



**St Peters Quarter BID are committed to helping the BID businesses.**

COVID-19 has become a fast-moving issue to our business community, through our mechanisms of providing

- **Communication** to our businesses
- **Support** for our businesses
- **Promotion** to the public

**This document sets out further information on how your business can access support if you are experiencing financial difficulties because of COVID-19.**

Please view the table of contents below, we will focus on delivering you the information to manage the impact of COVID-19. Latest update **10/07/20** and should be read as correct at the time of publication.

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## Latest announcements

### Plan for Jobs to help the UK's recovery

The Chancellor announced a package of measures to support jobs in every part of the country, give businesses the confidence to retain and hire, and provide people with the tools they need to get better jobs.

- Jobs Retention Bonus for businesses bringing back furloughed employees.
- Kickstart Scheme. To support young people (16-24) in newly created jobs
- The government will pay employers £1,000 to take on trainees
- The government will pay employers to create new Apprenticeships

Measures to support Hospitality Sector:

- VAT on food, accommodation and attractions will be cut from 20% to 5%
- During August, everyone will be able to receive an 'Eat out to help out discount'. At any participating business, customers will receive a 50% discount up to £10 per head, Monday to Wednesday

For a more detailed summary please click [here](#).

The Chancellor sets out a Plan for Jobs to Parliament on 8 July 2020. To view the full 'Plan for Jobs' documents please click [here](#).

### Beauty salons set to reopen for some services next week under new government guidelines.

Businesses including beauty salons, nail bars and tattoo studios can reopen safely from Monday 13 July. Only services that do not involve work in the highest risk zone – directly in front of the face – should be made available to clients. For further information please click [here](#).

### Government announces gyms and pools to reopen safely

Outdoor pools can reopen to the public from 11 July followed by indoor gyms, pools and leisure centres on 25 July. Venues must ensure they can enable customers, staff and volunteers to maintain social distancing before, during and after participation. For further information please click [here](#).

### Thousands of business advisers to offer free services to small firms

Thousands of expert professional and business services advisers have signed up to offer free online advice to help small businesses bounce back from coronavirus (COVID-19). Advice offered will include bespoke, specialist assistance from accountancy, legal, and advertising to marketing, recruitment and digital to help businesses adapt to difficult circumstances and to bounce back as the UK economy recovers. For further information please click [here](#).

Coronavirus support for business from outside government- Public bodies, organisations and charities have produced additional resources that may be useful to employers and employees. For further information please click [here](#).



## How to treat certain expenses and benefits provided to employees

Find out about taxable expenses and benefits when they are paid to employees because of coronavirus and how to report them to HMRC. The guidance is about Income Tax treatment only. National Insurance contributions treatment may vary depending on the individual benefit or expense. Find out more [here](#).

## Government announces £10 million for small businesses to kickstart tourism

Government confirms £10 million new funding to boost tourism in England for renewal and recovery. Funding will help small businesses in tourist destinations to access support of up to £5,000. Government will also accelerate delivery of over £50 million for shovel-ready infrastructure projects over the coming months to help boost tourism. For further information please click [here](#).

## £1.57 billion investment to protect Britain's world-class cultural, arts and heritage institutions

Future of Britain's museums, galleries, theatres, independent cinemas, heritage sites and music venues will be protected with emergency grants and loans. Funding will also be provided to restart construction work at cultural and heritage sites paused as a result of the pandemic. Thousands of organisations across a range of sectors including the performing arts and theatres, heritage, historic palaces, museums, galleries, live music and independent cinema will be able to access emergency grants and loans. For further information please click [here](#).

## Genuine HMRC contact and recognising phishing emails and texts

Find out how to recognise when contact from HMRC is genuine, and how to recognise phishing or bogus emails and text messages. This guidance explains how to recognise genuine contact from HMRC, and how to tell when an email or text message is phishing or bogus. For further information please click [here](#).

## Rules that have been relaxed to help businesses

A list of the rules that have been temporarily relaxed to make it easier for businesses to continue working through the disruption caused by coronavirus. For further information please click [here](#).

## Government outlines support for pubs, cafes and restaurants

More pubs, restaurants and cafes will be able to serve customers outdoors in plans announced by the government. The government will simplify and reduce the costs of the licensing process for outdoor seating and stalls, making it easier for people to safely drink and dine outside. For further information please click [here](#).

