

Income	2.1	2.2	2.3	2.4	2.5	2.6
<b>Topic</b>	<b>Grants for small businesses (Small Business Rates)</b>	<b>Business rates holiday + Grant funding for retail/hospitality and leisure</b>	<b>Protecting existing customer base</b>	<b>Insurance policy (have you checked your for business interruption cover)</b>	<b>Be creative / diversify</b>	<b>Price reductions / charge breaks</b>
<b>Available to</b>	Organisations who qualify for small business rates relief (SBRR)	Business in retail, leisure and hospitality who pay rates and nurseries	Everyone	Everyone with business insurance	Everyone	Everyone
<b>Details</b>	If you are eligible for Small Business Rates Relief (SBRR), a one-off grant of £10,000 is being paid to you by your local council. The councils need to set up the systems to pay this. In the interim,	100% discount on their business rates. Grants are to be paid as follows: Rateable value up to £15,000 = £10,000 grant. Rateable value between £15,001 and £50,000 will receive a grant of £25,000	Talk to your customers and see if you can help them in anyway. Discuss ideas for keeping their business going or adapt it in some way. Form collaboration schemes. COMMUNICATE	Businesses that have cover for both pandemics and government-ordered closure should be covered.	Think of new ways of making money. Pubs are going into delivery and takeaway services. You might be able to sell gift vouchers at a discount for next Xmas. Start brainstorming ideas with your team and friends.	Discuss ways of deferring charges or payments with your clients.
<b>Dates</b>	Unknown.	2020 / 2021 tax year	ASAP	ASAP	ASAP	ASAP
<b>Latest thoughts</b>	Councils appear to be gearing up to do this. News on 2 April that Ipswich CC have started making payments. Check you have proof of your small business rates relief. Find your most recent rates bill and check what category you are in.	Council websites are starting to include information and instructions. Make sure your SIC code is correct on Companies House	We can work together and create a "homeworking" economy that works for everyone.	Read your policy and contact your insurer if you think you may have a claim.	If you need help with brainstorming - talk to creative people. For example: Chris Jones at Techvelocity.	Having 80% of your income and deferring 20% to later, is much better than zero.
<b>What we don't know yet</b>	When and how the councils are processing this.	When and how the councils are processing this.	Everyone is faced with uncertainty. Keep up to date with the latest information from a trusted source.	The depths that insurers will go to not to payout.	What's going to happen next week.	You don't know what will work until you discuss it with your customers
<b>Don'ts</b>	Don't spend time on the phone chasing the council. They are working it out and will make announcements on their website	Don't worry about when it will come, if you have a rates bill you should feel confident that you'll get it eventually.	Don't call your customers or suppliers without a prior arrangement. Email or text and arrange a good time.	Bother too much - Insurers are making provisions to not pay out and to find any excuse not to pay.	Don't panic. Be creative.	Don't be too generous, if the customers have good cash flow prospects.
<b>Useful weblinks</b>	<a href="https://bit.ly/2UpiPz0">https://bit.ly/2UpiPz0</a>	<a href="https://bit.ly/2QxAdAb">https://bit.ly/2QxAdAb</a>	<a href="https://bit.ly/2jJGM6">https://bit.ly/2jJGM6</a>	<a href="https://bit.ly/2QA7UkF">https://bit.ly/2QA7UkF</a>	<a href="https://bit.ly/3dktwvh">https://bit.ly/3dktwvh</a>	<a href="https://bit.ly/2U9cOHB">https://bit.ly/2U9cOHB</a>
<b>Useful weblinks</b>	<a href="https://bit.ly/3akhW1b">https://bit.ly/3akhW1b</a>	<a href="https://bit.ly/3akhW1b">https://bit.ly/3akhW1b</a>				
<b>About the links</b>	This is Norwich City Council business rates page. We will keep checking for announcements here and on other councils websites.	Portsmouth CC and government announcements.	Emarketer is a good guide to trends.	Useful advice from Continuity Central.com	The only way is up	How to price your services and products.
<b>Who to call</b>	Your council	Your council	Get a referral from friends for a good marketing company.	Your insurer		

### About: Triple Bottom Line Accounting

We are a young dynamic accountancy practice (except for Peter who is an old git). We have always been fully digital, paperless and cloud based.

All seven employees are working at their respective homes.

Check us out our services: <https://triplebottomlineaccounting.com/services/>

Press the "Find out more" button on the services page to see our package prices.

In addition we offer an ability to pay service to help our clients, especially when they are trying to help others.