UK Businesses: Support packages & guidance

Overview
Here at ASM, we are geared to continue to work to assist our clients, through the challenges raised by the unprecedented Coronavirus (Covid-19) pandemic. It is our aim to keep our clients as informed as possible, and to provide them with timely and relevant information on grants, loans, schemes and supports which may help them through these difficult times.

Since our last Covid-19 Business Support Update, there have been further updates to the Coronavirus Statutory Sick Pay Rebate Scheme, Coronavirus Large Business Interruption Loan Scheme ("CLBILS"), the Future Fund and the Innovate UK support for existing clients in the form of continuity grants and loans and the InterTradeIreland Emergency Business Support Programme.

Further to existing business rate reliefs put in place the NI Executive announced on 19th May 2020 a further one month extension on the rates holidays and that the sectors hardest hit by the coronavirus pandemic will pay no rates for the full financial year up until 31st March 2021. Those sectors include hospitality, tourism and leisure, retail (excluding certain supermarkets and off-licences), childcare and Belfast City Airport, Belfast International Airport and the City of Derry Airport.

In addition, the NI Executive recently launched a new £40 million Micro-business Hardship Fund to help NI based micro-businesses and social enterprises unable to access other regional and national COVID-19 support measures. The level of Hardship Fund grant will be up to £10,000 for businesses which pay business rates on premises and up to £5,000 for those that do not pay business rates. In order to ensure that the £40 million budget is not exceeded, the final amounts awarded will depend on the number of successful applications. Applications for the fund will close on 12th June at 6 pm.

This leaflet reflects the published detail at the time of drafting, and may change as the support packages are developed and the current situation evolves.

Our Business Support updates and Support Overviews are available to download from the ASM’s Coronavirus (Covid-19) Hub: www.asmaccountants.com

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# UK Businesses: Support packages & guidance

## TAX LIABILITIES

### VAT Payments

<table>
<thead>
<tr>
<th>Description</th>
<th>Details</th>
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<tbody>
<tr>
<td>Vat payments will be deferred for three months from 20th March 2020 until 30th June 2020.</td>
<td>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. HMRC will not charge interest or penalties on any amount deferred. You can only defer:</td>
</tr>
<tr>
<td></td>
<td>• quarterly and monthly VAT returns’ payments for the periods ending in February, March and April</td>
</tr>
<tr>
<td></td>
<td>• payments on account due between 20 March 2020 and 30 June 2020</td>
</tr>
<tr>
<td></td>
<td>• annual accounting advance payments due between 20 March 2020 and 30 June 2020</td>
</tr>
<tr>
<td></td>
<td>The deferral does not cover payments for VAT MOSS or import VAT.</td>
</tr>
<tr>
<td>Eligibility</td>
<td>All UK employers</td>
</tr>
<tr>
<td>How to claim</td>
<td>This is automatic, individual applications are not required.</td>
</tr>
<tr>
<td>Note</td>
<td>“Customers who normally pay by direct debit should cancel their direct debit with their bank if they are unable to pay. Please do so in sufficient time so that HMRC do not attempt to automatically collect on receipt of your VAT return.”</td>
</tr>
<tr>
<td>Link</td>
<td>covid-19 support for businesses</td>
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### Income Tax Payments

<table>
<thead>
<tr>
<th>Description</th>
<th>Details</th>
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<tbody>
<tr>
<td>If you’re self-employed, Income Tax payments due in July 2020 under the Self-Assessment system will be deferred to January 2021.</td>
<td>No penalties or interest for late payment will be charged in the deferral period.</td>
</tr>
<tr>
<td>Eligibility</td>
<td>If you are self-employed you are eligible.</td>
</tr>
<tr>
<td>How to claim</td>
<td>This is automatic, individual applications are not required.</td>
</tr>
<tr>
<td>Link</td>
<td>covid-19 support for businesses</td>
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</table>

### Other tax payments:

- **PAYE**
- **Corporation**
- **CIS tax**

<table>
<thead>
<tr>
<th>Description</th>
<th>Details</th>
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<tbody>
<tr>
<td>Firms and individuals who are in temporary financial distress as a result of Covid-19 and have outstanding tax liabilities may apply to HMRC to defer tax payments:</td>
<td>Agree to defer tax payments through HMRC’s Time To Pay service. These arrangements are agreed on a case-by-case basis and are tailored to individual circumstances and liabilities. HMRC has also scaled up their “Time to Pay offer” and have established a dedicated Covid-19 helpline.</td>
</tr>
<tr>
<td>Eligibility</td>
<td>All businesses that pay tax to the UK government that have outstanding tax liabilities. It is also advisable to contact HMRC if you have already missed any tax payments.</td>
</tr>
<tr>
<td>How to claim</td>
<td>Call HMRC’s dedicated helpline: 0800 0159 559 operating: Monday to Friday, 8am to 8pm, and Saturday, 8am to 4pm</td>
</tr>
<tr>
<td>Link</td>
<td>Tax helpline to support businesses affected by coronavirus</td>
</tr>
</tbody>
</table>

### R&D Tax Credit

<table>
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<tr>
<th>Description</th>
<th>Details</th>
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<tbody>
<tr>
<td>HMRC have switched resources so that they can make tax repayments quickly to help businesses struggling in the face of the Covid-19 crisis. One of the biggest sources of tax repayments is claims for R&amp;D tax credits. This applies to all sizes of businesses.</td>
<td></td>
</tr>
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### Temporary VAT zero rating for Personal Protective Equipment (PPE)

