



**COVID-19**

**Accessing  
support measures**

**12.11.2020**



## **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
<b>Job Retention Scheme (Extended)</b>	<p>A grant of 80% of “furloughed worker” wage costs, up to £2.5k per worker per month until the end of March 2021.</p> <p>Employers will pay employer National Insurance Contributions (NICs) and pension contributions only for the hours the employee does not work.</p>	<p>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.</p> <p>There will be no gap in eligibility for support between the previously announced end-date of CJRS and this extension.</p>	<p>You'll need the Government Gateway user ID and password you got when you registered for PAYE online.</p> <p>If you do not finish your claim in one session, you can save a draft.</p>	<p>Claims can be made from 8am Wednesday 11 November 2020.</p> <p>Claims made for November must be submitted to HMRC by no-later than 14 December 2020.</p> <p>Claims relating to each subsequent 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.</p>	<a href="#">10</a>
<b>Sick pay relief</b>	<p>Refund for statutory sick pay for up to two weeks for COVID 19 absence</p>	<p>Businesses with &lt;250 employees</p>	<p>Keep records of employee absences. No GP note required. Online portal is open.</p>	<p>Once claim is checked and validated payment should be made in 6 days</p>	<a href="#">12</a>

# GRANTS



Relief type	What is it?	Applies to...	Do I need to do anything?	How quickly do I get support?	Page ref
<b>Business Grant</b>	Grants of £1334 / £2,000 / £3,000 per month for properties with an RV* of £15k or under / above £15k and below £51k / £51k or above	Businesses required to close in England due to local or national restrictions	Check with your Local Authority who have / will provide guidance on the application process if applicable ( <a href="#">pg 38-42</a> for links to LA websites)	Awaiting clarification. Check with your Local Authority for updates ( <a href="#">pg 38-42</a> for links to LA websites)	<a href="#">15</a>
<b>Local Restrictions Support Grant (Tier 2)</b>	Grants of £934 / £1,400 / £2,100 per month for properties with an RV* of £15k or under / above £15k and below £51k / £51k or above	Businesses which have not been legally required to close, but which are nonetheless severely impacted by reduced demand caused by Tier 2 restrictions on socialising.	Check with your Local Authority who have / will provide guidance on the application process if applicable ( <a href="#">pg 38-42</a> for links to LA websites)	Awaiting clarification. Check with your Local Authority for updates ( <a href="#">pg 38-42</a> for links to LA websites)	<a href="#">16</a>
<b>Local Restrictions Support Grant (Tier 3)</b>	£1,000 / £1,500 for each 3-week period your business is closed (for businesses with a RV* of less than £51,000 / £51,000 or above)  The grant will be extended to cover each additional 3-week period of closure if applicable	Business in England only that (i) occupy property on which it pays business rates; (ii) is in a local lockdown area; (iii) has been required to close because of the formal publication of local restrictions guidance that resulted in a first full day of closure on or after 9 September; (iv) has been required to close for at least 3 weeks because of the lockdown; (v) has been unable to provide its usual in-person customer service from its premises	Check with your Local Authority who have / will provide guidance on the application process if applicable ( <a href="#">pg 38-42</a> for links to LA websites)	Awaiting clarification. Check with your Local Authority for updates ( <a href="#">pg 38-42</a> for links to LA websites)	<a href="#">17</a>
<b>Self Employed Income Support Scheme Grant Extension</b>	1st grant for 1 Nov 2020 to 31 Jan 2021 covers 80% of average monthly trading profits, paid out in a single instalment (capped at £7,500 in total)	Self-employed businesses	The online service for the next grant will be available from 30 November 2020. HMRC will provide full details about claiming and applications in guidance on gov.uk	Grants will be paid in two lump sum instalments each covering a three-month period from November 2020 to April 2021.	<a href="#">18</a>
<b>Local Restrictions Support Grant - Discretionary funding</b>	Grant of any amount up to £1,500 (one grant per business within the lockdown zone in each three-week qualifying period)	Businesses affected by closures which may not be on the business rate list.  Can also support businesses that may have no choice but to close (e.g. because their customer businesses are closed; because essential suppliers are closed).	Check with your Local Authority who have / will provide guidance on the application process if applicable ( <a href="#">pg 38-42</a> for links to LA websites)	Awaiting clarification. Check with your Local Authority for updates ( <a href="#">pg 38-42</a> for links to LA websites)	<a href="#">19</a>

