

# Getting Back to Business and Support for the Self-Employed

	What is available?	Who is eligible?	Key dates
Cashflow	<b>VAT Deferral – New Payment Scheme</b> <a href="#">more info</a>	<ul style="list-style-type: none"> <li>• Businesses who deferred VAT due from 20.3.20 to 30.6.20</li> <li>• Businesses can make up to 11 smaller monthly payments, interest free</li> </ul>	Opt-in by 21.6.21
	<b>Time To Pay initiative for Income Tax</b> <a href="#">more info</a>	<ul style="list-style-type: none"> <li>• Any business</li> <li>• Must owe £30,000 or less</li> <li>• Apply within 60 days of payment deadline</li> </ul>	Apply within 60 days of payment deadline
	<b>Mortgage Payment Holiday Extension</b> <a href="#">more info</a>	<p>You can extend an existing payment holiday up until 31.7.21, as long as:</p> <ul style="list-style-type: none"> <li>• it doesn't go over the 6-month payment holiday limit</li> <li>• there are no breaks in the support</li> </ul> <p>From 1.4.21, if you are newly affected by coronavirus (or if it starts affecting you again) your lender should provide support tailored to your circumstances</p>	Extension ends 31.7.21
Grants	<b>Self-employment Income Support Scheme (SEISS)</b> <a href="#">more info</a>	<p>The taxpayer must confirm that they meet the criteria for the fourth grant, including that they:</p> <ul style="list-style-type: none"> <li>• traded in the tax years 2019/20 and 2020/21;</li> <li>• are currently trading but are impacted by reduced demand due to coronavirus, or have been trading but are temporarily unable to do so due to coronavirus;</li> <li>• intend to continue to trade; and</li> <li>• reasonably believe there will be a significant reduction in their trading profits.</li> </ul>	<b>Fourth Grant</b> covering Feb – Apr 21, claim before 1.6.21 <b>Fifth Grant</b> covering May – Sept 21 available late July
Loans	<b>Recovery Loan Scheme</b> <a href="#">more info</a>	<ul style="list-style-type: none"> <li>• Any UK business</li> <li>• Loans of up to £10m</li> </ul>	Apply by 31.12.21
Other Assistance	<b>Self-Employment &amp; Universal Credit</b> <a href="#">more info</a>	<p>You could get Universal Credit if:</p> <ul style="list-style-type: none"> <li>• you and your partner have less than £16,000 in savings between you</li> <li>• you or your partner is under State Pension age</li> </ul> <p>If you're already getting tax credits, they will stop when you or your partner applies for Universal Credit.</p> <p>If you get the SEISS grant, your Universal Credit payments may stop or go down.</p>	Ongoing
	<b>Working from Home Tax Relief</b> <a href="#">more info</a>	<ul style="list-style-type: none"> <li>• If you have to work at home on a regular basis, either for all or part of the week. This includes if you have to work from home because of coronavirus.</li> <li>• You cannot claim tax relief if you choose to work from home.</li> </ul>	Ongoing
	<b>Tax Credits</b> <a href="#">more info</a>	If you're part of a working household that receives tax credits, you may be eligible for a new one-off payment of £500.	Payment direct to bank account 23.4.21