



THE LONDON BOROUGH
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DATE: 6 January 2021

LEADER'S DECISION

ADDITIONAL RESTRICTIONS GRANT SCHEME (Pages 3 - 16)

The attached report is urgent due to the limited time available to distribute the grants, and will be scrutinised at Executive, Resources and Contracts PDS Committee on 6th January 2021.

Copies of the documents referred to above can be obtained from
<http://cde.bromley.gov.uk/>

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Decision Maker: **LEADER**
For Pre-Decision Scrutiny by the Executive, Resources & Contracts PDS Committee

Date: 6 January 2021

Decision Type: Urgent Executive Key

Title: **ADDITIONAL RESTRICTIONS GRANT SCHEME (ARG SCHEME)**

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Ward: All Wards

1. Reason for report

The Council has received payment of £6,646,720 from the Ministry of Housing, Communities and Local Government (MHCLG) on behalf of Department for Business, Energy and Industrial Strategy ('BEIS'). This sum is to form the Council's Additional Restrictions Grant (ARG) which will be used to provide financial support to local businesses through grants and business support functions.

This report outlines our proposed ARG Scheme which will be delivered in phases. There is a Government requirement that all monies be allocated by 21 March 2022. This report includes full details on the overall scheme plus a detailed Phase 1. Authorisation from this committee shall be sought for Phase 2 as it is developed.

2. **RECOMMENDATION(S)**

That Members of the Executive, Resources and Contracts Policy Development and Scrutiny Committee:

2.1 Review the content of this report and provide their comments to the Executive.

That the Leader:

- 2.2** Approve the recommendations for the distribution of this grant fund set out in this report, namely the funding streams proposed in para 4-8, namely Phase 1 of the Council's ARG scheme and to allocate £5.5m from the Government grant to fund payments to businesses.
- 2.3** Authorise payments to be made based on the proposed eligibility criteria as detailed in section 4, which has been developed in line with the guidance from MHCLG noting that subsequent phases will be subject to future reports as they are developed.
- 2.4** Approve delegated authority to the Portfolio Holder for Renewal, Recreation and Housing in conjunction with the Director of Housing, Planning Property and Regeneration to increase the allocation for Phase 1 Business Hardship Fund by up to £500k should uptake of the initial £1m show significant levels of demand.
- 2.5** Agree that the Director of Housing, Planning, Property and Regeneration, in consultation with the Portfolio Holder for Renewal, Recreation and Housing has delegated authority to make changes to grant distribution approach as may be required for compliancy, ensuring government guidance is followed; and to exercise limited discretion during the award process.

Impact on Vulnerable Adults and Children

1. Summary of Impact: This is a grant scheme for local businesses and will therefore have direct and indirect impacts on all residents.
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Corporate Policy

1. Policy Status: Not Applicable
 2. BBB Priority: Vibrant, Thriving Town Centres Regeneration
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Financial

1. Cost of proposal: £6,646,720
 2. Ongoing costs: Non-Recurring Cost
 3. Budget head/performance centre: New budget head for discretionary business grants
 4. Total current budget for this head: N/A new budget
 5. Source of funding: Central Government (BEIS) grant funding
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Personnel

1. Number of staff (current and additional): 4 FTEs. New Burdens payment is expected from Government to contribute to staff overheads. However, the New Burdens payment has not yet been received and no notification of the amount has been received by the Council.
 2. If from existing staff resources, number of staff hours: Approximately 1300 staff hours
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Legal

1. Legal Requirement: Non Statutory Government Guidance
 2. Call-in: Not Applicable
-

Procurement

1. Summary of Procurement Implications: N/A
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Customer Impact

1. Estimated number of users/beneficiaries (current and projected): This scheme has the potential to a large proportion of borough businesses and residents. Phase 1 Business Hardship Fund will assist approximately 200 severely impacted businesses with later phases having a wider impact including an estimated 900 businesses potentially eligible for the Lockdown Top-up Grant
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Ward Councillor Views

1. Have Ward Councillors been asked for comments? No
2. Summary of Ward Councillors comments:

3. COMMENTARY

ADDITIONAL RESTRICTIONS GRANT (ARG)