\* RV: Rateable Value

# LOANS



Relief type	What is it?	Applies to...	Do I need to do anything?	How quickly do I get support?	Page ref
<b>Bounce Back Loan Scheme</b>	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 <a href="#">pg 22</a> )	Open for applications	<a href="#">21</a>
<b>Coronavirus Business Interruption Loan Scheme</b>	12 mth interest free loans Up to £5m in loans per business	Businesses with <£45m turnover	Apply to accredited lenders. Check your existing bank is listed (see <a href="#">pg 24</a> )	Open for applications	<a href="#">23</a>
<b>Future Fund</b>	Convertible loans from £125,000 to £5m, subject to at least equal match funding from private investors	Businesses that (i) have raised at least £250k in equity investment from third-party investors in the last 5 years, (ii) have no shares traded on a regulated market, multilateral trading facility or other listing venue, (iii) were incorporated on or before 31 December 2019, (iv) either half or more of its employees are UK-based or half or more of its revenues are from UK sales (v) must be the ultimate parent company if the company is part of a corporate group	Online application through the British Business Bank  The scheme is open for applications until 31 January 2021	A minimum of 21 days from initial application to funding being awarded, this may vary	<a href="#">26</a>

# TAX



Relief type	What is it?	Applies to...	Do I need to do anything?	How quickly do I get support?	Page ref
<b>Time to Pay Service</b>	Ask HMRC to defer tax liabilities	All businesses	Contact HMRC's Time to Pay service	Discuss with HMRC	<a href="#">29</a>
<b>Deferral of VAT (extension of payment)</b>	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. HMRC has announced they will put in place an opt-in process in early 2021.	Financial year from March 2021 until end of March 2022	<a href="#">30</a>
<b>Deferral of income tax (time to pay instalments)</b>	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	<a href="#">31</a>

# RATES & PLANNING

Relief type	What is it?	Applies to...	Do I need to do anything?	How quickly do I get support?	Page ref
<b>Business rates</b>	12 mths business rates relief	All retail, hospitality, and leisure properties (see list <a href="#">pg 34</a> ). 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.	<a href="#">33-35</a>
<b>A3 and A4 uses may offer takeaway food (temporary)</b>	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	<a href="#">36</a>



# 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 March 2021.
- Employers will pay employer National Insurance Contributions (NICs) and pension contributions only for the hours the employee does not work.
- 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.
- 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.
- 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 can be made from 8am Wednesday 11 November. Claims made for November must be submitted to HMRC by no-later than 14 December 2020.
- Claims for each subsequent 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 on or before 30 November to amend your claim and as you are increasing the amount of your claim, HMRC may need to conduct additional checks.
- 30 November 2020 is the last day that you can submit claims for periods ending on or before 31 October 2020. After this date you will not be able to:
  - 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

## Additional information

- <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://assets.publishing.service.gov.uk/government/uploads/system/uploads/attachment_data/file/932977/ECONOMIC_SUPPORT_FACTSHEET_5_November.pdf)

# 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>

## Additional information

- 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](https://www.tax.service.gov.uk/account-recovery/lost-user-id-password/check-emails?ui_locales=en)

# GRANTS





# BUSINESS GRANT

## What is it?

- On 02 November 2020, the Government announced that businesses required to close in England due to local or national restrictions may be eligible for the following:
  - For properties with a rateable value of £15k or under, grants to be £1,334 per month, or £667 per two weeks
  - For properties with a rateable value of between £15k-£51k grants to be £2,000 per month, or £1,000 per two weeks
  - For properties with a rateable value of £51k or over grants to be £3,000 per month, or £1,500 per two weeks

## Who does it apply to?

- Businesses required to close in England due to local or national restrictions

## 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 38-42](#))
- 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

## Additional information

- <https://www.gov.uk/government/news/furlough-scheme-extended-and-further-economic-support-announced>
- \* 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 (TIER 2)



## What is it?

- Grants of £934\* per month for properties with an rateable value of £15k or under
- Grants of £1,400\* per month for properties with an rateable value above £15k and below £51k
- Grants of £2,100\* per month for properties with an rateable value of £51k or above
- It will be up to Local Authorities to determine what precise funding to allocate to each business, the above levels are only an approximate guide (equivalent to 70% of the grant amounts given to legally closed businesses, worth up to £3,000/month).

