

Here are answers to some of the frequently asked questions we've received about the:

- Small Business Assistance Grant; and
- Retail, Hospitality and Leisure Grant

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Eligibility

Am I eligible for the Government's [Coronavirus] Grant?

The property needs to have been in the non-domestic rating list and occupied/trading on the 11 March 2020 to qualify.

Businesses that qualified for small business rate relief (SBRR) or rural rate relief on 11 March 2020, including those in receipt of tapered relief, will be eligible for a grant payment of £10,000. Properties that are occupied for personal use (for e.g. private stables, beach huts, car parking spaces and personal storage) will not qualify, nor will those properties whose liability is calculated using the small business multiplier.

Businesses in England in receipt of the Expanded Retail Discount (which covers retail, hospitality and leisure) with a rateable value of less than £51,000 will be eligible for:

- £10,000 where the rateable value (RV) of the premises is £15,000 or less or;
- Up to £25,000 where the RV is greater than £15,000 but less than £51,000

To check the definition of retail, hospitality and leisure, please see the [Government's guidance](#) for the Expanded Retail Discount.

Is my property eligible for the Small Business Grant?

Businesses that qualified for Small Business Rate Relief (SBRR) or Rural Rate Relief on 11 March 2020, including those in receipt of tapered relief, will be eligible for a grant payment of £10,000.

You can qualify for Small Business Rate Relief if:

- Your property's rateable value is less than £15,000; and
- Your business uses only one property (if you use more than one property, you can claim SBRR on your main unit where its rateable value is below £15,000 and none of the additional properties have a rateable value above £2,899 and the combined rateable values are below £20,000)

For more information, visit: <https://www.gov.uk/apply-for-business-rate-relief/small-business-rate-relief>

Can I claim the grant if I'm still trading?

Yes, this funding is available to help small rural, retail, leisure and hospitality businesses with their ongoing business costs in recognition of the disruption caused by COVID-19.

I own or occupy more than one business premises – can I make more than one claim for funding?

The grant funding is awarded per hereditament (rateable business property) so as long as each property is eligible for funding, then you can make more than one claim (up to the State Aid limits). However, you'll only be able to claim **one** funding scheme per property (e.g. you cannot claim funding from under both Scheme 1 and Scheme 2 for the same property). In summary:

- Businesses can only receive one grant under the Small Business Grant Scheme.
- Businesses eligible for the Retail, Hospitality and Leisure scheme can claim one grant per eligible property.

Each property will need a separate claim form. To assess eligibility, each property should be separate from the other, e.g.:

- have identifiably separate premises with separate access points
- have separate supporting paperwork (e.g. utility bills specifically for each address)

If you have multiple premises, you need to declare this on your claim form. These rules apply for all your business properties, even if they are within different local authorities.

Note: if you have multiple business rates accounts for business property that is adjacent to each other, with a single access point and the combined rateable value is below £15,000, you might want to consider requesting the rateable accounts to be merged. Please contact revenues@middevon.gov.uk for more information about this.

I am a commercial tenant and my landlord has been responsible for paying the business rates. Can I still claim the funding?

Please contact econdev@middevon.gov.uk so we can help you with your request.

You will need to be the sole business occupant for your business unit and we will need to see evidence that your business has been trading from the premises from before 11 March 2020 (eg a signed and dated tenancy agreement and dated business advertising).

Unfortunately, we cannot support claims from businesses trading from shared spaces (eg using a building one-day-a-week that is used otherwise for the rest of the time) or from businesses occupying a property on a Licence to Trade instead of a Commercial Tenancy Agreement.

I work from home – can I claim the funding?

The business grants can only be paid to businesses operating / trading from commercial premises (on the ratings list) not domestic premises.

If you have a designated workspace separate from the home area (eg a workshop, studio, B&B guest accommodation) and you have business insurance for it, then you may be able to request commercial status and have a rateable value applied to that part.

Are charities eligible for the business grants?

Charities in receipt of charity relief for business rates are not eligible for the Small Business Grant. However, if their rateable value is below £15,000 and they provide a retail, hospitality or leisure service at their premises to visiting members of the public (eg events, café, shop) they might be eligible for the Retail, Hospitality and Leisure grant.

I am a new business – can I claim?

Yes, if you started on or before 11 March 2020.

