

**Cathedral Quarter BID are committed to helping the BID businesses.**

**This guide sets out further information on how your business can access support if you are experiencing financial difficulties because of COVID-19.**

Please view the table of contents below, we will focus on delivering you the information to manage the impact of COVID-19. Latest update **17/05/21** and should be read as correct at the time of publication.

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### ***New: May 17 – Whats changed for businesses?***

- You should continue to work from home if you can. When travelling within the UK, you should aim to do so safely and plan your journey in advance.
- You should get a test and follow the stay at home guidance if you have COVID-19 symptoms.
- Gathering limits have been eased. Outdoor gatherings are limited to 30 people and indoor gatherings are limited to 6 people or 2 households (each household can include a support bubble, if eligible).
- New guidance on meeting friends and family emphasises personal responsibility rather than government rules. Instead of instructing you to stay 2m apart from anyone you don't live with, you are encouraged to exercise caution and consider the guidance on risks associated with COVID-19 and actions you can take to help keep you and your loved ones safe. Remember that the risks of close contact may be greater for some people than others and in some settings and circumstances, there will be specific guidance that you will need to follow even when you are with friends and family.
- Indoor entertainment and attractions such as cinemas, theatres, concert halls, bowling alleys, casinos, amusement arcades, museums and children's indoor play areas are permitted to open with COVID-secure measures in place.
- People can attend indoor and outdoor events, including live performances, sporting events and business events. Attendance at these events is capped according to venue type, and attendees should follow the COVID-secure measures set out by those venues.
- Indoor hospitality venues such as restaurants, pubs, bars and cafes can reopen.
- Organised indoor sport can take place for all. This includes gym classes. It must be organised by a business, charity or public body and the organiser must take reasonable measures to reduce the risk of transmission.
- All holiday accommodation can open, including hotels and B&Bs. This can be used by groups of up to 6 or 2 households (each household can include a support bubble, if eligible).
- Funeral attendance is no longer be limited to 30 people, but will be determined by how many people the COVID-secure venue can safely accommodate with social distancing. Limits at weddings, wakes and other commemorative events have been increased to 30 people. Other significant life events, such as bar/bat mitzvahs and christenings, will also be able to take place with 30 people.

## [Financial support for self-employed, small and large businesses](#)

### ***Find your COVID financial support for your business***

You may be eligible for loans, tax relief and cash grants. Use the [business support finder](#) to see what support is available for you and your business.

Please see a comprehensive summary of the existing support on offer, please click [here](#).

### ***Register for free webinars to learn more about the support available***

Take advantage of the free webinars that have been launched by HMRC to help and support if your business is affected by coronavirus (COVID -19). To register and watch the free the webinars please click [here](#).

### ***Restart Grant***

The Restart Grant scheme supports businesses in the non-essential retail, hospitality, leisure, personal care and accommodation sectors with a one-off grant, to reopen safely as COVID-19 restrictions are lifted. Check if you're eligible for a coronavirus Restart Grant [here](#).

[This link](#) provides guidance of the Restart Grant for the local authorities.

### **How to apply?**

Apply via the Derby City Council website [here](#).

### ***Local Restrictions Support Grants (LRSB (Closed) Addendum)***

#### **Who can apply?**

If your business was open as usual, but then required to close due to national restrictions imposed by government between 5 November and 2 December 2020 and also again from 5 January 2021, you may be eligible for the LRSB (Closed) Addendum schemes:

- If your business has a property with a rateable value of £15,000 or less, you may be eligible for a cash grant of £2,001 for each 42-day qualifying restrictions period.
- If your business has a property with a rateable value over £15,000 and less than £51,000, you may be eligible for a cash grant of £3,000 for each 42-day qualifying restrictions period.
- If your business has a property with a rateable value of £51,000 or above, you may be eligible for a cash grant of £4,500 for each 42-day qualifying restrictions period.

#### **How to apply?**

Apply via the Derby City Council website [here](#).



Further information regarding the Local Restrictions Support Grants (LRS (Closed) Addendum) can be found [here](#)

### ***Additional Restrictions Grant (ARG)***

The Additional Restrictions Grant (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.

This could include:

- businesses which supply the retail, hospitality, and leisure sectors
- businesses in the tourism and events sectors
- business required to close but which do not pay business rates

#### **How to apply?**

Apply via the Derby City Council website [here](#).

Further information regarding the Local Restrictions Support Grants (LRS (Sector)) can be found [here](#)

### ***Recovery Loan Scheme launched***

The Recovery Loan Scheme will ensure businesses continue to benefit from Government-guaranteed finance throughout 2021.

With non-essential retail and outdoor hospitality reopening, Ministers have ensured that appropriate support is still available to businesses to protect jobs. Businesses – ranging from coffee shops and restaurants, to hairdressers and gyms – and can access loans varying in size from £25,000, up to a maximum of £10 million. Invoice and asset finance is available from £1,000.