## Who does it apply to?

- The precise eligibility criteria for these grants will be determined and set out by each local authority for their local areas
- The overarching principle of these grants is to support businesses which have not been legally required to close, but which are nonetheless severely impacted by reduced demand caused by Tier 2 restrictions on socialising.

## 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 38-42](#))
- 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

## Additional information

- <https://www.gov.uk/government/news/plan-for-jobs-chancellor-increases-financial-support-for-businesses-and-workers>
- [https://assets.publishing.service.gov.uk/government/uploads/system/uploads/attachment\\_data/file/929229/BUSINESS\\_GRANTS\\_FACTSHEET.pdf](https://assets.publishing.service.gov.uk/government/uploads/system/uploads/attachment_data/file/929229/BUSINESS_GRANTS_FACTSHEET.pdf)
- \* 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 (TIER 3)



## What is it?

- £1,000\* for each 3-week period your business is closed (for businesses with a rateable value of less than £51,000)
- £1,500\* for each 3-week period your business is closed (for businesses with a rateable value of £ 51,000 or above)
- Where a lockdown is for just two weeks in a month grants of half these amounts can be paid.

## Who does it apply to?

- Business (England only) is eligible if it:
  - occupies property on which it pays business rates
  - is in a local lockdown area and has been required to close because of the formal publication of local restrictions guidance that resulted in a first full day of closure on or after 9 September (this funding is not retrospective)
  - has been required to close for at least 2 weeks because of the lockdown
  - has been unable to provide its usual in-person customer service from its premises
- Eligible businesses will get one grant for each property liable for business rates within the lockdown zone
- Businesses that are required to close but do not pay business rates may be eligible for funding at the discretion of the local council, as may businesses not required to close but which are severely impacted.

## How do you apply?

- Check with your Local Authority who has / will provide guidance on the application process on their website if applicable (see [pg 38-42](#))
- 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

## Additional information

- <https://www.gov.uk/guidance/check-if-youre-eligible-for-the-coronavirus-local-restrictions-support-grant>
- [https://assets.publishing.service.gov.uk/government/uploads/system/uploads/attachment\\_data/file/921436/local-restrictions-support-grant-local-authorities-guidance.pdf](https://assets.publishing.service.gov.uk/government/uploads/system/uploads/attachment_data/file/921436/local-restrictions-support-grant-local-authorities-guidance.pdf)

\* Grants are subject to tax but only businesses which make an overall profit once grant income is included will be subject to tax

# SELF EMPLOYED INCOME SUPPORT SCHEME GRANT EXTENSION



## What is it?

- Two grants for self-employed business is adversely affected by coronavirus restrictions
- The first grant will cover a three-month period from 1 November 2020 until 31 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 second grant will cover a three-month period from 1 February 2021 until 30 April 2021. The Government will review the level of the second grant and set this in due course.
- The grants are taxable income and also subject to National Insurance contributions.

## Who does it apply to?

- To be eligible for the Grant Extension self-employed individuals, including members of partnerships, must:
  - Have been previously eligible for the Self-Employment Income Support Scheme first and second grant (although they do not have to have claimed the previous grants)
  - Declare that they intend to continue to trade and either:
    - Are currently actively trading but are impacted by reduced demand due to coronavirus
    - Were previously trading but are temporarily unable to do so due to coronavirus

## How do you apply?

- The online service for the next grant will be available from 30 November 2020.
- HMRC will provide full details about claiming and applications in guidance on gov.uk

## How quickly will I get support?

- The SEISS extension will last for six months, from November 2020 to April 2021.
- Grants will be paid in two lump sum instalments each covering a three-month period.

