

Coronavirus (COVID-19): Government Support for Businesses

	What is it?	How can I access it?	Is it available now?
Grants	Culture Recovery Fund – Emergency Resources Support: Eligible cultural organisations that are at imminent risk of failure can apply for grants of between £25,000 and £3 million.	Businesses will need to submit an application via the Arts Council England application portal. Applicants must seek permission to apply by completing a permission to apply form. The deadline for submitting a permission to apply request is the 30 September 2021.	Yes – the scheme opened for applications on the 15 July. The application deadline is 12pm on the 30 September. Find out more here
	To Thrive Business Grant Scheme: 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 here	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.	Yes – the application process is now open. Businesses can apply here
	Domestic Support Fund: Visit Britain has launched the Domestic Support Fund in order 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.	Yes – find out more and apply here
Staff Costs	Coronavirus Job Retention Scheme Extension: The scheme has been extended until the 30 th September 2021. Employees will remain entitled to 80% (capped at £2,500) of their normal monthly earnings. Between 1 st -31 st July 2021, employers will need to pay 10%, with the government paying 70%. From 1 st August to 30 th September, employers will be required to pay 20%, with the government paying 60%. Employers will continue to be required to pay employer National Insurance Contributions and pension contributions on furlough payments.	Available for businesses and charities of all sizes and sector who started a PAYE payroll scheme on or before 30 th October 2020 and have a UK bank account. Employers are required to submit a claim via the HMRC portal.	Yes - employers can submit a claim. Employers will be able to claim for employees who were PAYE registered from 2nd March for claims starting from 1st May 2021 Find out more here
	Statutory Sick Pay Refund: the 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.	Yes - All firms should keep careful records of sickness & self-isolation absence as evidence. Employers will receive the money within 6 working days. Find out more here

Staff Costs	Kickstart Scheme: 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.	Yes Employers can register for the scheme here or email kickstart@birmingham-chamber.com for more information The Government is also offering employers £1,500 to set up support and training for those taking part.
Insurance	Live Events Reinsurance Scheme: 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 the end of September 2022.	No – the scheme will run from September 2021 to the end of September 2022
Finance	Recovery Loan Scheme: 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.	Yes – Businesses have until the end of December to apply Find out more here
Tax	Time to Pay: 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.	Yes – contact HMRC on 0800 0159 559
	Temporary VAT Reductions: From the 15th July 2020 to the 30th September 2021 the Government will reduce 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) to 5%.	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 here	Yes – this is being applied at present From 1 October to the 31 March 2022, VAT will rise from 5% to 12.5%. Click here to find out more

Self Employed	<p>Self-Employed Income Support Scheme Extension: The scheme has been extended to 30 September 2021. The government will pay self-employed individuals a taxable grant which will be determined by how much your turnover has been reduced during the 2020/21 financial year.</p> <p>If you have had a turnover reduction of 30% or more then you will receive a grant worth 80% of 3 months average trading profits (up to £7,500). Those with a turnover reduction of less than 30% will get 30% of 3 months average trading profits (up to £2,850)</p>	Available for UK based self-employed people with a trading profit of up to £50,000, who make the majority of their income from self-employment. To be eligible you must have been trading in the tax years 2019/20 and 2020/21.	<p>Yes - eligible individuals can now claim for a fifth grant and will need to do so before the 30 September.</p> <p>Find out more here</p>
	<p>Universal Credit: The Government has confirmed that self-employed individuals will be able to access the equivalent of Statutory Sick Pay through Universal Credit.</p>	Available for all self-employed individuals who are sick or self-isolating Applications can be made online via the Department for Work & Pensions here	<p>Yes – find out more here</p>
	<p>Test & Trace Support Payment: 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>	Applications to 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>Yes – find out more here</p> <p>Birmingham City Council (click here) Cannock Chase (click here) East Staffordshire Borough Council (click here) Lichfield District Council (click here) Solihull Metropolitan Borough Council (click here) Tamworth Borough Council (click here)</p>
Business Rates	<p>Business Rates Holiday for Retail, Leisure & Hospitality Businesses & Nurseries: 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>	Available for businesses of all sizes in the retail, leisure & hospitality sector. Your local authority will automatically apply the relief to your 2020 tax bill and contact you directly.	<p>Yes – this is being applied at present</p>

Commercial Tenants	Protection from Eviction for Commercial Tenants: 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 the 25 March 2022. Tenants remain liable for the rent and must still pay after this date.	Available for all commercial tenants Applied by automatic operation of the law	Yes - find out more here
	Suspension aggressive debt recovery: Under the Corporate Insolvency & Governance Bill statutory demands and winding up petitions issued to commercial tenants will be temporarily voided and changes will be made to the use of Commercial Rent Arrears Recovery.	The government will temporarily ban the use of statutory demands and winding up petitions until the 30 September 2021, where a company cannot pay its bills due to coronavirus	Yes – has been implemented through the Corporate Insolvency and Governance Bill and applied retrospectively Find out more here
Other Support	Staffordshire Means Back to Business Support Scheme: 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; support for businesses with the costs associated with recruiting and retaining an apprentice.	Further details on each of the support schemes and how to apply can be found via the Staffordshire County Council website	Yes - Find out more here