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***Please note that all information and weblinks provided in this document were correct at the time of version publication. As the Covid-19 pandemic and all business support measures evolve, the contents of this document will change rapidly. We intend to issue revised versions as quickly as possible to take into account any updates to the announced measures.***

**The Growth Hub team**

<u>What</u>	<u>Who</u>	<u>Details</u>	<u>When</u>		
			Green	Amber	Red
			Available now	Available in near future	Unknown

## Finance – Grants & Loans to Businesses

Business Rates Cash Grants	£25,000	<p><b><u>Government Backed</u></b>  <u>Hull City Council Rates Team</u>            The Council will write to all business that they believe are eligible for the grants and letters will go out in early April 2020.</p> <p>The council are also creating an online form that business will complete to provide specific info required to claim the grant such as bank details. Please keep checking this webpage:  <a href="https://tinyurl.com/gkxdsf">https://tinyurl.com/gkxdsf</a></p> <p><u>ERYC Rates Team</u>            All businesses in the East Riding who believe they are eligible should complete the relevant online form here:</p>	<p>Cash grant of up to £25K for <b><u>all</u></b> retail, hospitality and leisure business in commercial premises with a rateable value <b><u>between £15,001 and £51,000</u></b></p> <p><i>*<u>See table at foot of document for full list of properties that will benefit from this grant.</u></i></p> <p>This grant is <b><u>in addition to</u></b> the 100% rates relief holiday (<i>as detailed below</i>)</p> <p>This this grant <b><u>will not</u></b> be available to businesses that:</p> <ul style="list-style-type: none"> <li>- Do not operate from a commercial premises with a rateable value (i.e. a business that trade from a home/residential address)</li> <li>- Operate in a sector other than retail, hospitality and leisure.</li> <li>- Operate from a premises with a rateable value below £15,001 or above £50,999.99</li> <li>- Operate from a premises where they <b><u>are not the rate payer</u></b> (for example businesses in managed/serviced commercial premises where the rates are paid by the landlord and</li> </ul>	
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		<p>Small Business Rate Relief £10k grant: <a href="https://tinyurl.com/rxg5cbn">https://tinyurl.com/rxg5cbn</a></p> <p>Rural Rate Relief £10k grant: <a href="https://tinyurl.com/rxg5cbn">https://tinyurl.com/rxg5cbn</a></p> <p>Retail Rate Relief Grant: <a href="https://tinyurl.com/v2qjzak">https://tinyurl.com/v2qjzak</a></p> <p><u>North Lincs Rate Team</u> All businesses in North Lincolnshire who believe they are eligible should complete the online form here: <a href="https://tinyurl.com/rdzowxc">https://tinyurl.com/rdzowxc</a></p> <p><u>North East Lincs Rates Team</u> All businesses in North Lincolnshire who believe they are eligible should complete the online form here: <a href="https://tinyurl.com/vlvxdq4">https://tinyurl.com/vlvxdq4</a></p>	<p>not the tenant businesses)</p> <p>This is an automatic offer - <b><u>businesses do not need to apply</u></b>. Their local authority will write to businesses that are eligible for this grant.</p> <p>£10k cash grant for <b><u>all</u></b> businesses of <b><u>any sector</u></b>, in commercial premises that are <b><u>eligible for small business rate relief (SBRR) or rural rate relief</u></b> (with rateable value <b><u>below £15k</u></b>)</p> <p>This grant is <b><u>in addition to</u></b> the 100% rates relief holiday (<i>as detailed below</i>)</p> <p>This this grant <b><u>will not</u></b> be available to businesses that:</p> <ul style="list-style-type: none"> <li>- Do not operate from a commercial premises with a rateable value (i.e. a business that trade from a home/residential address)</li> <li>- Operate from a premises with a rateable value above £15,000</li> <li>- Operate from a premises where they <b><u>are not the rate payer</u></b> (for example businesses in managed/serviced commercial premises where the rates are paid by the landlord and not the tenant businesses)</li> </ul> <p>This is an automatic offer - <b><u>businesses do not need to apply</u></b>. Their local authority will write to businesses</p>	<p>Most local authorities are aiming to make grant awards between Wednesday 1 and Friday 3 April 2020</p> <p>Business can provide their details to their local authority now (From Wednesday 25 March) please see relevant council weblink to the left.</p>
	£10,000			

			that are eligible for this grant.	
Coronavirus Job Retention Scheme <b>Grant</b>	<p><b><u>Government Backed</u></b> Delivered by HMRC</p> <p>More information here: <a href="http://www.businesssupport.gov.uk/coronavirus-job-retention-scheme/">www.businesssupport.gov.uk/coronavirus-job-retention-scheme/</a></p>	<p>All employers will receive a grant to cover <b><u>80% of each employee's wages</u></b>, up to a <b><u>total of £2,500 per month, per employee.</u></b></p> <p>This grant will be <b><u>backdated to 01 March 2020</u></b>. Open for at least 3 months. <b><u>It is only available for employees that are paid via payroll</u></b>/Pay As You Earn (PAYE).</p> <p>Employers will need to:</p> <ul style="list-style-type: none"> <li>• Designate affected employees as '<b><u>furloughed workers,</u></b>' and notify your employees of this change - <b><u>changing the status of employees remains subject to existing employment law</u></b> and, depending on the employment contract, may be subject to negotiation</li> <li>• Submit information to HMRC about the employees that have been furloughed and their earnings through a new online portal (HMRC will set out further details on the information required)</li> </ul> <p>HMRC currently working on system to manage payments – no system currently in place can do it.</p>	<p><b>First grant payment expected within weeks - before end of April</b></p> <p>Announced Friday 20 March 2020</p>	
Self-Employed Income Support Scheme <b>Grant</b>	<p><b><u>Government Backed</u></b> Delivered by HMRC</p> <p>More information here: <a href="http://www.businesssupport.gov.uk/self-employment-income-support-scheme/">www.businesssupport.gov.uk/self-employment-income-support-scheme/</a></p>	<p>The government will pay self-employed people who have been adversely affected by the coronavirus <b><u>a taxable grant worth 80% of their average monthly profits over the last 3 years, up to a maximum of £2,500 per month.</u></b> This will be available for the next 3 months.</p>	<p><b>First grant payment expected before Monday 01 June</b></p> <p><b>Announced Thursday 26 March 2020</b></p>	