## Relevant contact

- HMRC

## Additional information

- <https://www.gov.uk/government/news/government-extends-furlough-to-march-and-increases-self-employed-support>
- <https://www.gov.uk/government/publications/self-employment-income-support-scheme-grant-extension/self-employment-income-support-scheme-grant-extension>

# LOCAL RESTRICTIONS SUPPORT GRANT DISCRETIONARY FUNDING



## What is it?

- Any amount up to £1,500\* at the discretion of your local council
- One grant per business within the lockdown zone in each three-week qualifying period

## Who does it apply to?

- Businesses affected by closures which may not be on the business rate list
- Can also support businesses that may have no choice but to close (e.g. because their customer businesses are closed; because essential suppliers are closed).
- Exact eligibility criteria will be up to each local council and they will publish the scope and guidance on their website

## How do you apply?

- Check with your Local Authority who has / will provide guidance on the application process on their website if applicable (see [pg 38-42](#))
- 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 authorities website for additional guidance on timing

## Relevant contact

- Local Authority

## Additional information

- <https://www.gov.uk/guidance/check-if-youre-eligible-for-the-coronavirus-local-restrictions-support-grant>
- [https://assets.publishing.service.gov.uk/government/uploads/system/uploads/attachment\\_data/file/921436/local-restrictions-support-grant-local-authorities-guidance.pdf](https://assets.publishing.service.gov.uk/government/uploads/system/uploads/attachment_data/file/921436/local-restrictions-support-grant-local-authorities-guidance.pdf)

*\* 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 and/or interest-only periods 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 23](#)). 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 January 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 22](#)). 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 January 2021**

## Relevant contact

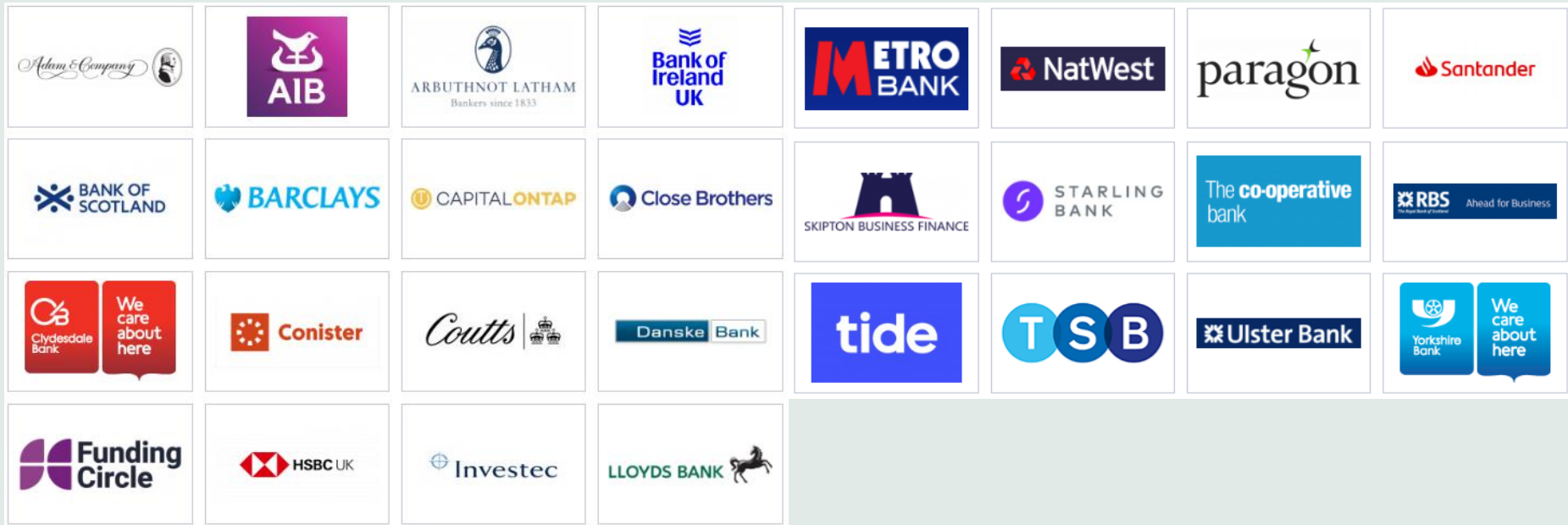
- Accredited institutions (see [pg 22](#))

## Additional information

- <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 25](#) 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 [pg 25](#))

## How do you apply?

- Businesses should speak to their existing bank lender(s) or alternative accredited institutions (see [pg 24](#)).

