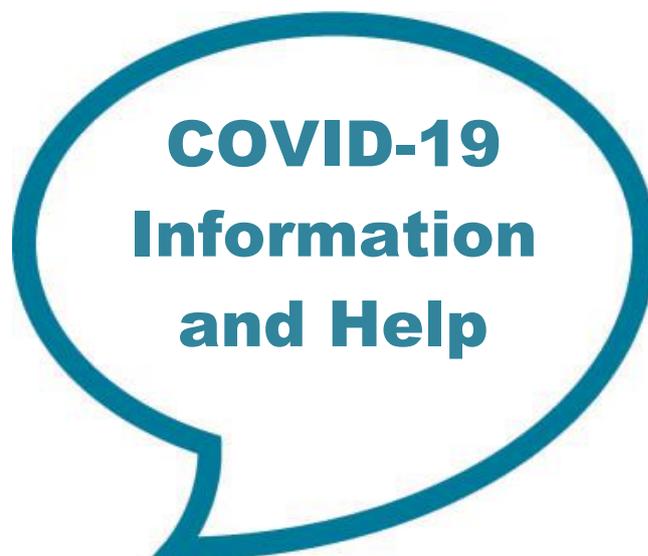


24 April 2020



# Newsletter for the Eden Area – Business Support

This is a **Business Support Special** of a weekly newsletter aiming to give information, advice, guidance and details of useful contacts during these challenging times. Daily updated information about Covid-19 is available on the Cumbria County Council website:  
<https://cumbria.gov.uk/coronavirus/>

## Eden Businesses Innovating to Survive

Businesses across Eden are innovating to overcome the challenges posed by COVID-19. Whether adapting to operate within government guidelines and ensure the safety of workers, or by taking up the offer of Government grants, Eden firms are remaining defiant in the face of the virus.

Many businesses are developing new home working practices, operating click and collect or home delivery services and even manufacturing much needed PPE.

In addition to the **Coronavirus Job Retention 'furlough' Scheme** - which was made live this week - businesses have been taking advantage of the Small Business Grant and Retail, Hospitality and Leisure Grant schemes which can provide £10,000 or £25,000 for eligible firms.

Over 1,300 businesses in Eden have received their grants; resulting in a huge £15million boost to the local economy. This total is expected to rise by millions in the coming weeks.

## Check Your Businesses Eligibility for Support

Eden District Council is urging businesses to check their eligibility online, as there are a still number of businesses which are yet to register. So far, over three-quarters of eligible businesses in the district have submitted their details through the online portal at [www.eden.gov.uk](http://www.eden.gov.uk).

The Council is also reinforcing the Government message that not all businesses need to close under current guidance. It's vital for businesses to carry on, providing that they can operate safely in line with Public Health England guidelines.

## Government Support for Businesses

The Chancellor has announced a range of measures related to Coronavirus (COVID-19). These measures are intended to provide support for public services, individuals and businesses to ensure the impact of the disease is minimised. They include:

- A Coronavirus Job Retention Scheme.
- Deferring VAT and Income Tax payments.
- A Self-employment Income Support Scheme.
- A Statutory Sick Pay relief package for small and medium sized businesses (SMEs).
- A 12-month business rates holiday for all retail, hospitality, leisure and nursery businesses in England.
- Small business grant funding of £10,000 for all business in receipt of small business rate relief or rural rate relief.
- A Cash Grant for Retail, Hospitality and Leisure businesses of £10,000 for businesses with a property of a rateable value up to £15,000; or a grant of £25,000 for businesses with property of a rateable value between £15,000 and £51,000.
- The Coronavirus Business Interruption Loan Scheme offering loans of up to £5 million for SMEs through the British Business Bank.
- A new lending facility from the Bank of England to help support liquidity among larger firms, helping them bridge coronavirus disruption to their cash flows through loans.
- The HMRC Time To Pay Scheme.

See Coronavirus (COVID-19) guidance for employees, employers and businesses on [GOV.UK](http://GOV.UK) for information on healthcare advice for employers and support for businesses.

