

## Coronavirus (COVID-19): Government Support for Businesses

	What is it?	How can I access it?	Is it available now?
Grants	<b>To Thrive Business Grant Scheme:</b> Staffordshire County Council is issuing grants of up to £5,000 to help support SMEs based in Staffordshire. The grants can be spent on website design, accessing specialist advice, equipment/machinery and online payment facilities. Find out more <a href="#">here</a> .	Eligible businesses need to complete an expression of interest form via the Staffordshire County Council website. Priority will be given to those businesses that have received no other COVID-19 financial support.	<b>Yes</b> – The application process is now open.  Businesses can apply <a href="#">here</a> .
	<b>Domestic Support Fund:</b> Visit Britain has launched the Domestic Support Fund to provide financial assistance to not-for-profit organisations and charities hosting meetings, conferences and events in the UK, taking place from 21 June to 17 December 2021. Event organisations can apply for £30 per delegate attending an event (to a maximum value of £15,000 worth of support).	Eligible organisations will need to complete an application form via the Visit Britain website. To be eligible, events must attract from 100 to 500 attendees.	<b>Yes</b> – Evidence must be provided by 1 <sup>st</sup> March 2022.  Find out more and apply <a href="#">here</a> .
	Birmingham City Council has secured funding from government for two new grant schemes (below):  <b>ARG Discretionary Restart Fund:</b> offers a one-off grant of up to £5,000, for those businesses which did not qualify for the Restart Grant scheme. This will offer support to non-essential retail, hospitality, accommodation, leisure, personal care and gym businesses that did not qualify for the restart grant, do not have a rateable value for their property, or are not the business rate payer.  <b>ARG Business Recovery Scheme:</b> designed to provide SMEs support and improve business self-assurance, stimulate activity, reassure investment, allow recovery and safeguard existing jobs. The scheme will offer grant funding of £5,000 - £50,000, capped to a maximum of 75% of the overall eligible costs.	Local businesses are encouraged to assess suitability before applying - only one grant per business can be awarded and businesses can each only access one of the schemes.  Applicants will need to have or register for a BRUM account to apply for either of these grants, and applications will be assessed on a first come first served basis and subject to availability of funds.	<b>Yes</b> – Find out more and apply <a href="#">here</a> .

Staff Costs	<b>Statutory Sick Pay Refund:</b> Government will refund employers up to 14 days statutory sick pay per employee off sick or self-isolating from day 1.	Available for businesses and charities with under 250 employees. Employers can make their claims via a HMRC online service.	<b>Yes</b> - All firms should keep careful records of sickness & self-isolation absence as evidence. Employers will receive the money within 6 working days. Businesses can only make claims for employees who were off work on or before 30 <sup>th</sup> September 2021.  Find out more <a href="#">here</a> .
	<b>Kickstart Scheme:</b> A £2bn scheme to create subsidised work placements for 16-24 year olds who are out of work and claiming Universal Credit. Funding will be available to businesses for each job, to cover 100% of the relevant National Minimum Wage for up to 25 hours a week, plus the associated employer National Insurance contributions and employer minimum automatic enrolment pension contributions for 6 months.	This scheme is open to all organisations. The jobs placements must be new jobs and involve a minimum of 25 hours per week. The role should not require extensive training prior to starting.	<b>Yes</b> – Applications are closing soon. From 17 <sup>th</sup> December 2021, businesses will not be able to apply for a new grant or add more jobs to an existing grant agreement.  Employers can register for the scheme <a href="#">here</a> or email <a href="mailto:kickstart@birmingham-chamber.com">kickstart@birmingham-chamber.com</a> for more information.  The Government is also offering employers £1,500 to set up support and training for those taking part.
Insurance	<b>Live Events Reinsurance Scheme:</b> Part of the plan for jobs, a government-backed insurance scheme worth over £750 million to help the live events sector to plan events. The scheme will support live events across the UK that are open to the general public (such as music festivals and business events). It will cover costs incurred in the event of cancellation due to being legally unable to happen due to Government Covid restrictions.	Available via a number of insurers in the Lloyd's market, which will provide events companies with the option of purchasing cover from September 2021. The scheme will run until 30 <sup>th</sup> September 2022.	<b>Yes</b> – The scheme will run from September 2021 to the end of September 2022, with a review point in Spring 2022.  Find out more <a href="#">here</a> .
Finance	<b>Recovery Loan Scheme:</b> Businesses will be able to access loans and other types of finance up to £10m until the end of 2021. The loan repayment period will be up to 6 years and businesses will need to meet interest payments from the start. The scheme will be open to firms who have taken out a loan under the government's previous schemes (Bounce Back Loan, CBILS etc)	Available via accredited lenders, businesses will be required to complete an application form.	<b>Yes</b> – The scheme has been extended until 30 <sup>th</sup> June 2022. From 1 <sup>st</sup> January 2021, the Scheme will only be open to small and medium sized enterprises.  Find out more <a href="#">here</a> .
Tax	<b>Time to Pay:</b> HMRC's Time to Pay facility offers businesses and self-employed individuals in financial distress support to restructure payments and manage their tax affairs	Available for all businesses and self-employed individuals that pay tax to the UK Government. Requests are considered by HMRC on a case-by-case basis.	<b>Yes</b> – Contact HMRC on 0800 0159 559.