## How quickly will I get support?

- You can apply now until **31 January 2021**

## Relevant contact

- Accredited institutions (see [pg 24](#))

## 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.

# FUTURE FUND



## What is it?

- Convertible loans to UK-based companies ranging from £125,000 to £5 million, subject to at least equal match funding from private investors (see further detail on [pg 27](#)).
- The scheme will be delivered by the Government, in partnership with the British Business Bank.

## Who does it apply to?

- UK based businesses that (i) has raised at least £250,000 in equity investment from third-parties in the last 5 years, (ii) has none of its shares are traded on a regulated market, multilateral trading facility or other listing venue, (iii) was incorporated on or before 31 December 2019, (IV) either half or more of its employees are UK-based or half or more of its revenues are from UK sales (V) must be the ultimate parent company if the company is part of a corporate group
- These convertible loans may be a suitable option for businesses that rely on equity investment and are unable to access the other government business support programmes because they are either pre-revenue or pre-profit.

## How do you apply?

- Through the following link: <https://www.uk-futurefund.co.uk/s/>

## How quickly will I get support?

- Applications are expected to take a minimum of 21 days from initial application to funding being awarded. The difference between application timelines will depend on a number of factors including the speed at which applicants are able to provide information and review documentation.
- The scheme is open for applications until **31 January 2021**

## Relevant contact

- British Business Bank

## Additional information

- <https://www.gov.uk/guidance/future-fund>
- Headline terms setting out the main features expected to apply to the loans:  
[https://assets.publishing.service.gov.uk/government/uploads/system/uploads/attachment\\_data/file/880119/Convertible\\_Loan\\_Key\\_Terms\\_-\\_Final\\_Version\\_.pdf](https://assets.publishing.service.gov.uk/government/uploads/system/uploads/attachment_data/file/880119/Convertible_Loan_Key_Terms_-_Final_Version_.pdf)

# FUTURE FUND



## Key features

- The application process is investor-led. This means an investor, or lead investor of a group of investors, applies in connection with an eligible company.
- The Future Fund will match 100% of the amount provided by investor(s), up to a maximum of £5 million.
- The Future Fund loan amount provided to the company ranges from £125,000 to £5 million. Amounts of Future Fund loans must be at least matched by co-investment from investors.
- Funding must not be used to (a) repay any borrowings; (b) pay any dividends; (c) pay any bonuses; (d) pay any advisory fees.
- The loans will have a minimum of 8% per annum (non-compounding) interest charge applied. This interest will be higher if the company and the investor(s) agree between themselves. Unlike a typical bank loan, the interest is not payable on a monthly basis and instead will accrue until the loan converts. At this point, the interest will either be repaid or convert in equity.
- The loan will mature after 36 months.
- The loan cannot be repaid early by the company other than with the agreement of all of the investors.
- The loans will convert into shares in the company in certain circumstances, including an exit or a new funding round.
- Investors and the Future Fund both invest using a convertible loan agreement, which is predefined and cannot be negotiated.

**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

## Additional information

- Link to government guidance:
- <https://www.gov.uk/government/publications/guidance-to-employers-and-businesses-about-covid-19/covid-19-support-for-businesses>



# 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?

- You will need to opt in for the extension of payments.
- HMRC has announced they will put in place an opt-in process in early 2021.