## Government introduces legislation to relieve burden on businesses and support economic recovery

The Corporate Insolvency and Governance Bill received royal assent on 25 June and is now an Act. The Bill consists of 6 insolvency measures and 2 corporate governance measures. The insolvency measures will provide vital support to businesses will introduce temporary easements and flexibility to businesses where they are coping with reduced resources and restrictions. For further information please click [here](#).



## PM announces easing of lockdown restrictions

Prime Minister Boris Johnson has today (Tuesday 23 June) set out further changes to lockdown measures in England to enable people to see more of their friends and family, help businesses get back on their feet and get people back in their jobs. From Saturday 4th July, the Prime Minister has announced that pubs, restaurants and hairdressers will be able to reopen, providing they adhere to COVID Secure guidelines. For further information please click [here](#).



## Latest Industry Guidance

### Close Contact Services

Guidance for people who provide close contact services, including hairdressers, barbers, beauticians, tattooists, sports and massage therapists, dress fitters, tailors and fashion designers.

- For further information please click [here](#).
- To download the guidance in a PDF version click [here](#).
- To download the poster to display in your workplace to show you have followed the guidance click [here](#).

### Shops, branches and stores

Guidance for people who work in or run shops, branches, stores or similar environments. The guidance for retail businesses that are currently closed is to enable businesses to plan for when they can re-open.

- For further information click [here](#).
- To download the guidance in a PDF version click [here](#).
- To download the poster to display in your workplace to show you have followed the guidance click [here](#).

### Restaurants offering takeaway or delivery

This guidance applies to any food preparation or food service setting where food is sold for takeaway or delivery. For example, bars, pubs, cafes, food to go, mobile catering, etc.

It also applies to the food services provided by businesses. It does not apply to food preparation or food service in clinical or healthcare settings.

- For further information click [here](#).
- To download the guidance in a PDF version click [here](#).
- To download the poster to display in your workplace to show you have followed the guidance click [here](#).

### Offices and contact centres

Guidance for people who work in or run businesses from indoor environments such as offices and contact centres.

- For further information click [here](#).
- To download the guidance in a PDF version click [here](#).
- To download the poster to display in your workplace to show you have followed the guidance click [here](#).

### Factories, plants and warehouses

The guidance for people who work in or run factories, plants and warehouses provides advice for employers, employees and the self-employed on how they need to adapt their business to comply with the UK government's social distancing guidelines.

- For further information please click [here](#).
- To download the guidance in a PDF version click [here](#).
- To download the poster to display in your workplace to show you have followed the guidance click [here](#).



## Labs and research facilities

Labs and research facilities require on site collaboration between people, often in close proximity. To see further information on guidance for people who work in or run indoor labs, research facilities and similar environments.

- For further information please click [click here](#).
- To download the guidance in a PDF version click [here](#).
- To download the poster to display in your workplace to show you have followed the guidance click [here](#).

## Construction and other outdoor work

Guidance for people who work in construction or run outdoor working environments.

- For further information please click [here](#)
- To download the guidance in a PDF version click [here](#).
- To download the poster to display in your workplace to show you have followed the guidance click [here](#).

## Working from or in vehicles

This guideline relates to people working in or from a vehicle, including couriers, mobile workers, field forces, etc.

- For further information please click [here](#).
- To download the guidance in a PDF version click [here](#).
- To download the poster to display in your workplace to show you have followed the guidance click [here](#).

## Other people's homes

Various people work in complex environment due to the varied employment relationships, including the self-employed, employers and agencies. This guidance applies to those working in, visiting or delivering to home environments. These include, but are not limited to, people working in the following areas:

- in home workers – such as repair services, fitters, meter readers, plumbers, cleaners, cooks and surveyors (this is not an exhaustive list)
- to home services – such as delivery drivers momentarily at the door

This guidance does not directly apply to nannies who spend all their time with one household, or to their employers.

- For further information please click [here](#).
- To download the guidance in a PDF version click [here](#).
- To download the poster to display in your workplace to show you have followed the guidance click [here](#).

## Managing risks and risk assessment at work

A brief guide on to controlling risks in the workplace, for further information on the Health and Safety Executive please click [here](#).



