

# Coronavirus: Support for businesses in Northern Ireland

## Scheme details

## Eligibility

### Apprenticeship Return, Retain and Result Scheme | NI-only

Incentive payments up to a maximum of £3,700 per apprentice for businesses that have had to furlough an apprentice under the terms of the Coronavirus Job Retention Scheme, to support the return of those apprentices, their further retention and results in the successful completion of their apprenticeship.

**How to access?** You must apply – [scheme details and guidance on how to apply](#).

Employers participating in DfE-funded apprenticeship schemes, with furloughed apprentices + DfE criteria

### Bounce Back Loan scheme | UK-wide

Loans between £2,000 and £50,000 for up to 6 years to help small and medium-sized businesses affected by coronavirus. Guaranteed by government with no fees, interest or repayments in the first 12 months. The scheme will remain open to applications until 31 March 2021.

**How to access?** You must apply – [scheme details and guidance on how to apply](#).

All UK businesses affected by coronavirus

### Business Rates Relief for Retail, Hospitality, Tourism, Leisure and Childcare Sectors | NI-only

A full year rates holiday for businesses in the hospitality, tourism and leisure, retail (excluding certain supermarkets and off-licences) and childcare sectors will pay no rates for the full financial year up until 31 March 2021.

**How to access?** Automatic – [no application required](#).

Sector-specific businesses

### Childcare Temporary Closure Support Fund | NI-only

Financial support for childcare providers who have had to close temporarily due to a COVID-19 related incident within their provision, eg a COVID-19 positive case of a child or staff in the setting, or inability to comply with staff:child ratios due to PHA-directed self-isolating of staff.

**How to access?** You must apply – [scheme details and guidance on how to apply](#).

Registered childminders, daycare providers, school age childcare providers, crèches and playgroups + DE eligibility criteria

### Coronavirus Business Interruption Loan Scheme | UK-wide

Loans up to £5m guaranteed by government. Businesses can access the first year of that finance interest-free and fee-free, as the government will cover the first 12 months of interest payments and any lender-levied charges. The scheme will remain open for applications until 31 March 2021.

**How to access?** You must apply – [delivered by the main banks in NI and some other lenders](#).

SME businesses with turnover under £45m + British Business Bank eligibility criteria

### Coronavirus Job Retention Scheme | UK-wide

A grant to cover wages for employees on temporary leave ('furlough') due to coronavirus. The scheme has been extended until 30 September 2021. For claim periods running to June 2021, employees will receive 80% of their usual salary for hours not worked, up to a maximum of £2,500 per month. From 1 July 2021, the level of grant will be reduced each month and you will be asked to contribute towards the cost of your furloughed employees' wages.

**How to access?** You must apply – [claim for wages through the scheme](#).

Employers with a PAYE scheme

### Coronavirus Large Business Interruption Loan Scheme | UK-wide

Loans up to £200m guaranteed by government. Businesses can access the first year of that finance interest-free and fee-free - the government will cover the first 12 months of interest payments and any lender-levied charges. The scheme will remain open until 31 March 2021.

**How to access?** You must apply – [details of the scheme and how to apply](#).

Large businesses with turnover of more than £45m + British Business Bank eligibility criteria

