



YOUR BUSINESS & CORONAVIRUS:

Frequently Asked Questions

Am I eligible for a grant?

Any Business that has a rateable value of £12,000 or less and is currently in receipt of Small Business Rates Relief is eligible for a £10,000 grant. See <https://www.pembrokeshire.gov.uk/business-advice-and-support> to apply.

Businesses in the Retail, leisure and hospitality sectors with one year business rates relief and with a rateable value of between £12,001 and £51,000 will receive a grant of £25,000 see <https://www.pembrokeshire.gov.uk/business-advice-and-support> to apply.

These grants are available to businesses that are registered to pay rates on their premises on 20 March 2020.

For any Business that are not paying Non Domestic Rates, Welsh Government's Economic Resilience Fund offers:

- Grants of £10,000 for micro-businesses, including sole traders, with up to nine employees, which are not benefiting from the grants linked to business rates relief. This will be open for applications by mid-April.
- Grants of up to £100,000 for small and medium sized firms with between 10 and 249 employees. This will be open for applications week starting April 6.

Details of the application process and eligibility are being finalised and will be published shortly. See <https://businesswales.gov.wales/financial-support-and-grants>

What is my rateable value? What is my Business Rates Reference Number?

You can check your rateable value here: <https://www.gov.uk/correct-your-business-rates>

Your Business Rates Reference Number is on the recent annual business rate demands issued to you. If you do not know your Business rates reference number you can email covid19businesssupport@pembrokeshire.gov.uk and a copy of the demand will be reissued in the post.

If I am eligible for a grant, what do I have to do? How long before it arrives?

Application forms for eligible businesses are available online and can be found following this link.

<https://www.pembrokeshire.gov.uk/business-advice-and-support>

Once you have completed the form and submitted, it will be processed for authorisation. Please understand this will be as soon as possible, due to the volume of applications that we expect. Once we have received your grant we will check to see that all the relevant information has been provided and in straightforward cases we will process the application as soon as possible and, once completed, will pay your grant into your bank account within 2 to 3 working days.

Am I eligible for business rate relief?

Businesses in the Hospitality, leisure and retail sectors with a Rateable Value of below £500,000 are eligible for 100% business rates relief for the financial year 2020/2021.

I have staff to pay but no income due to business closure, how do I get help?

The Government has pledged to pay a wage subsidy paying up to 80% of wages of furloughed staff on your payroll. You should contact HMRC by following:

<https://www.gov.uk/government/publications/guidance-to-employers-and-businesses-about-covid-19>

I do not pay the business rates on my business property, what help is available?

For any Business that are not paying Business Rates directly, Welsh Government's Economic Resilience Fund offers:

- Grants of £10,000 for micro-businesses, including sole traders, with up to nine employees, which are not benefiting from the grants linked to business rates relief. This will be open for applications by mid-April.
- Grants of up to £100,000 for small and medium sized firms with between 10 and 249 employees. This will be open for applications week starting April 6.

Details of the application process and eligibility are published see:

<https://businesswales.gov.wales/financial-support-and-grants>

I am self-employed with no business premises, what help is available for me?

Welsh Government's Economic Resilience Fund offers Grants of £10,000 for including sole traders which are not benefiting from the grants linked to business rates relief. This will be open for applications by mid-April.

The self-employed will be able to access grant support equivalent to the support provided for employees. This means up to 80% of their income up to a maximum of £2,500 per month. This will be delivered through HMRC and be open for application at the beginning of June 2020.

In the meantime to support the self-employed over the next 2 months, they will be able to apply for Universal Credit with many of the usual rules being relaxed. At present you can access help via Universal credit and the Government have relaxed the floor for income to enable more people to qualify for this.

Additionally the housing element has been unfrozen, meaning that it could be used to pay rent or the interest on your mortgage.

When will other support become available, because I am not eligible for the current schemes?

We are gathering information from businesses all the time and highlighting identified gaps in support available to the Welsh Government. Lobbying for groups and sectors that are not covered by existing schemes and we will promote new initiatives as and when they become available.

What can I do if I struggle to pay my bills?

In the first instance contact the organisation or business and explain the issues. Mortgage companies are offering payment holidays, some landlords are offering deferred rent periods, check with your provider.

If you are struggling with payments on a current Pembrokeshire Lottery loan, call them on 01646 690 800, however they are not taking any new loans at the moment.

What about tax bills?

HMRC has issued a helpline for businesses concerned about being able to pay your tax due to COVID-19. Access this dedicated helpline on 0800 0159 559

I am not currently eligible for a grant, can I get a loan?

The Development Bank of Wales has loan and equity funding available immediately to Welsh businesses. The Welsh Government is working closely with the Development Bank of Wales to consider additional support to help businesses through the Covid-19 impact.