<table>
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<tr>
<th>Description</th>
<th>Details</th>
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<tbody>
<tr>
<td>Under current UK VAT law, the standard rate of VAT (20%) applies to the sale of PPE, however the Government has announced a change to UK VAT law to introduce a temporary VAT zero rate which comes into effect from 1st May to 31st July 2020. This is for the supply of PPE, recommended for use in connection with protection from infection with coronavirus by Public Health England in its guidance dated 24th April 2020 titled ‘Guidance, COVID-19 personal protective equipment (PPE)’. This includes supplies made from existing stock. Products covered by the zero rate include:</td>
<td>disposable gloves; disposable plastic aprons; disposable fluid-resistant coveralls or gowns; surgical masks – including fluid-resistant type IIR surgical masks; filtering face piece respirators; and eye and face protection – including single or reusable full face visors or goggles.</td>
</tr>
</tbody>
</table>
These changes apply to the whole of the UK.
If you have any questions about this change, email ppe@hmrc.gov.uk.

**VAT zero rating for PPE**

<table>
<thead>
<tr>
<th>Temporary income tax and National Insurance (NIC) exemption where employers reimburse employees’ personal expenditure on home office equipment</th>
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<tr>
<td>On 13th May the Government announced a temporary exemption on income tax and National Insurance contributions (NIC) where employers have reimbursed employees’ personal expenditure on home office equipment arising from arrangements to work from home during the COVID-19 outbreak.</td>
</tr>
<tr>
<td>To be eligible for the exemption the expenditure must meet the following two conditions:</td>
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<tr>
<td>- the equipment is obtained for the sole purpose of enabling the employee to work from home as a result of the coronavirus outbreak, and</td>
</tr>
<tr>
<td>- the provision of the equipment would have been exempt from income tax if it had been provided directly to the employee by or on behalf of the employer (under section 316 of ITEPA).</td>
</tr>
<tr>
<td>This will take effect for the 2019-20 tax year (from 16th March 2020 only) and 2020-21 tax year.</td>
</tr>
</tbody>
</table>
Under the Coronavirus Job Retention Scheme, UK employers can claim a grant from HMRC to pay up to 80% of furloughed employees’ (employees on a leave of absence) salary up to a maximum of £2,500 per month plus the associated Employer National Insurance contributions and minimum automatic enrolment employer pension contributions on that wage, for those employees that would otherwise have been laid off during this crisis.

- The scheme will be back dated to 1st March 2020 and was originally open for 3 months, now extended for 4 months to the 30 June 2020, with the government announcing a further extension in recent days until the ned of October (discussed below);
- Employers can top up salaries further if they choose to, but are not required to.
- The first grants should be paid out before the end of April, with the portal due to launch on 20th April.
- While on furlough, the employee’s wage will be subject to usual income tax and other deductions.
- Businesses may need to fund the gap between payment of wages and receipt of the grant - if your business needs short term cash flow support, you may be eligible for the Coronavirus Business Interruption Loan Fund (see below).
- If employees’ salaries are reduced as a result of these changes, they may be eligible for support through the welfare system, including Universal Credit.

**Extension to October 2020**

On 12th May the Government announced that the CJRS will be extended until the end of October, there is limited information available to date with further details to be released by the end of May. The Government has advised:

- The Scheme will run in its existing format until the end of July. Furloughed staff will be unable to carry out any work for their employer during this period.
- From August, the Scheme will be updated to allow furloughed staff to undertake some work. Importantly, the Chancellor indicated that from the start of August, employers will “share with the government the cost of paying salaries”.
- The employer payments will substitute the contribution the government is currently making, ensuring that staff continue to receive 80% of their salary, up to £2,500 a month.

**Employer Eligibility**

Initially all UK employers that had created and started a PAYE payroll scheme on or before 28th February 2020 were eligible, however this condition was extended to 19th March 2020. Therefore employers who created and started a PAYE payroll scheme on or before 19th March 2020 are now eligible.

Any UK organisation with employees can apply, including:

- businesses
- charities
- recruitment agencies (agency workers paid through PAYE)
- public authorities

An Administrator may also access the Job Retention Scheme.

**Employee Eligibility**

A previous condition for an employee to be eligible for the scheme was for them to be on the employer’s PAYE payroll system on or before 28th February 2020. This has also been extended to 19th March 2020, and therefore employers can claim for furloughed employees that were on their PAYE payroll on or before 19th March 2020 and which were notified to HMRC on an RTI submission on or before 19th March 2020.

Employee can be on any type of contract, including:

- full-time employees
- part-time employees
- employees on agency contracts
- employees on flexible or zero-hour contracts
If an employee has had multiple employers over the past year, has only worked for one of them at any one time, and is being furloughed by their current employer, their former employer/s should not re-employ them to put them on furlough and claim for their wages through the scheme.

