

# Covid-19 business support grants: overview (as at 19/1/2021)



The City Council is distributing government-funded support grants to businesses in Cambridge struggling to cope with the financial impact of the pandemic. If your business is located outside the city, please contact your district council for more details about their grants.

**Grant availability:** Since the second national lockdown<sup>1</sup>, these grants have included:

- national grant schemes, set by the Government, for business rate-paying businesses that have been required to close<sup>2</sup> and
- local grant schemes, set by the City Council, both for non rate-paying businesses required to close and those business still allowed to operate but severely impacted by the restrictions<sup>3,4</sup>.

**Grant payments:** The Council has already paid many grants relating to the second national lockdown (5 November to 1 December), Tier 2 restrictions (2-25 December) and Tier 4 restrictions (26 December to 4 January). Business rate paying businesses in the retail, hospitality and leisure sectors that are required to close will be sent their LRSG (Closed) grants for Tier 4 and the third national lockdown (from 5 January) by Friday 22 January. See page 6 for details of the grant payment levels prior to the third national lockdown.

**Third national lockdown:** Here is a summary of the national grant schemes. Eligible rate-paying business will receive both the six-week grant AND the one-off Closed Business Lockdown payments. The government will review the Covid-19 alert level on/before 15 February

Who is it for?	Band	LRSG (Closed) for 5 Jan-15 Feb 2021	Closed business lockdown payment
Ratepaying businesses in the retail, hospitality and leisure sectors required to close during the third national lockdown	Rateable value of: £15,000 or less	£2,001	£4,000
	more than £15,000 but below £51,000	£3,000	£6,000
	of £51,000 or more	£4,500	£9,000

The City Council will also be announcing details of the local grants and supplements available to businesses in Cambridge that do not qualify for these national schemes.