## 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

## Additional information

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

# RATES & PLANNING





# BUSINESS RATES RELIEF

## 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 38-42](#) 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 [calculator](#)

## Relevant contact

- Your Local Authority

## Additional information

- See detailed uses on [pg 33](#)
- <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

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



# BUSINESS RATES RELIEF

## Types of uses not eligible for this relief:

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

Source: [https://assets.publishing.service.gov.uk/government/uploads/system/uploads/attachment\\_data/file/873622/Expanded\\_Retail\\_Discount\\_Guidance.pdf](https://assets.publishing.service.gov.uk/government/uploads/system/uploads/attachment_data/file/873622/Expanded_Retail_Discount_Guidance.pdf)

# 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/ukxi/2020/330/made>

# LOCAL COUNCIL GUIDANCE



# ADDITIONAL GUIDANCE FROM LOCAL COUNCILS



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	<a href="https://www.adur-worthing.gov.uk/coronavirus/business-support/">https://www.adur-worthing.gov.uk/coronavirus/business-support/</a>
Barrow Borough Council	<a href="https://www.barrowbc.gov.uk/promotion-pages/coronavirus/">https://www.barrowbc.gov.uk/promotion-pages/coronavirus/</a>
Basingstoke & Deane Borough Council	<a href="https://www.basingstoke.gov.uk/COVID-19-business-support-and-grants">https://www.basingstoke.gov.uk/COVID-19-business-support-and-grants</a>
Birmingham City Council	<a href="https://www.birmingham.gov.uk/info/50231/coronavirus_covid-19/2077/support_for_businesses_due_to_covid_-_19_coronavirus">https://www.birmingham.gov.uk/info/50231/coronavirus_covid-19/2077/support_for_businesses_due_to_covid_-_19_coronavirus</a>
Blackburn with Darwen Borough Council	<a href="https://www.blackburn.gov.uk/business-rates/coronavirus-support-business">https://www.blackburn.gov.uk/business-rates/coronavirus-support-business</a>
Borough of Broxbourne	<a href="https://www.broxbourne.gov.uk/council/coronavirus-covid-19-advice-information-help/4?documentId=129&amp;categoryId=20019">https://www.broxbourne.gov.uk/council/coronavirus-covid-19-advice-information-help/4?documentId=129&amp;categoryId=20019</a>
Brighton & Hove City Council	<a href="https://new.brighton-hove.gov.uk/coronavirus-covid-19/businesses-and-employers">https://new.brighton-hove.gov.uk/coronavirus-covid-19/businesses-and-employers</a>
Bristol City Council	<a href="https://www.bristol.gov.uk/business-rates/budget-2020-new-rate-discounts">https://www.bristol.gov.uk/business-rates/budget-2020-new-rate-discounts</a>
Broadland District Council	<a href="https://www.broadland.gov.uk/downloads/file/5934/covid-19_business_support_faqs">https://www.broadland.gov.uk/downloads/file/5934/covid-19_business_support_faqs</a>
Canterbury City Council	<a href="https://www.canterbury.gov.uk/info/20004/business_and_investment/348/cash_grants_for_businesses_covid-19">https://www.canterbury.gov.uk/info/20004/business_and_investment/348/cash_grants_for_businesses_covid-19</a>
Carlisle City Council	<a href="https://www.carlisle.gov.uk/news-and-events/coronavirus-9">https://www.carlisle.gov.uk/news-and-events/coronavirus-9</a>
Carmarthenshire County Council	<a href="http://newsroom.carmarthenshire.gov.wales/2020/03/coronavirus/supporting-businesses-coronavirus-covid-19/#.XoSbaUl8Cfk">http://newsroom.carmarthenshire.gov.wales/2020/03/coronavirus/supporting-businesses-coronavirus-covid-19/#.XoSbaUl8Cfk</a>
Chelmsford City Council	<a href="https://www.chelmsford.gov.uk/business/coronavirus-guidance-for-businesses-and-employers/">https://www.chelmsford.gov.uk/business/coronavirus-guidance-for-businesses-and-employers/</a>
Cheshire East Council	<a href="https://www.cheshireeast.gov.uk/business/business_rates/business-rates-relief/coronavirus-covid-19-help-for-business-rates-customers.aspx">https://www.cheshireeast.gov.uk/business/business_rates/business-rates-relief/coronavirus-covid-19-help-for-business-rates-customers.aspx</a>

