

PATTERDALE PARISH Covid -19 Financial Support Information

As at 2ND MAY 2021

This note is one person's understanding of the position at a particular point in a situation that is changing all the time. It is intended to be a general guide to assist people to make their own enquiries and to take their own advice as necessary, and not a definitive statement of the law.

GENERAL GOVERNMENT BUSINESS SUPPORT <https://www.gov.uk/business-coronavirus-support-finder>

EDEN DC : <https://www.eden.gov.uk/coronavirus-covid-19/support-for-businesses>

SELF EMPLOYED GRANTS - SEISS

The 4th SEISS grant is now open for applications. Most eligible people will be contacted directly but the scope has widened from the last two grants. Conditions:

- **Tax returns from 2019-2020** will now be included in the calculation of 3 months average trading profits.
- You can have started trading that year but need to have also traded in the year just finished April 2020 to March 2021.
- Definitions of eligibility: you must be currently trading but are impacted by reduced demand due to coronavirus or have been trading but are temporarily unable to do so due to coronavirus
- You must also declare that: you intend to continue to trade, and you reasonably believe there will be a significant reduction in your trading profits due to reduced business activity, capacity, demand or inability to trade due to coronavirus. Be prepared to show evidence of reduced demand e.g cancellations of events or comparisons with previous months'/years' trading figures when there were **no or less** government restrictions.
- This grant covers February to April 2021.
- You must make your claim for the fourth grant on or before **1 June 2021**.

How to apply: Online only : <https://www.gov.uk/guidance/claim-a-grant-through-the-self-employment-income-support-scheme>

You will need:

- Self-Assessment Unique Taxpayer Reference (UTR)
- National Insurance number
- Government Gateway user ID and password
- UK bank details including account number, sort code, name on the account and address linked to the account
- You may also need to answer questions about your passport, driving licence or information held on your credit file.

Find out [how to get your Unique Taxpayer Reference](#) or [National Insurance number](#).

The fourth grant is calculated at 80% of 3 months' average trading profits. It will be paid out in a single instalment and capped at £7,500 in total.

The 5th SEISS grant, for May – September 2021, can be claimed from late July. There will be a slightly different calculation, looking at your reduction in turnover.... so **make sure you keep good records!**

EDEN DC – ONE-OFF RESTART GRANTS.

ONLY AVAILABLE TO THOSE IN THE BUSINESS RATINGS LIST

Business must have been trading on 1st April 2021

Full eligibility details: <https://www.eden.gov.uk/media/5962/eligibilityforrestartgrants.pdf>

A bit arbitrary..... :

Non-essential Retail Includes: betting shops, charity shops, gift shops and car showrooms --

----- Excludes: taxis and vehicle hire, tuition services

Leisure/Hospitality Includes: Village Halls, Wedding Venues, Pubs, Holiday Homes, B&Bs

Excludes: Coach tour operators, Private Dwellings, Home gyms.

New online application process but email addresses from previous Business Rates grants still in the system. Decisions within 10 days and payable 5 days later.

Application process will time-out after 30 minutes (!) so best to have all the information ready:

- Your Business Rates account reference number (8 digits long and beginning with a 4, it can be found on your most recent Business Rates/NNDR bill from the council).
- Details about you as the applicant
- What type of business you run and a relevant **unique identification number** for your business (company number, charity number, self-assessment/partnership number, NI number etc);
- Your business bank account details and documentary evidence of this (full bank statement dated within the last 3 months which includes your address and bank sort code, account number and account name).
- **A recent utility bill for the business property** relating to the grant application, dated within the last 3 months;
- Information about any previous grant funding (known as Subsidiary Allowance, formerly State Aid) your business has received within the last 3 financial years – this includes money received through any COVID-19 grant schemes administered by EDC or other local authorities.

