

COVID-19: Support for Businesses

	What is it?	How can I access it?	Is it available now?
Grants and Loans	Grants for Hospitality and Leisure Businesses The Government is introducing targeted grant support for hospitality and leisure premises that are experiencing difficulties because of the Omicron variant.	Recipients must be solvent businesses, and ratepayers in the hospitality and leisure sector. Grants are per premises and the amount paid is varied by rateable value of each eligible premises: Rateable value/Value of grant: £0-15,000 RV - £2,700 grant £15,000-51,000 RV - £4,000 grant More than £51,000 RV - £6,000 grant	Check whether you are eligible. Find out more from Birmingham City Council.
	Additional Restrictions Grant Fund Local authorities in England will receive a top-up worth a total of £102 million to their ARG fund. The ARG top up will be prioritised for local authorities who have distributed their existing allocation.	Use of the funding will be at the local authority's discretion, but is intended to support businesses who are impacted by Covid-19 but may not be eligible for the hospitality and leisure grant.	Check whether you are eligible. Find out more from Birmingham City Council.
	Culture Recovery Fund £30 million of further funding will be made available to support organisations such as theatres, orchestras and museums through winter. Cultural organisations can apply for between £25,000 and £3 million.	Cultural organisations that are properly constituted with a governing document and are able to demonstrate, via cashflow forecast, they are at risk of ceasing to trade within 12 weeks of application can apply via Arts Council England.	Find out more and apply.
	Domestic Support Fund 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 between 21 st June and 17 th 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.	Activities must have taken place between 21 st June and 17 th December 2021, and evidence must be provided by 1 st March 2022. Find out more and apply.
	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. Find a lender.	The scheme has been extended until 30 th June 2022. From 1 st January 2021, the Scheme will only be open to small and medium sized enterprises. Find out more.

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Grants and Loans	Now's Your Time to Grow and Thrive – Staffordshire Staffordshire County Council are supporting small and medium businesses with a £5 million support fund. Businesses can access a variety of support, from £5,000 grants to upskill staff, to £5,000 loans to set-up a business, to £5,000 grants to grow, thrive, transform or diversify your business.	Details of each scheme are available on Staffordshire County Council's website. Find out more.	The application process is open. Find out more about all the options available.
	Start Up Grant Scheme Lichfield District Council is offering a one-off grant of £3,000 for residents who have been made redundant or are currently economically inactive and seeking to start up a business within the financial year 2021/22.	Applicants must first go on the Enterprise for Success programme's free two day start-up workshop. After attending the workshop, applicants must submit a CV, an application form, a business plan and a financial forecast for the next year.	The scheme is running until March 2022, with a pot of £205,538 funding available for the financial year. The next deadline date is 28 th January 2022. Find out more.
	Job Incentive Grant Programme Lichfield District Council, in partnership with the GBSLEP Skills Hub, are offering a £3,500 grant incentive to SME businesses in the Lichfield District seeking to create a new, full-time role for individuals aged 18-25 or 50+.	Each eligible SME will be limited to a maximum of five grants. Find out more.	The grant will be made in two instalments: three months after the application is successful and at the end of March 2022.
	High Street Business Growth Grant Up to £20,000 is available for businesses that occupy a commercial unit on the ground floor of one of Lichfield District's high streets, including retail, hairdressers, nail salons, bars, restaurants, and solicitors.	Funding must be spent on growth plans with eligible costs including capital items such as fixtures and fittings, signage, frontage, and new technology. Applicants should complete an application form .	Funding will be awarded on a first come, first serve basis. The last date that applications can be submitted is 31 st January 2022. The application process will be closed if applications outweigh the amount available.
Insurance	Live Events Reinsurance Scheme The Scheme will support live events across the country – such as music festivals, conferences and business events – that are at risk of being halted or delayed due to an inability to obtain COVID-19 cancellation insurance. Cover will be available to purchase alongside standard commercial events insurance for an additional premium.	Event organisers must purchase the relevant cover from participating insurers within the Scheme, and must also have or purchase a standard events cancellation policy provided at least in part by a participating insurer.	The Scheme will run from September 2021 to the end of September 2022, with a review point in Spring 2022. Apply for the Scheme. Find out more.

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	Statutory Sick Pay Rebate Scheme The Scheme will refund small and medium sized employers' Covid-related Statutory Sick Pay costs for up to two weeks per employee. Businesses must have employed fewer than 250 employees as of 30 th November, and have already paid their employees' Covid-related SSP amongst other eligibility criteria.	Employers will be able to claim the costs for up to two weeks of Statutory Sick Pay per employee that has to take time off because of Covid-19.	Employers can claim for Covid-related sickness absences from 21 st December 2021 onwards and will be able to make a claim through HMRC from mid-January onwards. Make a claim.
	Self-Certification for Statutory Sick Pay The Government has extended the period by which employees must provide proof of sickness from more than seven days to more than 28 days in a row (including non-working days).	Employees must give their employers a doctor's 'fit note' or 'sick note' if they have been ill for more than 28 days in a row and have taken sick leave. If you started your sick leave before 10 th December 2021, you must give proof if you've been ill for more than seven days.	Find out more about taking sick leave. Find out more about eligibility for Statutory Sick Pay.
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 25 th March 2022. Tenants remain liable for the rent and must still pay after this date.	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.	Contact HMRC on 0800 0159 559. Find out more.
Self-Employed	Universal Credit The Government has confirmed that self-employed individuals will be able to access the equivalent of Statutory Sick Pay through Universal Credit.	Applications should be made online via the Government website.	Available for all self-employed individuals who are sick or self-isolating. Find out more. Apply for Universal Credit.
	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.	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.	Find out more from the UK Government. Birmingham City Council (here) Cannock Chase (here) East Staffordshire Borough Council (here) Lichfield District Council (here) Solihull Metropolitan Borough Council (here) Tamworth Borough Council (here)

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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.	Contact HMRC on 0800 0159 559. Find out more.
Relief	Temporary VAT Reductions From 1 st October 2021 to 31 st 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%.	VAT registered businesses can apply the reduced rate to certain supplies relating to hospitality, hotel and holiday accommodation and admission to attractions.	This is being applied at present. Find out more
	Business Rates Relief for Retail, Leisure & Hospitality & Nurseries 2021-23 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. From 1 st April 2022, businesses in these sectors will have a 50% reduction in their business rates automatically applied.	Available for businesses of all sizes in the retail, leisure and hospitality sector. Your local authority will automatically apply the relief to your 2020 tax bill and contact you directly.	This is being applied at present. Find out more.