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 **27/07/20** and should be read as correct at the time of publication.

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Latest announcements

Face coverings mandatory in shops, supermarkets, shopping centres and enclosed transport hubs from Friday

Face coverings must be worn in additional enclosed public spaces from 24 July in England, as the government takes further steps to help curb the spread of the virus.

- Face coverings will be mandatory in additional enclosed public spaces from Friday 24 July – including shops, supermarkets, shopping centres and transport hubs
- New measure an important step in lifting lockdown, as the public are encouraged to play their part
- Venues such as restaurants, pubs and gyms will be exempt

Under the new regulations, members of the public will need to wear face coverings – for example, a fabric covering, scarf or bandana – that covers the nose and mouth in additional enclosed public spaces, as well as frequent hand washing and careful social distancing. For further information please click here.

New plans to ensure pubs, restaurants and cafes offer both smoking and non-smoking outdoor options

People using pubs, restaurants and cafes will soon have greater freedom to choose non-smoking outdoor areas following an amendment tabled to legislation in Parliament.

- Pubs, cafes and restaurants to offer choices for smokers and non-smokers as part of new bill
- Plans will help premises reassure all customers that they are open for businesses

Under the Business and Planning Bill, the Government had already set out a range of measures to help these vital businesses safely reopen and get staff back to work by making it quicker, easier and cheaper to operate outside. For further information please click here.

Business events and conferences given go ahead to resume from 1st October

Business events, conferences and events centres will be given the go ahead to reopen on 1st October 2020 adhering to social distancing.

- Government to begin pilots to help plan how best to restart indoor business events
- New guidance outlines how the nation's conference venues can get back up and running safely

A number of pilots will take place at event venues across the country to plan for a return to large-scale events and test how best to implement social distancing practises. Details of these pilots will be finalised in partnership with the sector in the coming weeks. For further information please click here.

Face coverings to be mandatory in shops and supermarkets from 24th July

The UK Government has been urging people to wear face coverings in confined spaces such as shops since early May and they have already been made compulsory on public transport in England since mid-June. Wearing a face covering in shops and supermarkets is to be made mandatory in England in a fresh move to stop the spread of the coronavirus, the UK Government has announced. Anyone failing to comply with the order – which comes into force on July 24 – could face a fine of up to £100 The regulations will be made under the Public Health (Control of Disease) Act 1984, with a maximum fine of £100 – reduced to £50 if it is paid within 14 days. For further information please click here.

Guidance has been provided to explain when to wear a face covering and how to make one, For further information please click here.

HMRC invites hospitality industry to register for Eat Out to Help Out

Restaurants and other establishments serving food for on-premises consumption can now sign up to a new government initiative aimed at protecting jobs in the hospitality industry and encouraging people to safely return to dining out. For further information please click here.

Find out how to register your restaurant or establishment for the Eat Out to Help Out Scheme. You'll need a Government Gateway user ID and password for your business. If you do not have one, you can create one when you register. For further information please click here.

Posters, images and other promotional materials for use by establishments who are taking part in the Eat Out To Help Out Scheme can be found here.

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.

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.31 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.
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- 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 13th 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.