**Other conditions**

- **No work**: When on furlough, an employee cannot undertake work for or on behalf of the organisation. This includes providing services or generating revenue.
- **Volunteer work/training**: A furloughed employee can take part in volunteer work or training, as long as it does not provide services to or generate revenue for, or on behalf of your organisation.
- **Reduced hours**: Employees working on reduced hours, or for reduced pay, will not be eligible for this scheme.
- **Not all employees**: All employees do not have to be placed on furlough.
- **More than one job**: If an employee has multiple employers then they can be furloughed for each job separately, the cap applies to each employer individually.
- **Sick pay**: Employees on sick leave or self-isolating should get SSP, but can be furloughed after this. Employees who are shielding in line with public health guidance can be placed on furlough.
- **Unpaid leave**: Employees on unpaid leave cannot be furloughed, unless they were placed on unpaid leave after 28th February.
- **Maternity leave, contractual adoption pay, paternity leave or shared parental pay**: For SMP the normal rules apply, and they are entitled to claim up to 39 weeks of statutory pay or allowance. The same principles apply where your employee qualifies for contractual adoption, paternity or shared parental pay.

**Designating employees as “furloughed workers”**

To avail of the scheme affected employees should be designated as ‘furloughed workers’:

- To be eligible for the subsidy employers should write to their employee confirming that they have been furloughed and keep a record of this communication.
- Employers should discuss with their staff and make any changes to the employment contract by agreement.
- When employers are making decisions in relation to the process, including deciding who to offer furlough to, equality and discrimination laws will apply in the usual way.

**Who can be furloughed?**

- **Company Directors**: Salaried company directors are eligible to be furloughed and receive support through this scheme. Where furloughed directors need to carry out particular duties to fulfil the statutory obligations they owe to their company, they may do so provided they do no more than would reasonably be judged necessary for that purpose.
- **Apprentices**: Apprentices can be furloughed in the same way as other employees and they can continue to train whilst furloughed.
- **Employees with caring responsibilities**: Employees who are unable to work because they have caring responsibilities resulting from coronavirus (Covid-19) can be furloughed. For example, employees that need to look after children can be furloughed.
- **Fixed term contract**: Employees on fixed term contracts can be furloughed. Their contracts can be renewed or extended during the furlough period without breaking the terms of the scheme.
- **Agency Workers (including those employed by umbrella companies)**: Where agency workers are paid through PAYE, they are eligible to be furloughed and receive support through this scheme, including where they are employed by umbrella companies.
- **Limb (b) Workers**: Where Limb (b) Workers are paid through PAYE, they can be furloughed and receive support through this scheme. Those who pay tax on their trading profits through Income Tax Self-Assessment may instead be eligible for the SEISS.
- **Salaried Members of Limited Liability Partnerships (LLPs)**: Members of LLPs who are designated as employees for tax purposes (‘salaried members’) under the Income Tax (Trading and Other Income) Act (ITTOIA) 2005 are eligible to be furloughed and receive support through this scheme.
**Coronavirus Job Retention Scheme**

(continued)

<table>
<thead>
<tr>
<th>Working elsewhere</th>
<th>If contractually allowed, your employees are permitted to work for another employer whilst you have placed them on furlough.</th>
</tr>
</thead>
<tbody>
<tr>
<td>Period of furlough</td>
<td>Employees can be furloughed multiple times, but each separate instance must be for a minimum period of 3 consecutive weeks.</td>
</tr>
<tr>
<td>Furloughed employees rights</td>
<td>Employees that have been furloughed have the same rights as they did previously. That includes Statutory Sick Pay entitlement, maternity rights, other parental rights, rights against unfair dismissal and to redundancy payments. When the government ends the scheme, employers must make a decision, depending on your circumstances, as to whether employees can return to their duties. If not, it may be necessary to consider termination of employment (redundancy).</td>
</tr>
<tr>
<td>What can be claimed</td>
<td>Employers will receive a grant to cover the lower of 80% of an employee’s regular wage or £2,500 per month, plus:</td>
</tr>
<tr>
<td></td>
<td>◆ the associated Employer National Insurance contributions and</td>
</tr>
<tr>
<td></td>
<td>◆ minimum automatic enrolment employer pension contributions</td>
</tr>
<tr>
<td></td>
<td>on that subsidised wage. Further guidance is to be issued on how employers should calculate their claims for Employer National Insurance Contributions and minimum automatic enrolment employer pension contributions.</td>
</tr>
<tr>
<td>Conditions</td>
<td>◆ <strong>Top Up</strong>: An employer can also choose to top up an employee’s salary beyond this but is not obliged to under this scheme.</td>
</tr>
<tr>
<td></td>
<td>◆ <strong>Minimum</strong>: At a minimum, employers must pay their employee the lower of 80% of their regular wage or £2,500 per month.</td>
</tr>
<tr>
<td>How will the wage cost be calculated</td>
<td>◆ <strong>Full and part time salaried employees</strong>: previously the guidance advised that a salaried employee’s wage cost should be based on their salary before tax at 28th February 2020 for the purposes of the 80% grant claim under the scheme. The updated guidance allows for the claim to be based on the employee’s salary as at their last pay period prior to 19th March 2020.</td>
</tr>
<tr>
<td></td>
<td>◆ <strong>Employees whose pay varies</strong>: If the employee has been employed (or engaged by an employment business) for a full twelve months prior to the claim, you can claim for the higher of either:</td>
</tr>
<tr>
<td></td>
<td>◆ the same month’s earnings from the previous year</td>
</tr>
<tr>
<td></td>
<td>◆ average monthly earnings from the 2019-20 tax year</td>
</tr>
<tr>
<td></td>
<td>◆ employed for less than a year: you can claim for an average of their monthly earnings since they started work.</td>
</tr>
<tr>
<td></td>
<td>◆ only started in February 2020: use a pro-rata for their earnings so far to claim.</td>
</tr>
<tr>
<td>Work out the maximum wage amount you can claim</td>
<td>The maximum wage amount you can claim is £2,500 a month, or £576.92 a week, plus any National Insurance and pension contributions you can claim for.</td>
</tr>
<tr>
<td></td>
<td>If the length of time you’re claiming for is not one week or one month, you’ll need to use the daily maximum wage amounts to work out the maximum amount you can claim for each employee.</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Month</th>
<th>Daily maximum wage amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>March 2020</td>
<td>£80.65 per day</td>
</tr>
<tr>
<td>April 2020</td>
<td>£83.34 per day</td>
</tr>
<tr>
<td>May 2020</td>
<td>£80.65 per day</td>
</tr>
</tbody>
</table>
**UK Businesses: Support packages & guidance**

