

Cheshire West & Chester Council

Cheshire West Covid-19 Financial Support for Businesses Grant Scheme FAQs.

The council has put together some FAQs to help businesses with some questions you may have about the support currently available.

FAQs accurate as of 12/11/20, for the very latest FAQs and guidance please visit the Council's website.



Cheshire West
and Chester

Businesses that are in administration, insolvent or had been issued with a striking-off notice are not eligible for funding.

Is there a date by which a business needs to have been trading in order to be eligible to receive grants under this scheme?

The business must have been trading the day before restrictions came into force for each of the schemes

I was forced to close my business on 5 November what can I get?

There is a grant available to support businesses forced to close as a result of the 4 week national lockdown from 5 November. It is a one-off payment for the 4 week national lockdown period (5 November to 2 December) and the amount you get will depend on your rateable value. Unfortunately, the council has no discretion over the amount you will receive and will make the payment in line with government guidance.

In order to qualify for this scheme.

- Your business premises must have a rateable value on 5 November
 - Your business is non-essential and forced to close from 5 November
 - Your business was trading, providing in-person services, on 4 November
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How can I find out if my business is non-essential?

The regulations for those businesses mandated to close can be found here https://www.legislation.gov.uk/ukxi/2020/1200/pdfs/ukxi_20201200_en.pdf

Can I receive a grant if I chose to close my business during the national 4 week lockdown?

If you have chosen to close your business during the 4 week national lockdown period but were not forced to you will not be able to apply for this grant.

Can I receive a grant if I remained open and do not provide direct in-person services?

Businesses that can continue to trade because they do not depend on providing direct in-person services from premises and can operate their services effectively remotely (e.g. accountants, solicitors) will not be eligible for this grant.

How much will I get as a one-off payment for the national 4 week period?

As stated above the amount you will receive will depend on the rateable value of your occupied business property on 5 November 2020. The council has no discretion over the amount you will receive.

- Businesses with a rateable value of £15,000 or less will receive £1,334
- Businesses with a rateable value over £15,000 but less than £51,000 will receive £2,000
- Businesses with a rateable value of £51,000 or more will receive £3,000

Can I apply for a grant if I don't pay business rates?

Yes, we are able to support those non-essential businesses that cannot continue trading as a result of the 4 week national lockdown but do not have a rateable value. This will include businesses that do not operate from a formal business premises, businesses that operate from a premise that is not separately rated and businesses occupying new premises that is not yet rated by the Valuation Office Agency.

We will focus on those businesses that cannot open or operate as normal during the national lockdown, and whose normal business model is, therefore, significantly affected by the lockdown regulations. It is a one-off payment for the 4 week national lockdown period.

How much will I get as a one-off payment if I don't pay business rates and have been significantly affected?

In most circumstances, a fixed payment of £1,500 for the 4-week period of the national lockdown will be made to all businesses that are eligible.

Is there any support for businesses when the council went into Tier 2 (High Alert) restrictions?

Yes, we are able to support some businesses from 19 October to 4 November the day before the national lockdown began. We will be following government guidelines and focusing support on those businesses most affected by the Tier 2 (High Alert) restrictions on social mixing.

In order to qualify for this scheme.....

- Your business must have been trading up to 19 October 2020
 - Your business is in the hospitality, accommodation and leisure sector
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How much will I get for the Tier 2 (High Alert) period?

There are four levels of grant payment per 28-day period for this scheme however these will be paid pro-rata as the initial period of Tier 2 (High Alert) restrictions was for 17 days (19 October to 4 November).

- Businesses with a rateable value of £15,000 or less will receive £567
 - Businesses with a rateable value over £15,000 but less than £51,000 will receive £850
 - Businesses with a rateable value of £51,000 or more will receive £1,275
 - Businesses that do not have a property with a rateable value will receive £567.
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How will I know which grant to apply for?

All you need to do is submit an application if you think you meet the criteria and we will make an award for all grants that you are able to claim.

Can I claim multiple times if I have multiple properties?

Yes, you can receive a grant for each eligible premises and you will need to submit a form for each. However, your business must remain within the financial thresholds set by State aid law, which may be reached if you have previously received State aid funding.

Do I need to submit more than one application?

No, you do not need to submit an application for each scheme you are eligible for BUT you will need to submit multiple forms if you are applying for more than one business.

Can I receive more than one grant?

Yes, if your business meets the criteria for a grant before the national lockdown and during the national lockdown you will receive a payment for both. It will show on your bank statement as one payment.

What evidence do I need to supply?

You will need to have the following to hand

- Business name
 - Business address
 - Business Rate account number
 - Company registration number (if applicable)
 - VAT registration number (if applicable)
 - Business bank details
 - Businesses without a rateable value that cannot open or operate as normal during the national lockdown, and whose normal business model is therefore significantly affected will need to provide details of income and a business bank statement from 1 September 2020
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Where can I find my business rate number?

Providing your Business Rate account number, if applicable, will simplify the application review process and may speed up our ability to make a payment. It can be found on your Business Rate Bill with a prefix of 600

How do I apply?

You can make an application by using the link here:

<https://www.cheshirewestandchester.gov.uk/news-and-views/incidents/coronavirus-covid-19/business-information/financial-support-for-businesses.aspx>

How long will it take for you to process my application?

We are expecting a high volume of applications and will review each one as quickly as we can. If a decision can be made easily then we hope to let you know within 5 working days. However, there will be some applications that take longer but we hope to get through these within 10 working days.

How will you pay me?

Any award will be made directly into the bank account you have put on your application form and we aim to do this within 3 days of a decision being made.

Can businesses that are eligible but don't want or need funding opt out?

Yes, a business may decline the grant.

Can businesses with mixed premises and only part of the business is subject to national closures apply?

Yes, if the business is required to close its main service, we will exercise discretion based on our local knowledge.

I have been approached by a company offering to make an application for me.

There is no need to pay an organisation to make the application on your behalf. We have made the form simple.

Where can I find out more?

You can find out more on the Gov.UK webpage by using the link **Government website:**

https://www.gov.uk/government/publications/local-restrictions-support-grants-lrsg-and-additional-restrictions-grant-arg-guidance-for-local-authorities?utm_source=c48cec8a-830a-43ff-8c8e-b8aebcb9207a&utm_medium=email&utm_campaign=govuk-notifications&utm_content=immediate

Business guidance link: <https://www.gov.uk/government/collections/financial-support-for-businesses-during-coronavirus-covid-19#support-for-businesses-affected-by-coronavirus-restrictions>