Further information can be found [here](#)

### ***Bounce Back Loan borrowers will now have the option to tailor payments***

The government announced, Businesses that took out government-backed Bounce Back Loans to get through Covid-19 will now have greater flexibility to repay their loans.

- Bounce Back Loan borrowers will now have the option to tailor payments according to their individual circumstances
- Government provides an option to delay all repayments for a further six months
- Pay as You Grow will be available to over 1.4 million businesses, which collectively took out nearly £45 billion through the Bounce Back Loan Scheme
- For further information please click [here](#).

### ***Coronavirus Job Retention Scheme – Furlough***

The Coronavirus Job Retention Scheme has been extended until **30 September 2021**.



From 1 July 2021, the level of grant will be reduced and you will be asked to contribute towards the cost of your furloughed employees' wages. To be eligible for the grant you must continue to pay your furloughed employees 80% of their wages, up to a cap of £2,500 per month for the time they spend on furlough.

Click [here](#) to view the table which shows the level of government contribution available in the coming months, the required employer contribution and the amount that the employee receives per month where the employee is furloughed 100% of the time.

Wage caps are proportional to the hours not worked.

A step by step guide has been prepared to explain the information that employers need to provide to HMRC to make a claim through the Coronavirus Job Retention Scheme. It also describes the processes involved, to view please click [here](#).

Find out how to pay all or some of your grant back if you've overclaimed through the Coronavirus Job Retention Scheme [here](#).

[Find out if you're eligible and how much you can claim to cover wages for employees on temporary leave \('furlough'\) due to coronavirus \(COVID-19\) here.](#)

### ***Kickstart Scheme opens for employer applications***

As part of the government's [Plan for Jobs](#), a new £2 billion Kickstart Scheme will create hundreds of thousands of new, fully subsidised jobs for young people across the country. There will also be extra funding to support young people to build their experience and help them move into sustained employment after they have completed their Kickstart funded job.

Employers will receive funding for 100% of the relevant National Minimum Wage for 25 hours a week, plus associated employer National Insurance contributions and employer minimum auto-enrolment pension contributions.

For further information please click [here](#).

### ***Employers can now apply for a £1000 cash boost***

Employers can now apply for a £1000 cash support for businesses to help with the cost of providing a traineeship. The new scheme will support young people to gain the skills and experience they need from the very start, helping them to get a job, an apprenticeship, or pursue further study. The cash boost – which is available until 31 July 2021. For further information please click [here](#).

### ***Business rates relief boosted with new £1.5 billion pot***

Ministers have today set out plans to provide an extra, targeted support package for businesses who have been unable to benefit from the existing £16 billion business rates relief for retail, hospitality and leisure businesses. Retail, hospitality and leisure businesses have not been paying any rates during the pandemic, as part of a 15 month-long relief which runs to the end of June this year.



For further information click [here](#).

### ***VAT: reduced rate for hospitality, holiday accommodation and attractions***

The government made an announcement on 8 July 2020 allowing VAT registered businesses to apply a temporary 5% reduced rate of VAT to certain supplies relating to:

- hospitality
- hotel and holiday accommodation
- admissions to certain attractions

The temporary reduced rate will apply to supplies that are made between 15 July 2020 and 31 March 2021. For further information, click [here](#)

### ***New raft of measures to prepare our high streets and seaside resorts for summer***

A new £56 million Welcome Back Fund will help councils boost tourism, improve green spaces and provide more outdoor seating areas, markets and food stall pop-ups – giving people more safer options to reunite with friends and relatives.

Part of this funding will be allocated specifically to support coastal areas, with funding going to all coastal resorts across England to safely welcome holiday makers in the coming months.

For further information click [here](#).

### ***Twice weekly rapid testing to be available to everyone in England***

Everyone in England will be able to access free, regular, rapid coronavirus (COVID-19) testing from 9 April, the government has announced.

For further information, please click [here](#).

### ***Statutory Sick Pay (SSP)***

If you are a small- or medium-sized business, you may be entitled to reclaim the costs of Statutory Sick Pay (SSP) for sickness absence due to COVID-19:

- This refund will cover up to two weeks' SSP per eligible employee who are either ill or been told to self-isolate because of COVID-19. This is in line with the recommended isolation period. To view Guidance on self-isolation please click [here](#).
- Employers with fewer than 250 employees will be eligible. The size of an employer will be determined by the number of people they employed as of 28 February 2020. If you're an employer, find out if you can use Coronavirus Statutory Sick Pay Rebate Scheme, to view click [here](#).
- Employers will be able to reclaim expenditure for any employee who has claimed SSP (according to the new eligibility criteria) because of COVID-19. How to use the Coronavirus Statutory Sick Pay Rebate Scheme to claim back employees' coronavirus-related Statutory Sick Pay (SSP) to view click [here](#).



- Employers should maintain records of staff absences, but employees will not need to provide a GP fit note.
- The eligible period for the scheme began on 13<sup>th</sup> March.