








COVID-19 support for the winter months

	WHO CAN CLAIM	ELIGIBILITY CRITERIA	WHAT CAN BE CLAIMED	WHEN TO APPLY	
	Coronavirus job retention scheme (CJRS)	Employers (for employees' wages)	<ul style="list-style-type: none"> Open to all employers with a UK payroll and UK bank account Any employee who is on the payroll as at 30 October 2020 and has made an RTI submission to HMRC by that date, is eligible for furlough. Employer nor the employee needs to have accessed the furlough scheme previously to be eligible 	<ul style="list-style-type: none"> 80% of wages capped at £2,500 per month. Scheme runs from 1 November 2020 to 31 March 2021. Government contributions may be reduced from 1 February 	Deadline of 14th following the end of the calendar month e.g. 14 December 2020 for November claims
	Self-employed income support scheme (SEISS)	Self-employed	<ul style="list-style-type: none"> Must have been eligible under the rules for the first two grants (even if didn't claim). Must be actively trading but subject to reduced demand due to COVID-19 in the relevant period; or was previously trading but temporarily unable to do so due to COVID-19. 	<p>Third grant for the period 1 November 2020 to 31 January 2021: 80% of average monthly trading profits capped at £7,500 in total.</p> <p>Fourth grant for the period 1 February to 30 April 2021: amount to be confirmed</p>	Applications for third grant from 30 November, no date yet confirmed or the fourth grant.
	Cash grants	Businesses in national lockdown/very high alert areas	<ul style="list-style-type: none"> Businesses legally required to close in England due to COVID-19. 	Up to £3,000 per month depending on rateable value of the property	Can first apply after two weeks of closure
		Businesses in high alert areas	<ul style="list-style-type: none"> Hospitality, accommodation and leisure businesses in Tier 2 areas 	Up to £2,100 per month depending on rateable value of the property	To be administered by local authorities
	Self-assessment tax deferral	Individuals	<ul style="list-style-type: none"> Liability of between £32 and £30,000 Must have filed 2019/20 tax return No other outstanding tax returns or tax debts 	31 January 2021 liability can be spread over the following 12 months. Interest will be charged on deferred amounts	Up until 1 April 2021 but recommended prior to 31 January
	VAT deferral	Businesses	<ul style="list-style-type: none"> Businesses that deferred their VAT quarterly payment due between 20 March and 30 June 2020 	Further, interest free, deferral over 11 monthly instalments during the 2021/22 tax year	Not yet confirmed but will be an opt-in process
	VAT reduced rate	Businesses in certain sectors	<ul style="list-style-type: none"> Certain supplies of hospitality, holiday accommodation and admission to attractions 	Reduced rate of VAT (5%) to apply until 31 March 2021	Automatic
	Guarantee loan schemes	Businesses	<ul style="list-style-type: none"> Various loan guarantee schemes depending on the size of the business including bounce back loans, coronavirus business interruption loan scheme (CBILS), coronavirus large business interruption loan scheme (CLBILS) and Future Fund. 	Government backed guarantee. No interest for first 12 months on CBILS or bounce back loans. Government match private funding under Future Fund.	Application deadline extended from 30 November 2020 to 31 January 2021