- 3.1** The Additional Restrictions Grant (ARG) is an allocation of £6,646,720 from the Ministry of Housing, Communities and Local Government (MHCLG) on behalf of Department for Business, Energy and Industrial Strategy ('BEIS'). The allocation has been paid to the Council based on a calculation of £20 per head of population within each local authority or business rate billing authority.
- 3.2** The ARG allocation is in addition to payments received by Government to administer the Local Lockdown Support Grants which have been paid during the second national restrictions of the Covid pandemic in Autumn 2020. These payments form part of a suite of Government support to businesses during this period including the furlough scheme, business rates holidays and assistance to self-employed people through the Self Employed Income Support Scheme (SEISS), however these other schemes are not under the control of local authorities.
- 3.3** The ARG scheme is intended to take the form of discretionary grants to businesses but can also be used to fund wider business support activities. This is a one-off payment, and government have made clear that no further additional grants will be payable if an authority re-enters LCAL 3 or National Lockdown. Guidance on the grants has been provided, including a series of FAQs, to enable each Local Authority to establish their own criteria to respond to the needs in their community in line with the guidance.
- 3.4** The guidance states that the scheme should primarily take the form of discretionary business grants, however, that Local Authorities could also use the funding for wider business support functions. Local Authorities can also determine which businesses to target and how much funding to provide those businesses. Wider business support is spending designed to support the business community but unlike grants is not direct funding to individual businesses. The Government state that this could include guidance for businesses or skills training to support their ability to trade in changed circumstances. The funding cannot be spent on Local Authority staff or management costs as it is intended that the New Burdens fund will cover such costs.

STAKEHOLDER ENGAGEMENT

- 3.5** As the scheme is to be delivered over the course of the remainder of this financial year, and all of the 2021/22 financial year, a phased programme will allow for the Council to be more responsive to the changing needs of businesses over this period and respond to any further local or national lockdown periods. In order to identify the needs of Bromley businesses an engagement exercise was undertaken during November and December 2020. There were 5 round table discussion which included members of the Bromley Business Support Taskforce and members of the Bromley Economic Partnership, as well as representatives from business sectors including hospitality, banking, training, local and national business associations, networking groups, events, travel, childcare, business centres and sole traders. There were also several email responses from those unable to attend. An online survey was opened on 13 November 2020, and at the time of this report has received 93 responses. Given the timescale, an attempt was made at short notice to engage with people and or businesses that represented interested groups. A summary of the feedback is included in Appendix 1.

- 3.6** Phase 1 of the ARG scheme set out in this report has considered this feedback as well as feedback which was received during the local economy grant scheme and from the Bromley Business Support Taskforce. Feedback was also made via the BIDs and the Federation of Small Businesses.
- 3.7** Phase 2 will be set out in a subsequent report to this committee and will set out proposals for the remaining £1.1 million from the overall ARG sum received of £6.6 million.

4. ARG SCHEME PHASE 1 (Total value £5.5 million)

- 4.1** Proposal: In Phase 1, it is recommended making available 4 funding programmes: Business Hardship Fund, Innovation Grants, Online Enterprise Hub, Lockdown Top-up Grant and a independent Public House and clubs grant.
- 4.2** These schemes proposed have been developed to support those businesses that have been hit most severely and have had access to limited support.
- 4.3** For each of the proposed grants set out below, follows proposed eligibility criteria, it should be noted that this in addition to the eligibility set out by the government which includes, businesses being solvent at the time of application, Trading as of the 5 November (so not for new start ups since this date), as well as ensuring that they comply with state aid requirements.
- 4.4** It is also proposed that except for the Bars, and Public Houses Grants in Para 8, there will be 1st no restriction placed on the number of grants a business can apply for, grants and or other support income they have received will contribute towards their income for assessment purposes of other grants – which therefore may restrict the number of grants businesses can apply for. Independent clubs, and bars etc can choose which grant to apply for, and the benefit they have is a specific ring fences pot of funding.
- 4.5** It is also proposed that all of the grants listed below are for those business demonstrating:
- 4.5.1** The businesses annual turnover is under £10.2m, this is in recognition that our local economy is particularly reliant on micro businesses (which make up 93% of the 15,475 businesses in the borough).
- 4.6** It is proposed there will be no appeals process and the Council's decision is final. There is no requirement for an appeals process and having engaged with other Local Authorities this appears to be the preferred route. In addition, this will lower the costs of administration, ensuring as much resource is made available to direct business support.
- 4.7** The funding allocated cannot exceed the amount the Local Authority has received and therefore communication will be clear about criteria and the fact applicants will be on a first come first served basis – most other Local Authorities are applying this criteria.