## Eden Support for Businesses

Eden District Council is the administering authority for three of the Government schemes:

The **Small Business Grant Fund** and the **Retail, Hospitality and Leisure Grant Fund**, both of which are administered by Eden District Council. The Small Business Grant Fund offers £10,000 to all businesses receiving small business or rural rates relief. Businesses can register for this grant online at [www.eden.gov.uk](http://www.eden.gov.uk).

The Grant for Retail, Hospitality and Leisure Businesses is broken down into two tiers. £10,000 is available to businesses with a property of a rateable value up to £15,000. £25,000 is available to businesses with property of a rateable value between £15,000 and £51,000. Businesses can also apply for this grant online at [www.eden.gov.uk](http://www.eden.gov.uk).

Eden District Council is urging businesses to check their eligibility for the latter grant, as the criteria for firms which fit into these sectors has been expanded since it was first announced.

You're eligible if your business is:

- A shop which sells goods or services, or offers items for hire.
- A food and drink establishment like a restaurant, takeaway, bar or pub.
- An entertainment establishment like a cinema, theatre, bingo hall or live music venue.
- A tourism or heritage property, like an art gallery, stately home or historic house.
- Premises in which people assemble, such as a village hall or market.
- A sport or leisure facility, like a gym, sports ground or spa.
- A hospitality property, including hotels, guest houses, holiday homes, caravan parks and self-catering accommodation.
- A show room-type businesses, like a car show room, second-hand car lot or carpet shop.
- Some other businesses are eligible, like employment agencies and estate and letting agents.

Types of businesses which are eligible vary from petrol stations to garden centres, casinos to funeral directors. Businesses can check if they are eligible at [www.eden.gov.uk](http://www.eden.gov.uk).

[Read grant funding schemes FAQs and small business grant fund and retail, hospitality and leisure grant fund guidance](#) from the Department of Business, Energy and Industrial Strategy.

[Apply for small business grant fund and retail, hospitality and leisure grant.](#)

**Business rate relief.** Businesses in the retail, hospitality and leisure sectors in England will not have to pay business rates for the 2020 to 2021 tax year. You're eligible if your property is a:

- Shop
- Restaurant, café, bar or pub
- Cinema or live music venue
- Assembly or leisure property - for example, a sports club, a gym or a spa
- Hospitality property - for example, a hotel, a guest house or self-catering accommodation

You do not need to take any action. Eden District Council has applied the discount automatically to this year's rates bills. You can estimate the business rate relief using the [business rates calculator](#).

## Eden Business Assist programme

Eden District Council is investing in its '[Eden Business Assist](#)' scheme to help firms in the district to grow and prosper.

The programme will consist of networking events, training workshops and 1-to-1 support on a range of topics. Businesses are able to access fully-funded, one-on-one support for a range of topics including marketing, finance, innovation and strategic planning.

Whether you're a farmer looking at diversifying, a fledgling start-up or a business that employs dozens of workers, Eden District Council wants to help you develop and grow your business within the district.

To be eligible for fully-funded business support, your organisation must:

- Have a turnover of less than £50m.
- Have under 250 employees.
- Be based within the Eden district of Cumbria OR intend to relocate/start a business in the district.

Contact [register@redkiteinnovations.co.uk](mailto:register@redkiteinnovations.co.uk) for more information or to book an appointment.

## Government Support for Self-employed Individuals

The Chancellor has announced that millions of self-employed individuals will receive direct cash grants through a UK-wide scheme.

Those eligible will receive a cash grant worth 80% of their average monthly trading profit over the last three years, up to £2,500 per month for at least 3 months. The scheme covers 95% of people who receive the majority of their income from self-employment.

The scheme will be open to those with a trading profit of less than £50,000 in 2018-2019 or an average trading profit of less than £50,000 from 2016-2017, 2017-2018 and 2018-2019. To qualify, more than half of their income in these periods must come from self-employment.

HMRC will use existing information to check potential eligibility and invite applications once the scheme is operational.

Those who pay themselves a salary and dividends through their own company are not covered by the scheme, but will be covered for their salary by the Coronavirus Job Retention Scheme if they are operating PAYE schemes.