**Coronavirus Job Retention Scheme (continued)**

<table>
<thead>
<tr>
<th>Working out an employees pay using fixed salary or variable pay guidance</th>
<th>If you’re claiming for multiple pay periods in one claim, you can calculate the total maximum using a mixture of the daily maximum wage amount, the weekly maximum wage amount and the monthly maximum wage amount.</th>
</tr>
</thead>
<tbody>
<tr>
<td>Choose the calculation you think best fits the way your employee is paid. For example, if you pay your employee a regular salary, use the calculation for fixed pay amounts. HMRC will not decline or seek repayment of any grant based solely on the particular choice of pay calculation, as long as a reasonable choice of approach is made.</td>
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</tr>
</tbody>
</table>

**How to calculate the furlough payment**

HMRC has provided worked examples of the above calculations to work out how much grant can be claimed. See CJRS Step By Step Guide.

**Does the NLW/NMW need to be paid**

The furloughed workers, who are not working, must be paid the lower of 80% of their salary, or £2,500 even if, based on their usual working hours, this would be below NLW/NMW.

If workers are required to, for example, complete online training courses whilst they are furloughed, then they must be paid at least the NLW/NMW for the time spent training, even if this is more than the 80% of their wage that will be subsidised.

**What wage cost is covered by the scheme**

- *Past Overtime, Fees, Commission, Bonuses and non-cash payments*: Employers can claim for any regular payments you are obliged to pay your employees. This includes regular wages you pay to employees, non-discretionary overtime, non-discretionary fees, non-discretionary commission payments and piece rate payments.
  
  You cannot include the following when calculating wages: payments made at the discretion of the employer or a client - where the employer or client was under no contractual obligation to pay (i.e. tips, discretionary bonuses, discretionary commission payments), non-cash payments and non-monetary benefits like benefits in kind (such as a company car) and salary sacrifice schemes (including pension contributions) that reduce an employees’ taxable pay.

- *Apprenticeship Levy and Student Loans*: Both the Apprenticeship Levy and Student Loans should continue to be paid as usual, although grants from the Job Retention Scheme do not cover these.

- *Benefits in Kind and Salary Sacrifice Schemes*: The reference salary should not include the cost of non-monetary benefits provided to employees, including taxable Benefits in Kind. Similarly, benefits provided through salary sacrifice schemes (including pension contributions) that reduce an employee’s taxable pay should also not be included in the reference salary.

**Can furloughed employees accrue leave**

The following additional guidance was provided in respect of holiday pay:

- Furloughed employees continue to accrue leave as per their employment contract. The employer and employee can agree to vary holiday entitlement as part of the furlough agreement, however almost all workers are entitled to 5.6 weeks of statutory paid annual leave each year which they cannot go below.

- Employees can take holiday whilst on furlough.

- Employers will be obliged to pay the additional 20% over the grant, though will have the flexibility to restrict when leave can be taken if there is a business need. This applies for both the furlough period and the recovery period.

- If an employee usually works bank holidays then the employer can agree that this is included in the grant payment. If the employee usually takes the bank holiday as leave then the employer would either have to top up their pay to 100% of usual pay, or give the employee a day of holiday in lieu.

- HMRC are keeping the policy on holiday pay during furlough under review.

**How to claim**

The process involves:

- businesses will designate affected employees as ‘furloughed workers,’ and notify their employees of this change;
## UK Businesses: Support packages & guidance

### Coronavirus Job Retention Scheme (continued)

- Businesses will submit information to HMRC about the number of employees that have been furloughed, the amount claimed, the claim period etc. through a new online portal ([link](#)). Businesses will need the Government Gateway user ID and password they received when they registered for PAYE online.
- Claims should be made in accordance with actual payroll amounts at the point at which payroll is run or in advance of an imminent payroll; and
- Once HMRC have received the claim and the business is eligible for the grant, they will pay it via BACS payment to a UK bank account.

Employers can only submit one claim at least every 3 weeks, which is the minimum length an employee can be furloughed for. Claims can be backdated until the 1 March if applicable.