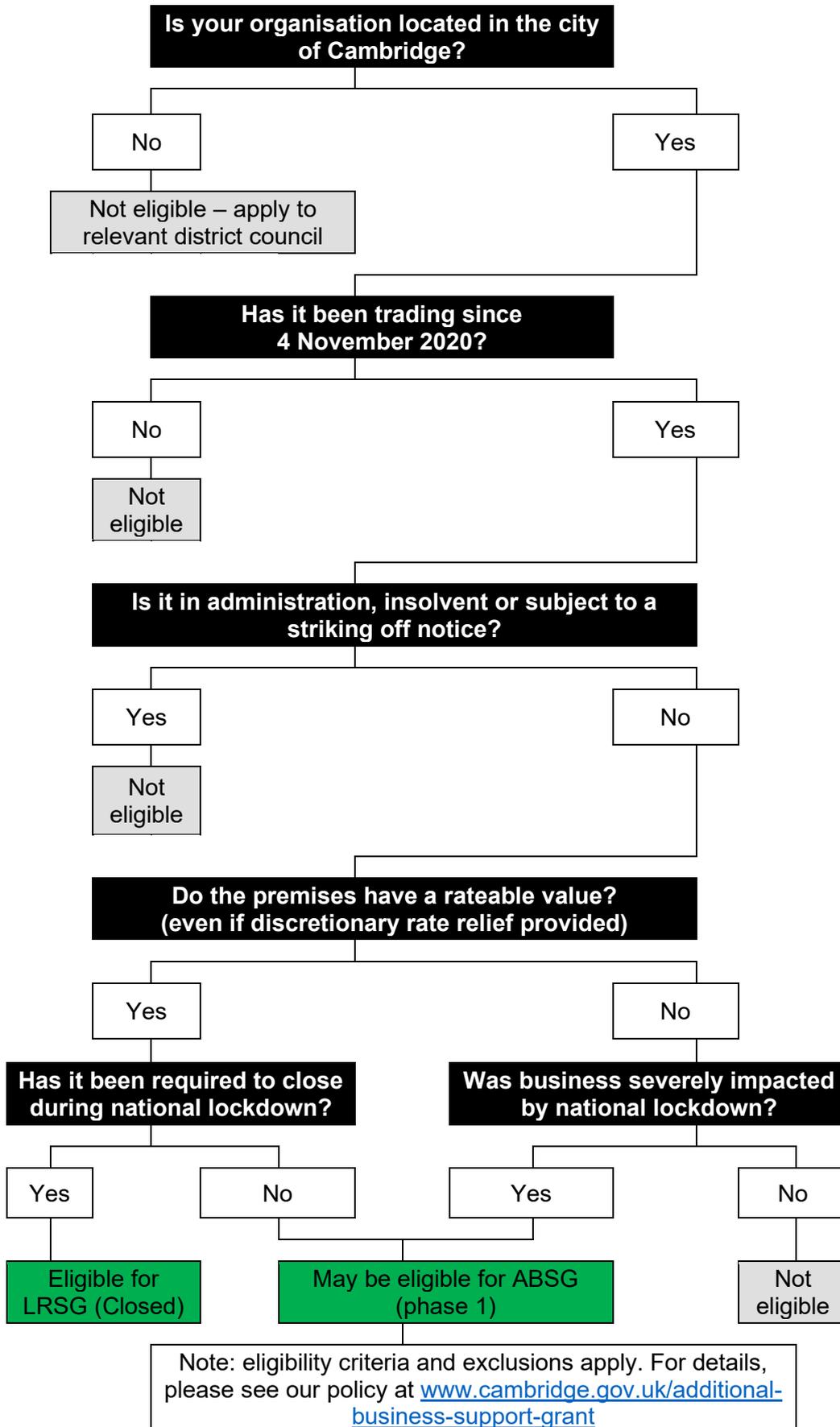
1. The grant schemes during the first national lockdown in spring/summer 2020 closed in late August 2020 and are no longer available.
2. The main national grant scheme for national non-domestic rate-paying businesses required to closed is the Local Restrictions Support Grant (Closed). Outside lockdowns, (say in Tier 2) there is an LRSG (Open) scheme for rate-paying businesses in the hospitality, hotel, B&B & leisure sectors allowed to operate, plus an LRSG (Sector) scheme for rate-paying nightclubs required to close.
3. Although the government defines the grant payment levels, the council sets the terms of the LRSG (Open) scheme in Tier 2.
4. Funded by the government's Additional Restrictions Grant (ARG) funding, the Council has introduced Additional Business Support Grants for businesses that do not qualify for the LRSG schemes. Phase 1 relates to the second national lockdown (5/11/20-1/12/20), phase 2 to the Tier 2 restrictions period (2/12/20-25/12/20) and phase 3 to the Tier 4 restrictions (26/12/20-4/1/21).