		<p>The scheme is <b><u>only open to those with trading profits up to £50,000</u></b> who make a <b><u>majority of their income from self-employment</u></b>. Only those in self-employment <b><u>with a tax return for 2018-19 FY can apply</u></b>.</p> <p>HMRC are urgently working on setting up the grant scheme. It is expected to be operational <b><u>no later than the beginning of June 2020</u></b>.</p> <p>This is an automatic offer – <b><u>the self-employed do not need to apply</u></b>. HMRC will contact the self-employed that they believe are eligible for this grant and make a payment direct to the person bank account.</p> <p>Anyone who <b><u>missed the 2018-19 tax return filing deadline</u></b> on 31 January 2020 <b><u>has four weeks from 26 March 2020 to submit their tax return</u></b> in order to benefit from this scheme.</p>	
<p>Coronavirus Business Interruption <b>Loan</b> Scheme (CBILS) <i>for SMEs</i></p>	<p><b><u>Government &amp; British Business Bank backed</u></b> All major banks taking part.</p> <p>More information here: <a href="http://www.businesssupport.gov.uk/coronavirus-business-interruption-loan-scheme/">www.businesssupport.gov.uk/coronavirus-business-interruption-loan-scheme/</a></p>	<p>Loans and overdrafts of between £1,000 &amp; £5 million <b><u>available to SMEs</u></b> (with ≤£45 million T/O) that have a sound borrowing proposal, but insufficient security to meet a lender's normal requirements. The first <b>12 months</b> of the credit facility will be interest free.</p> <p><b>In order to access the scheme, businesses should contact their finance provider, not the British Business Bank.</b></p> <p>Government (via British Business Bank) will guarantee</p>	<p><b>Available Now</b> (from Monday 23 March)</p>

	<p>Participating lenders can be seen here: <a href="http://www.british-business-bank.co.uk/ourpartners/supporting-business-loans-enterprise-finance-guarantee/efg-accredited-lenders/">www.british-business-bank.co.uk/ourpartners/supporting-business-loans-enterprise-finance-guarantee/efg-accredited-lenders/</a></p>	<p>80% of the eligible lending to give lenders (banks) confidence to keep lending to businesses. There will be no fee for lenders of borrower to receive this guarantee.</p> <p>Businesses should <b>speak to their bank at the earliest possible opportunity</b> to discuss the possible need and use of this loan. Businesses must meet specific British Business Bank eligibility criteria, which can be found here: <a href="http://www.british-business-bank.co.uk/ourpartners/coronavirus-business-interruption-loan-scheme-cbils/for-businesses-and-advisors/">www.british-business-bank.co.uk/ourpartners/coronavirus-business-interruption-loan-scheme-cbils/for-businesses-and-advisors/</a></p>	
<p>COVID-19 Corporate Financing Facility (CCFF) <b>Loan</b></p>	<p><b>Government backed</b> Administered via the Bank of England</p> <p>More information here: <a href="http://www.businesssupport.gov.uk/covid-19-corporate-financing-facility/">www.businesssupport.gov.uk/covid-19-corporate-financing-facility/</a></p> <p>Instructions on how to apply can be found here: <a href="http://www.bankofengland.co.uk/news/2020/march/the-covid-corporate-financing-facility">www.bankofengland.co.uk/news/2020/march/the-covid-corporate-financing-facility</a></p>	<p>To support <b>larger firms (FTSE 100 &amp; 'Investment Grade')</b>, the CCFF will offer financing on terms comparable to those prevailing in markets in the period before the Covid-19 economic shock, and will be <b>open to firms that can demonstrate they were in sound financial health prior to the shock</b>. The facility will look through temporary impacts on firms' balance sheets and cash flows by basing eligibility on firms' credit ratings prior to the Covid-19 shock. <b>Only businesses that can access the 'Commercial Paper' market can apply</b>, however business <b>do not</b> need to have previously issued commercial paper in order to participate.</p> <p>The scheme will operate for at least 12 months and for as long as steps are needed to relieve cash flow pressures on firms that make a material contribution to the UK economy. The Bank will provide 6 months' notice of the withdrawal of the Facility.</p> <p>This <b>is not</b> available to SMEs – SMEs should instead access the Coronavirus Business Interruption <b>Loan</b></p>	<p><b>Available Now</b> (from Monday 23 March)</p>



		Scheme for SMEs	
ICT for Growth <b>Grant</b> – <i>Supporting Home Working</i>	<b>Humber Business Growth Hub</b> Email: <a href="mailto:Business.Investment@hullcc.gov.uk">Business.Investment@hullcc.gov.uk</a>	Grants to cover <b>40% of the cost</b> of essential hardware and software require to enable homeworking of staff, <b><u>of proposals totalling £2,500 to £24,999.</u></b>  <b>Available to SMEs</b> (with less than 250 FTE staff and ≤€50 million turnover) <b>only.</b>  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.	<b>Available Now</b>
Business Growth <b>Grant</b> - <i>Supporting access to Contingency Planning &amp; Crisis Management Advice</i>	<b>Humber Business Growth Hub</b> Email: <a href="mailto:Business.Investment@hullcc.gov.uk">Business.Investment@hullcc.gov.uk</a>	Grants to cover <b>40% of the cost</b> of working with a specialist/advisor/consultant to help mitigate the business operations impact of the Covid-19 pandemic on your business, <b><u>of projects totalling £2,500 to £12,500.</u></b>	<b>Available Now</b>