**What employers need to make a claim:**
- If an employer has fewer than 100 furloughed staff they will be asked to enter details of each employee they are claiming for directly into the system - this will include their name, National Insurance number, claim period and claim amount, and payroll/employee number (optional).
- If an employer has 100 or more furloughed staff they will be asked to upload a file with the information rather than input it directly into the system. HMRC will accept the following file types: .xls .xlsx .csv .ods. The file should include the following information for each furloughed employee: name, National Insurance number, claim period and claim amount, payroll/employee number (optional).

**Other points to note about making a claim:**
- You cannot make more than one claim during a claim period - you should make your claim shortly before or during running payroll.
- You must claim for all employees in each period at one time.
- You cannot make changes to your claim.
- You can make your claim in anticipation of an imminent payroll run, at the point you run your payroll or after you have run your payroll.
- You must pay the full amount you are claiming to your employee - if you’re not able to do that, you’ll need to repay the money back to HMRC.

The same applies in relation to employer national insurance contributions and pension contributions you claim regarding your employee. The full amount you claim in respect of these must be paid or you will need to repay the money back to HMRC.

### Availability

The Coronavirus Job Retention Scheme portal opened on Monday 20<sup>th</sup> April. HMRC published:
- A step by step guide explaining what employers need to provide to HMRC to make a claim through the CJRS, which can be viewed at: [CJRS Step By Step Guide](#); and
- Further guidance on how to calculate the 80% grant claim for employees’ wages, which can be viewed at: [Work out 80% of your employees’ wages to claim through CJRS](#).

HMRC has advised that payments will be processed in 6 working days.

### Payment of grant

The entirety of the grant received to cover an employee’s subsidised furlough pay must be paid to them in the form of money. No part of the grant should be netted off to pay for the provision of benefits or a salary sacrifice scheme.

Where the employer provides benefits to furloughed employees, including through a salary sacrifice scheme, these benefits should be in addition to the wages that must be paid under the terms of the Job Retention Scheme.

### Link

- [Claim for wage costs through the CJRS](#)
- [Check if you could be covered by the CJRS](#)
UK Businesses: Support packages & guidance

### Coronavirus Statutory Sick Pay Rebate Scheme

Small and medium-sized businesses and employers can reclaim Statutory Sick Pay (SSP) paid for sickness absence due to Covid-19:

- This refund will cover up to 2 weeks' SSP per eligible employee.
- 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.
- Employers should maintain records of staff absences and payments of SSP, but employees will not need to provide a GP fit note. If evidence is required by an employer, those with symptoms of coronavirus can get an isolation note from NHS 111 online and those who live with someone that has symptoms can get a note from the NHS website.
- The scheme relates to periods of sickness starting on or after:
  - 13th March 2020 - if your employee had coronavirus or the symptoms or is self-isolating because someone they live with has symptoms; or
  - 16th April 2020 - if your employee was shielding because of coronavirus

The weekly rate was £94.25 before 6th April 2020 and is now £95.85. If you’re an employer who pays more than the weekly rate of SSP you can only claim up to the weekly rate paid. Use the SSP calculator to work out the actual amount.

| Employer eligibility | The scheme can be used by employers if they:
|----------------------|--------------------------------------------------
|                      | • are claiming for an employee who’s eligible for sick pay due to coronavirus
|                      | • had a PAYE payroll scheme that was created and started on or before 28th February 2020
|                      | • had fewer than 250 employees on 28th February 2020

You can claim back from both the CJRS and the Coronavirus SSP Rebate Scheme for the same employee but not for the same period of time for that employee.

Connected companies and charities can also use the scheme if their total combined number of PAYE employees are fewer than 250 on or before 28th February 2020.

The claim amount should not be above the maximum €800,000 of state aid under the EU Commission temporary framework. This is when combined with other aid received under the framework. There is a lower maximum for agriculture at €100,000 and aquaculture and fisheries at €120,000.

| Employee eligibility | The scheme covers all types of employment contracts, including:
|----------------------|--------------------------------------------------
|                      | • full-time employees
|                      | • part-time employees
|                      | • employees on agency contracts
|                      | • employees on flexible or zero-hour contracts

| Records to be retained | Employers must keep records of all the statutory sick payments they want to claim from HMRC, including:
|------------------------|--------------------------------------------------
|                        | • the reason why an employee could not work
|                        | • details of each period when an employee could not work, including start and end dates
|                        | • details of the SSP qualifying days when an employee could not work
|                        | • National Insurance numbers of all employees who you have paid SSP to

These records will be kept for at least 3 years following your claim.

| How to claim | Employers will be able to make their claims through a new online service from 26th May. This means they will receive repayments at the relevant rate of SSP that they have paid to current or former employees for eligible periods of sickness starting on or after 13th March 2020.
|--------------|--------------------------------------------------
|              | To use the online service you will need the Government Gateway user ID you got when you registered for PAYE Online. If you did not register online you will need to enrol for the PAYE Online service.
To make a claim you will need:

- your employer PAYE scheme reference number;
- contact name and phone number of someone we can contact if we have queries;
- UK bank or building society details (only provide bank account details where a Bacs payment can be accepted);
- the total amount of coronavirus SSP you have paid to your employees for the claim period - this should not exceed the weekly rate that is set;
- the number of employees you are claiming for; and
- the start date and end date of the claim period.

You can claim for multiple pay periods and employees at the same time. The start date of your claim is the start date of the earliest pay period you are claiming for. The end date of your claim is the end date of the most recent pay period you are claiming.

