus-support-for-businesses-and-employers/
Maidstone Borough Council	https://www.maidstone.gov.uk/home/other-services/covid-19/tier-2-primary-areas/support-and-advice/tier-3-primary-content/advice-and-help-for-businesses
Mansfield District Council	https://www.mansfield.gov.uk/emergency-planning-1/coronavirus-covid-19/3?documentId=385&categoryId=20039
Medway Council	https://www.medway.gov.uk/info/200141/business_licensing_and_regeneration/1091/coronavirus_support_for_businesses
Newcastle City Council	https://www.newcastle.gov.uk/services/public-health-wellbeing-and-leisure/public-health-services/coronavirus-covid-19/support-business-coronavirus
North East Lincolnshire Council	https://www.nelincs.gov.uk/covid-19-advice-and-guidance/#1585153513392-bec46bd2-0cb9
North Kesteven District Council	https://www.n-kesteven.gov.uk/coronavirus/
Nuneaton & Bedworth Borough Council	https://www.nuneatonandbedworth.gov.uk/info/20063/business
Reigate & Banstead Borough Council	http://www.reigate-banstead.gov.uk/info/20401/coronavirus/1112/supporting_our_local_businesses
Rother District Council	https://www.rother.gov.uk/business/information-for-businesses/
Rotherham Met Borough Council	https://www.rotherham.gov.uk/emergencies-1/coronovirus/3
Rushcliffe Borough Council	https://www.rushcliffe.gov.uk/business/coronavirus-businesssupport/#d.en.53046
Rushmoor Borough Council	https://www.rushmoor.gov.uk/article/10609/Changes-to-business-rates-due-to-Coronavirus-COVID-19
Ryedale District Council	https://www.ryedale.gov.uk/business/coronavirus-business-support.html
Salford City Council	https://www.salford.gov.uk/business/business-rates/coronavirus-update/
Scarborough Borough Council	https://www.scarborough.gov.uk/node/7937#supportbusiness
Sedgemoor District Council	https://www.sedgemoor.gov.uk/COVID19grants
Sevenoaks District Council	https://www.sevenoaks.gov.uk/info/20004/business/511/coronavirus_covid-19_advice_for_businesses
Sheffield City Council	https://www.sheffield.gov.uk/home/your-city-council/coronavirus-support-for-business



Local Council	Link
Southampton City Council	https://www.southampton.gov.uk/coronavirus-covid19/businesses/
Spelthorne Borough Council	https://www.spelthorne.gov.uk/CV19Grant
St Albans City & District Council	https://www.stalbans.gov.uk/business-and-licensing
Stockport MBC	https://www.stockport.gov.uk/support-for-businesses-and-employers/small-business-grant-funding-coronavirus
Stockton-On-Tees Borough Council	https://www.stockton.gov.uk/economic-regeneration-and-transport/coronavirus-covid-19-business-support/financial-assistance/
Sunderland City Council	https://www.sunderland.gov.uk/Covid-19Business
Teignbridge District Council	https://www.teignbridge.gov.uk/business/business-support-and-advice/business-help-and-support-during-coronavirus/apply-for-business-support-grant/
Test Valley Borough Council	https://www.testvalley.gov.uk/business/businessgrantsandsupport/coronavirus-covid-19-advice-for-businesses
Three Rivers District Council	https://www.threerivers.gov.uk/egcl-page/coronavirus-business-support
Tonbridge & Malling Borough Council	https://www.tmbc.gov.uk/services/business-support-and-advice/coronavirus-covid-19-information-for-businesses
Tunbridge Wells Borough Council	http://www.tunbridgewells.gov.uk/find-and-contact-us/coronavirus/covid-19-businesses/business-rate-relief-and-grants
Uttlesford District Council	https://www.uttlesford.gov.uk/covid19-business-grants-fund
Wakefield Council	https://www.wakefield.gov.uk/business/coronavirus-%E2%80%93-help-for-businesses
Warrington Borough Council	https://www.warrington.gov.uk/business-support-coronavirus-update
Warwick District Council	https://www.warwickdc.gov.uk/info/20827/coronavirus/1553/coronavirus_information_for_businesses/2
Waverley Borough Council	https://www.waverley.gov.uk/info/100010/health_and_wellbeing/2221/coronavirus_covid-19/4
West Lancashire Borough Council	https://www.westlancs.gov.uk/business/business-advice-and-support/coronavirus-covid-19-support-for-businesses.aspx
Winchester City Council	https://www.winchester.gov.uk/business/covid-19-support
Worcester City Council	https://www.worcester.gov.uk/business/covid19-emergency-support-for-business