Appendix B COVID-19 Business and Employment Support Summary

The following information draws on information sourced via the respective Government departments and supported by cross-reference to House of Commons Library Research Briefings. It summarises the support available and the amounts taken up by / paid to Nottinghamshire businesses, split by national schemes, schemes delivered by local authorities and finally a section on other support and new schemes.

Table 1 – Business Loans comprising Coronavirus Business Interruption Loan Schemes (CBILS) and the Bounce Back Loan Scheme (BBLS) CBILS:

- Supported businesses that needed finance to survive the challenges of the coronavirus pandemic and recover afterwards.
- Businesses could access financial support of up to £5 million if they had been adversely affected by COVID-19.
- The scheme gave the lender a government-backed guarantee for the loan repayments to encourage more lending.
- The scheme closed to new applications at the end of March 2021

BBLS:

- Provided support to businesses losing revenue and seeing cash flow disrupted
- A lender could provide a six-year term loan from £2,000 up to 25% of a business' turnover. The maximum loan amount was £50,000.
- The scheme gave the lender a full government-backed guarantee against the outstanding balance of the facility (both capital and interest).
- The scheme closed to new applications and top ups at the end of March 2021
- Pay as You Grow scheme allowed BBL borrowers to extend payments, take repayment holidays, pay interest only
- The number of loans offered does not equate to the number of businesses in receipt. Information as at Jan 2021, via the British Business Bank

	CBILS		BBLS		TOTAL	
	Number of loans offered	Total value of loans offered	Number of loans offered	Total value of loans offered	Number of loans offered	Total value of loans offered
Nottinghamshire	727	£169,734,408	13,884	£396,741,469	14,611	£566,475,877

Table 2 – Furloughed Employments under the Coronavirus Job Retention Scheme (CJRS)

- For hours not worked, employee received 80% of wages up to £2,500 pm
- Employer continues to pay employer NI & Pension contributions
- Scheme extended to 30 Sep 2021
- Level of grant reduces from July 2021 and employer is required to make a contribution to ensure employee receives 80%
- As may be expected the numbers are decreasing fast. The number on furlough at the 31st March 2021 in Nottinghamshire was 44,500 (14.73M nationally), a take-up rate of 12% (14% nationally)
- Based on employees' registered addresses, not by company address, via the HMRC

	Total Eligible for Furlough	Total Actually Furloughed 30 th June 2021	Take-up Rate (rounded)	Cumulative Number Furloughed to 14 th July 2021
Nottinghamshire	355,600	19,700	5.5%	136,500
UK	28,692,200	1,857,400	6.4%	11,611,900

Table 3 - Self-Employment Income Support Scheme (SEISS)

- The SEISS is aimed at self-employed individuals or a member of a partnership
- The first tranches have now closed
- A further grant covering the period May 2021 to Sep 2021 will open to claims from late July 2021
- Claims up to the 31st January 2021 via HMRC

Nottinghamshire	Total potentially eligible population	Total no. of claims	Total value of claims made	Average value of claims (£)	Take-Up Rate
Tranche 1	35,100	27,100	£78,400,000	£2,900	77%
Tranche 2	34,900	24,100	£60,800,000	£2,500	69%
Tranche 3	34,900	22,400	£63,200,000	£2,800	64%

Table 4 – Eat Out to Help Out (EOHO)

- Under EOHO, 50% off the cost of food and drinks eaten-in at participating establishments on Monday to Wednesday from 3 to 31 August 2020
- Being claims, therefore nor full representative of actual payments given some rejections
- Statistics via the HMRC

	Number of restaurants claimed	Total number of meals claimed for	Total amount of discount claimed	Average claimed per outlet (£)	Average discount per meal
Nottinghamshire	571	865,000	£4,991,000	8,700	£5.77

Business Grants and Associated Schemes Managed by Local Authorities

Table 5 – Small Business Grants Fund and the Retail, Hospitality and Leisure Business Grants Fund

- Small Business Grant Fund (SBGF) offered all businesses in England in receipt of either Small Business Rates Relief (SBRR) or Rural Rates Relief (RRR) in the business rates system were eligible for a payment depending on rateable value
- Under the Retail, Hospitality and Leisure Grant (RHLG), businesses in England that would have been in receipt of the Expanded Retail Discount (which covered retail, hospitality and leisure) depending on rateable value
- Schemes now closed, data via BEIS / .gov.uk