<p><i>and Consultancy</i></p>		<p><b>Available to SMEs</b> (with less than 250 FTE staff and ≤€50 million turnover) <b>only.</b></p> <p>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>	<p><b>Available Now</b></p>
<p>Finance for Growth <b>Grant</b> – <i>Supporting access to Financial Advice &amp; Consultancy</i></p>	<p><b>Humber Business Growth Hub</b> Email: <a href="mailto:Business.Investment@hullcc.gov.uk">Business.Investment@hullcc.gov.uk</a></p>	<p>Grants to cover <b>40% of the cost</b> of working with a specialist/advisor/consultant to help mitigate the <b>financial impact</b> of the Covid-19 pandemic on your business, <b>of projects totalling £2,500 to £24,999.</b></p> <p><b>Available to SMEs</b> (with less than 250 FTE staff and ≤€50 million turnover) <b>only.</b></p> <p>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>	
<p>Statutory Sick Pay (SSP) <b>Refund</b> for SMEs</p>	<p><b>Government Backed</b> Administered via HMRC</p> <p>More information here: <a href="http://www.businesssupport.gov.uk/statutory-sick-pay-rebate/">www.businesssupport.gov.uk/statutory-sick-pay-rebate/</a></p>	<p>Refund will <b>cover up to 2 weeks' SSP</b> per eligible employee who has been off work because of COVID-19.</p> <p><b>Eligible for business the classed as an SME (≤250 staff) on 28 February 2020 only.</b></p>	<p><b>Available Now</b></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><b><u>Employers should maintain records of staff absences</u></b> and payments of SSP, but employees <b><u>will not</u></b> need to provide a GP fit note. If evidence is required by the employer, those with symptoms of Covid-19 can get an ‘isolation note’ from NHS 111 online.</p> <p>The rebate scheme is currently being developed – the Government will work with employers to set the payment system up in the coming weeks and months.</p>	<p><b>New measures effective from Friday 13 March 2020</b></p> <p>Government will work with employers over the coming months to set up the repayment mechanism for employers as soon as possible</p>
<p><b>Benefits</b> for the self-employed</p>	<p><b><u>Government Backed</u></b> Administered via DWP</p> <p><a href="http://www.gov.uk/government/publications/support-for-those-affected-by-covid-19/support-for-those-affected-by-covid-19">www.gov.uk/government/publications/support-for-those-affected-by-covid-19/support-for-those-affected-by-covid-19</a></p>	<p><b><u>Self-employed people are unlikely to be eligible for Statutory Sick Pay</u></b>, however the Government is making it easier for the self-employed to make a claim for Universal Credit or Contributory Employment and Support Allowance:</p> <ul style="list-style-type: none"> <li>• For the duration of the Covid-19 outbreak, the requirements of <b><u>the Universal Credit minimum income floor will be temporarily removed</u></b> for the self-employed who have COVID-19 or are self-isolating. This will allow the self-employed to access Universal Credit at a rate equivalent to the SSP.</li> <li>• Universal Credit standard allowance will <b><u>increase by £1,000</u></b> for the next 12 months.</li> <li>• People will be able to claim Universal Credit</li> </ul>	<p><b>Available Now</b> (effective from 13 March 2020)</p>

		<p>and access advance payments upfront <b><u>without the current requirement to attend a Jobcentre</u></b> if they are advised to self-isolate.</p>	
<p>Insurance Payments</p>	<p><b><u>Insurance Providers</u></b></p>	<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 <b><u>businesses are encouraged to check the terms and conditions of their specific policy</u></b> and contact their providers. <b><u>Most businesses are unlikely to be covered</u></b>, as standard business interruption insurance policies are dependent on damage to property and will exclude pandemics.</p> <p>Government has advised the following:</p> <p><b><u>Notifiable Diseases</u></b>  Many insurers use diseases on this list as triggers for the activation or exclusion of insurance cover. For example, insurers' policies that cover notifiable diseases will typically only cover a specific subset of notifiable diseases that the insurer will reference in the policy documentation. These policies will exclude any notifiable disease not on the insurers list, as well as future/unknown diseases (such as COVID-19). The price that the insurer charges for the policy is modelled against the risk posed by this set list of diseases.</p> <p><b><u>Unspecified Notifiable Diseases</u></b>  Some businesses will have purchased add-ons for</p>	<p><b>Available Now</b>  (effective from 17 March 2020)</p>

	<p>their insurance that cover for 'unspecified notifiable diseases'. These policies effectively cover any disease listed as a notifiable disease, enabling the business to claim for losses for all notifiable diseases as well as from diseases that are unknown at the point the policy is written.</p> <p>The effect of the government adding COVID-19 to its list of notifiable diseases is to ensure that businesses with unspecified notifiable disease cover are able to make a claim – subject to the terms and conditions in their policy. For example, someone infected with COVID-19 may need to have been on the premises.</p> <p><b><u>Government Ordered Closure</u></b> The government asked a number of different businesses and venues to remain closed from 21 March onwards.</p> <p>Insurers have agreed that this advice is sufficient for businesses covered for COVID-19 losses to make a claim. As such, intervention by the police or any other statutory body is no longer required to trigger cover in the current circumstances.</p> <p>However, most businesses' commercial insurance policies are unlikely to offer cover for COVID-19.</p> <p><b><u>Event Coverage</u></b> Businesses with event cancellation policies that include unspecified notifiable disease extensions</p>	
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		<p>should be able to make a claim for the necessary and unavoidable cancellation, abandonment, curtailment, postponement and disruption of their event for reasons beyond the control of organisers and participants (subject to the other terms and exclusions of their policy).</p> <p>Insurance for major events is often bespoke to the specific event, so businesses are encouraged to check the terms and conditions of their specific policy.</p> <p>A Q&amp;A resource from the Association of British Insurers can be found here:  <a href="http://www.abi.org.uk/products-and-issues/topics-and-issues/coronavirus-ga">www.abi.org.uk/products-and-issues/topics-and-issues/coronavirus-ga</a></p>	
<p>Commercial Banking  <b>Finance and Other Measures</b></p>	<p><b>High Street Banks</b>  <i>(Various)</i></p>	<p>The majority of UK Banks are offering various new finance packages and altered terms, conditions, and fees. Some examples of the measures currently announced are:</p> <ul style="list-style-type: none"> <li>• Arrangement fee-free loan finance available</li> <li>• Loan repayment holidays</li> <li>• Interest rate reductions</li> <li>• Short-term support through reduced or deferred payments for mortgages</li> <li>• Longer-term support through extending the remaining term of mortgages, switching rates</li> <li>• Option of a temporary increase in credit card and overdraft limits</li> </ul> <p>The relationship/business managers of most banks are already speaking directly with businesses most likely to be impacted.</p>	<p><b>Available Now</b></p>