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<p><b>Coronavirus Statutory Sick Pay Rebate   UK-wide</b></p> <p>This refund will cover up to 2 weeks' Statutory Sick Pay per eligible employee who has been off work because of COVID-19.</p> <p><b>How to access? You must apply</b> – <a href="#">details of the scheme and guidance on how to apply.</a></p>	<p>Businesses with less than 250 employees as of 28 February 2020</p>
<p><b>COVID-19 Micro-business E-commerce Grant   NI-only</b></p> <p>A maximum grant of £5,000 to support 80% of eligible costs for micro-sized retailers that want to prepare for growth, develop their customer base and find new markets by enhancing their digital offering, building e-commerce capability and increasing online sales.</p> <p><b>How to access? You must apply</b> – <a href="#">scheme details and guidance on how to apply.</a></p>	<p>Micro-sized retailers + Invest NI eligibility criteria</p>
<p><b>COVID Restrictions Business Support Scheme (CRBSS) Part A   NI-only</b></p> <p>For businesses named in the Health Protection Regulations (not eligible for Localised Restrictions Support Scheme) who are restricted or required to close/cease trading.</p> <p><b>How to access? You must apply</b> – <a href="#">scheme details and guidance on how to apply.</a></p>	<p>NI businesses significantly impacted by restrictions + DfE eligibility criteria</p>
<p><b>COVID Restrictions Business Support Scheme (CRBSS) Part B   NI-only</b></p> <p>For supply chain businesses impacted by customers who are restricted or forced to close/cease trading under the Health Protection Regulations.</p> <p><b>How to access? You must apply</b> – <a href="#">scheme details and guidance on how to apply.</a></p>	<p>NI businesses in the supply chain / reliant on businesses impacted by restrictions + DfE eligibility criteria</p>
<p><b>COVID-19 Supply Chain Resilience Development Framework   NI-only</b></p> <p>A 3-step graduated framework of support, primarily providing specialist advisory support to help manufacturers and internationally tradeable services businesses identify supply chain risks and appropriate mitigations, identify supply chain opportunities and develop supply chain capability.</p> <p><b>How to access? You must apply</b> – <a href="#">scheme details and guidance on how to apply.</a></p>	<p>Manufacturing or internationally tradable service businesses in NI + Invest NI eligibility criteria</p>
<p><b>Film &amp; TV Production Restart Scheme   UK-wide</b></p> <p>Compensation funding for film and TV show productions for delays (up to 20% of budget) or abandonment (up to 70% of budget) due to coronavirus (capped at £5 million per production) to help struggling productions to get insurance for COVID-related risks and get back into production.</p> <p><b>How to access? You must apply</b> – <a href="#">scheme details and guidance on how to apply.</a></p>	<p>All productions made by companies where at least half of the production budget is spent in the UK + DCMS criteria</p>
<p><b>Future Fund   UK-wide</b></p> <p>Convertible loans ranging from £125,000 to £5m for UK-based companies, matched by at least 50% investor funding, to be used for working capital purposes. Loan interest rate will be a minimum 8%.</p> <p><b>How to access? You must apply</b> – <a href="#">scheme details and guidance on how to apply.</a></p>	<p>Unlisted UK companies with at least £250k recent investor funding + British Business Bank eligibility criteria</p>
<p><b>Income Tax Deferral for the Self-Employed   UK-wide</b></p> <p>Income Tax payments due in July 2020 under the Self-Assessment system will be deferred to January 2021. Late payment penalties won't be charged in the deferral period.</p> <p><b>How to access? <a href="#">Check what you need to do.</a></b></p>	<p>All self-employed individuals</p>

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<p><b>Large Tourism and Hospitality Business Support Scheme   NI-only</b></p> <p>Financial support to large businesses significantly impacted by the Health Protection Regulations, to help meet fixed costs and overheads associated with business survival and job protection.</p> <p><b>How to access? You must apply</b> – <a href="#">scheme details and guidance on how to apply</a>.</p>	<p>Tourism and hospitality businesses that have a total NAV of £51,001 and above + DfE criteria</p>
<p><b>Localised Restrictions Support Scheme   NI-only</b></p> <p>Support payments for businesses (in defined sectors) operating from a property within Northern Ireland which have been required to close or have had business activities at their premises directly curtailed by localised coronavirus regulations.</p> <p><b>How to access? You must apply</b> – <a href="#">details of the scheme and guidance on how to apply</a>.</p>	<p>Sector-specific businesses + DoF eligibility criteria</p>
<p><b>New Apprenticeship Incentive Scheme   NI-only</b></p> <p>Up to £3,000 available to employers to support the recruitment of new apprentices participating in the Department for the Economy funded ApprenticeshipsNI or Higher Level Apprenticeship programmes.</p> <p><b>How to access? You must apply</b> – <a href="#">details of the scheme and guidance on how to apply</a>.</p>	<p>All NI employers + DfE eligibility criteria</p>
<p><b>Self-Employed Income Support Scheme (SEISS)   UK-wide</b></p> <p>Extended scheme with a (fourth) taxable grant calculated at 80% of 3 months average monthly trading profits, paid out in a single instalment (capped at £7,500 in total) covering the period February 2021 until April 2021 (there will be a fifth and final grant covering May to September).</p> <p><b>How to access? You must apply</b> – <a href="#">details of the scheme and guidance on how to apply</a>.</p>	<p>All self-employed individuals or members of a partnership</p>
<p><b>Time To Pay   UK-wide</b></p> <p>If you miss a tax payment due to Coronavirus, contact HMRC as soon as possible – you may get more time to pay or be able to agree to pay in instalments.</p> <p><b>How to access? You must apply</b> – contact the HMRC Coronavirus Helpline on <b>Tel: 0800 024 1222</b>.</p>	<p>Businesses paying tax to the UK Government</p>
<p><b>VAT payments deferral   UK-wide</b></p> <p>Businesses who deferred VAT payments between 20 March and 30 June 2020 can pay their deferred VAT in full on or before 31 March 2021, or join the new payment scheme to spread their bill over 11 smaller monthly instalments, interest free.</p> <p><b>How to access? You must opt-in</b> – <a href="#">details of the scheme and how to opt-in</a>.</p>	<p>All VAT-registered businesses</p>