5. Business Hardship fund (£1 m)

- 5.1** It is recommended that an initial £1m is earmarked for those businesses facing the most hardship at this current time. In the event of significant uptake of this fund, delegated authority is sought, as per para 2.4, to increase this amount by up to £500k.
- 5.2** The scheme will directly target those small businesses who may have missed out on other rounds of funding but were still severely impacted by restrictions. Many of these businesses will be run from home and have no other employees other than the owner. They will be working in supply chains to those industries in retail, hospitality, accommodation and leisure. Examples of such businesses that could benefit from this scheme include tour operators, coach operators

and event planners. Lists of business types who come under the identified sectors will be provided in the detailed arrangement of this scheme.

5.3 Eligibility

5.3.1 The Government has recommended that the following sectors have been particularly impacted and may not have been eligible for previous rounds of Council administered financial assistance. Feedback from engagement with local business representatives also suggest these sectors have been particularly hard hit. It is recommended therefore that the following sectors be eligible:

- businesses which supply the retail, hospitality, and leisure sectors, and/or;
- businesses in the events sector, and/or;
- business required to close but which do not pay business rates

5.3.2 The grant shall not exceed the total business income in the 3 months prior to 1st April 2020 and shall be to a maximum grant of £10k.

5.3.3 The business must evidence a drop in income of at least 50% during any 3 consecutive months after 1st April 2020, or a comparison of 3 consecutive months trading in 2019 with the equivalent 3 months in 2020 after 1st April 2020. This second option will allow for businesses who have a seasonal income. It will be expected that this is evidenced through accounts submitted by the business owner. The applicant will need to validate and certify that the evidence provided is a true financial position of the business and is reasonable reflection of the We will reserve the right to accept other forms of evidence.

5.3.4 The business must be registered in the London Borough of Bromley.

5.3.5 The business can be a sole trader or sole director but must not employ more than 50 as of April 1, 2020.

5.3.6 Actively trading in the eligible sectors but not an investment company or property company, as such entities are unlikely to be as severely impacted as those businesses relying on in-person service at premises, or those businesses who operate in the supply chain to hospitality, accommodation and leisure.

5.3.7 This will be delivered on a first come first served basis, which is usual for hardship grants, and will be communicated accordingly. It has been confirmed with Liberata that they will be able to record dates and time of applicants to ensure this is adhered to, and they have administered this successfully in other schemes.

5.3.8 Criteria Checks

- Companies House check for Limited Companies or Unique Taxpayers Reference (UTR) for sole traders and sole directors
- Signed declaration that business intends to continue trading
- Insolvency Check
- State Aid Check
- Bank Statements from January 2020 – December 2020 inclusive

5.4 Timescale for delivery: January 2021 – February 2021.

5.5 Estimated cost for implementing

5.5.1 There are currently discussions ongoing with Liberata to consider the cost of administering the scheme for the Council. Any final cost will depend on the final scheme arrangement and ensuring value for money is delivered. It is not clear at this stage what new burdens funding will be provided by Government towards the cost of administering the scheme, however we will work with Liberata to ensure costs are kept to a minimum.

6. Business Innovation Grant Scheme (£1m) This element may be delivered by a 3rd party provider.

6.1 It is evident that financial support alone is no longer sufficient for some businesses, as there are likely to be longer term effects of the pandemic on the longer-term sustainability of some sectors. From the engagement undertaken it is clear that some businesses would value support that would allow businesses to diversify or ‘pivot’ their offer to respond to post-Covid challenges. This could be a grant to support moving some of their business online, investing in digital infrastructure, making their business Covid secure, or even diversifying their business into new areas. Allocating a fund of £1m for making available grants of up to £10k would support up to 100 businesses to diversify and grow.

