



19/05/2020

## Covid-19 Chamber Support Sheet

### General Support

- **Gov.UK Support Finder** - Coronavirus (COVID-19) support is available to employers and the self-employed. Businesses could be eligible for loans, tax relief and cash grants. Use this business support finder to see what support is available for you and your business. – [SUPPORT FINDER](#)
  - **Access to coronavirus testing helps protect the most vulnerable** - Anyone in England with coronavirus symptoms who either has to leave home to go to work or is aged 65 and over will now be able to get tested. – [TESTING](#)
  - **PPE Manufacturing Guidelines** - Guidance for small businesses and individuals wanting to manufacture personal protective equipment (PPE) that will protect against COVID-19. [PPE GUIDE](#)
  - **Coronavirus Job Retention Scheme.** All UK employers will be able to access support to continue paying part of their employees' salary for those employees that would otherwise have been laid off during this crisis. All UK businesses are eligible and HMRC will reimburse 80% of furloughed workers wage costs, up to a cap of £2,500 per month. Further details: [COVID JRS](#)
  - **Self-Employed Support Package** – **OPEN NOW** The Self-employment Income Support Scheme (SEISS) will support self-employed individuals (including members of partnerships) who have lost income due to coronavirus. This scheme will allow you to claim a taxable grant worth 80% of your trading profits up to a maximum of £2,500 per month for the next 3 months. This may be extended if needed. [SELF-EMPLOYED](#)
- HMRC have now launched an eligibility check portal. The individual will need their UTR (Unique Tax Reference Number) and Their NI (National Insurance Number) to enter into the system** – Check [PORTAL](#)
- **Coronavirus Business Interruption Loan Scheme (CBILS)** - The Scheme, delivered through 40+ British Business Bank accredited lenders, is designed to support the continued provision of finance to UK smaller businesses (SMEs) during the Covid-19 outbreak. The scheme enables lenders to provide facilities of up to £5m to smaller businesses across the UK.
    - Up to £5m facility
    - Interest and fees paid by Government for 12 months
    - Finance terms up to six years
    - 80% Government backed guarantee
    - The borrower always remains 100% liable for the debt
    - Facilities under £250,000, use of personal guarantees not permitted

• **Coronavirus (Large) Business Interruption Loan Scheme (CLBILS)** – The Scheme, same as above but for Companies with turnover exceeding £45m.

- Up to £50m facility
- Interest and fees paid by Government for 12 months
- Finance terms up to six years
- 80% Government backed guarantee

• **COVID-19 Corporate Financing Facility.** A new lending facility from the Bank of England to help support larger firms, helping them bridge coronavirus disruption to their cash flows through loans. Details at Gov.uk and [CORPORATE FINANCE](#)

• **Coronavirus 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 is hopefully launching in May 2020 – [FUTURE FUND](#)

• **Bounceback Loan** - This scheme will help small and medium-sized businesses affected by coronavirus (COVID-19) to apply for loans of up to £50,000. 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. – [BOUNCEBACK](#)

• **Small Businesses Grant** of £10,000 to businesses currently eligible for small business rate relief (SBRR) or rural rate relief (RRR). Your local authorities will contact eligible businesses. Any enquiries on eligibility for, or provision of, the reliefs should be directed to your local authority. Includes amount allocated, per authority, guidance – [SMALL BUSINESS GRANT](#)

• **Discretionary Grant (Top-up) Scheme** - A fund has been set up to accommodate certain small businesses previously outside the scope of the business grant funds scheme. Businesses must be small, under 50 employees, and they must be able to demonstrate that they have seen a significant drop of income due to Coronavirus restriction measures. [DISCRETIONARY GRANT](#)

There will be three levels of grant payments. The maximum will be £25,000. There will also be grants of £10,000. Local authorities will have discretion to make payments of any amount under £10,000. It will be for councils to adapt this approach to local circumstances. Further guidance for local authorities will be sent out shortly. For further detail – [TOP-UP](#)

• **Investment Readiness Programme** – This grant will provide up to 60% funding for a business to work with a Consultant and/or Accountant to get business plans, financial forecasts and profit and loss forecasts together in advance of applying for funding. Minimum of £1000, Maximum of £3000.

