

## Coronavirus Response - measures to support businesses in England

In addition to the support mechanisms below, the Growth Hub has specialist advisors providing advice to businesses regarding Covid -19 - <https://www.gbslepgrowthhub.co.uk/>

Available Support	Amount	Who is support for?	How is support received?	Do I need to contact the Council?	Where can I get further information?
Expanded retail discount	100% business rates relief for 20/21 (so no business rates will be payable).	All businesses in retail, leisure or hospitality sectors. Full list of business is in guidance in further information.	Relief will automatically be applied and revised bills have been sent out.	No. If you have a direct debit set up for your business rates, this will be automatically updated to reflect that no business rates are due.	<a href="https://www.gov.uk/government/publications/business-rates-retail-discount-guidance">https://www.gov.uk/government/publications/business-rates-retail-discount-guidance</a>
Business Rates discount to support nurseries	100% business rates relief for 20/21 (so no business rates will be payable).	Non-local authority providers of childcare	Relief will automatically be applied and revised bills have been sent out.	No. We will automatically apply the relief to bills.	<a href="https://www.gov.uk/government/news/schools-colleges-and-early-years-settings-to-close">https://www.gov.uk/government/news/schools-colleges-and-early-years-settings-to-close</a>
Business rates discount for pubs	£5,000 discount for one year from April 2020	Pubs with a rateable value below £100,000	Relief will automatically be applied	No. We will automatically apply the relief to bills.	
Cash grant for retail, leisure, hospitality small businesses	£25,000 for businesses with rateable value £15k-£51k £10,000 for businesses with rateable value under £15k	Small businesses in Retail, Leisure or hospitality sector with rateable value of between £15,000 and £51,000	We are reviewing the guidance from government and will be contacting eligible businesses as soon as possible.	We will be making contact with qualifying businesses but if you think your business is eligible then complete the online form: <a href="https://eservices.solihull.gov.uk/SMBCWebForms/?Form=COVID19-Emergency-Grant">https://eservices.solihull.gov.uk/SMBCWebForms/?Form=COVID19-Emergency-Grant</a>	<a href="https://www.gov.uk/government/publications/coronavirus-covid-19-guidance-on-business-support-grant-funding">https://www.gov.uk/government/publications/coronavirus-covid-19-guidance-on-business-support-grant-funding</a>

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Cash grant for small businesses	£10,000 per business	All businesses in receipt of small business rate relief (rateable value under £15,000) or rural rate relief	We are reviewing the guidance from government and will be contacting eligible businesses as soon as possible.	We will be making contact with qualifying businesses but if you think your business is eligible then complete the online form: <a href="https://eservices.solihull.gov.uk/SMBCWebForms/?Form=COVID19-Emergency-Grant">https://eservices.solihull.gov.uk/SMBCWebForms/?Form=COVID19-Emergency-Grant</a>	<a href="https://www.gov.uk/government/publications/coronavirus-covid-19-guidance-on-business-support-grant-funding">https://www.gov.uk/government/publications/coronavirus-covid-19-guidance-on-business-support-grant-funding</a>
Statutory sick pay (SSP) relief package for SMEs	Refund of up to 2 weeks SSP per employee	Employers with less than 250 employees as at 28.2.2020	The government will work with employers over the coming months to set up the repayment mechanism for employers as soon as possible	No - the repayment will be arranged directly with government.	<a href="https://www.gov.uk/government/publications/guidance-to-employers-and-businesses-about-covid-19/covid-19-support-for-businesses#support-for-businesses-who-are-paying-sick-pay-to-employees">https://www.gov.uk/government/publications/guidance-to-employers-and-businesses-about-covid-19/covid-19-support-for-businesses#support-for-businesses-who-are-paying-sick-pay-to-employees</a>
Coronavirus Job Retention Scheme	80% of employees' usual wage costs (up to £2,500 per month plus associated NI and minimum pension costs) (initially for 3 months)	UK employers with a PAYE scheme with workers furloughed as a result of coronavirus	Via payments from HMRC – claims will need to be submitted through an online portal and grants should be available in April	No – this will be administered by HMRC	<a href="https://www.gov.uk/government/publications/guidance-to-employers-and-businesses-about-covid-19/covid-19-support-for-businesses#support-for-businesses-through-the-coronavirus-job-retention-scheme">https://www.gov.uk/government/publications/guidance-to-employers-and-businesses-about-covid-19/covid-19-support-for-businesses#support-for-businesses-through-the-coronavirus-job-retention-scheme</a>

