



1/12/2020

Covid-19

Chamber Support Sheet

General Support

- **Local Restrictions** – A list of areas with additional local restrictions. - [AREAS](#)
- **Local Restrictions Support Grant** - Supports businesses that have been required to close due to COVID-19 national lockdown restrictions imposed by the government.

[LRSB \(Closed\)](#)

[LRSB \(Open\)](#)

[LRSB \(National\)](#)

[ARG \(Additional & Discretionary\)](#)

- **Start-Up Loans & Open University Partnership** – The start-up loan scheme have partnered with the OU to provide its customers 'free' OU business learning courses. – [OPEN](#)

[UNIVERSITY](#)

- **NHS Covid-19 APP** – The free app is a vital part of the NHS Test and Trace service in England, and the NHS Wales Test, Trace, Protect service. – [COVID-19 APP](#)

- **NHS Test & Trace** - Guidance on the NHS test and trace service for employers, businesses and workers. – [WORKPLACE GUIDANCE](#)

- **Test and Trace Support Payment scheme** - If you have been contacted by NHS Test and Trace and told to self-isolate on or after 28 September 2020, you're under a legal obligation to do so, and could be eligible for a £500 Test and Trace Support Payment. This guidance sets out who can claim support and explains how to apply. [GUIDANCE](#)

- **UK Border Measures** – Rules for entry into the UK regardless of whether you are a resident or visitor - [RULES](#)

- **Using Public Transport** – Guidance for Walking, cycling, and travelling in vehicles or on public transport during the coronavirus outbreak. [SAFER TRAVEL](#)

- **Working Safely Guidance** - Employers that want to reopen their business have a legal responsibility to protect their employees and other people on site. Businesses can use this guidance to help carry out a risk assessment and make sensible adjustments to the site and workforce – [WORKING SAFELY](#)

- **Coronavirus testing** - There are 2 different coronavirus tests. One tells you if you have coronavirus now, the other tells you if you've had it before. - [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](#)
- **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](#)

- **Protection from eviction for commercial tenants** – Guidance for Landlords & Tenants. - [HERE](#)
- **Companies House extensions to file accounts** - How to ask Companies House to extend your filing deadline if an unplanned event stops you filing your accounts. [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 have produced guidance to provide support for those facing difficult decisions and circumstances – [PENSIONS REGULATOR](#)
- **New hotline launched to report COVID fraudsters:** A hotline has been launched to stop fraudsters illegally targeting COVID stimulus schemes. In an initiative between government and the independent charity Crimestoppers, the public can now call a new COVID Fraud Hotline (0800 587 5030) anonymously and free of charge to report suspected fraudulent activity. [HOTLINE](#)

Financial 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](#)
- **HMRC Helpline** - HMRC have online help set up to help businesses and self-employed people concerned about not being able to pay their tax due to coronavirus. - [HMRC](#)
- **Business Rate Relief** – Retail, Hospitality & Leisure - [HERE](#)
- **Business Rate Relief** – Nurseries - [HERE](#)
- **Job Support Scheme** – Designed to protect jobs and support businesses required to close their doors, as a result of coronavirus restrictions. - [JSS](#)
- **Small Business Grant Fund** - The Small Business Grant Fund (SBGF) supports small and rural businesses in England with their business costs during coronavirus. - [SBGF](#)
- **Retail, Hospitality and Leisure Grant Fund** - The Retail, Hospitality and Leisure Grant Fund (RHLGF) supports businesses in the retail, hospitality and leisure sectors with their business costs during coronavirus. - [RHLGF](#)

- **Discretionary Grant (Top-up) Scheme** - The Discretionary Grant Fund supports small and micro businesses that are not eligible for other grant schemes. - [DISCRETIONARY](#)
- **Self-Employed Support Package** – 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 this scheme to claim a grant. [SELF-EMPLOYED](#)
- **Self-assessment payment deferral** - Updated guidance on what you need to do after 31 July 2020 if you chose to defer your second payment on account for the 2019 to 2020 tax year. - [Deferment](#)
- **Bounce Back Loan Scheme** - 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. – [BRITISH BUSINESS BANK](#)
- **Coronavirus Business Interruption Loan Scheme (CBILS)** - The Scheme, delivered through 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 over a term of up to 6 years
 - Interest and fees paid by Government for 12 months
 - 80% Government backed guarantee but the borrower remains 100% liable
 For further information – [BRITISH BUSINESS BANK](#)
- **Coronavirus (Large) Business Interruption Loan Scheme (CLBILS)** – The Scheme, same as above but for Companies with turnover exceeding £45m. For further information – [BRITISH BUSINESS BANK](#)
- **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](#)
- **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](#)
- **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](#)
- **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. – [CULTURAL RECOVERY FUND](#)
- **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](#)

Employment Support

- **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](#)
- **Coronavirus Job Retention Bonus Scheme** - Find out if you’re eligible to claim the Job Retention Bonus and what you need to do to claim it. You will be able to claim it between 15 February 2021 and 31 March 2021. – [JRS BONUS](#)
- **Job Support Scheme** – Designed to protect viable jobs in businesses who are facing lower demand over the winter months due to Covid-19 and to help keep their employees attached to the workforce. [SUPPORT SCHEME](#)
- **Kickstart Scheme** - If you are an employer looking to create job placements for young people, check if you can apply for funding as part of the Kickstart Scheme. - [KICKSTART](#)
- **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](#)
- **DWP Employment & Benefit Support** - A new website has been launched to provide clear, factual information on employment and benefits support with advice on housing, furlough, sick pay and self-employment, alongside advice and FAQs for employers, those already claiming and those making a new claim. [DWP](#)
- **Statutory Sick Pay** - Guidance for people who are employed and cannot work due to coronavirus (COVID-19). - [SSP](#)
- **Staffordshire Chambers of Commerce HR Advisor** - You can contact the Chamber’s HR Expert, who will be able to answer any questions or provide further support on these areas. Contact Joe on 01782 202222 or joseph.gill@staffordshirechambers.co.uk to arrange a conversation.
- **QUEST** - Chamber members can contact QUEST for help with HR, Tax, Legal and Health & Safety advice. Tel: 01455 852037 or [CHAMBER HR](#)
- **Apprenticeships** - Guidance for apprentices, employers, training providers and assessment organisations in response to the impact of coronavirus (COVID-19) Apprentice, Employees and training providers – [GUIDANCE](#)

- **Skills Hub** - Engages directly with employers through impartial Skills Brokers, helping them to identify their skills needs and signposting them to support available. 48% grants available for training – [SKILLS HUB](#)
- **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](#)

International Trade Support

- **Department of International Trade** - Support for UK businesses. - [DIT](#)
- **Export License Applications** – [EXPORT LICENSE](#)
- **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

Insurance Support

- **Business Interruption Insurance** - Insurance policies differ significantly, so businesses are encouraged to check the terms and conditions of their specific policy and contact their insurance providers. The FCA are seeking legal clarity on Business Interruption Insurance during Covid. Further information can be found - [FCA](#)
- **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](#)

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](#)

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

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

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

PAY IT FORWARD - www.crowdfunder.co.uk/pay-it-forward

Late Payment Information - www.smallbusinesscommissioner.gov.uk

HMRC - 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

British Chambers of Commerce ([Coronavirus Toolkit](#))