• **Start-up Loan Company** – The SULCO are still open and operating to support businesses who have been trading for less than 2 years with loans of up to £25,000 at 6%. Second loans are also available for existing customers – [STARTUP LOANS](#)

• **Redundancy & Recruitment Triage Service** - Stoke-on-Trent and Staffordshire LEP (SSLEP) is announcing a Redundancy and Recruitment Triage Service for businesses and employees experiencing redundancies as a result of the coronavirus – [TRIAGE SERVICE](#)

• **Social Distancing (Sector Specific)** – Useful guidance for each sector on how to practise safe and acceptable social distancing – [SOCIAL DISTANCING](#)

Further (quick links) guidance for various sectors:

[Factories, plants and warehouses](#)   [Construction and other outdoor work](#)

[Labs and research facilities](#)   [Offices and contact centres](#)   [Shops and branches](#)

[Restaurants offering takeaway or delivery](#)   [Vehicles](#)   [Homes](#)

• **Facebook Business Grant** - Facebook is offering \$100M in cash grants and ad credits for up to 30,000 eligible small businesses in over 30 countries where they operate. More details as they become available. [FACEBOOK GRANT](#)

• **eBay fee Deferral Program** - eBay have announced that the eBay Deferral Program, to delay paying eBay fees, is now up and running and business sellers can now apply. [EBAY DEFERRAL](#)

• **Google grant scheme** - An \$800m commitment to help small businesses through grants, investment, Google Ads and Google Cloud credits, PPE production and increased employee gift match. [GOOGLE GRANT](#)

• **Arts Council** – Emergency grant funding support for individuals and organisations in the creative sector including Artists, creative practitioners and freelancers. Grants of £2500 for individuals and £35,000 for organisations – [ARTS COUNCIL](#)

• **Protection from eviction for commercial tenants** - Commercial tenants who cannot pay their rent because of COVID-19 will be protected from eviction. These measures will mean no business will automatically forfeit their lease and be forced out of their premises if they miss a payment up until 30 June. There is the option for the government to extend this period if needed. This is not a rental holiday. All commercial tenants will still be liable for the rent but are protected from eviction if they are unable to pay the rent. The change will come into force when the Coronavirus Bill receives Royal Assent. No action is required.

• **Companies House 3 month extension to file accounts** - Businesses will be able to apply for a 3-month extension for filing their accounts. This joint initiative between the government and Companies House will mean businesses can prioritise managing the impact of Coronavirus. [COMPANIES HOUSE](#)

• **Small Business Commissioner** - An independent public body set up by Government under the Enterprise Act 2016 to tackle late payment and unfavourable payment practices in the private sector. [SMALL BUSINESS COMMISSIONER](#)

• **The Pensions Regulator** - There are a whole range of issues that trustees, employers and their advisers are facing as a result of COVID-19. TPR are producing guidance to provide support for those facing difficult decisions and circumstances – [PENSIONS REGULATOR](#)

- **The Prince's Trust & NatWest Bank Enterprise Relief Fund** - The £5million fund will offer grants to 18 to 30-year olds across the UK who are self-employed and/or running their own business. In conjunction with cash grants, the initiative will offer one-to-one support and guidance to anyone who needs it and who may be worried about their future – [RELIEF FUND](#)

## **International Trade Support**

### **[General DIT Support to exporters & International Investors](#)**

### **[Export License Applications](#)**

### **[UK Border Force – Reporting of counterfeit medicines and PPE, targeting the vulnerable](#)**

### **Financial support for Exporters – UKEF**

UK Export Finance (UKEF) works with banks and insurance brokers to help companies of all sizes fulfil and get paid for export contracts. It provides guarantees, loans and insurance on behalf of the government that can protect UK exporters facing delayed payments or transit restrictions. UKEF can support through the following schemes:

[Export Working capital scheme](#)

[Export Insurance Policy](#)

[Direct Lending Scheme](#)

## **Mentoring Support for Businesses**

Staffordshire Chambers of Commerce has experienced and local business mentors who are available to help and support any business impacted by the Coronavirus (COVID-19). Through our Let's Do Mentoring programme, our mentors could provide support and guidance on topics such as finance support, general business support, planning & risk management or business coaching, marketing, margins, cash management. This could be from a 30min conversation over the phone or virtual meeting, to more prolonged, long term support. If you would like to find out how a Mentor could help you during these difficult times, please contact [ann.steele@staffordshirechambers.co.uk](mailto:ann.steele@staffordshirechambers.co.uk)