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Self-employment Income Support Scheme	80% of taxable trading profits up to £2,500 per month (initially for 3 months)	Self-employed individuals (including members of partnerships) who have lost income due to coronavirus	Taxable grant from HMRC	No – HMRC will contact you if you are eligible and invite you to apply online	<a href="https://www.gov.uk/guidance/claim-a-grant-through-the-coronavirus-covid-19-self-employment-income-support-scheme">https://www.gov.uk/guidance/claim-a-grant-through-the-coronavirus-covid-19-self-employment-income-support-scheme</a>
Coronavirus Business Interruption Loan Scheme (CBILS)	Loans of up to £5 million	Small and medium sized businesses with turnover of no more than £41 million per annum	This will be delivered by the British Business Bank - the first 6 months of the loan will be interest free. The scheme will be available from early in the week commencing 23 March 2020	No - this will be administered by the British Business Bank	<a href="https://www.british-business-bank.co.uk/ourpartners/coronavirus-business-interruption-loan-scheme-cbils/">https://www.british-business-bank.co.uk/ourpartners/coronavirus-business-interruption-loan-scheme-cbils/</a>
Covid-19 Corporate Financing Facility (CFF)		Non-financial companies that make a material contribution to the UK economy and that had, prior to being affected by Covid-19, a short-or long-term rating of investment grade, or financial health equivalent to an investment grade rating	A new lending facility from the Bank of England to help support liquidity among larger firms, helping them bridge coronavirus disruption to their cash flows through loans. Details are available from the Bank of England	No - this will be administered by the Bank of England	<a href="https://www.bankofengland.co.uk/markets/market-notices/2020/ccff-market-notice-march-2020">https://www.bankofengland.co.uk/markets/market-notices/2020/ccff-market-notice-march-2020</a>

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VAT deferral	VAT payments will be deferred from 20 March to 30 June 2020	All UK businesses	Businesses will not need to make a VAT payment during this period	No – this is an automatic offer administered by HMRC and no applications are required	<a href="https://www.gov.uk/government/publications/guidance-to-employers-and-businesses-about-covid-19/covid-19-support-for-businesses#support-for-businesses-through-deferring-vat-and-income-tax-payments">https://www.gov.uk/government/publications/guidance-to-employers-and-businesses-about-covid-19/covid-19-support-for-businesses#support-for-businesses-through-deferring-vat-and-income-tax-payments</a>
Income tax deferral	Income tax payments due in July 2020 under self-assessment may be deferred until January 2021	All UK businesses	No penalties or interest for late payment will be charged if you defer payment until January 2021	No – this is an automatic offer administered by HMRC and no applications are required	<a href="https://www.gov.uk/government/publications/guidance-to-employers-and-businesses-about-covid-19/covid-19-support-for-businesses#support-for-businesses-through-deferring-vat-and-income-tax-payments">https://www.gov.uk/government/publications/guidance-to-employers-and-businesses-about-covid-19/covid-19-support-for-businesses#support-for-businesses-through-deferring-vat-and-income-tax-payments</a>
HMRC Time To Pay Scheme		All businesses and self-employed people in financial distress, and with outstanding tax liabilities.	Support with tax affairs through HMRC's Time To Pay service. These arrangements are agreed on a case-by-case basis and are tailored to individual circumstances and liabilities.	No. If you are concerned about being able to pay your tax due to COVID-19, call HMRC's dedicated helpline: 0800 0159 559.	Call HMRC's dedicated helpline: 0800 0159 559.

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Insurance		All businesses	Businesses that have cover for both pandemics and government-ordered closure should be covered, as the government and insurance industry confirmed on 17 March 2020 that advice to avoid pubs, theatres etc. is sufficient to make a claim. Insurance policies differ significantly, so businesses are encouraged to check the terms and conditions of their specific policy and contact their providers. Most businesses are unlikely to be covered, as standard business interruption insurance policies are dependent on damage to property and will exclude pandemics.	No - contact own insurance company.	Contact own insurance company.