6.2 Eligibility

- A business based registered in the Borough
 - Written business/innovation plan (Max 5000 words) to be submitted and assessed by a panel of council officers and an independent financial expert. The business will also be asked to submit accounts and financial forecasts.
 - A cap on turnover will be set at £600K
- 6.3** Until applications are made for this grant, it is not clear if any eligibility requirements will need to be adjusted, any adjustments made will be in full discussion with the Director of Housing, Planning and Regeneration and in conjunction with the Portfolio Holder. Clear guidance will be issued on the Councils website to help support those applying for this grant.
- 6.4 Timescale for delivery:** January 2021 – October 2021. Officers are recommending that to manage capacity and demand, that 10 of these innovations’ grants are distributed each month. It is anticipated that grants will be assessed within 14 days of being received, with payments following as soon as practically possible after all other checks are completed.

6.5 Estimated cost for implementing

6.5.1 There are currently discussions ongoing with Liberata to consider the cost of administering the proposed scheme for the Council. For this scheme, The Council is seeking the expertise of a financial expert who will help evaluate the applications received for this grant, which can be paid for by the grant itself in this case as it is a specialised level of support, and this will be offset by other normal application and processing costs. Any final cost will depend on the final scheme arrangement and ensuring value for money is delivered. It is not clear at this stage what new burdens funding will be provided by Government towards the cost of administering the scheme, however we will work with Liberata to ensure costs are kept to a minimum.

6.6 Online Enterprise Hub (£500k)

6.6.1 Business feedback suggests that an online ‘one stop shop’ for business and innovation in the borough would be highly beneficial. At a minimum the website would provide information for those wishing to start a business in the borough, on areas such as planning, licenses, premises, business networks etc. It could also be used to provide a directory of local businesses to connect and stimulate local spending. Such an online platform is highly scalable and could also contain training webinars or live events aimed at supporting innovation. The model could also become self-sustaining through advertising revenue. Furthermore, it can also be used as a positive promotional tool to showcase Bromley as a place to invest and do business. The hub would also provide links to local business support organisations.

6.6.2 It is proposed that £500k is allocated for this programme, with a service specification being drafted by end of January 2021, and appointing a specialist to undertake the works, so that the website is live in the Autumn of 2021. Whilst this timescale does not support businesses in the short term, it is recognised that business start-ups are likely to significantly reduce over the coming months and diverting some resource to this area will be a longer-term benefit for the entire local economy. Ongoing maintenance of the website will be fully considered as part of this programme.

6.6.3 In Bromley 146 new businesses started up in October 2020, 51 fewer than the previous month and 32 fewer than in October 2019. Bromley Town saw the most start-ups; Cray Valley East saw the least. In 2019 there were a total of 2305 start-ups in Bromley and from January till October 2020 a total of 1589 were recorded. Based on this data it is evident that all perhaps not surprising that we will be seeing a decrease of new businesses, and the idea of this support is to act now to prevent further longer-term issues. An online hub will support new businesses in Bromley and hopefully attract new businesses, at what is going to be a challenging time. There are similar hubs which have been created by other local authorities with positive feedback received.

7. Lockdown Top up Grant : supplement to the LRSG(closed) Addendum Tier 4 (up to £2m)

7.1 As a result of Tier 4 Lockdown restrictions businesses in the following sectors are mandated to close include non-essential retail, leisure, social clubs, independent bars, pubs, personal care, sports facilities and hospitality businesses. Businesses in these sectors are eligible to receive the LRSG (Closed) Addendum Tier 4 support and currently around 886 businesses are registered. The amounts paid on a 14-day cycle under that scheme relate to the rated value of their premises based on the following scales

- Premises rated less than £15K - £667
- Premises rated more than £15k but less than £51k £1000
- Premises rated more than £51k £1500

7.2 Given the unique circumstances and the extraordinary reduction in income that these businesses are experiencing, it is proposed to allocate up to £2m to supplement the existing LRSG (closed) Addendum Tier 4 support. The scheme will be designed to target those businesses receiving the 14-day cycle of payments and allocated on a proportional basis. In the event that the sum remaining for the final 14-day payment is less than the previous one, the remaining amount will be divided among the businesses on the same RV ratio as used previously. This will ensure a fair distribution of the £2 million. It is estimated therefore that up to 3, 14-day payments will be made to approximately 900 businesses. In recognition of the contribution that pubs make to the local economy and community, it should be noted that such businesses will directly benefit from this grant. It should be noted that a separate scheme for Public Houses, Clubs are being recommended.