Tax	<p><b>Temporary VAT Reductions:</b> From the 1<sup>st</sup> October 2021 to the 31<sup>st</sup> March 2022 the temporary, reduced rate of VAT for food and non-alcoholic drinks (supplies of food and non-alcoholic drinks from restaurants, pubs, bars, cafés and similar premises) and accommodation and attractions (supplies of accommodation and admission to attractions) will be 12.5%.</p>	<p>VAT registered businesses can apply the reduced rate to certain supplies relating to hospitality, hotel and holiday accommodation and admission to attractions. Find out more <a href="#">here</a></p>	<p><b>Yes</b> – This is being applied at present.</p> <p>Click <a href="#">here</a> to find out more.</p>
Self-Employment	<p><b>Universal Credit:</b> The Government has confirmed that self-employed individuals will be able to access the equivalent of Statutory Sick Pay through Universal Credit.</p>	<p>Available for all self-employed individuals who are sick or self-isolating.</p> <p>Applications can be made online via the Department for Work &amp; Pensions <a href="#">here</a>.</p>	<p><b>Yes</b> – Find out more <a href="#">here</a></p>
	<p><b>Test &amp; Trace Support Payment:</b> Self-employed individuals on low incomes can claim a payment of £500 if they (or their child) have been legally told to self-isolate due to COVID-19. To be eligible, you must be unable to work from home and will lose income by self-isolating or staying at home for childcare.</p>	<p>Applications can be made via your local authority website. Claims must be made within 42 days of your (or your child's) first day of self-isolation.</p>	<p><b>Yes</b> – Find out more <a href="#">here</a>.</p> <p>Birmingham City Council (click <a href="#">here</a>)  Cannock Chase (click <a href="#">here</a>)  East Staffordshire Borough Council (click <a href="#">here</a>)  Lichfield District Council (click <a href="#">here</a>)  Solihull Metropolitan Borough Council (click <a href="#">here</a>)  Tamworth Borough Council (click <a href="#">here</a>)</p>
Business Rates	<p><b>Business Rates Relief for Retail, Leisure &amp; Hospitality Businesses &amp; Nurseries 2021-22:</b> The Government will provide English businesses in the retail, leisure and hospitality sectors with 66% business rates relief from 1 July 2021 – 31 March 2022.</p> <p><b>Business Rates Relief for 2022-23:</b> From 1<sup>st</sup> April 2022, business in the retail, leisure and hospitality sectors – whose reduced 2021-22 rates are due to end – will have a 50% reduction in their business rates automatically applied.</p>	<p>Available for businesses of all sizes in the retail, leisure &amp; hospitality sector. Your local authority will automatically apply the relief to your 2020 tax bill and contact you directly.</p>	<p><b>Yes</b> – This is being applied at present. Find out more <a href="#">here</a>.</p>

Commercial Tenants	<p><b>Protection from Eviction for Commercial Tenants:</b> Under the terms of the Coronavirus Act, no business unable to pay their rent should be automatically evicted if they miss a payment up to 25<sup>th</sup> March 2022. Tenants remain liable for the rent and must still pay after this date.</p>	<p>Available for all commercial tenants.</p> <p>Applied by automatic operation of the law.</p>	<p>Yes – Find out more <a href="#">here</a>.</p>
Other Support	<p><b>Staffordshire Council Funding – Now's Your Time to Grow and Thrive:</b> Staffordshire County Council have put together a £5m enhanced package of funding to help support businesses over the next 15 months. The support includes: start up loans (of up to £5,000) for businesses that have completed their Staffordshire Start-Up online course; £5,000 grants to support up to 400 businesses with top-up training or up-skilling costs for employees; £5,000 grants to support the recruitment and training of an apprentice; and interest-free loans of up to £5,000 for start-up businesses.</p>	<p>Further details on each of the support schemes and how to apply can be found via the Staffordshire County Council website.</p>	<p>Yes – Find out more <a href="#">here</a>.</p>