## **Financial Support for Retail, Hospitality & Leisure**

- A temporary 12-month business rate relief for retail, hospitality and leisure businesses in England for the 2020 to 2021 tax year. Any enquiries on eligibility for, or provision of, the reliefs should be directed to your local authority.
- A £25,000 grant will be provided to retail, hospitality and leisure businesses operating from smaller premises, with a rateable value between £15,000 and £51,000. Your local authorities will contact eligible businesses. Any enquiries on eligibility for, or provision of, the reliefs should be directed to your local authority. [RETAIL GRANTS](#)

## **Tax Support**

- HMRC have set up a phone helpline to support businesses and self-employed people who are concerned about people not being able to pay their tax. You call this helpline on **0800 0159 559**.
- Deferred VAT and Income Tax payments - We will support businesses by deferring Valued Added Tax (VAT) payments for 3 months. If you're self-employed, Income Tax payments due in July 2020 under the Self-Assessment system will be deferred to January 2021. For VAT, the deferral will apply from 20 March 2020 until 30 June 2020.

**How to access the scheme** - This is an automatic offer with no applications required. Businesses will not need to make a VAT payment during this period. Taxpayers will be given until the end of the 2020 to 2021 tax year to pay any liabilities that have accumulated during the deferral period. VAT refunds and reclaims will be paid by the government as normal. VAT returns still need to be completed.

## Support for nursery businesses that pay business rates

Business rates holiday for nurseries in England for the 2020 to 2021 tax year. You are eligible for the business rates holiday if:

- your business is based in England
- occupied by providers on Ofsted's Early Years Register
- wholly or mainly used for the provision of the Early Years Foundation Stage

There is no action for you. This will apply to your next council tax bill in April 2020. However, local authorities may have to reissue your bill to exclude the business rate charge. They will do this ASAP

## Insurance Support

- Businesses that have cover for both pandemics and Government-ordered closure should be covered, as the Government and insurance industry confirmed on 17 March 2020 that advice to avoid pubs, theatres etc is sufficient to make a claim.
- Insurance policies differ significantly, so businesses are encouraged to check the terms and conditions of their specific policy and contact their insurance providers.
- **Trade Credit Insurance Guarantee** - Businesses with supply chains which rely on Trade Credit Insurance and who are experiencing difficulties maintaining cover due to Coronavirus will get support from the government. [TRADE INSURANCE](#)

## Employment Support

- SME's and employers can reclaim Statutory Sick Pay (SSP) paid for sickness absence due to COVID-19. The refund will cover up to 2 weeks SSP per eligible employee. Employees should keep records. Further info can be found at **Gov.UK**
- Statutory Sick Pay will now be available for eligible individuals diagnosed with COVID-19 or those who are unable to work as they are self-isolating in line with Government advice. More information regarding this can be found on **Gov.UK website**.
- You can contact the Chamber's HR Expert, who will be able to answer any questions or provide further support on these areas. Contact [joseph.gill@staffordshirechambers.co.uk](mailto:joseph.gill@staffordshirechambers.co.uk) to arrange a conversation.
- DWP Universal Credit Support – [DWP](#)
- Chamber members can contact QUEST for help with HR, Tax, Legal and Health & Safety advice. Tel: 01455 852037 or [CHAMBER HR](#)
- Apprentices, Employees and training providers – [GUIDANCE](#)

## Support into teacher Training

For anyone who finds themselves facing redundancy, taking early retirement, or just re-evaluating their current career path, Transition to Teach is a fully government-funded initiative to raise awareness of teaching as a credible alternative. – [TEACHER TRAINING](#)

## Support for Business Crime.

- If you are facing any incidences of business crime, including online fraud, Staffordshire Chambers of Commerce currently offer a Business Crime Helpline number which can provide free, independent advice and support. We can also link you to a register of support organisations who are able to provide expert advice over the phone. You call this helpline on **01782 900239**.

## New technology challenge to support people who are isolating

- Technology businesses in Stoke-on-Trent and Staffordshire are being urged to bid for a £500,000 funding scheme to provide digital support solutions for people who need to stay at home because of coronavirus.