Local Authority	Initial Allocation (£ thousand)	Number of hereditaments that the local authority has identified in scope	Number of grant payments made to hereditaments	Value of payments (£ thousand)
Ashfield District Council	£22,284	1,646	1,646	£18,440
Bassetlaw District Council	£28,836	2,180	2,158	£24,895
Broxtowe Borough Council	£17,914	1,451	1,445	£17,195
Gedling Borough Council	£17,914	1,407	1,350	£15,615
Mansfield District Council	£20,310	1,715	1,625	£19,025
Newark & Sherwood District Council	£28,752	2,272	2,272	£26,650
Rushcliffe Borough Council	£19,746	1,583	1,583	£18,275
Nottinghamshire	£155,756	12,254	12,079	£140,095

Table 6 – Local Authority Discretionary Grant Funds

• Now closed, the scheme was for small and micro businesses with fixed property costs that were not eligible for the Small Business Grant Fund or the Retail, Hospitality and Leisure Grant Fund. Information via BEIS / .gov.uk

Local Authority	Initial allocation (£ thousands)	Number of grants paid	Value of grants paid (£ thousand)
Ashfield District Council	£1,427.8	175	£1,351
Bassetlaw District Council	£1,177.5	148	£1,178
Broxtowe Borough Council	£1,397.0	209	£1,397
Gedling Borough Council	£897.3	158	£896
Mansfield District Council	£944.5	78	£945
Newark & Sherwood District Council	£1,237.5	126	£1,203
Rushcliffe Borough Council	£972.3	88	£972
Nottinghamshire Total	£8,053.8	982	7,942

Table 7 – Grants for Periods of Local Restrictions

- Grants brought in to support businesses during national lockdown periods and varying periods of local restrictions over 2020/21
- Local Restrictions Support Grant (Open) being grants paid to businesses still open but severely impacted by the Covid-19 local restrictions
- Local Restrictions Support Grant (Closed) being grants paid to businesses required to close due to Covid-19 restrictions
- Christmas Support Payment being a grant paid to eligible wet-led pubs subject to various Tier restrictions in December 2020
- The Local Restrictions Support Grants and Closed Businesses Lockdown Payment closed to new applications on 31 March 2021
- Figures via BEIS / .gov.uk

		Local Restrictions Support Grant (Open)		Local Restrictions Support Grant (Closed)		Christmas (2020) Support Payment	
Local Authority	Number of grants paid	Value of grants paid (£ thousand)	Number of grants paid	Value of grants paid (£ thousand)	Number of grants paid	Value of grants paid (£ thousand)	
Ashfield District Council	372	£186	3,465	£6,751	51	£51	
Bassetlaw District Council	660	£310	5,212	£10,385	61	£61	
Broxtowe Borough Council	241	£222	2,667	£7,706	65	£65	
Gedling Borough Council	483	£248	2,726	£5,552	38	£38	
Mansfield District Council	112	£101	3,716	£7,268	43	£43	
Newark & Sherwood District Council	753	£389	4,852	£11,060	74	£74	
Rushcliffe Borough Council	326	£228	2,850	£5,549	45	£45	
Nottinghamshire Total	2,947	£1,683	25,488	£54,271	377	£377	

Table 8 - Additional Restrictions Support Grant

- ARG is a one-off grant based on £20 per head of population to each district council
- The funding can be used in financial years 2020/21 and 2021/22
- It can be used for general business support activities so eligibility is at the discretion of local authorities
- Figures via BEIS and .gov.uk

Local authority	Number of grants paid	Value of grants paid (£ thousand)
Ashfield District Council	1,624	£3,225
Bassetlaw District Council	1,725	£3,391
Broxtowe Borough Council	900	£3,290
Gedling Borough Council	1,564	£2,007
Mansfield District Council	1,802	£3,114
Newark & Sherwood District Council	2,231	£3,436
Rushcliffe Borough Council	1,858	£3,444
Nottinghamshire	11,704	21,907

Additional Support and New Schemes

- Retail, hospitality and leisure businesses received a **100% business rates holiday**, applicable to the 2020/21 financial year
- Childcare nurseries received a 100% business rates holiday in 2020/21
- The Restart Grant scheme supports businesses in re-opening safely as COVID-19 restrictions are lifted. The businesses mainly those delivering inperson services for the general public. Grants have been made available from 1st April 2021, with local authority allocations published on the 2nd June 2021.
 - o A one -off grant of up to £6,000 for non-essential retail business premises, or
 - o up to £18,000 for hospitality, accommodation, leisure, personal care, and gym business premises.
- The Recovery Loan Scheme is to help businesses of any size access loans and other kinds of finance so they can recover after the pandemic and transition period.
 - o Effectively replaced the BBLS and CIBLS schemes
 - o Up to £10 million is available per business. The actual amount offered, and the terms are at the discretion of participating lenders
 - o The government guarantees 80% of the finance to the lender. The business remains 100% liable for the debt
 - o Open until 31 December 2021, subject to review
 - o Loans are available through a network of accredited lenders, listed on the British Business Bank's website.