



COVID-19

**Accessing
support measures**

08.01.2021



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)	<p>A grant of 80% of “furloughed worker” wage costs, up to £2.5k per worker per month until the end of April 2021.</p> <p>You will still need to pay employer National Insurance contributions and employer pension contributions, you cannot claim for these.</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 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.</p>	11
Sick pay relief	<p>Refund for statutory sick pay for up to two weeks for COVID 19 absence</p>	<p>Businesses with <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>	13

GRANTS



Relief type	What is it?	Applies to...	Do I need to do anything?	How quickly do I get support?	Page ref
One-off 2021 lockdown grant	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	Retail, hospitality and leisure businesses which are legally required to close, and which cannot operate effectively remotely, are eligible for the grant	Check with your Local Authority who have / will provide guidance on the application process if applicable (pg 42-46 for links to LA websites)	Check with your Local Authority for updates (pg 42-46 for links to LA websites)	16
National Lockdown Local Restrictions Support Grant (Closed)	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: <ul style="list-style-type: none"> • 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 or subsequent lockdowns • 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 (pg 42-46 for links to LA websites)	Check with your Local Authority for updates (pg 42-46 for links to LA websites)	17
Tiers Local Restrictions Support Grant (Closed)	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: <ul style="list-style-type: none"> • 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 / will provide guidance on the application process if applicable (pg 42-46 for links to LA websites)	Check with your Local Authority for updates (pg 42-46 for links to LA websites)	18
Tiers Local Restrictions Support Grant (Open)	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: <ul style="list-style-type: none"> • LRSG (Closed) Addendum • LRSG (ARG) 	Check with your Local Authority who have / will provide guidance on the application process if applicable (pg 42-46 for links to LA websites)	Check with your Local Authority for updates (pg 42-46 for links to LA websites)	19

* RV: Rateable Value

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 (Sector)	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	Your business may be eligible if it: <ul style="list-style-type: none"> • 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 	Check with your Local Authority who have / will provide guidance on the application process if applicable (pg 42-46 for links to LA websites)	Check with your Local Authority for updates (pg 42-46 for links to LA websites)	20
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 / will provide guidance on the application process if applicable (pg 42-46 for links to LA websites)	Check with your Local Authority for updates (pg 42-46 for links to LA websites)	21
Christmas Support Payment for wet-led pubs	One-off cash grant of £1,000 from local council in areas under Tier 2 or Tier 3 local restrictions	Your pubs may be eligible if it: <ul style="list-style-type: none"> • based in England • derive less than 50% of your sales from food • are in an area subject to Tier 2 or Tier 3 local restrictions since 2 December 2020 • were established in the pub before 1 December 2020 	Check with your Local Authority who have / will provide guidance on the application process if applicable (pg 42-46 for links to LA websites)	Check with your Local Authority for updates (pg 42-46 for links to LA websites)	22
Self Employed Income Support Scheme	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	23

* 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
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 26)	Open for applications	25
Coronavirus Business Interruption Loan Scheme	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 28)	Open for applications	27
Future Fund	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	30

TAX



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	33
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. 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	34
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	35



RATES & PLANNING

Relief type	What is it?	Applies to...	Do I need to do anything?	How quickly do I get support?	Page ref
Business rates	12 mths business rates relief	All retail, hospitality, and leisure properties (see list pg 38). 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.	37-39
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	40

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.
- 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.
- 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 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 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
April 2021	28 May 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

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

GRANTS



ONE-OFF 2021 LOCKDOWN GRANT

What is it?

- One-off grant for retail, hospitality and leisure businesses
- 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

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 40-44](#))
- 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/46-billion-in-new-lockdown-grants-to-support-businesses-and-protect-jobs>
- * 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 (CLOSED) FOR NATIONAL LOCKDOWN



What is it?

- 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 restrictions from 5 November to 2 December 2020 or further national lockdowns taking place at a later date
 - has been unable to provide its usual in-person customer service from its premises
 - 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 state aid threshold
- 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.

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 40-44](#))
- 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-your-business-is-eligible-for-a-coronavirus-grant-due-to-national-restrictions-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 (CLOSED) FOR TIERS



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

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 40-44](#))
- 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-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 (OPEN) FOR TIERS



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
- 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 40-44](#))
- 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-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 (SECTOR)



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.
- 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

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 40-44](#))
- 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://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

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 40-44](#))
- 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-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

CHRISTMAS SUPPORT PAYMENT FOR WET-LED PUBS



What is it?

- The Christmas Support Payment for wet-led pubs supports pubs that predominantly serve alcohol rather than provide food and have been severely impacted over the festive season due to temporary local restrictions.
- Eligible businesses may be entitled to a one-off cash grant of £1,000 from their local council in areas under Tier 2 or Tier 3 local restrictions.

Who does it apply to?

- Your pub may be eligible if you:
 - are based in England
 - derive less than 50% of your sales from food
 - are in an area subject to Tier 2 or Tier 3 local restrictions since 2 December 2020
 - were established in the pub before 1 December 2020
- You cannot get funding if your business:
 - has exceeded the permitted state aid threshold
 - is in administration, insolvent or has been struck off the Companies House register

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 40-44](#))
- 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-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

SELF EMPLOYED INCOME SUPPORT SCHEME GRANT



What is it?

- A grants 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 [claim](#) 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>

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 27](#)). 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 26](#)). 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 26](#))

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 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 [pg 29](#))

How do you apply?

- Businesses should speak to their existing bank lender(s) or alternative accredited institutions (see [pg 28](#)).

How quickly will I get support?

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

Relevant contact

- Accredited institutions (see [pg 28](#))

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 31](#)).
- 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

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/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?

- You will need to opt in for the extension of payments by the end of March 2021.
- 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 - 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>

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 42-46](#) 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 38](#)
- <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



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

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	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_covid_-_19_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

ADDITIONAL GUIDANCE FROM LOCAL COUNCILS



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=small--business--and--retail--grant--funding#small--business--and--retail--grant--funding
East Hampshire Dist. Council	https://www.easthants.gov.uk/coronavirus-business-support
East Riding of Yorkshire Council	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

ADDITIONAL GUIDANCE FROM LOCAL COUNCILS



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/ign/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/

ADDITIONAL GUIDANCE FROM LOCAL COUNCILS



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/coronavirus/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

ADDITIONAL GUIDANCE FROM LOCAL COUNCILS



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/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