The 'Techforce19' challenge aims to support those who need to stay at home for several weeks and need help. This could include people who need mental health support or who have social care needs. Funding of up to £25,000 per company is available – [TECHFORCE](#)

## Support to Voluntary Organisations, Community Groups, Charities and Social Enterprises (VCS) in Staffordshire

- **VAST** have set up a website, in order to co-ordinate the response locally to ensure that everyone who needs help can receive it, and that everyone who is well and able to offer help to others, can do so – [VAST](#)

- **Covid19 Support Fund** - The support Fund has been set up to help to support communities to do their bit and to make sure that the voluntary sector continues to thrive now and after the crisis. Each county councillor has £2,500 to support community groups in their area to be resilient, safe and connected. No match funding is required – [SUPPORT FUND](#)

- **Stoke.gov Voluntary Fund** - If you are providing support to residents in the city affected by Covid-19 you can apply for a grant to fund service delivery. If you are experiencing cash flow issues in advance of funding being allocated by central government you can apply for a loan. There is no maximum limit for loan or grant applications, however, bids for more than £3,000 will require further evidence and be subject to additional scrutiny and ongoing monitoring. The closing date for applications is 4pm on Friday 1st May – [VOLUNTARY FUND](#)

## Key Websites (Council Grants)

Stoke-on-Trent City Council – <https://www.stoke.gov.uk/businessratesgrants>

Stafford Borough Council - [www.staffordbc.gov.uk/business-support-coronavirus](http://www.staffordbc.gov.uk/business-support-coronavirus)

Newcastle Borough Council - <https://www.newcastle-staffs.gov.uk/>

Staffordshire Moorlands District Council -

<https://www.staffsmoorlands.gov.uk/Coronavirus-Business-Financial-Support>

South Staffordshire District Council - <https://www.sstaffs.gov.uk/environment/advice-for-businesses.cfm>

Lichfield District Council - [www.lichfielddc.gov.uk/coronavirus-2/support-businesses-coronavirus-covid-19/3?documentId=653&categoryId=20098](http://www.lichfielddc.gov.uk/coronavirus-2/support-businesses-coronavirus-covid-19/3?documentId=653&categoryId=20098)

Cannock Chase District Council - <http://www.cannockchasedc.gov.uk/>

Tamworth District Council - [www.tamworth.gov.uk/small-business-grant-fund](http://www.tamworth.gov.uk/small-business-grant-fund)

East Staffordshire Borough Council - <http://www.eaststaffsbc.gov.uk/emergency-planning/coronavirus>

## Key Contacts

Staffordshire Chambers of Commerce – 01782 202222

Stoke-on-Trent and Staffordshire Business Helpline - 0300 111 8002

Staffordshire County Council - 0300 111 8000

HMRC Helpline - 0800 0159 559

## Recommend that you register for:

Staffordshire Chambers of Commerce newsletter via website - [www.staffordshirechambers.co.uk](http://www.staffordshirechambers.co.uk)

Stoke & Staffordshire Growth Hub newsletter - <https://stokestaffsgrowthhub.co.uk>

Gov.uk - <https://www.gov.uk/coronavirus/business-support>

Grants Online - <https://www.grantsonline.org.uk/coronavirus.html>

## Other Useful Links

British Business Bank - [www.british-business-bank.co.uk](http://www.british-business-bank.co.uk)

Business Finance Guide (Covid support) - <https://thebusinessfinanceguide.co.uk/covid-19/>

PAY IT FORWARD - [www.crowdfunder.co.uk/pay-it-forward](http://www.crowdfunder.co.uk/pay-it-forward)

Late Payment Information - [www.smallbusinesscommissioner.gov.uk](http://www.smallbusinesscommissioner.gov.uk)

HMRC - [www.gov.uk/difficulties-paying-hmrc](http://www.gov.uk/difficulties-paying-hmrc)

ACAS - <https://www.acas.org.uk/coronavirus>

CIPD (Job Retention Scheme) - [www.cipd.co.uk/news-views/coronavirus/faqs](http://www.cipd.co.uk/news-views/coronavirus/faqs)

British Chambers of Commerce (Coronavirus Toolkit) - <https://www.britishchambers.org.uk/page/coronavirus?k=30cdfbcf8e205792be8adadf43630166035c27d5>