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Closed schemes	Eligibility
<p><b>£10,000 Small Business Grant   NI-only</b> £10,000 grant for businesses with a total Net Annual Value (NAV) of £15,000 and below, who are eligible for the Small Business Rate Relief (SBRR) scheme or currently benefit from Industrial Derating. <b>Closed on 20 May 2020</b> – <a href="#">more information</a>.</p>	<p>NI businesses with total Net Annual Value of £15,000 and below, eligible for SBRR or access Industrial Derating</p>
<p><b>£10,000 Small Business Grant: Rental Properties Total NAV £1,590 or below   NI-only</b> £10,000 grant for rental property sole tenants or owner of a business property with total NAV of £1,590 or below. <b>Closed on 20 May 2020</b> – <a href="#">more information</a>.</p>	<p>NI businesses renting a property, or owning a property with total NAV of £1,590 or below</p>
<p><b>£25,000 Retail, Hospitality, Tourism and Leisure Grant   NI-only</b> £25,000 for all businesses in these sectors with a total NAV of between £15,001 and £51,000. <b>Closed on 20 May 2020</b> – <a href="#">more information</a>.</p>	<p>Sector-specific businesses with a total NAV between £15,001 and £51,000</p>
<p><b>£25,000 Retail, Hospitality, Tourism and Leisure Grant: Rental Properties Total NAV £1,590 or below   NI-only</b> £25,000 for all businesses in these sectors which are sole tenants of a rental property or owner of a business property with a total NAV of £1,590 or below. <b>Closed on 20 May 2020</b> – <a href="#">more information</a>.</p>	<p>Sector-specific businesses renting a property, or owning a property with a total NAV of £1,590 or below</p>
<p><b>Apprenticeship Challenge Fund   NI-only</b> One-off grants of up to £50,000 (or a maximum of £100,000 with multiple partners) to undertake activity to develop new or innovative solutions to grow and maintain the supply of apprenticeship opportunities in Northern Ireland. <b>Closed on 23 October 2020</b> – <a href="#">more information</a>.</p>	<p>Any organisation that has experience or an interest in the NI apprenticeship system + DfE criteria</p>
<p><b>Artists Emergency Programme   NI-only</b> Awards of up to £5,000 to support those in the arts sector creating work making a vital contribution to the well-being of communities or to support proposals for research, design and future presentation of specific showcases, performance(s) and/or public presentation. <b>Closed</b> – <a href="#">more information</a>.</p>	<p>Freelance individual artists, creative practitioners, performers and others who work in the arts</p>
<p><b>Bed and Breakfast, Guest House, Guest Accommodation, Hostel and Bunk House Support Scheme   NI-only</b> Financial support for eligible tourist accommodation businesses severely impacted through reduced income due to COVID-19. Extended scheme reopened only to hostels or bunk houses. <b>Closed on 9 March 2021</b> – <a href="#">more information</a>.</p>	<p>Hostels and bunk houses only + Tourism NI criteria</p>
<p><b>Bus Operator Financial Assistance Scheme   NI-only</b> Eligible private coach and bus operators will receive £8,000 for the first vehicle and £4,450 for each additional vehicle in their fleet, or their actual loss for the period April to September if the loss is lower, capped at £100,000 for individual operators. <b>Closed on 18 December 2020</b> – <a href="#">more information</a>.</p>	<p>Eligible private coach and bus operators + DfI criteria</p>