## Grant schemes in place during recent Covid-19 alert levels in Cambridge

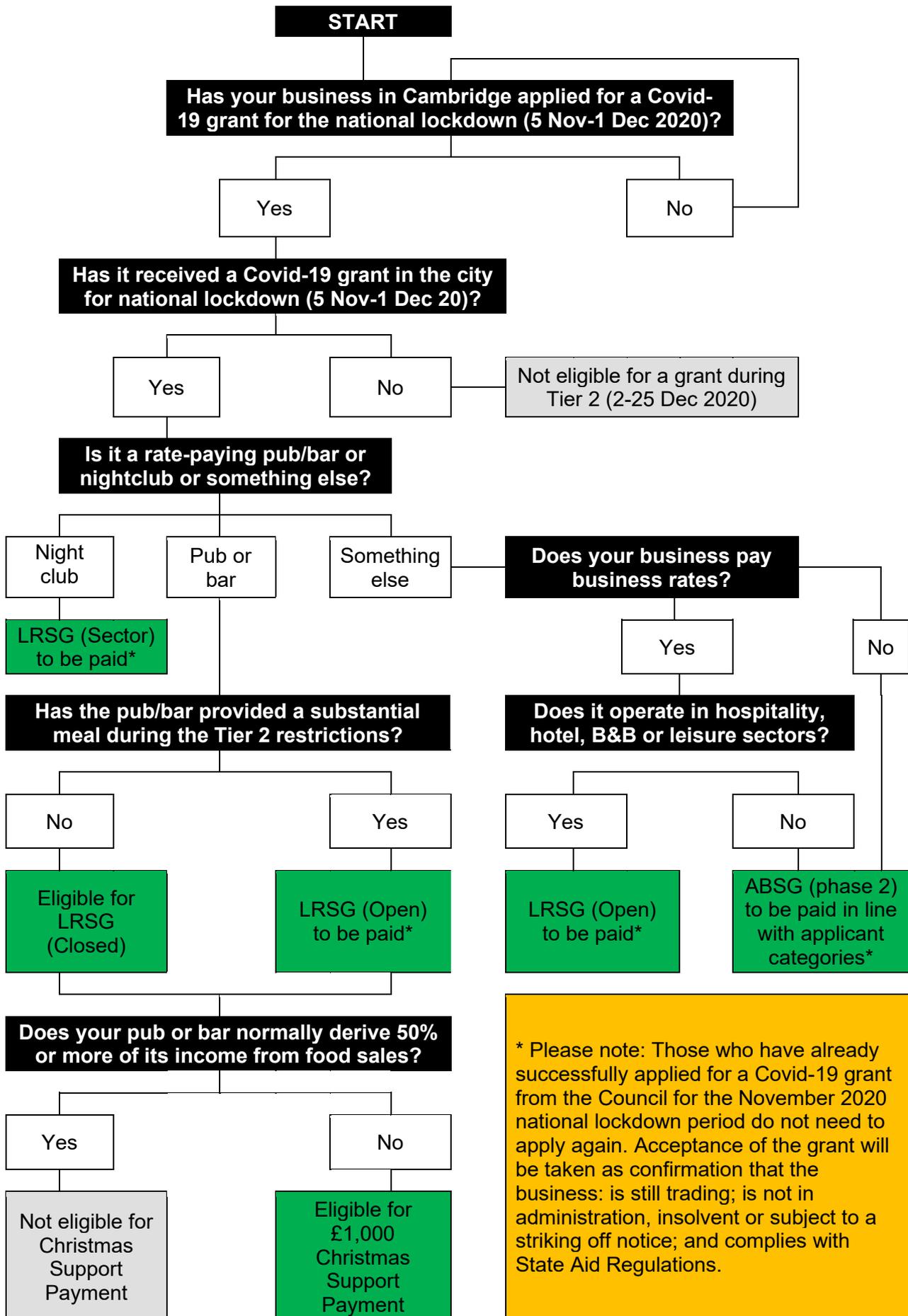
Dates	Impact on business	Grants available from the City Council
05/11/20-01/12/20 Second National lockdown	Required to close: non-essential retail; hospitality venues; accommodation; leisure & sports facilities; entertainment venues; & personal care facilities.	<b>Local Restrictions Support Grants (Closed)</b> for business rate-paying businesses (including those receiving discretionary rate relief) required to closed. <b>Additional Business Support Grants (phase 1)</b> for non-rate paying business required to close and other businesses not required to close but severely impacted <sup>5</sup> (including businesses based in domestic properties in the city).
<b>Apart from pubs/bars during Tier 2, businesses qualifying for grants during the second national lockdown have not needed to apply again for subsequent support grants.</b>		
02/12/20-25/12/20: Tier 2: High alert	Most businesses are allowed to open (if they follow Covid Secure guidelines). Pubs/bars not providing a substantial meal, as well as nightclubs, are required to close their main business.	<b>Local Restrictions Support Grants (Closed)</b> for rate-paying pubs & bars in Cambridge not providing a 'substantial meal' (and whose main business was, therefore, required to close). <b>Local Restrictions Support Grants (Open)</b> for rate-paying businesses in Cambridge in the hospitality, hotel, B&B and leisure sectors allowed to open but severely impacted by the local restrictions (incl. pubs & bars providing a 'substantial meal'). <b>Local Restrictions Support Grants (Sector)</b> for rate-paying nightclubs required to close. <b>Christmas Support Payments</b> for pubs & bars that derive less than half of their income from food sales. <b>Additional Business Support Grants (phase 2)</b> for other businesses that have qualified for a Covid-19 business support grant during the national lockdown.
26/12/20-04/01/21: Tier 4: Stay at Home	Required to close: non-essential retail; hospitality venues; accommodation; leisure and sports facilities; entertainment venues; & personal care facilities.	<b>Local Restrictions Support Grants (Closed)</b> for business rate-paying businesses required to closed. <b>Additional Business Support Grants (phase 3)</b> for non-rate paying business required to close (including market traders in the Market Square) and other businesses not required to close.
From 05/01/21 Third National lockdown	Required to close: non-essential retail; hospitality venues; accommodation; leisure & sports facilities; entertainment venues; & personal care facilities.	<b>Local Restrictions Support Grants (Closed)</b> for business rate-paying businesses required to closed. <b>Additional Business Support Grants (phase 4)</b> for non-rate paying business required to close and other businesses not required to close but severely impacted.