<table>
<thead>
<tr>
<th>Availability</th>
<th>Employers will be able to make claims through the Coronavirus Statutory Sick Pay Rebate Scheme from 26th May 2020.</th>
</tr>
</thead>
<tbody>
<tr>
<td>Link</td>
<td><a href="#">Claim back SSP paid to employees due to covid-19</a></td>
</tr>
</tbody>
</table>
### UK Businesses: Support packages & guidance

#### LOAN FUNDING

<table>
<thead>
<tr>
<th>SMEs: Coronavirus Business Interruption Loan Scheme (&quot;CBILS&quot;)</th>
<th>The new loan scheme was launched on 23rd March 2020 to support businesses to access bank debt:</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>♦ The government will provide lenders with a guarantee of 80% on each loan (subject to a per-lender cap on claims), which will give lenders confidence in continuing to provide finance to SMEs, potentially enabling a ‘no’ credit decision from a lender to become a ‘yes’.</td>
</tr>
<tr>
<td></td>
<td>♦ The first 12 months of that finance will be interest free, as the Government will cover the interest payments in the first 12 months.</td>
</tr>
<tr>
<td></td>
<td>♦ The scheme will support advances of up to £5 million through term loans, overdrafts, invoice discounting and assets finance.</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Interest/fees</th>
<th>There will be no interest for the first 12 months of the finance, and there will be no guarantee fee for SMEs to access the scheme: Lenders will pay a fee to access the scheme.</th>
</tr>
</thead>
</table>

<table>
<thead>
<tr>
<th>Term</th>
<th>A lender can provide up to £5 million in the form of:</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>♦ Term loans, with a term of up to 6 years</td>
</tr>
<tr>
<td></td>
<td>♦ Overdrafts, with a term of up to 3 years</td>
</tr>
<tr>
<td></td>
<td>♦ Invoice finance, with a term of up to 3 years</td>
</tr>
<tr>
<td></td>
<td>♦ Asset finance, with a term of up to 6 years</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Security</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>♦ Insufficient security is no longer a condition to access the scheme.</td>
</tr>
<tr>
<td></td>
<td>♦ For all facilities, including those over £250,000, CBILS can now support lending to smaller businesses even where a lender considers there to be sufficient security, making more smaller businesses eligible to receive the Business Interruption Payment.</td>
</tr>
<tr>
<td></td>
<td>♦ No personal guarantees are required for facilities under £250,000.</td>
</tr>
<tr>
<td></td>
<td>♦ Personal guarantees may still be required, at a lender’s discretion, for facilities above £250,000, but they exclude the Principal Private Residence (PPR) and recoveries under these are capped at a maximum of 20% of the outstanding balance of the CBILS facility after the proceeds of business assets have been applied.</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Eligibility</th>
<th>An eligibility checklist is available at Eligibility Check and includes:</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>♦ must be UK based, with turnover of no more than £45 million p.a.;</td>
</tr>
<tr>
<td></td>
<td>♦ must generate more than 50% of its turnover from trading activity</td>
</tr>
<tr>
<td></td>
<td>♦ have a borrowing proposal which, were it not for the current pandemic, would be considered viable by the lender; and</td>
</tr>
<tr>
<td></td>
<td>♦ operate within an eligible industrial sector (a small number of industrial sectors are not eligible for support).</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>How to claim</th>
<th>Applications are processed via one of the 40 accredited lenders, and not by the British Business Bank. Lenders include Bank of Ireland, Ulster Bank, Santander, NatWest, Danske Bank, HSBC and Barclays – a full list is available at: Accredited Lenders</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>♦ In the first instance, businesses should approach their own provider – ideally via the lender’s website. They may also consider approaching other lenders if they are unable to access the finance they need.</td>
</tr>
<tr>
<td></td>
<td>♦ Lenders may require funding proposal, business plans or forecasts depending on the facilities required.</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Availability</th>
<th>The scheme is open for 6 months, please contact one of the accredited lenders:</th>
</tr>
</thead>
</table>

<table>
<thead>
<tr>
<th>Link</th>
<th>BBB: Our partners</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Apply for the CBILS</td>
</tr>
</tbody>
</table>
**UK Businesses: Support packages & guidance**

<table>
<thead>
<tr>
<th>Bounce Back Loan Scheme</th>
<th>This new micro loan scheme aims to provide a simple, quick, easy solution for those in need of smaller loans. The new “Bounce Back Loans” will offer:</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>◆ loans of up to £50,000 that will be capped at 25% of the businesses turnover;</td>
</tr>
<tr>
<td></td>
<td>◆ interest for the first 12 months will be covered by the government;</td>
</tr>
<tr>
<td></td>
<td>◆ there will be no fees;</td>
</tr>
<tr>
<td></td>
<td>◆ the government will provide lenders will a 100% guarantee;</td>
</tr>
<tr>
<td></td>
<td>◆ after 12 months the interest rate will be 2.5% a year;</td>
</tr>
<tr>
<td></td>
<td>◆ loan terms will be up to 6 years; and</td>
</tr>
<tr>
<td></td>
<td>◆ no repayments will be due during the first 12 month.</td>
</tr>
<tr>
<td></td>
<td>The scheme will be delivered through a network of accredited lenders.</td>
</tr>
<tr>
<td></td>
<td>On announcement the Chancellor advised that most loans will arrive within 24 hours of approval and that the application process will be a simple, quick, standard form for businesses to fill in with no:</td>
</tr>
<tr>
<td></td>
<td>◆ forward-looking tests of business viability; or</td>
</tr>
<tr>
<td></td>
<td>◆ complex eligibility criteria.</td>
</tr>
</tbody>
</table>

**Eligibility**

Businesses are eligible to apply for the loan if they are:

◆ based in the UK
◆ was established before 1 March 2020;
◆ have been negatively affected by coronavirus; and
◆ were not an “undertaking in difficulty” on 31 December 2019.