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<p><b>Business Rates Holiday   NI-only</b> A four-month rates holiday for all NI business ratepayers, ie no rates will be charged for April, May, June and July 2020. This will be shown as a discount on the annual rate bill for business ratepayers. <b>Closed</b> – <a href="#">more information</a>.</p>	<p>All NI business ratepayers excluding public sector and utilities</p>
<p><b>Childcare Recovery Support Fund   NI-only</b> Financial support for childcare providers to assist with the additional costs of operating within Department of Health COVID-19 guidance and to support their financial viability in the reopening phase. <b>Closed to applications on 2 October 2020</b> – <a href="#">more information</a>.</p>	<p>Childcare providers as detailed under Department for Education eligibility criteria</p>
<p><b>Childcare Sustainability Fund   NI-only</b> Financial support for childcare providers to assist with the additional costs of operating within Department of Health COVID-19 guidance and to support their financial viability in the reopening phase while operating at reduced demand. <b>Closed to applications on 5 February 2021</b> – <a href="#">more information</a>.</p>	<p>Specific childcare businesses, reactivated by their HSCT, operating during Sep to Dec 2020 + DE criteria</p>
<p><b>COVID-19 Business and Financial Planning Grant   NI-only</b> Up to £8,000 grant support (for 80% of eligible costs) to engage with a consultant to assess the impact of COVID-19 and develop a strategic recovery plan with financial forecasts. <b>Closed on 30 November 2020</b> – <a href="#">more information</a>.</p>	<p>All micro and SME businesses that are InvestNI customers or operating in certain sectors + INI criteria</p>
<p><b>COVID-19 Business and Financial Planning Support Programme   NI-only</b> Advisory support to tourism businesses operating in Northern Ireland to develop their recovery plans including a health check and financial plan, a review of business model and identifying funding shortfalls and/or debt restructuring. <b>Closed on 30 November 2020</b> – <a href="#">more information</a>.</p>	<p>Existing NI tourism businesses in the private or voluntary / community sectors + Tourism NI criteria</p>
<p><b>COVID-19 Charities Fund   NI-only</b> Up to £75,000 of grant awards for eligible local charity organisations which have lost income due to the impact of lockdown and are unable to cover unavoidable costs between 1 October 2020 and 31 March 2021 (second phase). <b>Closed on 22 January 2021</b> – <a href="#">more information</a>.</p>	<p>Local charities facing severe financial difficulty due to COVID-19 + DfC criteria</p>
<p><b>COVID Social Enterprise Fund   NI-only</b> Grants of up to £75,000 to stabilise short-term future cashflow need and to ensure business model resilience, for social enterprises that already deliver services and products but find themselves in financial difficulties directly as a result of the coronavirus pandemic. <b>Closed on 23 October 2020</b> – <a href="#">more information</a>.</p>	<p>Social enterprises with a base in / operating in NI, trading in excess of one year, affected by COVID-19 + DfC criteria</p>
<p><b>COVID-19 Childcare Support Scheme   NI-only</b> Financial assistance for eligible childcare providers - registered daycare settings, school age childcare settings and childminders that remain open for vulnerable children and those of key workers, and daycare and school age childcare settings which remain closed and are unable to reopen. <b>Closed on 30 June 2020</b> – <a href="#">more information</a>.</p>	<p>Childcare providers as detailed under Department for Education eligibility criteria</p>