5. The Council set a particular definition for 'severe impact' during the second national lockdown. For subsequent alert levels, it is up to business to consider whether they still consider themselves to be severely impacted. If their circumstances have changed, businesses must notify the Council.

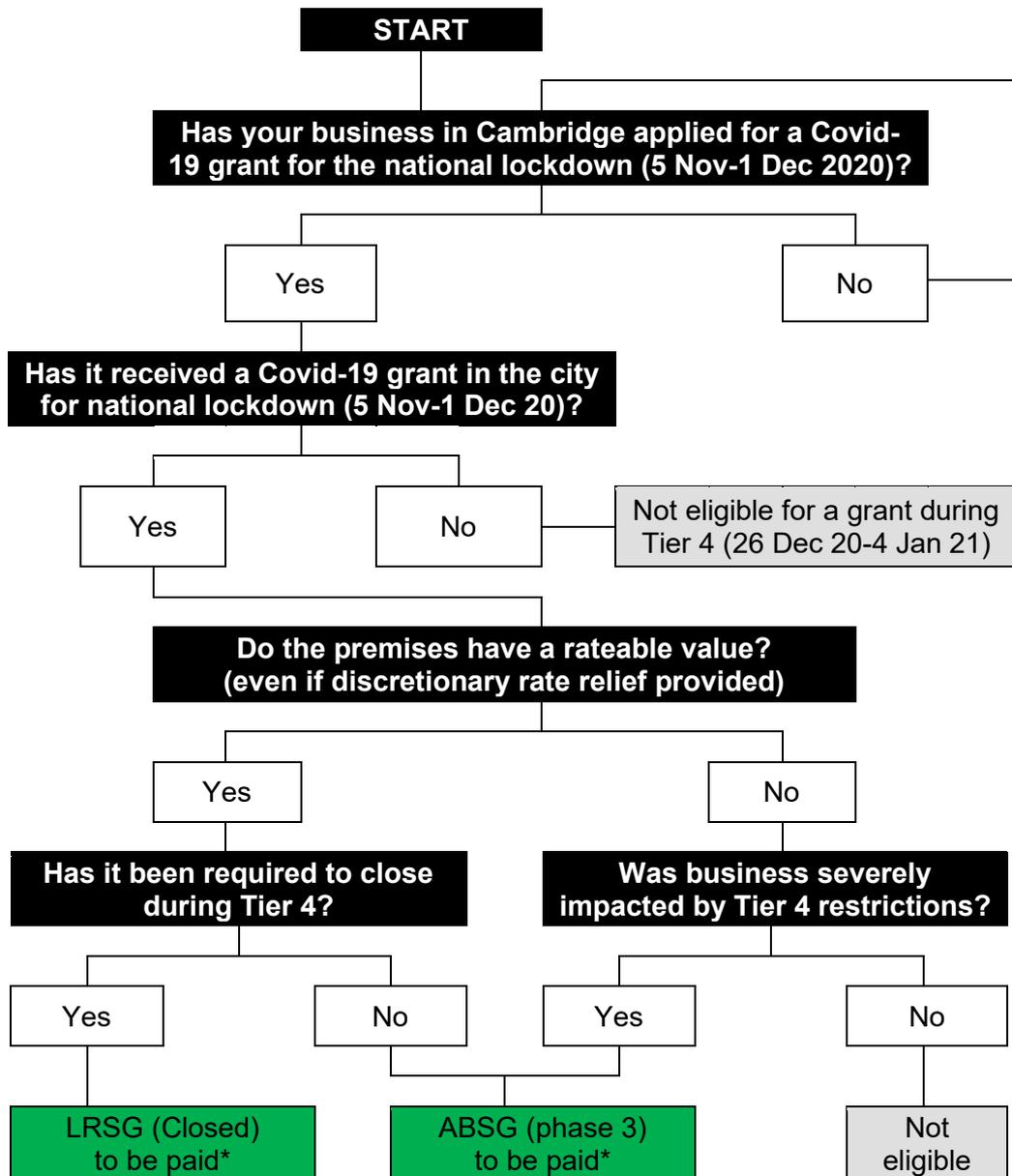
## Eligibility for a Covid-19 business support grant during NATIONAL LOCKDOWN (between 5 November and 1 December 2020)