		<p>Businesses should speak to their bank in the first instance to discuss any financial requirement that they might have.</p> <p><b><u>Bank of Scotland</u></b> <a href="https://business.bankofscotland.co.uk/business-home/coronavirus.html">business.bankofscotland.co.uk/business-home/coronavirus.html</a></p> <p><b><u>Barclays</u></b> <a href="https://www.barclays.co.uk/business-banking/coronavirus">www.barclays.co.uk/business-banking/coronavirus</a></p> <p><b><u>HSBC</u></b> <a href="https://www.hsbc.co.uk/help/coronavirus/#support-businesses">www.hsbc.co.uk/help/coronavirus/#support-businesses</a></p> <p><b><u>Lloyds</u></b> <a href="https://www.lloydsbank.com/business/coronavirus.html">www.lloydsbank.com/business/coronavirus.html</a></p> <p><b><u>NatWest</u></b> <a href="https://www.business.natwest.com/business/support-centre/service-status/coronavirus.html">www.business.natwest.com/business/support-centre/service-status/coronavirus.html</a></p> <p><b><u>Royal Bank of Scotland</u></b> <a href="https://www.business.rbs.co.uk/business/support-centre/service-status/coronavirus.html">www.business.rbs.co.uk/business/support-centre/service-status/coronavirus.html</a></p> <p><b><u>Santander</u></b> <a href="https://www.santander.co.uk/personal/coronavirus">www.santander.co.uk/personal/coronavirus</a></p> <p><b><u>TSB</u></b> <a href="https://www.tsb.co.uk/coronavirus/">www.tsb.co.uk/coronavirus/</a></p>	
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		<p><b>Yorkshire Bank</b>  <a href="https://secure.ybonline.co.uk/personal/coronavirus-information/">secure.ybonline.co.uk/personal/coronavirus-information/</a></p>	
<p>Coronavirus Community Grant Fund</p>	<p><b><u>Two Ridings Community Foundation</u></b>  Hull &amp; East Riding <u>only</u></p> <p>Webpage here:  <a href="https://www.tworidingscf.org.uk/fund/coronavirus-community-fund/">https://www.tworidingscf.org.uk/fund/coronavirus-community-fund/</a></p>	<p>100% grants up to <b>£1,000</b> 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"> <li>• Community organisations that are preparing themselves to appropriately respond and continue their work in a difficult work environment, and to tailor their specialist services</li> <li>• Development of advice and support initiatives to fill gaps for people and places where there's no current services</li> <li>• 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</li> </ul> <p>Must be a voluntary organisation, community group, small charity or other not for profit organisation with <b>at least 3 unrelated</b> management committee members.</p>	<p><b>Available Now</b>  (effective from 18 March 2020)</p>
<p>Coronavirus Charity Help Fund Grants</p>	<p><b><u>Martin Lewis</u></b></p> <p>Webpage here:  <a href="https://blog.moneysavingexpert.com/2020/03/i-m-making-p1m-available-to-fund-urgent-small-charity-coronaviru/">https://blog.moneysavingexpert.com/2020/03/i-m-making-p1m-available-to-fund-urgent-small-charity-coronaviru/</a></p>	<p>Grants of <b>£5,000 to £20,000</b> to small registered charities, <b>or</b> local arms of bigger charities, across the UK – to help with specific UK coronavirus-related poverty relief projects.</p> <p>Examples could include foodbanks, charities engaged in community aid, financial advice help and more. Fund is looking for projects that are up and running, or are in the process of being set up – fund wants to deliver help at speed.</p>	<p><b>Applications closed 11:59pm  Wednesday 25 March 2020</b></p>



		<p>Applicants can <b><u>only apply for funds for specific coronavirus projects</u></b></p>	
<p>Emergency Funding Package - <b>Grants</b> for Arts Organisations</p>	<p><b><u>Arts Council England</u></b>  Webpage here: <a href="http://www.artscouncil.org.uk/covid19?_cldee=anVsaWUubGVhdGhlckBhcnRzY291bmNpbC5vcmcudWs%3d&amp;recipientid=cont-act-3472d212dd35e511974c005056915655-7dece73f45464c3c8c9593a956a1d9d2&amp;esid=92d617f2-e86d-ea11-bc4a-005056911737">www.artscouncil.org.uk/covid19?_cldee=anVsaWUubGVhdGhlckBhcnRzY291bmNpbC5vcmcudWs%3d&amp;recipientid=cont-act-3472d212dd35e511974c005056915655-7dece73f45464c3c8c9593a956a1d9d2&amp;esid=92d617f2-e86d-ea11-bc4a-005056911737</a></p>	<p>Arts Council England are making £160 million of emergency funding available for those organisations and individuals who will need it during this crisis, and have also changed the funding requirements for individuals and organisations currently in receipt of their funding. The funding has been allocated into the following three streams – please click on the relevant weblink for more information:</p> <ul style="list-style-type: none"> <li>- £90m available to National Portfolio organisations. Click here: <a href="http://www.artscouncil.org.uk/covid-19/financial-support-national-portfolio-organisations">www.artscouncil.org.uk/covid-19/financial-support-national-portfolio-organisations</a></li> <li>- £50m available to organisations outside of the National Portfolio. Grants of <b><u>up to £35,000</u></b> will be available. Click here: <a href="http://www.artscouncil.org.uk/covid-19/financial-support-organisations-outside-national-portfolio">www.artscouncil.org.uk/covid-19/financial-support-organisations-outside-national-portfolio</a></li> <li>- £20m available to support artists, creative practitioners and freelancers. Grants of <b><u>up to £2,500</u></b> will be available. Click here: <a href="http://www.artscouncil.org.uk/covid-19/financial-support-artists-creative-practitioners-and-freelancers">www.artscouncil.org.uk/covid-19/financial-support-artists-creative-practitioners-and-freelancers</a></li> </ul>	<p><b>Further guidance and timetable for the fund to be published Monday 30 March.</b>  Announced Tuesday 24 March</p>
<p>Small <b>Grants</b> to Support</p>	<p><b><u>Sylvia Adams Charitable</u></b></p>	<p>Unrestricted grants of <b><u>up to £5,000</u></b> will be available</p>	