Read about the Chancellor giving support to millions of self-employed individuals on [GOV.UK](#).

Find out how to claim a grant through the coronavirus (COVID-19) self-employment income support scheme on [GOV.UK](#).

## Local Resilience

The Local Resilience Forum has established a number of sub-groups to support people and businesses during the COVID-19 pandemic.

This includes the Business and Economic Response and Recovery Group (BERRG), which is being chaired by the Cumbria Local Enterprise Partnership (LEP). See BERRG on the [Cumbria LEP website](#) to find out more.

BERRG is keen to hear from businesses that want to provide intelligence, or need support, interested businesses are invited to email: [info@thecumbrialep.co.uk](mailto:info@thecumbrialep.co.uk).

## Economic Impact Survey

BERRG has been established to assess the implications of the coronavirus pandemic on Cumbria's economy and to ensure that appropriate actions are put in place to support Cumbria's businesses now and in the months to come.

In order to do this they'd like to hear from businesses, charities and other organisations about the type and scale of impacts they are experiencing and would be grateful if you could take the time to help by completing this survey. It shouldn't take longer than 10 - 15 minutes to complete. This round of the survey will remain open until Friday 15th May 2020.

Survey Link: <https://www.surveymonkey.co.uk/r/CumbriaCV19W1>

## More Help for Businesses

- KPMG (accounting organizations) provides a quality-assured checklist that enables you to understand the impact of COVID-19 on your organisation, crisis manage and plan business continuity. See [Understanding the impact of COVID-19 \(PDF\)](#) on the [KPMG website](#).
- HM Revenue & Customs has launched a tax helpline to help businesses concerned about paying their tax due to Coronavirus. Call HMRC's helpline for help and advice: 0800 0159 559.
- See Coronavirus: if your company cannot file accounts with Companies House on time on [GOV.UK](#) for guidance for companies affected by Coronavirus and who need more time to file their accounts.
- See Coronavirus (COVID-19): advice for employers and employees on the [ACAS website](#), including simple steps to help protect the health and safety of staff.
- See keeping you up to date and supporting your business on the [British Chambers of Commerce's website](#).
- See Coronavirus (COVID-19) on the [Business Growth Hub website](#), which has a suite of resources including 10 steps to take now, a series of webinars, and guidance on keeping your business operating and managing cash flow.
- See Coronavirus: What businesses need to know on the [Cumbria Chamber of Commerce website](#) for a range of resources (toolkits, webinars, links, one-to-one professional advice) that's being constantly updated.
- See Chamber Connect: our database of talent on the [Cumbria Chamber of Commerce website](#), which brings together those available for work in the current situation with those businesses looking for staff.
- [Cumbria Local Enterprise Partnership](#) provides a strategic lead in all activities contributing to the growth and vibrancy of the county's economy and where appropriate takes positive action, using the skills, capability and networks of its partners.
- [Cumbria Innovations Platform](#) offers a range of funded support options for micro, small and medium enterprises in Cumbria to help encourage innovation. The Platform combines practical and academic guidance to help reduce the risks involved in R&D, speed up innovation and accelerate growth in your business. Advice is also available for the commercialisation of new products.
- [Cumbria Social Enterprise Partnership](#) aims to strengthen the social enterprise sector and increase the formation, growth and survival rates of Cumbrian social enterprises. Up to 12 hours of fully-funded business support can be accessed by social enterprises in Eden, through Cumbria County Council. Contact [martin.allman@cumbria.gov.uk](mailto:martin.allman@cumbria.gov.uk) for more information.

*Special thanks to Eden District Council for providing the content for this week's newsletter.*



HM Government



# **CORONAVIRUS**

## **WASH YOUR HANDS MORE OFTEN FOR 20 SECONDS**

**Use soap and water or a  
hand sanitiser when you:**

Get home or into work

Blow your nose, sneeze or cough

Eat or handle food



For more information and the Government's  
Action Plan go to **[nhs.uk/coronavirus](https://www.nhs.uk/coronavirus)**