## Eligibility for a Covid-19 business support grant during TIER 2 local restrictions (between 2 and 25 December 2020)



## Eligibility for a Covid-19 business support grant during TIER 4 local restrictions (between 26 December 2020-4 January 2021)



\* Please note: Those who have already successfully applied for a Covid-19 grant from the Council for the November 2020 national lockdown period do not need to apply again. Acceptance of the grant will be taken as confirmation that the business: is still trading; is not in administration, insolvent or subject to a striking off notice; and complies with State Aid Regulations.

## Grant payment levels prior to the third national lockdown

Based on grants to successful applicants for the second national lockdown, this tables sets out the amounts payable to them during the Tier 2 and Tier 4 restrictions. In line with government guidelines, the payments for periods where businesses were allowed to open but still severely impacted, represent 70% of the amounts available when businesses are required to close<sup>6</sup>.

	Grant band	2 <sup>nd</sup> nat. lockdown	Tier 2 (24 days)	Tier 4 (10 days)
<b>Received an LRSG (Closed) payment during national lockdown)</b>				
Ratepaying businesses required to close during national lockdown. <b>Exception:</b> Pubs & bars not providing a substantial meal in Tier 2 were required to close and have received LRSG (Closed) depending on their rateable value (RV) <sup>7</sup> .	Rateable value of: £15,000 or less	£1,334.00	£800.57	£476.43
	more than £15,000 but below £51,000	£2,000.00	£1,200.00	£714.29
	of £51,000 or more	£3,000.00	£1,800.00	£1071.43
<b>Received an Additional Business Support Grant (phase 1) during national lockdown</b>				
Businesses renting commercial premises (or specific workspaces) in Cambridge required to close during the national lockdown. They do not pay the business rates for their premises themselves.	Annual rent of: £15,000 or less	£1,334.00	£800.57	£667.00
	more than £15,000 but below £51,000	£2,000.00	£1,200.00	£1,000.00
	of £51,000 or more	£3,000.00	£1,800.00	£1,500.00
Businesses in commercial premises/workspaces in Cambridge not required to close during the national lockdown but severely impacted.	Rateable value or annual rent of: £15,000 or less	£934.00	£800.57	£467.00
	more than £15,000 but below £51,000	£1,400.00	£1,200.00	£700.00
	of £51,000 or more	£2,100.00	£1,800.00	£1,050.00
Businesses run from domestic properties (paying council tax) in Cambridge not allowed to operate during the national lockdown (e.g., mobile hairdressers, children's entertainers).	Flat rate	£1,334.00	£800.57	£667.00
Businesses run from domestic properties in Cambridge allowed to operate during national lockdown but severely impacted.	Flat rate	£934.00	£800.57	£467.00
Non-essential market & street traders in Cambridge required to close during the national lockdown.	Flat rate	£500.00	£300.00	£250.00
Essential market and street traders in Cambridge not required to close during national lockdown but severely impacted.	Flat rate	£350.00	£300.00	£250.00

6. The second national lockdown grants are based on a 28-day period. The Tier 2 payments cover 24 days and have been calculated as 24 'fourteenths' of the grants payable for a 14-day Tier 2 period. LRSG (Closed) grants in Tier 4 are based on 10 'fourteenths' of a Tier 4 grants for a 14-day period.
7. Depending on their rateable values, pubs & bars required to close during the Tier 2 restrictions (2-25 December '20) have received: £1143.43 for an RV of £15,000 or less; £1,714.28 for an RV more than £15,000 but below £51,000 and £2,571.43 for an RV of £51,000 or more.