8. Public House and Clubs scheme (£1m).

8.1 It is proposed to have a scheme specifically ring fenced for Independent Pubs, Bars and Sports and Social Clubs. Businesses applying for this grant, will not be eligible to apply for a Hardship Grant, and so should select which Grant to apply for.

8.2 It is proposed to make grants available for January through to March using the follow criteria:

RV or annual fixed commercial priority costs	Maximum grant available (per 28 days)*	Maximum grant available (over 3 months)*
Up to 15k	£1,500	£4,500
£15,001 to £50,999	£2,500	£7,500
£51k or higher	£3,500	£10,500

Non rate payers will be eligible for a one off Grant of £3k, or if eligible can apply for the hardship Grant.

8.3 Eligibility

- Business in Bromley with less than 250 employees in the overall business (i.e. not national chains)
 - Businesses that demonstrate significant impact on income – this will include receipt of other grants.
 - This grant will be for rate payers and non-rate payers
9. Subject to the Executive approval, each scheme will go live as soon as practically possible. Schemes must be robust to prevent fraudulent claims and good financial management. However, mindful that businesses need these grants as soon as possible and we will ensure that schemes are made available as soon procedures are in place allowing for applications. Schemes will be advertised on the council website, and officers will also work with Business Improvement Districts and other groups to ensure schemes are appropriately marketed. Businesses are currently being asked to check the website regularly for updates.
10. All grants will be only made available whilst funds permit.

11. IMPACT ON VULNERABLE ADULTS AND CHILDREN

11.1 Business support offered through this scheme will have a direct impact on protecting jobs in the borough. Job losses damage the economic wellbeing of the Borough and have knock-on implications for those in most need as a result of loss of tax revenue and individual livelihoods.

12. POLICY IMPLICATIONS

12.1 The proposals support delivery of the Council's objective of Vibrant Thriving Town Centres and Regeneration under the Council's Building a Better Bromley document. A vibrant local economy is necessary to support these objectives and will directly benefit from this scheme.

13. FINANCIAL IMPLICATIONS

13.1 The ARG Scheme is funded by central government. The Council have received £6,646,720 which will be used to provide financial support to local businesses through grants and business support functions. This funding is intended to enable local authorities to provide

support through to March 2022; therefore, the unapplied element of the grant will need to be carried forward into the next financial year and will be reflected in the final accounts report at year end.

- 13.2** The Council will incur costs to set up and administer the scheme which are still being determined. Liberata have been approached to provide support to deliver the scheme and will provide full costs for delivery of each phase depending on the complexity of eligibility and checking requirements. In securing any support, the Council will need to ensure it secures value for money.
- 13.3** Ongoing maintenance of the Online Enterprise Hub will be part funded from the allocation and in addition to this additional revenue from advertising revenue will be considered.
- 13.4** The Government have indicated that it would provide New Burdens grant funding to meet councils' costs of implementing and supporting the scheme but the announcement of this amount is still awaited. Based on previous administration of grants, Culture and Regeneration are likely to require circa £150k for administration, plus the costs to Liberata and these have been identified as financial risks.

14. PERSONNEL IMPLICATIONS

- 14.1** Four existing FTE officers. Additional funding for staff resourcing has been suggested by the Government under the New Burdens fund but no allocation nor expected date of payment has been received by the Council.

15. LEGAL IMPLICATIONS

- 9.1** This report seeks to approve a grant scheme for the Additional Restrictions Grant from the Ministry of Housing, Communities and Local Government (MHCLG) on behalf of the Department for Business, Energy and Industrial Strategy ('BEIS') to provide financial support to local businesses through grants and business support functions, which will have a direct and indirect impact on all residents. The Additional Restrictions Grant is an allocation of £6,646,720.
- 9.2** The proposed ARG Scheme will be delivered in phases. The Government requirement is that all monies will be allocated by 21.03.22. This Report includes full details on the overall scheme in addition to a detailed Phase One. Subsequent phases will be subject to future reports as and when they are developed. The guidance states that Government expect the scheme to take the form of discretionary business grants.
- 9.3** The report also sets out the criteria that the Council will apply to distribute the grant. Officers should ensure grant recipients sign appropriate grant terms and conditions which should deal with claw back provisions in the event of fraud.
- 9.4** The Council must also comply with the grant conditions attached to the grant and ensure that recipients also comply to ensure the proper use and accounting of the grant paid. The Council has the legal power to receive and distribute the grant and to make discretionary grant determinations as permitted within the grant award. The council must have due regard to all relevant circumstances including government guidance and local need when deciding on discretionary allocations.
- 9.5** The Council must make decisions in accordance with the law and also in accordance with its fiduciary duty to its taxpayers in using Council resources. The report mentions the headline needs and benefits including the social and financial benefits that must be properly weighed up and considered before taking decisions when accepting grant, applying and setting award criteria for allocation and applying resources generally.