If your business was classed as a business in difficulty on 31st December 2019 you’ll need to confirm that you’re complying with additional state aid restrictions.

The following businesses are not eligible to apply:

◆ banks, insurers and reinsurers (but not insurance brokers);
◆ public-sector bodies; and
◆ state-funded primary and secondary schools.

Businesses cannot if they have already received a loan via CBILS, CLBILS or Covid-19 Corporate Financing Facility however if they have already received a loan of up to £50,000 under one of these schemes and would like to transfer it into the Bounce Back Loan scheme, this can be arranged with your lender until 4th November 2020.

**How to claim**

The BBLs is available through a range of British Business Bank accredited lenders and partners, listed on the British Business Bank website [here](#).

To make an application, businesses are advised to:

◆ Approach a lender, ideally via its website.
◆ In the first instance, businesses may wish to approach their existing provider. Businesses may also consider approaching other lenders if they are unable to access the finance required.
◆ Complete a short application form online, which self-certifies that your business is eligible for a loan under BBLs.
◆ If the business is eligible, it will be subject to appropriate customer fraud, Anti-Money Laundering (AML) and Know Your Customer (KYC) checks. Some state aid restrictions may apply in the application.
◆ Note that there is high demand for finance through BBLs so phone lines are likely to be busy and branches may not be able to handle enquiries in person.

BBLs is designed to be fast for lenders to process and quick and easy for businesses to access.

If one lender turns you down, you can apply to other lenders in the scheme. You may want to consider using a broker to find the right type of finance for your needs, or do your own research using the British Business Bank’s finance guide.

**Links**

[Apply for a coronavirus bounce back loan](#)
This scheme will support large businesses not eligible for the CBILS secure finance:

- All viable businesses with turnover of more than £45 million per year can apply for up to £25 million of finance.
- From 26th May firms with a turnover of more than £250 million can apply for up to £200 million of finance (up to 25% of turnover). The initial maximum loan size available was £50 million.
- The government provides lenders with an 80% guarantee on individual loans. This gives banks the confidence to lend to many more businesses which are impacted by coronavirus.
- Finance is available in the form of term loans, revolving credit facilities (including overdrafts), invoice finance and asset finance
- The scheme is available through a series of accredited lenders, which are listed on the British Business Bank website. The lender has the authority to decide whether to offer you finance: [Accredited Lenders](#)
- Facilities backed by a guarantee under CLBILS are offered at commercial rates of interest.
- Under the scheme, lenders will not take personal guarantees of any form for facilities below £250,000. For facilities above £250,000, personal guarantees may still be required, but claims cannot exceed 20% of losses after all other recoveries have been applied.

### Eligibility

Eligible businesses must:

- be UK-based in its business activity
- have an annual turnover of more than £45 million
- have a borrowing proposal which the lender would consider viable, were it not for the current pandemic, and for which the lender believes the provision of finance will enable the business to trade out of any short-term to medium-term difficulty
- self-certify that it has been adversely impacted by the coronavirus (COVID-19)
- not have received a facility under the Bank of England’s Covid Corporate Financing Facility (CCFF).

Businesses from any sector can apply, except the following:

- Credit institutions (falling within the remit of the Bank Recovery and Resolution Directive), insurers and reinsurers (but not insurance brokers)
- Building Societies
- Public-sector bodies
- Further-education establishments, if they are grant-funded
- State-funded primary and secondary schools

### How to claim

Not every accredited lender can provide every type of finance available under CLBILS, and the amount of finance offered varies between lenders. Therefore businesses should check the lenders’ websites for more information on the amounts they are able to offer.

When you apply for a business loan, most lenders will ask you for the following:

#### Details of the Loan

- The amount you would like to borrow
- What the money is for – the lender will check that it’s for a suitable business purpose and the right type of finance for your needs
- The period over which you will make the repayments – the lender will assess whether the loan is affordable for you

#### Supporting Documents

Businesses will need to provide certain evidence to show that you can afford to repay the loan. This is likely to include:

- Management accounts
- Cash flow forecast
- Business plan
- Historic accounts
- Details of assets

The above requirements will vary from lender to lender. If one lender turns you down, you can still approach other lenders within the scheme.
## UK Businesses: Support packages & guidance

### COVID-19 Corporate Financing Facility

**Availability**

This scheme opened on Monday 20th April 2020.