Businesses that were in receipt of Small Business Rate Relief or Rural Rate Relief as of 11 March will be eligible for the Small Business Grants Fund.

For the Retail, Leisure and Hospitality Grants Fund, businesses that would have been in receipt of the Expanded Retail Discount Scheme with properties that have a rateable value of under £51,000 are eligible.

If you took on a business premises prior to 11 March 2020 with the intention to open to the public but this was delayed due to the lockdown measures, please contact econdev@middevon.gov.uk so we can help you with your request.

Are Parish Halls eligible for the business grant?

The Retail, Hospitality and Leisure grant is for businesses (including charities) and includes public halls in the eligibility criteria as long as they are not run by the local council and that the local council is not the only tenant (so other groups also use the hall).

I'm a retail business but I use my premises for storage – am I eligible?

Unless you provide an onsite retail, hospitality or leisure service to visiting members of the public, you won't be eligible for the Retail, Hospitality and Leisure Grant.

If your rateable value is less than £15,000, you might be eligible for the Small Business Grant.

I'm a Landlord and my business tenant vacated the property prior to 11 March 2020. Can I claim the grant for my property?

No, the grant is only for properties that were occupied / trading on 11 March 2020.

Claim Process and Paperwork

What documentation do I need to provide when claiming the funding?

To claim funding from either the Business Support Grant Fund or the Retail, Hospitality and Leisure Grant Fund, businesses need to provide:

- A completed and signed Claim Form - please make sure the State Aid Declaration is signed
- A recent Business Bank Statement (this can be a cover sheet but must show the business name, account number and sort code to verify the payment information on the claim form)

We also ask for a recent Business Utility Bill (less than 3 months old) showing the premises address (examples include: telephone, broadband, electricity, gas or an insurance schedule)

Businesses will need to provide additional paperwork following receipt of funding as part of anti-fraud checks (this includes a copy of your most recent certified accounts and Non-Domestic Rates bill). These can be uploaded onto our secure online portal with your claim Form.

I don't have a business bank statement

Many small businesses use personal bank accounts instead of business bank accounts.

If you don't have a business bank account, send us a recent bank statement (less than 3 months old) for the account you do use. Whereas we normally ask to only see a cover sheet (showing the business name, account number and sort code to verify the details on the claim form), we will also want to see evidence of business transactions on the account.

I don't have a utility bill – what else can I provide?

You do not need to provide a Utility Bill upfront with your claim form to proceed with your claim. All we need is a signed and completed Claim Form and a recent bank statement.

However, other documentation will be required as part of follow-up anti-fraud checks. The purpose of the utility bill is to demonstrate the property has been commercially used within the past 3 months. In the absence of a Utility Bill, normally a business insurance certificate (showing the property address) will suffice.

Problems accessing the Business Rates Online Portal

We encourage eligible Mid Devon businesses to sign-up to our secure online portal 'Citizens Access':
<https://www.middevon.gov.uk/business/business-rates/view-your-business-rates-account-online/>

Our secure online portal is case-sensitive and details must exactly match those on your business rates letter. Here are some tips for the most common issues:

- As you are logging in to the Business Rates system, you will need to select 'Organisation' not 'Person' when registering / logging in.
- The name of the registered business must match exactly to the trading name on this letter (even if it is incorrect).
- The Business Rates reference number should be 7 digits without any non-numerical characters (such as hyphens)

Please do not just upload claim paperwork without creating a Citizens Access portal account; it will slow the application process.

If you continue to experience problems, please contact econdev@middevon.gov.uk quoting your business address and your business rates reference number (if you know it).

Is there a deadline by which we need to claim the funding?

The Government hasn't yet set a deadline to businesses but they've asked local authorities to pay out as much as possible by early May so we're asking businesses to please submit their claims as soon as possible.

When will I receive the funding?

Once you've submitted your claim, you don't need to contact us to find out if it's been approved. We will contact you if we need any other information.

Grant payments to eligible businesses are being made every day. Payments can take three working days from the date of payment to appear in bank accounts.

If you have already submitted your claim and not yet heard, please make sure you have supplied all of the necessary paperwork and signed the State Aid Declaration.

Other Questions:

Will I have to pay the funding back?

The Small Business Grant Fund and the Retail, Hospitality and Leisure Grant Fund are one-off grant payments, not a loan, so you won't need to pay this back unless you have made a fraudulent claim. Businesses can only make one claim per hereditament (business property).