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<p><b>COVID-19 Corporate Financing Facility (CCFF)   UK-wide</b></p> <p>The Bank of England will purchase commercial paper of up to one-year maturity, issued by firms making a material contribution to the economy.</p> <p><b>Closed to new firms on 31 December 2020 – <a href="#">more information</a>.</b></p>	<p>Larger companies that make a material contribution to the UK economy</p>
<p><b>COVID-19 Digital Selling Capability Grant   NI-only</b></p> <p>Grants up to £20,000 to support 50% of eligible costs (minimum eligible project expenditure of £10,000) for consultancy services or expertise from a digital marketing or e-commerce supplier to enhance digital offering, build e-commerce capability and increase online sales.</p> <p><b>Closed on 7 October 2020 – <a href="#">more information</a>.</b></p>	<p>SME retailers or wholesalers with an existing online presence and physical products which can be sold online + other eligibility criteria</p>
<p><b>COVID-19 Energy Efficiency Capital Grant   NI-only</b></p> <p>A maximum grant of £80,000 to support 20% of eligible costs to purchase new energy efficiency equipment to help businesses recover from COVID-19 and build resilience through green efficiency.</p> <p><b>Closed on 7 January 2021 – <a href="#">more information</a>.</b></p>	<p>Existing Invest NI customers and businesses that can become an Invest NI customer + INI criteria</p>
<p><b>COVID-19 Equity Investment Fund   NI-only</b></p> <p>Equity investment or convertible loan notes of up to a maximum of £700,000 for early stage high-growth potential businesses, unable to access funding after maximising investment from all other funding sources, to progress business plans and prepare for recovery and growth.</p> <p><b>Closed on 31 December 2020 – <a href="#">more information</a>.</b></p>	<p>Unlisted NI SMEs, not in financial difficulty, but adversely impacted by COVID-19 + other eligibility criteria</p>
<p><b>COVID-19 Productive Investment Capital Grant   NI-only</b></p> <p>Up to £250,000 grant to improve productivity by investing in new technology &amp; processes, software and knowledge acquisition, automation or the adoption of digital manufacturing technologies.</p> <p><b>Closed on 15 February 2021 – <a href="#">more information</a>.</b></p>	<p>Sector-specific businesses + Invest NI eligibility criteria</p>
<p><b>Eat Out to Help Out   UK-wide</b></p> <p>A scheme for restaurants or other eating establishments, from Monday to Wednesday in August, to offer a 50 per cent discount – up to a max. of £10 per person, to diners for food or non-alcoholic drinks to eat or drink in – which businesses can claim back from the government by 30 September.</p> <p><b>Closed on 31 August 2020 – <a href="#">more information</a>.</b></p>	<p>Food businesses established on or before 7 July 2020 selling food for immediate consumption on premises with their own dining area</p>
<p><b>Heritage Recovery Fund Northern Ireland   NI-only</b></p> <p>Grant support of £3,000 to £250,000 for non-profit or private heritage organisations, or grant support of £3,000 or £5,000 for individuals working in the heritage sector.</p> <p><b>Closed on 27 November 2020 - <a href="#">more information</a>.</b></p>	<p>Non-profit or private heritage organisations or individuals working in the sector + DfC eligibility criteria</p>
<p><b>Individuals Emergency Resilience Programme   NI-only</b></p> <p>Grants of £1,200, £3,000 or £5,000 for workers in the creative and arts economy to sustain and build their creative, professional and technical skills.</p> <p><b>Closed on 17 August 2020 – <a href="#">more information</a>.</b></p>	<p>Workers in the creative and arts economy + Arts Council for Northern Ireland / DfC criteria</p>