## 5 steps to working safely

The government, in consultation with industry, has produced guidance to help ensure workplaces are as safe as possible.

Practical actions for businesses to take based on 5 main steps. To view these 5 steps please click [here](#).

## Financial support for self-employed, small and large businesses

### Find your COVID financial support for your business

You may be eligible for loans, tax relief and cash grants. Use the [business support finder](#) to see what support is available for you and your business.

### Register for free webinars to learn more about the support available

Take advantage of the free webinars that have been launched by HMRC to help and support if your business is affected by coronavirus (COIVD -19). To register and watch the free the webinars please click [here](#).

### Self-Employed or Own A Business

If you're self-employed or a member of a partnership and have been adversely affected by coronavirus (COVID-19) find out if you can use the Self-Employment Income Support Scheme to claim a grant. The scheme will allow you to claim a taxable grant of 80% of your average monthly trading profits, paid out in a single instalment covering 3 months, and capped at £7,500 altogether. This is a temporary scheme, but it may be extended. To view further details please click [here](#).

If you are self-employed or own a business and you are concerned about not being able to pay your tax bills because of COVID-19, you may be eligible for support through Her Majesty's Revenue and Customs' (HMRC) Time to Pay service:

- If you think you or your business is eligible for support through Time to Pay, you can call the following helpline number to get practical help and advice: **0800 0159 559**.
- To view further details please click [here](#).

### Self-Assessment July 2020 Payment on Account

Generally self-employed individuals who file an annual tax return under self-assessment are required to make two 'payments of account' during the year, which are advance payments on their tax bill: by 31 January and by 31 July. In his statement on 20 March the Chancellor announced that the next self-assessment payments will be deferred until January 2021.

All income tax payments due in July 2020 under self-assessment are deferred to January 2021. All self-employed persons are eligible, and do not need to make an application for deferring this payment. No penalties or interest for late payment are to be charged in the deferral period.

Details are given on the Government's Business Support site to view further details please click [here](#).

HMRC has set up a dedicated COVID19 helpline for advice and support. The helpline number is **0800 0159 559**. Opening hours are Monday to Friday 8am to 8pm, and Saturday 8am to 4pm. The helpline will not be available on Bank Holiday



## One-Off Cash Grant

- If your business is in the **retail, hospitality, leisure sector & professional service** in England, then you may also be entitled to a cash grant. If you have a property with a rateable value of less than £15,000 then you will be entitled to a grant of £10,000, whether or not you are entitled to small business rate relief or rural rate relief. If you have a property with a rateable value of between £15,000 and £51,000 then you will be entitled to a cash grant of £25,000.
- Your local authority will write to you if you are eligible for this grant by April, to view further details please click [here](#).
- Guidance for businesses setting out details of the Small Business Grants Fund (SBGF) and Retail, Hospitality and Leisure Grant Fund (RHLGF) has been made available. To view further details please click [here](#)

## Local Authority Discretionary Grants Fund

- Small and micro businesses with fixed property costs that are not eligible for the Small Business Grant Fund or the Retail, Hospitality and Leisure Grant Fund may be eligible for the Discretionary Grants Scheme.
- You can get a grant of £25,000, £10,000 or any amount under £10,000.
- Your local council will run an application process and decide whether to offer you a grant. To view further details please click [here](#).
- To view further details on guidance to support local authorities in administering the Local Authority Discretionary Grants Fund please click [here](#).

## Bounce Back Loan

- The Bounce Back Loan scheme will help small and medium-sized businesses to borrow between £2,000 and £50,000.
- The government will guarantee 100% of the loan and there will not be any fees or interest to pay for the first 12 months.
- Loan terms will be up to 6 years. No repayments will be due during the first 12 months.
- The government will work with lenders to agree a low rate of interest for the remaining period of the loan
- To view further details please click [here](#).

## Small or Medium Sized Business - Coronavirus Business Interruption Loan Scheme

- If your small-or medium-sized business in England is facing cash flow issues as a result of COVID-19, Coronavirus Business Interruption Loan Scheme (CBILS) is a new scheme
- Announced by The Chancellor at Budget 2020 a new temporary Coronavirus Business Interruption Loan Scheme has now been launched, delivered by the British Business Bank.
- Businesses from all sectors can apply for the full amount of the facility, the maximum value of a facility provided under the scheme will be £5m, available on repayment terms of up to six years.
- To view further details please click [here](#).