AMOUNT OF GRANTS:

STRAND ONE: Non-essential retail businesses	Grant Available
Rateable value of exactly £15,000 or below	£2,667
Rateable value of exactly £51,000 or over	£4,000
Rateable value over £15,000 and less than £51,000	£6,000

STRAND TWO: Hospitality, ACCOMMODATION and leisure businesses, including personal care	
Rateable value of exactly £15,000 or below	£ 8,000
Rateable value of exactly £51,000 or over	£12,000
Rateable value over £15,000 and less than £51,000	£18,000

No Additional Restrictions Grant at this time but there may be another in the near future.

Furlough Scheme

No notable changes since March but here is latest link: [Coronavirus Job Retention Scheme](#).

Restart Grants (1 April 2021 onwards)

This following table sets out types of businesses that are eligible under the sector thresholds for this scheme (non-essential retail; leisure; hospitality; accommodation; personal care; and gym and sport).

This list is not exhaustive, but indicative of the types of businesses that can be supported under this grant scheme.

Non-essential retail		
<p>Definition: a business that is open to the public and is used mainly or wholly for the purposes of retail sale or hire of goods or services, where the primary purpose of products or services provided are not necessary to the health and well-being of the public. This may include:</p> <ul style="list-style-type: none"> • Businesses offering in-person non-essential retail to the general public; • Businesses that were likely to have been required to cease their retail operation in the January 2021 lockdown; • Businesses that had retail services restricted during January lockdown; • Businesses that sell directly to consumers. 		
Support Type	Type of Business	
Non-essential retail (Strand One; up to £6,000 per hereditament)	Betting offices Departmental stores Markets (other than livestock) Sales kiosks Showrooms eg kitchen/bathroom/tile/glazing Tobacco and vape stores Antiques stores Sales offices Travel agents Electronic goods and mobile phone shops Auction rooms Car auction Car showrooms Car supermarkets Car washes (standalone)	Clothes shops Book shops Charity shops Carpet stores Furniture shops Sofa shops Homeware shops Florists Plant nurseries Jewellers Stationery shops Gift shops Make-up shops Animal groomers Sweet shops Photography studios Car/caravan display/hiring sites
Exclusions		
For these grant purposes, the definition of a non-essential retail business should exclude:	Food retailers including food markets, supermarkets, convenience stores, corners shops, off licences, breweries, pharmacies, chemists and newsagents Animal rescue centres and boarding facilities Building merchants Petrol stations Vehicle repair and MOT services Bicycle shops Taxi and vehicle hire businesses Education providers including tutoring services	Banks, building societies and other financial providers Post offices Funeral directors Laundrettes and dry cleaners Medical practices, veterinary surgeries and pet shops Agricultural supply shops Garden centres Storage and distribution facilities Wholesalers Employment agencies/businesses Office buildings Automatic car washes Mobility support shops

Leisure

Definition: a business that provides opportunities, experiences and facilities, in particular for culture, recreation, entertainment, celebratory events, days and nights out, betting and gaming. This may include:

- Businesses that may provide in-person intangible experiences in addition to goods.
- Businesses that may rely on seasonal labour.
- Businesses that may assume particular public safety responsibilities.
- Businesses that may operate with irregular hours through day, night and weekend.

Support Type

Type of Business

Leisure
(Strand Two;
up to £18,000
per
hereditament)

Bingo halls
Bowling alleys
Casinos and gambling clubs
Cinemas
Ice rinks
Museums and art galleries
Roller skating rings
Stately homes and historic houses
Theatres
Zoos and safari parks
Amusement parks
Pleasure piers
Pavilions
Conference centres
Exhibition centres including for use as banquet halls and other events
Heritage railways
Public halls
Night clubs and discotheques
Hostess bars
Sexual entertainment venues
Shisha bars, waterpipe consumption venues

Wedding venues
Events venues
Arenas
Concert halls
Go kart rinks
Model villages
Tourist attractions
Aquaria
Miniature railways
Theme parks
Amusement arcades including adult gaming centres
Animal attractions at farms
Wildlife centres
Botanical gardens
Circus
Visitor attractions at film studios
Soft play centres or areas
Indoor riding centres
Clubs and institutions
Village halls and scout huts, cadet huts etc

Exclusions

The definition of a leisure business should exclude:

All retail businesses
Coach tour operators
Tour operators
Telescopes

Hospitality

Definition: a business whose main function is to provide a venue for the consumption and sale of food and drink. This may include:

- Businesses offering in-person food and drink services to the general public.
- Businesses that provide food and/or drink to be consumed on the premises, including outdoors.