For further information please visit the [Development Bank of Wales](#) website or call 0800 587 4140.

High street banks are also offering facilities to support and help businesses through the Covid-19 impact, such as fee free overdrafts, payment holidays etc. see individual the banks website for more details.

State Aid explained

Introduction

The Non-Domestic Rates Covid-19 grants are state aid. This means that the money is granted by the state selectively to certain businesses and the aid has the potential to distort competition. State aid is always illegal unless it is administered in accordance with an approved derogation. Pembrokeshire CC is using two derogations in relation to the Covid-19 grants. These are:

- The de minimis aid Regulation EC 1407/2013; and where we cannot use that:
- The UK Covid-19 Temporary Framework.

To use the de minimis Regulation, we need to know what de minimis aid a business has received in the last three years from all sources. To gather this information we use a form DM1.

To use the UK Covid-19 Temporary Framework, we need to know how much aid a business has already received under this Framework (as well as certain other information). We use the DM1 form to capture the information on previous aid also.

What aid falls into which category?

This table is work in progress. It will updated from time to time.

De minimis aid	Covid-19 Temporary Framework	No Aid
Covid-19 NDR grants from Welsh local authorities*	Self-Employment Income Support Scheme	Coronavirus Job Retention Scheme ("furlough scheme")
High Street Rate Relief (2018/19 and 2019/20 only)	Covid-19 Retail, Hospitality and Leisure Grant Fund from English local authorities	Small Business Rate relief
Employer's Allowance (2020/21 only)	Local Authority Discretionary Grants Fund (England only)**	Rural Rate Relief
Assistance through the Pembrokeshire CC Cam Nesa project	Welsh Government Economic Resilience Fund (SME & Large Funds)	High Street Rate Relief (2020/21 only)
Assistance through the Pembrokeshire CC BUCANIER project		
Covid-19 Small Business Grants Fund from English local authorities*		
Local Authority Discretionary Grants Fund (England only)**		
Welsh Government Economic Resilience Fund (Micro Fund)		
Jobs Growth Wales		
Welsh Government Apprenticeships		
Welsh Government Traineeships		
Welsh Government Employability Skills Programme		

If marked * note that in most cases this will be administered as de minimis aid but it may exceptionally be administered under the Covid-19 Temporary Framework.

If marked ** note that this grant may be administered either as de minimis aid or as Covid-19 Temporary Framework aid at the discretion of the local authority concerned.

The Council's discretionary powers explained

QUESTION:

The Welsh Government guidance says that local authorities have discretion in awarding these grants. Why does the Council refuse to use its discretion to give grants to some businesses that are suffering as a result of Covid-19 pandemic?

ANSWER:

24th June 2020

The Welsh Government guidance does indeed say that local authorities have discretion in awarding these grants:

“Both Grant Schemes will only apply to properties that were on the NDR rating list on 20 March 2020. If the ratepayer is not on the list at this date, **it will be at the discretion of the individual local authority** as to whether the business should be eligible for a grant.”

“**The decision to provide the grant ultimately lies at the discretion of the local authority** and should be based on the overriding principle of the scheme of providing support to businesses negatively impacted.”

(Source: <https://businesswales.gov.wales/coronavirus-advice/covid-19-grants-businesses-wales-linked-non-domestic-rates> emphasis added)

This has led some to believe that local authorities can award grants to any business they wish, but this is not the case. It is a pre-requisite of the grant scheme that an applicant must have a NDR number before an application can be approved and grant paid. In addition, the Welsh Government, which is financing these grants, has decided that only businesses in at least one of the two categories will be paid grants. The categories are:

- A grant of £25,000 for retail, leisure and hospitality businesses occupying properties with a rateable value of between £12,001 and £51,000. The properties that will benefit from the relief are those being wholly or mainly used as shops, restaurants and cafes, drinking establishments, cinemas and live music venues; for assembly and leisure; and as hotels, guest and boarding premises and self-catering accommodation. There is also a list of property types/uses that are not eligible.
- A £10,000 grant to all businesses eligible for small business rates relief (SBRR) in Wales with a rateable value of £12,000 or less.

Local Authorities have discretion to award grants to businesses in these categories unless doing so would be contrary to Welsh Government guidance, but we don't have discretion to award grants to businesses that don't fulfil these criteria. Pembrokeshire County Council exercises our discretion to the full. So long as they fall into one of the categories and submit a valid application before the closing date of 5pm on 30 June 2020, they will receive a grant. A decision not to award grant simply means that the business doesn't meet the criteria so we do not have discretion to pay a grant.

Still got questions? Please email covid19businesssupport@pembrokeshire.gov.uk

Also follow us on social media, this will be updated as soon as we have more information.



<https://www.facebook.com/PembrokeshireCountyCouncil>



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<https://www.pembrokeshire.gov.uk/business-advice-and-support>