9.6 The Council has power under Section 1 of the Localism Act 2011 to deliver grant funding to business it deems as eligible.

Non-Applicable Sections:	procurement implications.
Background Documents: (Access via Contact Officer)	APPENDIX 1

ADDITIONAL RESTRICTIONS GRANT APPENDIX 1

Results of Round table discussions and online survey

General points made by attendees relating to the how the Council could support businesses during the pandemic and aid recovery post-pandemic

- Funding should be in phases, with assistance immediately for some. Second phase should include business innovation.
- There needs to be a degree of immediate support now. There is no point in paying for business support in the future if there are no businesses to support
- The funding amount should reflect the size of the business/number of people employed
- Do not use jargon or acronyms in the guidelines. Businesses are bombarded with lots of information; therefore, the guidance needs to be clear and concise.
- Utilities should also be included as a fixed cost in the eligibility criteria, not just mortgages. Just using mortgages/property costs as a fixed cost is too restrictive.
- Council should also accept HMRC registration as an additional source of information to prove that businesses are legitimate (in addition to, or in place of, a Companies House check)
- It needs to be easier for sole traders to be able to apply, many would have been put off applying for the first round of funding.
- Businesses with a rateable value over £51k should be included as they missed out in other rounds of grant funding.
- Possible sectors that need to be considered first - hospitality, leisure, tourism, travel and associated supply chains to these sectors. Also, sole traders, limited companies and the service industry.
- Businesses need to demonstrate they have been adversely affected and in order to receive funding should demonstrate that they are able to adapt their business and be sustainable. Due diligence needs to be done on accounts. Businesses could submit a business plan and produce forecasts for the future to justify why they should receive a grant
- Could business plans/projected income/cancelled contracts be used to demonstrate 'severely affected'?
- Be more flexible with regards to start-ups. They often make a loss in the first few years and start to make money in the third year. By comparing income from last year to now means they may not be able to demonstrate a 50% loss in income.
- There needs to be support for businesses that have not received any funding yet from the Government e.g. 3 million Excluded Campaign
- Company directors of limited companies (sole directors) are not eligible for funding from the SEISS or Job Retention Scheme and currently lobbying central government through the Excluded UK group to provide support.
- Seek advice from a small business accountant.

Online Business Survey

In total we received 93 responses from businesses from a variety of sectors.

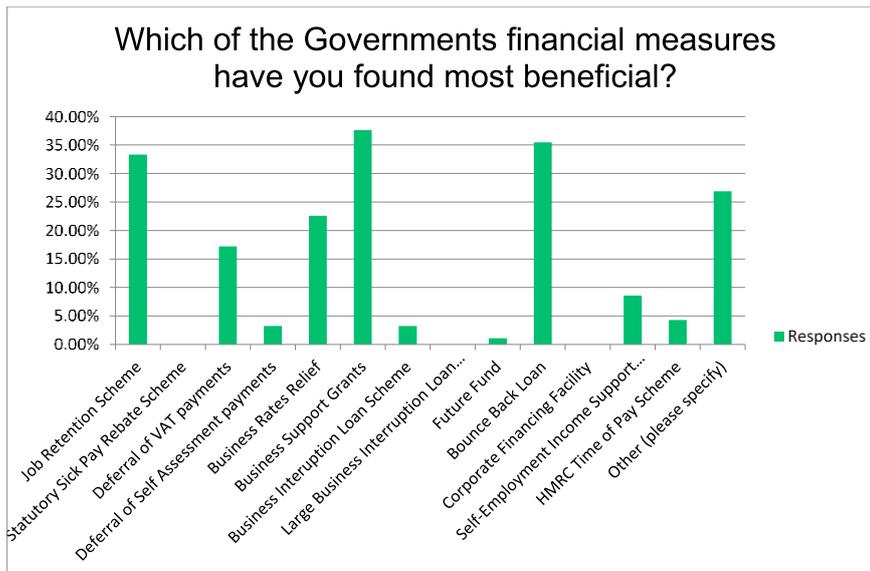
82% of these businesses were also residents of the Borough.