Support Type

Type of Business

Hospitality (Strand Two; up to £18,000 per hereditament)	Food courts Public houses/pub restaurants Restaurants	Roadside restaurants Wine bars Cafes
---	--	--

Exclusions

The definition of a hospitality business should exclude:	Food kiosks and businesses whose main service is a takeaway (not applicable to those that have adapted to offer takeaways during periods of restrictions, in alignment with previous COVID-19 business grant schemes).
--	--

Accommodation

Definition: a business whose main lodging provision is used for holiday, travel and other purposes. This may include:

- Businesses that provide accommodation for 'away from home' stays for work or leisure purposes.
- Businesses that provide accommodation for short-term leisure and holiday purposes.

Support Type

Type of Business

Accommodation (Strand Two; up to £18,000 per hereditament)	Caravan parks Caravan sites and pitches Chalet parks Coaching inns Country house hotels Guest and boarding houses Hostels Hotels Lodges	Holiday apartments, cottages or bungalows Campsites Boarding houses Canal boats or other vessels B&Bs Catered holiday homes Holiday homes
---	---	---

Exclusions

The definition of an accommodation business should exclude:	Private dwellings Education accommodation Residential homes	Care homes Residential family centres Beach huts
---	---	--

Personal care

Definition: a business which provides a service, treatment or activity for the purposes of personal beauty/hair/grooming/body care/aesthetics, and wellbeing.

This may include:

- Businesses that deliver in-person holistic, beauty and hair treatments.
- Businesses that provide services such as tattoos and piercings.
- Businesses that offer close-contact services required to deliver the treatment.
- Businesses that offer services, treatments or activities that require social distancing and cleaning protocols, which have led to a reduction in their capacity to deliver personal care services.

Support Type

Type of Business

Personal care
(Strand Two;
up to £18,000 per
hereditament)

Spas, sauna and steam
rooms
Hairdressing salons
Tanning salons
Nail salons
Massage centres and
massage treatments
Tattoo and piercing studios

Holistic therapy (reflexology,
massage, acupuncture)
Barbers, groomers
Beauty salons
Beauticians, aesthetics
Other non-surgical
treatments

Exclusions

The definition of a
personal care
business should
exclude

Businesses that only provide personal care goods, rather than services;
Businesses used solely as training centres for staff and/or others;
Businesses providing dental services, opticians, audiology services, chiropody, chiropractors, osteopaths and other medical or health services, including services which incorporate personal care services, treatments required by those with disabilities and services relating to mental health.

Gym and sports

Definition: a commercial establishment where physical exercise or training is conducted on an individual basis or group basis, using exercise equipment or open floor space with or without instruction, or where individual and group sporting, athletic and physical activities are participated in competitively or recreationally.

This may include:

- Businesses that offer in-person exercise and sport activities to the general public.
- Businesses that open to members of the public paying an entry/membership fee.
- Businesses that require extensive cleaning protocols, which significantly slow down trade.
- Businesses that offer exercise classes or activities, which may mandate space and no masks etc.

Support Type

Type of Business

Gyms and sport
(Strand Two;
up to £18,000 per
hereditament)

Dance schools and centres
Dance studios
Gymnasia/fitness suites
Cricket centres
Ski centres
Sports and leisure centres
Outdoor sports centres
Outdoor adventure centres
Squash courts

Tennis centres
Sports courts
Swimming pools
Shooting and archery
venues
Driving ranges
Water sport centres
Golf courses

Exclusions

The definition of a
gym and sport
business should
exclude:

Home gyms
Home exercise studios
Home sports courts
Home sports grounds