## Future Fund

- The Future Fund will provide government loans to UK-based companies ranging from £125,000 to £5 million, subject to at least equal match funding from private investors.
- These convertible loans may be a suitable option for businesses that rely on equity investment and are unable to access the Coronavirus Business Interruption Loan Scheme.
- The scheme will be delivered in partnership with the British Business Bank. To view further details please click [here](#).
- To view if your eligible please click [here](#).
- To view the headline terms and guidance please click [here](#).

## Large Business - Covid-19 Corporate Financing Facility

If you are a large business facing cash flow issues as a result of COVID-19, you may want to read the following information:

- Covid-19 Corporate Financing Facility (CCFF) to support companies which are fundamentally strong, but have been affected by a short-term funding squeeze, enabling them to continue financing their short-term liabilities.
- This facility will primarily provide bridging support to see through the temporary nature of Covid-19 related disruption
- To view further details please click [here](#).

## Heritage Emergency Fund

The National Lottery Heritage Fund has put together a £50million fund to support the heritage sector as an immediate response to the coronavirus (COVID-19) outbreak. To view further details please click [here](#).

## Coronavirus Job Retention Scheme – Furlough

The Government's Coronavirus Job Retention Scheme has gone live, with businesses able to claim up to £2,500 a month towards staff wages. Employers can apply for direct cash grants through HMRC's new online portal - with the money expected to land in their bank accounts within six working days. Further details please click [here](#).

The government's Coronavirus Job Retention Scheme will remain open until the end of October. Further details please click [here](#).

A step by step guide has been prepared to explain the information that employers need to provide to HMRC to make a claim through the Coronavirus Job Retention Scheme. It also describes the processes involved, to view please click [here](#).

To find out if you're eligible and how much you can claim to cover wages for employees on temporary leave ('furlough') [here](#).

Download a template if you're claiming for 100 or more employees through the Coronavirus Job Retention Scheme [here](#).

Find out how to pay all or some of your grant back if you've overclaimed through the Coronavirus Job Retention Scheme [here](#).



## Statutory Sick Pay (SSP)

If you are a small- or medium-sized business, you may be entitled to reclaim the costs of Statutory Sick Pay (SSP) for sickness absence due to COVID-19:

- This refund will cover up to two weeks' SSP per eligible employee who are either ill or been told to self-isolate because of COVID-19. This is in line with the recommended isolation period. To view Guidance on self-isolation please click [here](#).
- Employers with fewer than 250 employees will be eligible. The size of an employer will be determined by the number of people they employed as of 28 February 2020. If you're an employer, find out if you can use Coronavirus Statutory Sick Pay Rebate Scheme, to view click [here](#).
- Employers will be able to reclaim expenditure for any employee who has claimed SSP (according to the new eligibility criteria) as a result of COVID-19. How to use the Coronavirus Statutory Sick Pay Rebate Scheme to claim back employees' coronavirus-related Statutory Sick Pay (SSP) to view click [here](#).
- Employers should maintain records of staff absences, but employees will not need to provide a GP fit note.
- The eligible period for the scheme began on 13<sup>th</sup> March.

## Temporary rates relief

Covid-19 related relief in response to the economic threat generated by the Covid-19 virus in early 2020, the Chancellor has made business rate relief available to a number of sectors of the economy: retail, leisure, hospitality, pubs, and small businesses. The details of these reliefs are set out in a full report, to view further details please click [here](#).

## Tax Deferrals

Eligibility and applying:

- Businesses do not need to apply to defer their quarterly tax return for the period 20 March to 30 June 2020.
- All self-employed persons are eligible for the July 2020 self-assessment tax deferral, and do not need to make an application for deferring this payment

## VAT Deferral

Generally, businesses are required to submit a VAT return to HMRC every 3 months. In his statement on 20 March the Chancellor announced that the next quarter of VAT payments would be deferred.

Details are given on the Government's Business Support site to view further details please click [here](#).

To view further details if you choose to defer your VAT payment as a result of coronavirus please click [here](#).