Children's Charities	<p><b><u>Trust</u></b></p> <p>Webpage here:  <a href="http://sylvia-adams.org.uk/what-we-will-fund/">http://sylvia-adams.org.uk/what-we-will-fund/</a></p>	<p>as one-off payments to assist <b><u>registered charities</u></b> in England and Wales.</p> <p>The fund will support work that will <b><u>improve the reach to targeted groups of 0-3 year olds</u></b> and that will bring about <b><u>improved defined outcome for these targeted groups.</u></b></p> <p>Applicants must:</p> <ul style="list-style-type: none"> <li>- Have an income of less than £750,000 in last set of audited accounts</li> <li>- Demonstrate the likelihood of increased demand for their services and/or loss of income attributable to the pandemic.</li> </ul>	<p><b>Available Now</b>          (applications close Tuesday 28 April 2020)</p>
Facebook Small Business Grants	<p><b><u>Facebook</u></b></p> <p>Webpage here:  <a href="http://www.facebook.com/business/bost/grants">www.facebook.com/business/bost/grants</a></p>	<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"> <li>• Covering operational costs.</li> <li>• Helping with rent costs.</li> <li>• Connecting with more customers.</li> <li>• Maintaining a strong workforce.</li> </ul> <p>Small businesses in over 30 countries where Facebook operates may be eligible to apply.</p>	<p><b>At this stage there are no further details</b> on industry eligibility, confirmation on the countries which will be included, or launch date.</p>

**Finance – Tax Holidays & Deferrals**

<p>100% Business Rates <b>Holiday</b></p>	<p><b><u>Government Backed</u></b> Hull City Council Rates Team <a href="http://www.hull.gov.uk/business/business-rates/small-business-rates-relief">www.hull.gov.uk/business/business-rates/small-business-rates-relief</a></p> <p>ERYC Rates Team <a href="http://www.eastriding.gov.uk/business/business-rates/billing-business-rates/#budget">www.eastriding.gov.uk/business/business-rates/billing-business-rates/#budget</a></p> <p>North Lincs Rate Team <a href="http://www.northlincs.gov.uk/jobs-business-and-regeneration/business-rates/">www.northlincs.gov.uk/jobs-business-and-regeneration/business-rates/</a></p> <p>North East Lincs Rates Team <a href="http://www.nelincs.gov.uk/business-and-investment/business-rates/">www.nelincs.gov.uk/business-and-investment/business-rates/</a></p>	<p>A 100% business rates holiday for <b>all</b> retail, hospitality and leisure businesses that operate from a commercial premises with <b>any</b> rateable value for the duration of the 2020-21 tax year.</p> <p><i><u>*See table at foot of document for full list of properties that will benefit from this rate holiday.</u></i></p> <p>A 100% business rates holiday for nurseries for the duration of the 2020-21 tax year will also be available. Nurseries that occupy the following properties will be eligible for the business rates holiday:</p> <ul style="list-style-type: none"> <li>- Occupied by providers listed on Ofsted's Early Years Register</li> <li>- Wholly or mainly used for the provision of the Early Years Foundation Stage</li> </ul> <p>This is an automatic offer - <b><u>businesses do not need to apply</u></b></p> <p>Businesses can estimate the business rate relief using the business rates calculator <a href="#">here</a></p>	<p><b>Guidance for Local Authorities published Wednesday 18 March</b></p> <p>Eligible businesses will be contacted by their local council rates team in early April</p>
<p>Income Tax <b>deferment</b></p>	<p><b><u>Government backed</u></b> Overseen by HMRC</p> <p>More information here: <a href="http://www.businesssupport.gov.uk/d">www.businesssupport.gov.uk/d</a></p>	<p>For the <b><u>self-employed</u></b>, Income Tax payments due by 31 July 2020 under the Self-Assessment system will be <b><u>deferred to January 2021.</u></b></p> <p>This is an automatic offer – <b><u>the self-employed do not need to apply.</u></b></p>	<p><b>Effective Immediately</b> <i>Announced Friday 20 March</i></p>

