

[Covid-19 Financial Support & Advice for Community Pubs: Some Key Resources](#)

In the last month, a huge amount of support has been made available for businesses & social enterprises as a reaction to the significant financial & other challenges caused by the Covid-19 pandemic.

The notes below are designed to signpost you to the most appropriate and up-to-date support. This document will be updated so please check back for the latest information.

Plunkett Foundation is here to support community businesses across the UK. Please do not hesitate to contact us if you need assistance or have any queries – info@plunkett.co.uk or 01993 810730.

1. Cashflow Forecasting

If groups have not done this already, they should urgently review the effect on cashflow of the reduction in income caused by pub closures. This means identifying when there will be an issue, and the likely extent of any shortfall. This should also involve looking at a variety of scenarios (best-case, worst case etc).

Co-ops UK have recorded a webinar on re-forecasting cashflow (with downloads of the slides, and other resources), which is a great guide to the 'nuts & bolts' of formulating cashflow spread sheets:

<https://www.uk.coop/coronavirus/covid19-webinars#finance>

Andy Woodcock, the author, is happy to speak to any groups who would like some advice. You can contact Andy via email at contact@acorncoopsupport.org.uk

NCVO have also producing a useful guide to setting up cashflow documents:

<https://knowhow.ncvo.org.uk/how-to/how-to-set-up-a-cash-flow-forecast-in-a-spreadsheet>.

NCVO have provided help regards financial & contingency planning (targeted at voluntary organisations, but some useful general principles such as reducing non-fixed costs, chasing debts, re-negotiating loan and other payment arrangements etc):

<https://knowhow.ncvo.org.uk/coronavirus/contingency-planning-and-financial-implications#section-1>

2. Government Financial Support Schemes

The first redress for most groups should be to look at the various government schemes that apply to community pubs. The key schemes are set out below.

Coronavirus Job Retention Scheme (CJRS) – the employee furlough scheme, where the government can pay 80% of wage costs, up to a £2,500 a month, for four months from 1st March 2020. To qualify you must have had in place a PAYE payroll scheme on or before 19th March 2020.

<https://www.gov.uk/guidance/claim-for-wage-costs-through-the-coronavirus-job-retention-scheme>

Coronavirus Statutory Sick Pay Rebate scheme. This is a programme that can help employers reclaim the cost of SSP for Covid-19-related sickness





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<https://www.gov.uk/guidance/claim-back-statutory-sick-pay-paid-to-employees-due-to-coronavirus-covid-19>

Business Rates Holiday for 2020 & 2021 (for a range of businesses, including pubs). The government site has a calculator to help work out the business rate relief:
<https://www.gov.uk/guidance/check-if-your-retail-hospitality-or-leisure-business-is-eligible-for-business-rates-relief-due-to-coronavirus-covid-19>

Government **small business emergency grant funding** (£10K for businesses who already enjoyed rate relief or rural rate relief as of 11th March 2020, with a rateable value of £15,000 or under. Businesses with a rateable value between £15,000 and £51,000 may be eligible for a grant of £25,000)

<https://www.gov.uk/government/publications/coronavirus-covid-19-business-support-grant-funding-guidance-for-businesses>

Government small business **Coronavirus Business Interruption Loan Scheme** (CBILS). For those accepted on the scheme, the government will pay the first 12 month's interest
<https://www.gov.uk/guidance/apply-for-the-coronavirus-business-interruption-loan-scheme>

Businesses can also **defer VAT payments**;

<https://www.gov.uk/guidance/deferral-of-vat-payments-due-to-coronavirus-covid-19>

Bounce Back Loan scheme. Businesses can apply for loans of between £2,000 and £50,000. If accepted the money will be paid in to accounts within 24 hours. There is no repayments for the first 12 months and the Government will 100% guarantee to underwrite the loan. The eligibility criteria requires businesses to demonstrate that they were viable offerings at 31 December 2019. The scheme will officially be launched on 4 May 2020.
<https://www.gov.uk/guidance/apply-for-a-coronavirus-bounce-back-loan>

3. Community Business & Pub Sector Websites

Plunkett Foundation will be launching a small emergency grant scheme for community pubs in the next few days. Check for further updates, as well as the latest information, including specific support for groups in Wales, Scotland & Northern Ireland:

<https://plunkett.co.uk/covid-19-live/>

Power to Change have frozen applications for their existing funding programmes, but they are due to announce a package of Covid-19 grants. Check their website for updates:

<https://www.powertochange.org.uk>

The organisation has a useful page on sector support:

<https://www.powertochange.org.uk/get-support/covid-19/sector-support/>

Power to change have also compiled a regularly updated Google Docs document listing all current providers of emergency support to community businesses

<https://docs.google.com/spreadsheets/d/1Zwzbyy7kPzldbHKh7vCWzXbq3Otw5E9UkLEIHxjZTuI/edit#gid=49487285>

There are also a number of recorded Covid-19 support Webinars:





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<https://www.powertochange.org.uk/get-support/covid-19/previous-webinars/>

Locality has a list of current Covid-19 support resources, both national and regional (including Scotland & Northern Ireland):

<https://locality.org.uk/services-tools/resources/coronavirus-covid-19-information-and-support/covid-19-funding/>

Co-ops UK's support page is also useful: <https://www.uk.coop/coronavirus/government-support-business>

Community Business Mutual Aid's website provides detail of many current resources <https://cbmutualaid.co.uk/resources/>

Camra's Covid-19 support website for pubs: <https://camra.org.uk/pullingtogether/>

British Institute of Innkeepers's site, which includes links to advice on finances, insurance and licensing: <https://www.bii.org/news/coronavirus-advice/>

British Beer & Pub Association's Covid-19 guidance: <https://beerandpub.com/policies/covid-19/>

4. [Covid-19 Emergency Loans, Grants & Other Funding](#)

Good Finance has a long list of potential Covid-19 national & regional loan and grant funders: <https://www.goodfinance.org.uk/latest/post/coronavirus-post/funding-and-investment-guidance>

Social Investment Business (SIB) has a Resilience and Recovery Loan Fund (RRLF) - a new £25 million emergency fund, which will provide repayable finance to charities and social enterprises :<https://www.sibgroup.org.uk/news/social-investment-business-manage-£25m-resilience-and-recovery-loan-fund-alongside-social>

Princes Countryside Fund has an Emergency Response Rural Grants programme (*Currently closed*, but window likely to re-open, grants of up to £2,500) <https://www.princescountrysidefund.org.uk/grant-giving-programme/grant-programme>

Groups could consider a **Crowd funding** scheme, using one of the many online fund-raising platforms. Crowdfunder have introduced a scheme with a 100% free support: <https://www.crowdfunder.co.uk/pay-it-forward>. This supports 'pay now, be rewarded later' schemes. Typically businesses (including pubs) are selling vouchers for good, services or experiences that can be redeemed once the current crisis is over, often asking for a donation (to the business, or a chosen charity) at the same time. Since lockdown, such Crowdfunder campaigns have raised over £3M.





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A number of community businesses have looked at similar initiatives to increase immediate income, such as setting up pre-paid customer accounts (in readiness for pubs re-opening, or for take-away food and drink).

A new **community share launch** is another potential source of funding. If it has been a while since you launched an offer, the Community Shares Unit can provide advice <http://communityshares.org.uk/support>

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