

<u>What</u>	<u>Who</u>	<u>Details</u>	<u>When</u>			
			Green Available now	Amber Available in near future	Red Unknown	
Finance						
Business Rates Cash Grants	£25,000	<p>Government Backed Hull City Council Rates Team - www.hull.gov.uk/business/business-rates/small-business-rates-relief</p> <p>ERYC Rates Team www.eastriding.gov.uk/business/business-rates/billing-business-rates/#budget</p>	£25K cash grant for all retail, hospitality and leisure business in commercial premises with a rateable value between £15k and £51k.	<p>Detailed info expected from Friday 20 March</p> <p>Funding availability expected in early April.</p>		
	£10,000	<p>North Lincs Rate Team www.northlincs.gov.uk/jobs-business-and-regeneration/business-rates/</p> <p>North East Lincs Rates Team www.nelincs.gov.uk/business-and-investment/business-rates/</p>	<p>£10k cash grant for all businesses of any sector, in commercial premises that are eligible for small business rate relief (SBRR) or rural rate relief (with rateable value below £15k)</p> <p>If business eligible for SBRR or rural rate relief, they will be contacted by their Local Authority – they do not need to apply.</p>			
100% Business Rates Holiday	Government Backed Hull City Council Rates Team	A 100% business rates holiday for all retail, hospitality and leisure businesses that operate from a commercial premises with any rateable value for the duration of the				

	<p>www.hull.gov.uk/business/business-rates/small-business-rates-relief</p> <p>ERYC Rates Team www.eastriding.gov.uk/business/business-rates/billing-business-rates/#budget</p> <p>North Lincs Rate Team www.northlincs.gov.uk/jobs-business-and-regeneration/business-rates/</p> <p>North East Lincs Rates Team www.nelincs.gov.uk/business-and-investment/business-rates/</p>	<p>2020-21 tax year. <u>See table at foot of document for full list of properties that will benefit from this rate holiday.</u></p> <p>A 100% business rates holiday for nurseries for the duration of the 2020-21 tax year</p>	<p>Guidance for Local Authorities published Wednesday 18 March</p> <p>Eligible businesses will be contacted by their local council rates team in early April</p>
<p>Coronavirus Business Interruption Loan Scheme for SMEs</p>	<p><u>Government & British Business Bank backed</u> All major banks taking part. Participating lenders can be seen here: www.british-business-bank.co.uk/ourpartners/supporting-business-loans-enterprise-finance-guarantee/efg-accredited-lenders/</p>	<p>Loans and overdrafts of between £1,000 & £5 million available to SMEs (with ≤£41 million T/O) that have a sound borrowing proposal, but insufficient security to meet a lender's normal requirements. The first 6 months of the credit facility will be interest free.</p> <p>In order to access the scheme, businesses should contact their finance provider, not the British Business Bank.</p> <p>Government (via British Business Bank) will guarantee 80% of the eligible lending to give lenders (banks)</p>	<p>Expected to be available from Monday 23 March</p>

Business Support Interventions in the Humber for Covid-19 Response

		confidence to keep lending to businesses. There will be no fee for lenders of borrower to receive this guarantee.	
COVID-19 Corporate Financing Facility	<u>Government backed</u> Administered via the Bank of England	To support <u>larger firms</u> , the Bank of England has announced a new lending facility to provide a quick and cost effective way to raise working capital via the purchase of short-term debt. This will support companies which are fundamentally strong, but have been affected by a short-term funding squeeze, enabling them to continue financing their short-term liabilities. It will also support corporate finance markets overall and ease the supply of credit to all firms. This is not available to SMEs – SMEs should instead access the Coronavirus Business Interruption Loan Scheme for SMEs	Expected to be available from Monday 23 March
Support for businesses paying tax	<u>HMRC</u> Dedicated Helpline: 0800 0159 559	Businesses in financial distress/with outstanding tax liabilities, may be eligible to receive support with their tax affairs through HMRC's Time To Pay service. These arrangements are agreed on a case-by-case basis.	Available Now
ICT for Growth Grant – Supporting Home Working	<u>Humber Business Growth Hub</u> Email: Business.Investment@hullcc.gov.uk	Grants to cover <u>40% of the cost</u> of essential hardware and software require to enable homeworking of staff, <u>of proposals totalling £2,500 to £25,000</u> . An application form, last set of company accounts, a bank statement and one written quote for the required goods are needed. Growth Hub Advisor support available to complete the application and collate supporting documentation. Grants will be offered within 3 working days of receipt of application.	Available Now
Business Growth Grant - Supporting access to Contingency Planning &	<u>Humber Business Growth Hub</u>	Grants to cover <u>40% of the cost</u> of working with a specialist/advisor/consultant to help mitigate the impact of the Covid-19 pandemic on your business, <u>of projects</u>	Available Now