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<p><b>Job Retention Bonus   UK-wide</b> A one-off £1,000 taxable payment to employers for each eligible employee that was furloughed and kept continuously employed until 31 January 2021. <b>Cancelled (5 November 2020)</b> – <a href="#">more information</a>.</p>	<p>Employers who furloughed employees and made an eligible claim through the CJRS + HMRC criteria</p>
<p><b>Job Support Scheme   UK-wide</b> Help for employers retain their employees. Businesses that are operating but facing decreased demand can get support for wages through JSS Open. Businesses that are legally required to close their premises as a direct result of coronavirus restrictions can get support through JSS Closed. <b>Postponed (5 November 2020)</b> – <a href="#">more information</a>.</p>	<p>All UK employers + HM Treasury criteria</p>
<p><b>Limited Company Director's Support Scheme   NI-only</b> An initial one-off taxable grant of £3,500 to company directors who have been adversely impacted by COVID-19. <b>Closed on 4 March 2021</b> – <a href="#">more information</a>.</p>	<p>Limited Company Directors + DfE criteria</p>
<p><b>Newly Self-Employed Support Scheme   NI-only</b> An initial one-off taxable grant of £3,500 to newly self-employed individuals (sole traders and those in partnerships) who have been adversely impacted by COVID-19. <b>Closed on 19 February 2021</b> – <a href="#">more information</a>.</p>	<p>Sole traders or individual members of a partnership business operating in NI + DfE criteria</p>
<p><b>NI Micro-business Hardship Fund   NI-only</b> Fund to help Northern Ireland based micro-businesses and social enterprises unable to access other regional and national COVID-19 support measures. <b>Closed on 12 June 2020</b> – <a href="#">more information</a>.</p>	<p>NI businesses facing immediate cash flow difficulties due to COVID-19 + DfE criteria</p>
<p><b>Organisations Emergency Programme   NI-only</b> Up to £25,000 funding support to small and medium-sized arts organisations (which didn't receive support during the initial call in June 2020) to support the continuance of creative work in Northern Ireland and assist operational costs of arts organisations where necessary. <b>Closed on 17 September 2020</b> – <a href="#">more information</a>.</p>	<p>Small and medium-sized arts orgs + Arts Council for Northern Ireland / DfC criteria</p>
<p><b>Sign Language COVID-19 Support Fund   NI-only</b> Grant support for self-employed individuals or community and linguistic organisations in the sign language sector currently experiencing difficulties due to work restrictions imposed by COVID-19 protocols, to continue their work in support of the deaf community. <b>Closed on 1 December 2020</b> – <a href="#">more information</a>.</p>	<p>Sign language sector community and linguistic organisations or self-employed individuals + DfC eligibility criteria</p>
<p><b>Sports Hardship Fund   NI-only</b> £2,000 grant for new applicant sports clubs and sporting organisations to cover obligations (eg rent/lease, utility costs, ground maintenance, insurances) that are no longer supported with revenue as a result of coronavirus. Returning applicants may also apply for a £1,000 top up to their award if they have fully expended their initial £2,000 award. <b>Closed on 5 November 2020</b> – <a href="#">more information</a>.</p>	<p>Organisations delivering sport and physical recreation + Sport NI criteria</p>

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<p><b>Sports Sustainability Fund   NI-only</b> Financial interventions to stabilise and sustain sports core governing bodies of sport, enabling them to withstand the worst impacts of COVID-19. <b>Closed on 20 January 2021</b> – <a href="#">more information</a>.</p>	<p>Recognised governing bodies of sport + Sport NI criteria</p>
<p><b>Stability and Renewal Programme for Organisations   NI-only</b> Grants of up to £500,000 for organisations working in the arts and cultural sector to help them respond to the immediate impacts of the COVID-19 crisis, including help with re-opening, adapting and stabilising their organisations in the long-term. <b>Closed on 27 November 2020</b> – <a href="#">more information</a>.</p>	<p>Arts, culture and community organisations, venues and constituted organisations/companies + DfC eligibility criteria</p>
<p><b>Taxi Drivers Financial Assistance Scheme 2021   NI-only</b> A maximum £3,000 one-off bespoke support payment to eligible self-employed taxi drivers who were working or were available for work between 22 March 2020 and 21 March 2021. <b>Closed on 26 February 2021</b> – <a href="#">more information</a>.</p>	<p>Self-employed taxi drivers + DfI criteria</p>
<p><b>Voluntary, Community and Social Economy Sector Covid Recovery Fund   NI-only</b> Awards of up to £5,000 for purchase of PPE to help safely deliver essential VCSE sector services during the COVID-19 crisis and to assist with the safe reopening to maintain service delivery. <b>Closed on 29 January 2021</b> – <a href="#">more information</a>.</p>	<p>Organisations in the voluntary, community and social economy sectors + DfC criteria</p>
<p><b>Wet Pubs Business Support Scheme   NI-only</b> Financial support for wet pubs to keep companies in business and protect jobs, and to help prevent business closure and promote economic recovery. <b>Closed</b> – <a href="#">more information</a>.</p>	<p>Wet pubs identified by DfE + DfE criteria</p>