	<a href="#">eferral-of-self-assessment-payment/</a>	No penalties or interest for late payment will be charged in the deferral period.	
VAT bill <b>deferment</b>	<p><b>Government backed</b> Overseen by HMRC</p> <p>More information here: <a href="http://www.businesssupport.gov.uk/vat-deferral/">www.businesssupport.gov.uk/vat-deferral/</a></p>	<p><b>All VAT-registered businesses</b> can <b>defer their VAT payments</b> for the period 20 March 2020 to 30 June 2020.</p> <p>VAT bills accumulated during the stated deferral period will not be due for payment <b>until end of the financial year on 31 March 2021.</b></p> <p>This is an automatic offer - <b>businesses do not need to apply.</b></p>	<p><b>Effective Immediately</b> <i>Announced Friday 20 March</i></p>
HMRC Time to Pay service – tax bill <b>deferrals</b> and <b>reductions</b>	<p><b>HMRC</b> Dedicated Helpline: 0800 0159 559</p> <p>More information here: <a href="http://www.businesssupport.gov.uk/time-to-pay/">www.businesssupport.gov.uk/time-to-pay/</a></p>	<p>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.</p> <p>These arrangements are agreed by HMRC on a case-by-case basis.</p> <p>HMRC have recently scaled-up the Time to Pay service to all firms and individuals who are in temporary financial distress as a result of Covid-19 and that have outstanding tax bills.</p>	<p><b>Available Now</b></p>
<b>Advice and Support</b>			
Support from Growth Hub Advisors	<p>General business <b>information, advice</b> and <b>guidance</b> from Growth Hub</p> <p><b>Humber Business Growth Hub</b></p> <p>All enquiries email: <a href="mailto:Growth.Hubs@humberlep.org">Growth.Hubs@humberlep.org</a></p>	<p>Tailored <b>information, advice</b> and guidance available via telephone and email from a locally-based Growth Hub Business Advisor.</p> <p>Can advise and support on issues such as:</p> <ul style="list-style-type: none"> <li>- How to access government support &amp; funding</li> </ul>	

	<p>Business Advisors</p> <p><b><u>Free &amp; Impartial</u></b></p>		<ul style="list-style-type: none"> <li>- How to work on business contingency plans</li> <li>- How to work on business survival planning</li> <li>- How to manage workforce &amp; staffing issues</li> <li>- How to implement new government guidance (i.e. changes to sick pay etc.)</li> </ul> <p>Enquiries relating to <b>financial matters</b> will be dealt with <b>by the Finance Business Advisor team</b> (see below)</p> <p>Call back from advisors <b>within 2 working days</b> of the enquiry being received.</p>	<p><b>Available Now</b></p>
	<p>Financial, cashflow, and liquidity management <b>information, advice and guidance</b> from Finance Business Advisors</p> <p><b><u>Free &amp; Impartial</u></b></p>		<p>Finance, cashflow and liquidity <b>advice and guidance support</b> via telephone and email from locally-based Finance Business Advisor.</p> <p>Can advise and support on issues such as:</p> <ul style="list-style-type: none"> <li>- How to manage cashflow and liquidity</li> <li>- Discuss the most suitable finance and funding available</li> <li>- How to create a financial survival plan</li> </ul> <p>Enquiries relating to <b>non-financial matters</b> will be dealt with <b>by the Growth Hub Business Advisor team</b> (see above)</p> <p>Call back from advisors <b>within 2 working days</b> of the enquiry being received.</p>	
<p>Growth</p>	<p>Keeping your business afloat</p>	<p><b><u>Humber Business Growth Hub</u></b></p>	<p>A range of live and interactive webinars covering a range of key topics to support businesses during the</p>	

Hub Business Support Webinars	during the Coronavirus Outbreak	Email: <a href="mailto:Business.Investment@hullcc.gov.uk">Business.Investment@hullcc.gov.uk</a>	Covid-19 outbreak.	Some webinars available now w/c Monday 23 March
	HR Basics for SME Businesses			
	Practical Operational Changes to take During Coronavirus Outbreak	Keep checking for latest webinars here: <a href="http://www.eventbrite.co.uk/o/humber-business-growth-hub-growmysme-programme-17967626089">www.eventbrite.co.uk/o/humber-business-growth-hub-growmysme-programme-17967626089</a>		
	Remote Working – Making it Work!		<p><b><u>10am – 12 pm Friday 27 March</u></b></p> <p>Businesses across the globe are putting new policies and approaches in place to continue operating and to keep people safe amidst the Covid19 pandemic. This webinar will provide Humber based SMEs with a firm start point to begin planning how digital technology can help them continue to trade and operate in these hugely challenging times.</p> <p>The webinar will include the following:</p> <ul style="list-style-type: none"> <li>• Ensuring employees have the right hardware, including computers and smart phones.</li> <li>• Providing necessary applications and software that can be accessed through the cloud.</li> <li>• Having sufficient broadband connectivity.</li> <li>• Ensuring that strong enough cyber security measures are in place.</li> <li>• Harnessing familiar communication tools, e.g. Whatsapp.</li> <li>• Identifying suitable collaboration tools, such as Slack or Trello.</li> </ul>	

	Cashflow resilience and the financial products available		<ul style="list-style-type: none"> <li>• Finding the right video conferencing solutions to facilitate meetings, training and events.</li> <li>• Deciding upon and enforcing new boundaries, including how technologies can be used and information shared</li> <li>• Managing individuals, teams and projects with tools such as Enterprise Resource Planning or Customer Relationship Management software to provide better visibility.</li> </ul> <p>Sign-up for the webinar here: <a href="http://www.eventbrite.co.uk/e/remote-working-making-it-work-tickets-101037331378">www.eventbrite.co.uk/e/remote-working-making-it-work-tickets-101037331378</a></p>	
<p>ACAS <b>Advice</b> for Employers</p> <p><i>Includes webinars</i></p>	<p><b><u>ACAS</u></b></p>	<p>Dedicated advice for employers to cover a variety of Covid-19 related issues can be found on the ACAS website. Information, advice and guidance is also available over the phone for employers.</p> <p>ACAS can support with the following:</p> <ul style="list-style-type: none"> <li>• How to manager social distancing</li> <li>• Self-isolation and sick pay</li> <li>• Closing the workplace</li> <li>• Leave for staff</li> <li>• Covid-19 symptoms in the workplace</li> </ul>	<p><b>Available Now</b> (web hosted advice)</p>	