# ADDITIONAL GUIDANCE FROM LOCAL COUNCILS



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

# ADDITIONAL GUIDANCE FROM LOCAL COUNCILS



Local Council	Link
LB of Bexley	<a href="https://www.bexley.gov.uk/services/business-bexley/covid-19-application-business-rates-grants-and-information-business-rates-relief">https://www.bexley.gov.uk/services/business-bexley/covid-19-application-business-rates-grants-and-information-business-rates-relief</a>
LB of Brent	<a href="https://www.brent.gov.uk/your-community/coronavirus/businesses-and-employers/">https://www.brent.gov.uk/your-community/coronavirus/businesses-and-employers/</a>
LB of Bromley	<a href="https://www.bromley.gov.uk/info/200012/business_rates/1411/coronavirus_covid-19_and_business_rates">https://www.bromley.gov.uk/info/200012/business_rates/1411/coronavirus_covid-19_and_business_rates</a>
LB of Camden	<a href="https://www.camden.gov.uk/financial-support-for-businesses-and-employers1">https://www.camden.gov.uk/financial-support-for-businesses-and-employers1</a>
LB of Croydon	<a href="https://www.croydon.gov.uk/healthsocial/phealth/coronavirus-information/business-support-and-advice">https://www.croydon.gov.uk/healthsocial/phealth/coronavirus-information/business-support-and-advice</a>
LB of Greenwich	<a href="https://www.royalgreenwich.gov.uk/info/200210/business_rates/2203/business_rates_and_coronavirus">https://www.royalgreenwich.gov.uk/info/200210/business_rates/2203/business_rates_and_coronavirus</a>
LB of Hackney	<a href="https://hackney.gov.uk/support-for-business">https://hackney.gov.uk/support-for-business</a>
LB of Haringey	<a href="https://www.haringey.gov.uk/news-and-events/haringey-coronavirus-covid-19-updates/coronavirus-covid-19-business-update#Support">https://www.haringey.gov.uk/news-and-events/haringey-coronavirus-covid-19-updates/coronavirus-covid-19-business-update#Support</a>
LB of Hounslow	<a href="https://www.hounslow.gov.uk/info/20070/business/2124/government_announcement_to_support_businesses">https://www.hounslow.gov.uk/info/20070/business/2124/government_announcement_to_support_businesses</a>
LB of Lambeth	<a href="https://www.lambeth.gov.uk/elections-and-council/about-lambeth/lambeth-coronavirus-information/coronavirus-covid-19-information">https://www.lambeth.gov.uk/elections-and-council/about-lambeth/lambeth-coronavirus-information/coronavirus-covid-19-information</a>
LB of Lambeth	<a href="https://www.lambeth.gov.uk/elections-and-council/about-lambeth/lambeth-coronavirus-information/coronavirus-covid-19-information">https://www.lambeth.gov.uk/elections-and-council/about-lambeth/lambeth-coronavirus-information/coronavirus-covid-19-information</a>
LB of Lewisham	<a href="https://lewisham.gov.uk/myservices/coronavirus-covid-19/business-support">https://lewisham.gov.uk/myservices/coronavirus-covid-19/business-support</a>
LB of Merton	<a href="https://news.merton.gov.uk/covid19/#businesshelp">https://news.merton.gov.uk/covid19/#businesshelp</a>
LB of Richmond Upon Thames	<a href="https://www.richmond.gov.uk/services/business/services_for_business/covid19_support_for_businesses">https://www.richmond.gov.uk/services/business/services_for_business/covid19_support_for_businesses</a>
LB of Southwark	<a href="https://www.southwark.gov.uk/health-and-wellbeing/public-health/for-the-public/coronavirus/business-hardship-fund">https://www.southwark.gov.uk/health-and-wellbeing/public-health/for-the-public/coronavirus/business-hardship-fund</a>
LB of Southwark	<a href="https://www.southwark.gov.uk/news/2020/apr/southwark-council-launches-a-2m-hardship-fund-for-smaller-businesses">https://www.southwark.gov.uk/news/2020/apr/southwark-council-launches-a-2m-hardship-fund-for-smaller-businesses</a>
LB of Sutton	<a href="https://www.sutton.gov.uk/info/200588/health_and_wellbeing/2078/covid-19_coronavirus/14">https://www.sutton.gov.uk/info/200588/health_and_wellbeing/2078/covid-19_coronavirus/14</a>
