

	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	2021	Jan	Feb	Mar	Apr	May	Jun	July onwards	
LOANS - repayable																		
Coronavirus Large Business Interruption Loan Scheme																		From 3 mths to 3 yrs (refer to agreement). Refer to agreements, may include restrictions on dividends, senior pay and share buy-backs during loan period on borrowing over £50m. No PG for facilities. Extended
Coronavirus Business Interruption Loan Scheme																		Up to 3 yrs (overdrafts and invoice finance facilities), up to 6 yrs (term loans and asset finance facilities). Government will make a Business Interruption Payment to cover the first 12 months of interest and any lender-levied charges. The Chancellor announced a plan to extend the government guarantee on these loans for up to ten years, making it easier for lenders to give people more time to repay. Extended
Bounce Back Loan Scheme																		Up to 6 years (refer to agreement). Flexibility via Pay As You Grow scheme announced 24/09/20. Government will make a payment to cover the first 12 months of interest and the borrower does not have to make any repayments for the first 12 months. No set-up fees. The interest rate for the facility is set at 2.5% per annum. Early repayment is allowed, without early repayment fees. Extended
Future Fund: convertible loan																		Loan matures after 3 yrs and cannot be repaid early other than with the agreement of all of the private investors. Requires at least matched funding from private investors. Minimum 8% pa (non-compound) interest charged. Interest accrues until loan converts. The loans will convert into shares in the company in certain circumstances, including an exit or a new funding round.
COMMERCIAL PAPER - repayable																		
COVID Corporate Financing Facility																		Sterling-denominated commercial paper from eligible issuers with maturity of 1 week to 12 months. Early repayment of funds borrowed via the CCFF will be permitted on request.
GRANTS (employee-based) - not repayable but taxable																		
Coronavirus Job Retention Scheme V1																		
Coronavirus Job Retention Scheme V2a																		
Coronavirus Job Retention Scheme V2b																		
Coronavirus Job Retention Scheme V2c																		
Coronavirus Job Retention Scheme V2d																		
Coronavirus Job Retention Scheme V3																		Extended
Self-Employment Income Support Scheme V1																		
Self-Employment Income Support Scheme V2																		
Self-Employment Income Support Scheme V3																		
Self-Employment Income Support Scheme V4																		
PAYING TAXES - temporary cashflow benefit																		
Coronavirus Statutory Sick Pay Rebate Scheme																		End date to be confirmed
Deferred VAT payments																		Option to defer Option to settle or defer again to 31/03
Deferred self-assessment 1																		Option to defer from 07/20 to 01/21
Deferred self-assessment 2																		Defer again Option for installments up to 12-month period
Time to pay arrangement - other taxes																		
GRANTS (business-based) - not repayable																		
Small Business Grant Fund																		Businesses in receipt of either Small Business Rates Relief or Rural Rates Relief in the business rates system are eligible.
Retail, Hospitality and Leisure Grant Fund																		Businesses that would have been in receipt of the Expanded Retail Discount on 11/03 with a rateable value of less than £51k will be eligible per property.
Local Authority Discretionary Grants Fund																		Small and micro businesses not eligible for the small business or retail/hospitality/leisure grants. Grant value at the discretion of local authority.
The Local Restrictions Support Grant (Closed)																		28 day period
The Local Restrictions Support Grant (Open)																		28 day period
The Local Restrictions Support Grant (Sector)																		28 day period
The Local Restrictions Support Grant (Closed businesses)																		28 day period
The Additional Restrictions Grant																		28 day period
The Kickstart Scheme Grant (30)																		This fund is aimed at businesses looking to create 30 or more jobs placements for young people.
The Kickstart Scheme Grant (29)																		This fund is aimed at businesses looking to create 29 or less jobs placements for young people.
RELIEFS - not repayable																		
Business rates holiday for retail, hospitality and leisure businesses																		Businesses in the retail, hospitality and leisure sectors in England will not have to pay business rates for the 2020 to 2021 tax year.
Business rates holiday for nurseries																		Nurseries in England do not have to pay business rates for the 2020 to 2021 tax year.