Business Support Interventions in the Humber for Covid-19 Response

Crisis Management Advice and Consultancy	Email: Business.Investment@hullcc.gov.uk	<p>totalling £2,500 to £12,500. An application form, last set of company accounts, a bank statement and one written quote for the required goods/service are needed. Growth Hub Advisor support available to complete the application and collate supporting documentation.</p> <p>Grants will be offered within 3 working days of receipt of application.</p>	
Statutory Sick Pay Refund for SMEs	<u>Government Backed</u>	<p>Refund will cover up to 2 weeks' SSP per eligible employee who has been off work because of COVID-19 Eligible for business the classed as an SME's on 28 February 2020 only.</p> <p>Employers will be able to reclaim expenditure for any employee who has claimed SSP (according to the new eligibility criteria) as a result of COVID-19</p> <p>Employers should maintain records of staff absences and payments of SSP, but employees will not need to provide a GP fit note</p>	Government will work with employers over the coming months to set up the repayment mechanism for employers as soon as possible
Insurance Payments	<u>Insurance Providers</u>	<p>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.</p> <p>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.</p>	Available now (effective from 17 March 2020)

High Street Banks	<u>Lloyds Bank</u>	<ul style="list-style-type: none"> • £2bn of arrangement fee free finance available to support small businesses up to £25m turnover in size • Relationship managers already speaking directly with businesses most likely to be impacted • Finance is available to support ongoing cashflow needs, caused by interruptions to supply chains or due to high staff absences <p>https://www.lloydsbankinggroup.com/Media/Press-Releases/2020-press-releases/lloyds-banking-group/lloyds-banking-group-ready-to-support-uk-small-businesses-impacted-by-covid-19/</p>	Available now
	<u>Royal Bank of Scotland</u>	<p>Support may include loan repayment holidays, interest rate reductions, temporary emergency loans with no fees or immediate access to deposit balances with no penalty.</p> <p>https://www.business.rbs.co.uk/business/support-centre/service-status/coronavirus.html</p>	
	<u>HSBC</u>	<ul style="list-style-type: none"> • Short-term support through reduced or deferred payments for mortgages • Longer-term support through extending the remaining term of mortgages, switching rates • Access to fixed-rate savings accounts without closure charges • Support for anyone with unsecured debt through reduced/deferred payments. These solutions are tailored to individual needs • Option of a temporary increase in credit card and overdraft limits 	

		https://www.hsbc.co.uk/help/coronavirus/#support-businesses	
Coronavirus Community Grant Fund	<p><u>Two Ridings Community Foundation</u> Hull & East Riding <u>only</u></p> <p><u>WEBPAGE HERE:</u> https://www.tworidingscf.org.uk/fund/coronavirus-community-fund/</p>	<p>100% grants up to £1,000 to deal with emerging issues in the community as a result of the continuing threat of coronavirus. Fund will support:</p> <ul style="list-style-type: none"> • Community organisations that are preparing themselves to appropriately respond and continue their work in a difficult work environment, and to tailor their specialist services • Development of advice and support initiatives to fill gaps for people and places where there's no current services • Groups that provide vital community support to maintain some level of viability through these uncertain times where they are experiencing a significant loss of income <p>Must be a voluntary organisation, community group, small charity or other not for profit organisation with at least 3 unrelated management committee members.</p>	<p>Available now (effective from 18 March 2020)</p>
Facebook Small Business Grants	<u>Facebook</u>	<p>The grants will endeavour to help businesses that are experiencing disruptions in their cash flow.</p> <p>Facebook is offering US\$100 million (approximately £84 million) in cash grants and advertising credits on its ad platform for up to 30,000 eligible small businesses. The funding is intended to help firms in the following ways:</p> <ul style="list-style-type: none"> • Covering operational costs. • Helping with rent costs. • Connecting with more customers. 	<p>At this stage there are no further details on industry eligibility, confirmation on the countries which will be included, or launch date.</p>

		<ul style="list-style-type: none"> Maintaining a strong workforce. <p>Small businesses in over 30 countries where Facebook operates may be eligible to apply.</p>	
Advice and Support			
Support from Growth Hub Advisors	<p><u>Humber Business Growth Hub</u></p> <p>Email: Growth.Hubs@humberlep.org</p>	<p>Tailored information, advice and guidance available via telephone and email with a locally-based business advisor.</p> <p>Call back from advisors within 2 working days of the enquiry being received.</p>	Available Now
Business Support Webinars	<p>Keeping your business afloat during the Coronavirus Outbreak</p> <p>HR Basics for SME Businesses</p> <p>Practical Operational Changes to take During Coronavirus Outbreak</p> <p>Enabling remote working and</p>	<p><u>Humber Business Growth Hub</u></p> <p>Email: Business.Investment@hullcc.gov.uk</p> <p>A range of live and interactive webinars covering a range of key topics to support businesses during the Covid-19 outbreak.</p> <p>Webinars will be recorded and available to re-watch if business cannot attend live webinar.</p>	Available from Monday 23 March