LB of Tower Hamlets	<a href="https://www.towerhamlets.gov.uk/!gnl/business/Coronavirus_business.aspx">https://www.towerhamlets.gov.uk/!gnl/business/Coronavirus_business.aspx</a>
LB of Waltham Forest	<a href="https://www.walthamforest.gov.uk/content/coronavirus-covid-19-advice-businesses-and-self-employed">https://www.walthamforest.gov.uk/content/coronavirus-covid-19-advice-businesses-and-self-employed</a>
LB of Wandsworth	<a href="https://www.wandsworth.gov.uk/business-and-licensing/business-support/covid-19-support-for-businesses-and-workers/covid-19-support-for-businesses/">https://www.wandsworth.gov.uk/business-and-licensing/business-support/covid-19-support-for-businesses-and-workers/covid-19-support-for-businesses/</a>
Leeds City Council	<a href="https://www.leeds.gov.uk/coronavirus/business">https://www.leeds.gov.uk/coronavirus/business</a>
Lichfield District Council	<a href="https://www.lichfielddc.gov.uk/coronavirus-2/support-businesses-coronavirus-covid-19/1">https://www.lichfielddc.gov.uk/coronavirus-2/support-businesses-coronavirus-covid-19/1</a>
Liverpool City Council	<a href="https://liverpool.gov.uk/communities-and-safety/emergency-planning/coronavirus/coronavirus-support-for-businesses-and-employers/">https://liverpool.gov.uk/communities-and-safety/emergency-planning/coronavirus/coronavirus-support-for-businesses-and-employers/</a>
Maidstone Borough Council	<a href="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">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</a>
Mansfield District Council	<a href="https://www.mansfield.gov.uk/emergency-planning-1/coronavirus-covid-19/3?documentId=385&amp;categoryId=20039">https://www.mansfield.gov.uk/emergency-planning-1/coronavirus-covid-19/3?documentId=385&amp;categoryId=20039</a>
Medway Council	<a href="https://www.medway.gov.uk/info/200141/business_licensing_and_regeneration/1091/coronavirus_support_for_businesses">https://www.medway.gov.uk/info/200141/business_licensing_and_regeneration/1091/coronavirus_support_for_businesses</a>
Melton Borough Council	<a href="http://www.melton.gov.uk/here4melton/business">http://www.melton.gov.uk/here4melton/business</a>
Metro Borough of Bolton	<a href="https://www.bolton.gov.uk/council/business-employment/1">https://www.bolton.gov.uk/council/business-employment/1</a>
Mid Devon District Council	<a href="https://www.middevon.gov.uk/residents/coronavirus-support-for-communities-and-businesses/coronavirus-information-for-businesses-employers-and-employees/">https://www.middevon.gov.uk/residents/coronavirus-support-for-communities-and-businesses/coronavirus-information-for-businesses-employers-and-employees/</a>
New Forest District Council	<a href="http://newforest.gov.uk/article/19371/Coronavirus-Support-for-businesses">http://newforest.gov.uk/article/19371/Coronavirus-Support-for-businesses</a>
Newcastle City Council	<a href="https://www.newcastle.gov.uk/services/public-health-wellbeing-and-leisure/public-health-services/coronavirus-covid-19/support-business-coronavirus">https://www.newcastle.gov.uk/services/public-health-wellbeing-and-leisure/public-health-services/coronavirus-covid-19/support-business-coronavirus</a>
North East Derbyshire District	<a href="https://www.ne-derbyshire.gov.uk/coronavirus-covid-19/business-advice">https://www.ne-derbyshire.gov.uk/coronavirus-covid-19/business-advice</a>
North East Lincolnshire Council	<a href="https://www.nelincs.gov.uk/covid-19-advice-and-guidance/#1585153513392-bec46bd2-0cb9">https://www.nelincs.gov.uk/covid-19-advice-and-guidance/#1585153513392-bec46bd2-0cb9</a>
North Kesteven D Council	<a href="https://www.n-kesteven.gov.uk/coronavirus/">https://www.n-kesteven.gov.uk/coronavirus/</a>



# ADDITIONAL GUIDANCE FROM LOCAL COUNCILS



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

# ADDITIONAL GUIDANCE FROM LOCAL COUNCILS



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