87% of respondents represented micro businesses i.e. they had between 0 and 10 employees.

62% of respondents said their business was trading, but on a reduced scale or adapted business model. Only 4% were trading as normal.

23% of respondents said they had not been able to adapt their business model, this was mainly due to them being in the Tourism or events/entertainment industry, Government restrictions have not allowed them to open or it is not viable for them to change their model as there are no customers.

Business were asked 'Which of the Governments financial measures have you found most beneficial?'



Of the 27% that specified 'other', 84% said they had not received any support from the Government so far.

A Selection of comments made in the online survey

- *“Grant style funding / payment to mirror that received by other businesses (either through the rates based payments, or SEISS style payments for self-employed people). As a sole Director in a Limited Company I have been completely excluded from any funding of this nature. I have had to use the BBL facility so far, which has just increased debt levels and will need to be repaid - that is completely unfair when many people have been beneficiaries of funding that does not need to be repaid.”*
- *“I have been completely left out with NO meaningful support from the government, A financial grant will make the difference of been able to carry on trading and to turn my company around”*
- *“As a Director of the Company I was not eligible for Furlough. Any financial assistance would be appreciated.”*
- *“A one off grant, to help pay the tax bill I have used to survive over the last few months due to being excluded from the SEISS scheme. “*
- *“The restaurant industry has had catastrophic reductions in trade. As ratepayers they have received support, but as we work at home and pay council tax instead of business rates, we have received nothing. Also, we have to continue to pay our warehouse storage / rental charges - which goes towards their expenses, (and they receive assistance) but we have received nothing. “*

- *“We require funds to carry on with the daily expenses such as internet, phone lines, mobiles, insurance for vehicles and all other running costs for the company including rent for a warehouse where we keep our equipment.”*
- *“We were unable to claim any grants as we were £2000 over the rates cap which last year we would have got.”*
- *“Some sort of grant as I have missed out on all government help since March 2020. Maybe to buy a laptop as I’ve had to share my sons who also needs it for homework.”*
- *“Support from the revenue and income lost each month without it resulting in debt through loans”*
- *“I need income support until live events can operate again; the current schemes don't support sole directors of Ltd Co. If live events can't operate, then I have no work, no business. The criteria for the new grant (ARG) could simply be: eligibility for any business or sole trader/freelancer trading before March 2020 that has not, since March, been able to claim through the SEISS or Furlough schemes and who is able to show a drop in income (this could be compared to the equivalent time in 2019).”*
- *“Technical equipment purchases to adapt to the changed landscape of my industry”*
- *“A business rate reduction would be hugely helpful”*
- *“Grant to cover business operating costs such as insurances “*
- *“Financial to purchase equipment to help adapt methods to reduce outgoing expenses.”*
- *“Help with the cost of making our premises covid secure and the costs associated with homeworking... chairs it equipment etc”*
- *“As a director of a small business trading as a Ltd company I have not benefited from the government financial support for the self-employed during the COVID crisis. In addition I have chosen not to claim furlough as had I have done I wouldn't have been able to work at all, with the exception of office admin. I have worked tirelessly to reinvent the wheel bringing creativity to people and supporting their mental health and well being but my income has been affected and my business is at risk of being non viable without further financial support..”*
- *“Rate relief as penalised for having a bricks and mortar business”*

Summary of findings

During the consultation there was a consensus that the early phases of the ARG, especially in relation to hardship funding, should be delivered as quickly as possible and should be made available to businesses most severely impacted by the pandemic. It was also made clear that many sole traders and sole directors of limited companies feel they missed out on support, often because they do operate from a rateable property. Small operations supplying hospitality, leisure and events type industries also noted a lack of support.

Later phases of the ARG scheme, it was generally agreed, could be more focussed on business support functions which may take the form of innovation grants for those presenting viable business plan ideas, or other forms of advice to help support and grow innovation within the borough. These later phases will bring longer term benefits to viable businesses and where necessary enable them to diversify to meet future challenges.