	securing networks			
	Cashflow resilience and the financial products available			
Virtual Training	<u>Facebook</u>	Facebook's has pledged to create new 'virtual training' to support businesses operating during the coronavirus outbreak.		TBC
Other Measures				
Relaxing of Planning Regulations	<u>Government</u> Overseen by Local Authorities	Agreeing that pubs and restaurants will have planning regulations relaxed so they can switch to provide takeaways or deliveries, without applying for change of use – will help the business and help those at home self-isolating		Available Now (Effective from 17 March 2020)
Free Childcare	<u>Government Backed</u> Funding passported by Local Authorities	Funding for the government's early years entitlements will continue during any periods of nursery, preschool or childminder closures, or where children cannot attend due to coronavirus (COVID-19) The Government will continue to pay funding to local authorities for the free entitlements for two, three and four-year-olds The Department for Education has set out its expectation that local authorities should follow its position and continue to pass on the government funding it receives for these entitlements to providers, in the event that any are advised to close by Public Health England or children are not able to attend due to coronavirus, to minimise short-term disruption.		Available Now (Effective from 17 March 2020)

		<p>https://www.gov.uk/government/news/free-childcare-offers-to-continue-during-coronavirus-closures</p>	
<p>Temporary relaxation of the EU drivers' hours rules for a 30 day period</p>	<p>Government Backed Administered via the Department for Transport</p>	<p>Temporary relaxation of the EU drivers' hours rules for a 30 day period, for drivers supplying supermarkets with food and other essential items.</p> <p>Drivers of vehicles involved in the delivery of food, non-food (personal care and household paper and cleaning) and over-the-counter pharmaceuticals when undertaking the following journeys:</p> <ol style="list-style-type: none"> 1) Distribution centre to stores 2) From manufacturer or supplier to distribution centre 3) From manufacturer or supplier to store 4) Between distribution centres and transport hub trunking 5) Transport hub deliveries to stores <p>This temporary relaxation applies from 00:01 on Wednesday 18 March 2020 and will run until 23:59 on Thursday 16 April 2020</p> <p>https://www.gov.uk/government/publications/temporary-relaxation-of-the-enforcement-of-eu-drivers-hours-rules/temporary-relaxation-of-the-enforcement-of-the-drivers-hours-rules-delivery-of-essential-items-to-retailers</p>	<p>Available Now (Effective from 18 March 2020)</p>

Commercial Premises Eligible for 100% Business Rates Holiday

Properties that will benefit from the relief will be occupied hereditaments that are wholly or mainly being used:

Shops, Restaurants, Cafes, Drinking Establishments, Cinemas and Live Music Venues:

- Shops (such as: florists, bakers, butchers, grocers, greengrocers, jewellers, stationers, off licences, chemists, newsagents, hardware stores, supermarkets, etc)
- Charity shops
- Opticians
- Post offices
- Furnishing shops/ display rooms (such as: carpet shops, double glazing, garage doors)
- Car/caravan show rooms
- Second-hand car lots
- Markets
- Petrol stations
- Garden centres
- Art galleries (where art is for sale/hire)
- Hair and beauty services (such as: hair dressers, nail bars, beauty salons, tanning shops, etc.)
- Shoe repairs/key cutting
- Travel agents
- Ticket offices e.g. for theatre
- Dry cleaners
- Launderettes
- PC/TV/domestic appliance repair
- Funeral directors
- Photo processing
- Tool hire
- Car hire

Assembly and Leisure

- Sports grounds and clubs
- Museums and art galleries
- Nightclubs
- Sport and leisure facilities
- Stately homes and historic houses
- Theatres
- Tourist attractions
- Gyms
- Public halls
- Clubhouses, clubs and institutions

Hotels, Guest & Boarding Premises and Self-Catering Accommodation

- Hotels, Guest and Boarding Houses
- Holiday homes
- Caravan parks and sites

Business Support Interventions in the Humber for Covid-19 Response

<ul style="list-style-type: none"> - Restaurants - Takeaways - Sandwich shops - Coffee shops - Pubs - Bars - Cinemas - Live Music Venues 		
<p>The list below sets out the types of uses that the Government does not consider to be an eligible use for the purpose of this relief</p>		
<ul style="list-style-type: none"> - Financial services (e.g. banks, building societies, cash points, bureaux de change, payday lenders, betting shops, pawn brokers) - Other services (e.g. estate agents, letting agents, employment agencies) - Medical services (e.g. vets, dentists, doctors, osteopaths, chiropractors) - Professional services (e.g. solicitors, accountants, insurance agents/ financial advisers, tutors) - Post office sorting offices - Casinos and gambling clubs - Any premises that are not reasonably accessible to visiting members of the public. 		
<p>Information taken from https://www.gov.uk/government/publications/business-rates-retail-discount-guidance</p>		