		<ul style="list-style-type: none"> <li>• Best practice for employers</li> </ul> <p><a href="http://www.acas.org.uk/coronavirus">www.acas.org.uk/coronavirus</a></p> <p>Employers can also join a free ACAS webinar ‘Coronavirus – an advisory webinar for employers’. The webinar provides practical advice for employers to help manage the impact of coronavirus in the workplace. It includes:-</p> <ul style="list-style-type: none"> <li>• steps that can help reduce the spread of the virus</li> <li>• effective ways of communicating with employees</li> <li>• self-isolating, time off, sickness certification and sick pay</li> <li>• altering working hours, shift patterns and working arrangements</li> <li>• remote working and the use of technology</li> </ul> <p>Register here: <a href="https://www.acas.org.uk/webinars">https://www.acas.org.uk/webinars</a></p>	
<p>DiT <b>Advice</b> for Exporting Businesses</p>	<p><b><u>Department for International Trade</u></b></p>	<p>Information, Advice and Guidance available for businesses that export. The webpage is updated on a regular basis:</p> <p><a href="http://www.gov.uk/government/publications/coronavirus-covid-19-guidance-for-uk-businesses/coronavirus-covid-19-guidance-for-uk-businesses-trading-internationally">www.gov.uk/government/publications/coronavirus-covid-19-guidance-for-uk-businesses/coronavirus-covid-19-guidance-for-uk-businesses-trading-internationally</a></p>	



Public Health England – <b>Guidance</b> for Food Businesses	<b><u>Public Health England</u></b>	Information, Advice and Guidance available for food businesses. The webpage is updated on a regular basis:  <a href="http://www.gov.uk/government/publications/covid-19-guidance-for-food-businesses/guidance-for-food-businesses-on-coronavirus-covid-19">www.gov.uk/government/publications/covid-19-guidance-for-food-businesses/guidance-for-food-businesses-on-coronavirus-covid-19</a>	<b>Available Now</b>
General Advice for Businesses from the CBI	<b><u>Confederation of British Industry (CBI)</u></b>	General information, Advice and Guidance available for businesses The webpage is updated on a regular basis:  <a href="http://www.cbi.org.uk/coronavirus-hub/">www.cbi.org.uk/coronavirus-hub/</a>	<b>Available Now</b>
General Advice for Businesses from the IoD	<b><u>Institute of Directors (IOD)</u></b>	General information, Advice and Guidance available for businesses The webpage is updated on a regular basis:  <a href="http://www.iod.com/iod-coronavirus-support-hub">www.iod.com/iod-coronavirus-support-hub</a>	<b>Available Now</b>
General Advice for Businesses from the FSB	<b><u>Federation of Small Businesses (FSB)</u></b>	General information, Advice and Guidance available for businesses The webpage is updated on a regular basis:  <a href="http://www.fsb.org.uk/campaign/covid19.html">www.fsb.org.uk/campaign/covid19.html</a>	<b>Available Now</b>
General Advice for Businesses from Enterprise Nation	<b><u>Enterprise Nation</u></b>	General information, Advice and Guidance available for businesses The webpage is updated on a regular basis:  <a href="http://www.enterprisenation.com/coronavirus-support/">www.enterprisenation.com/coronavirus-support/</a>	<b>Available Now</b>

General Advice for Businesses from the IED	<b><u>Institute of Economic Development (IED)</u></b>	General information, Advice and Guidance available for businesses The webpage is updated on a regular basis:  <a href="http://ied.co.uk/news_events/a_route_map_of_current_business_support/">ied.co.uk/news_events/a_route_map_of_current_business_support/</a>	<b>Available Now</b>
Advice for Retailers from the ACS	<b><u>The Association of Convenience Stores (ACS)</u></b>	Specific Information, Advice and Guidance available for retailers. The webpage is updated on a regular basis:  <a href="http://www.acs.org.uk/advice/covid-19-coronavirus">www.acs.org.uk/advice/covid-19-coronavirus</a>	<b>Available Now</b>
Advice for Travel & Tourism Businesses from Visit Britain	<b><u>Visit Britain</u></b>	Specific Information, Advice and Guidance available for businesses that operated in the travel and tourism industry. The webpage is updated on a regular basis: <a href="http://www.visitbritain.org/covid-19-new-coronavirus-latest-information-and-advice-for-businesses?utm_source=vbve_enews_18_03_2020&amp;utm_medium=email&amp;utm_campaign=enews_18_03_2020">www.visitbritain.org/covid-19-new-coronavirus-latest-information-and-advice-for-businesses?utm_source=vbve_enews_18_03_2020&amp;utm_medium=email&amp;utm_campaign=enews_18_03_2020</a>	<b>Available Now</b>
Advice for Manufacturers from Make UK	<b><u>Make UK</u></b>	Specific Information, Advice and Guidance available for manufacturers. The webpage is updated on a regular basis:  <a href="http://www.makeuk.org/coronavirus">www.makeuk.org/coronavirus</a>	<b>Available Now</b>
Advice for Charities from Civil Society	<b><u>Civil Society</u></b>	Specific Information, Advice and Guidance available for charities. The webpage is updated on a regular basis:  <a href="http://www.civilsociety.co.uk/news/coronavirus-what-charities-need-to-know.html">www.civilsociety.co.uk/news/coronavirus-what-charities-need-to-know.html</a>	<b>Available Now</b>
Virtual Training from Facebook	<b><u>Facebook</u></b>	Facebook's has pledged to create new 'virtual training' to support businesses operating during the coronavirus outbreak.	<b>TBC</b>