What is the new Discretionary Grants Funding Scheme?

On 1 May, the Government announced that it is providing local authorities with additional funding to target **small businesses with high fixed property-related costs** but that are not eligible for the current grant schemes. This includes:

1. Small businesses in shared offices or other flexible work spaces e.g. industrial parks, science parks, incubators etc, which do not have their own business rates assessment;
2. Regular market traders who do not have their own business rates assessment;
3. B&Bs which pay Council Tax instead of business rates; and
4. Charity properties in receipt of charitable business rates relief which would otherwise have been eligible for Small Business Rates Relief or Rural Rate Relief.

Outline national eligibility criteria provided by the Government stipulates that the grants can only go to:

- Businesses with ongoing fixed building-related costs
- Businesses that can demonstrate that they have suffered a significant fall in income due to the Covid-19 crisis
- Business with fewer than 50 employees
- Businesses that were trading on or before 11th March

In addition, businesses that are eligible for the existing grant schemes or Self-employed Income Support Scheme are ineligible.

At this stage, we do not have the specific details of the scheme; additional eligibility criteria may be set. The Government will provide local authorities with guidance on this new scheme later this week.

In the meantime, we are working with the other Devon Local Authorities on a process to claim this new grant. Potentially eligible businesses will be invited to apply for the funding once this is in place.

What other support is there for businesses?

Other organisations are also offering funding to businesses affected by the Coronavirus:

- The Government's website features up-to-date information on the latest government announcements relating to the business community (and links directly to their advice page for individuals). Visit <https://www.gov.uk/government/publications/guidance-to-employers-and-businesses-about-covid-19/covid-19-support-for-businesses> for further information.
- If your business is in the charity sector, the Government has published FAQs with specific information about the coronavirus and charities: <https://www.gov.uk/government/news/coronavirus-covid-19-guidance-for-the-charity-sector>
- The Department for Business, Energy and Industrial Strategy (BEIS) is running regular webinars with information for businesses about the Government's coronavirus support schemes.
- The ACAS website has a dedicated page with information for employers and employees relating to Coronavirus: <https://www.acas.org.uk/coronavirus>
- Cosmic are offering a free helpline and toolkit for local businesses and charities to help them set up remote working for staff in response to the COVID-19 pandemic. This will help with business continuity and provide advice and guidance to businesses who need support to put effective homeworking arrangements in place. The helpline phone number is 0330 088 4421 and the line will be open from 9am-5pm, Monday-Friday.
- The Heart of the South West Growth Hub service provides daily updates with links to key services and support. They can provide information advice and guidance through their team of expert business advisors. If you wish to speak with one of their advisors please call 03456 047 047 or visit: <https://www.heartofswgrowthhub.co.uk/covid-19-guidance-for-business/>
- The Arts Council has launched [emergency coronavirus funding](#) for organisations in the cultural sector affected by the Coronavirus
- Devon County Council has launched the [COVID-19 Prompt Action Fund](#) to provide flexible resources to organisations working with communities who are disproportionately impacted by coronavirus and the social and economic consequences of this outbreak. All applications that are under £500 are invited to apply.
- The Government's Future Fund will be launched in May 2020. This scheme will issue convertible loans between £125,000 and £5 million to innovative companies facing financing difficulties due to the outbreak. SMEs focusing on research and development will also benefit from £750 million of grants and loans.
- The Government announced a new Bounce Back Loans Scheme allowing small and medium businesses to borrow between £2,000 and £50,000. Loans will be interest free for the first 12 months.
- Sky Media is helping small businesses, suffering because of the coronavirus outbreak, with TV advertising campaigns worth £10,000.
- The Government has launched a fund for England's zoos and aquariums in the latest measure designed to protect businesses affected by the coronavirus pandemic.
- Emergency cash funding to support Ofcom-licensed community radio stations facing severe financial difficulty due to the coronavirus (COVID-19) outbreak.

Visit our website for up-to-date advice: <https://www.middevon.gov.uk/residents/coronavirus-support-for-communities-and-businesses/coronavirus-information-for-businesses-employers-and-employees/>

If businesses are experiencing any issues relating to Covid-19 which aren't being addressed through other support channels, they are advised to contact Economic Development so that the information can be shared confidentially to help shape future activities responding to the outbreak: econdev@middevon.gov.uk

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