Other Measures			
Protection from Eviction for Commercial Tenants	<u><b>Government</b></u> Overseen by Local Authorities	<p>All commercial tenants <u><b>who cannot pay their rent because of COVID-19</b></u> will be <u><b>protected from eviction.</b></u></p> <p>These measures will mean <u><b>no business will automatically forfeit their lease and be forced out of their premises if they miss a payment</b></u> up until 30 June.</p> <p>There is the option for the government to extend this period if needed.</p> <p><u><b>This is not a rental holiday.</b></u> All commercial tenants will still be liable for the rent. Commercial tenants are protected from eviction if they are unable to pay rent.</p>	<p><b>Available Now</b> (Effective from 24 March 2020)</p>
Relaxing of Planning Regulations	<u><b>Government</b></u> Overseen by Local Authorities	<p>Agreeing that pubs and restaurants will have planning regulations relaxed <b>so they can switch to provide takeaways or deliveries, without applying for change of use</b> – will help the business and help those at home self-isolating</p> <p>More information here: <a href="http://www.gov.uk/government/news/government-to-grant-permission-for-pubs-and-restaurants-to-operate-as-takeaways-as-part-of-coronavirus-response">www.gov.uk/government/news/government-to-grant-permission-for-pubs-and-restaurants-to-operate-as-takeaways-as-part-of-coronavirus-response</a></p>	<p><b>Available Now</b> (Effective from 17 March 2020)</p>

<p>3-Month extension to Filing Company Accounts</p>	<p><b><u>Government</u></b> Overseen by Companies House</p> <p>More info here: <a href="http://www.gov.uk/government/news/companies-to-receive-3-month-extension-period-to-file-accounts-during-covid-19?utm_source=f3101d97-c140-4859-9f49-b4f3d326d612&amp;utm_medium=email&amp;utm_campaign=govuk-notifications&amp;utm_content=daily">www.gov.uk/government/news/companies-to-receive-3-month-extension-period-to-file-accounts-during-covid-19?utm_source=f3101d97-c140-4859-9f49-b4f3d326d612&amp;utm_medium=email&amp;utm_campaign=govuk-notifications&amp;utm_content=daily</a></p>	<p>Companies will be given <b><u>an additional 3 months</u></b> to file accounts with Companies House to help companies avoid penalties as they deal with the impact of COVID-19.</p> <p>Companies <b><u>will still have to apply for the 3-month extension</u></b> to be granted, however those citing issues around COVID-19 <b><u>will be automatically and immediately granted an extension</u></b></p> <p>*The government is also in close consultation with company representative bodies, legal practitioners and others, to look at solutions for the <b><u>impact COVID-19 may have on companies' ability to hold Annual General Meetings</u></b>. Updated guidance on this matter will be published in due course.</p>	<p><b>Available Now</b> (Effective from 25 March 2020)</p>
<p>Delay to Off-Payroll Working Rules (IR35) Reform</p>	<p><b><u>Government</u></b> Overseen by HMRC</p>	<p>The reform to the off-payroll working rules that would have applied for people contracting their services to large or medium-sized organisations (IR35) outside the public sector <b><u>will be delayed for one year</u></b> from 6 April 2020 until 6 April 2021.</p> <p>Business and individuals <b><u>do not need to take any action</u></b></p>	<p><b>Available Now</b> (Effective from 17 March 2020)</p>
<p>Free Childcare</p>	<p><b><u>Government Backed</u></b> Funding passported by Local Authorities</p>	<p>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)</p> <p>The Government will continue to pay funding to local authorities for the free entitlements for two, three and four-year-olds</p> <p>The Department for Education has set out its expectation that local authorities should follow its position and continue to pass on the government</p>	<p><b>Available Now</b> (Effective from 17 March 2020)</p>

		<p>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.</p> <p><a href="http://www.gov.uk/government/news/free-childcare-offers-to-continue-during-coronavirus-closures">www.gov.uk/government/news/free-childcare-offers-to-continue-during-coronavirus-closures</a></p>	
<p>Temporary relaxation of the EU drivers' hours rules for a 30 day period</p>	<p><b><u>Government Backed</u></b> Overseen by 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"> <li>1) Distribution center to stores</li> <li>2) From manufacturer or supplier to distribution center</li> <li>3) From manufacturer or supplier to store</li> <li>4) Between distribution centers and transport hub</li> <li>5) Transport hub deliveries to stores</li> </ol> <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><a href="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">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</a></p>	<p><b>Available Now</b> (Effective from 18 March 2020)</p>

		<a href="#">retailers</a>	
<p>Driving tests and MOTs for heavy vehicles suspended for up to 3 months</p>	<p><b><u>Government Backed</u></b> Overseen by the Department for Transport</p>	<p>The Driver and Vehicle Standards Agency (DVSA) is <b><u>suspending driving tests</u></b> in England, Scotland and Wales for up to 3 months from 21 March 2020. The decision has been made to help prevent the spread of coronavirus as tests lead to extended contact between candidates and examiners in vehicles.</p> <p>Motorcycle tests are also being suspended.</p> <p><b><u>DVSA has suspended MOTs</u></b> (annual tests) for all <b><u>heavy goods vehicles (HGVs) and public service vehicles (PSVs)</u></b> for up to 3 months from 21 March 2020. All HGV and PSV vehicles with an MOT will be <b><u>issued with a 3-month certificate of temporary exemption</u></b> (CTE) until further notice. Vehicles must be maintained, kept safe to drive (roadworthy) and operate within the terms of operators' licence conditions.</p> <p><a href="http://www.gov.uk/government/news/driving-tests-and-mots-for-heavy-vehicles-suspended-for-up-to-3-months-to-help-tackle-spread-of-coronavirus?utm_source=03acbaa7-a0da-4716-aeab-e574412e03fd&amp;utm_medium=email&amp;utm_campaign=govuk-notifications&amp;utm_content=daily">www.gov.uk/government/news/driving-tests-and-mots-for-heavy-vehicles-suspended-for-up-to-3-months-to-help-tackle-spread-of-coronavirus?utm_source=03acbaa7-a0da-4716-aeab-e574412e03fd&amp;utm_medium=email&amp;utm_campaign=govuk-notifications&amp;utm_content=daily</a></p>	<p><b>Available Now</b> (Effective from 21 March 2020)</p>