<table>
<thead>
<tr>
<th>Link</th>
</tr>
</thead>
<tbody>
<tr>
<td>Apply for the CLBILS [<a href="https://www.british-business-bank.co.uk/ourpartners/coronavirus-business-interruption-loan-schemes/clbils/clbils-for-businesses-and-advisors/">https://www.british-business-bank.co.uk/ourpartners/coronavirus-business-interruption-loan-schemes/clbils/clbils-for-businesses-and-advisors/</a>]</td>
</tr>
</tbody>
</table>

Under the new Covid-19 Corporate Financing Facility, the Bank of England will buy short term debt from larger companies to support companies if it has been affected by a short-term funding squeeze:

- It will also support corporate finance markets overall and ease the supply of credit to all firms.
- The facility will purchase commercial paper of up to one-year maturity.
- The minimum size of an individual security that the fund will purchase from an individual participant is £1 million, with financing terms comparable to those prevailing in markets before the Covid-19 economic shock.
- The scheme is delivered through commercial lenders, backed by the Bank of England.
- It will operate for at least 12 months, and for as long as steps are needed to relieve cash flow pressures on firms that make a material contribution to the UK economy.

### Eligibility

Companies – and their finance subsidiaries – that make a material contribution to the UK economy are able to participate.

**How to claim**

To check eligibility and apply visit: [here](https://www.british-business-bank.co.uk/ourpartners/coronavirus-business-interruption-loan-schemes/clbils/clbils-for-businesses-and-advisors/)

### Future Fund (£500 million loan scheme for high-growth firms)

**Availability**

The scheme will be available from the week commencing 23rd March 2020.

<table>
<thead>
<tr>
<th>Link</th>
</tr>
</thead>
<tbody>
<tr>
<td>Apply for the covid-19 corporate-financing-facility</td>
</tr>
</tbody>
</table>

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.

### Key features

**Key features of the Fund:**

- The Fund will match up to 100% of the amount provided by investor(s), up to a maximum of £5 million;
- The loan amount provided to the company ranges from £125,000 to £5 million;
- Amounts of loans must be at least matched by co-investment from investors.
- Funding must not be used to:
  - repay any borrowings;
  - pay any dividends;
  - pay any bonuses;
  - pay any advisory fees.
- The loans will have a minimum of 8% per annum (non-compounding) interest charge applied. This interest will be higher if the company and the investor(s) agree between themselves. Unlike a typical bank loan, the interest is not payable on a monthly basis and instead will accrue until the loan converts. At this point, the interest will either be repaid or convert in equity.
- The loan will mature after 36 months.
- The loan cannot be repaid early by the company other than with the agreement of all of the investors.
- The loans will convert into shares in the company in certain circumstances, including an exit or a new funding round.

Investors and the Future Fund both invest using a convertible loan agreement, which is predefined and cannot be negotiated.

### Eligibility

Businesses are eligible if:

- it is UK-incorporated. If your business is part of a corporate group, only the parent company is eligible;
- it has raised at least £250,000 in equity investment from third-party investors in the last 5 years;
- none of its shares are traded on a regulated market, multilateral trading facility or other listing venue'
## UK Businesses: Support packages & guidance

### Innovate UK Continuity Grants for existing customers (£90m)

- it was incorporated on or before 31 December 2019;
- at least one of the following is true:
  - half or more employees are UK-based
  - half or more revenues are from UK sales

Businesses can check their eligibility for the fund at: [here](#).

**Availability**

The Future Fund scheme is now open to applications until the end of September 2020.

**Link** [Future-fund](#)

Innovate UK is offering up to £90 million in advance paid grants to SMEs and third sector organisations who are existing Innovate UK award holders and who are at risk of abandoning their project due to a sudden shortage or even unavailability of funds directly related to COVID-19.

These grants are for eligible organisations that expect to have a funding gap (between £25,000 and £250,000) in the remaining period of their project because they are facing loss or damages, such as reduced access to capital, cancelled orders or increases to costs, and are therefore seeing cashflow disrupted as a result of the COVID-19 outbreak.

**With £90m available up to 500 of the 2,400 SMEs currently claiming grants could be supported.**

**Eligibility**

Grants are only available to SMEs and third sector organisations that are currently funded project participants in an Innovate UK award. Individuals, academic institutions and research organisations are not eligible.

Only single businesses can receive the grant, so each participant in a consortium funded through collaborative research & development must apply separately.

**What funding is available?**

- Innovate UK will offer grants of between £25,000 and £250,000, for the specific costs that remain for live projects and that are not already covered through your existing Innovate UK award.
- Innovate UK will fund no more than 100% of your remaining eligible costs provided these costs are not already covered in your grant.
- Businesses can also detail further reasonable costs arising from an increase in the cost of delivering your R&D activity as a result of COVID-19, provided these costs are not already covered by other government support.
- Innovate UK may decide to offer you a lesser amount than requested, for example, if the programme is oversubscribed or they determine that a lesser amount is within the spirit and intention of the scheme.
- The grants will be paid in full, with no requirement for matched funding from the recipient organisation and 90% of this grant will be paid in advance.
- The remaining 10% will be paid once the monitoring officer concludes that the organisation has continued its innovation activity as laid out in the application, in most cases following the next quarterly review.

**Application Process**

Grants will be based on the quality of your ongoing projects with Innovate UK, Innovate UK’s satisfaction with the progress of that project and judgement of the financial viability of the business.

Businesses will need to outline why they need an innovation continuity advance for the amount requested. Innovate UK will look for applications that show:

- an appropriate and evidenced grant request
- a clear route to commercial success
- a strong management team
- why you need additional public funding in order to be able to carry out your project
- evidence of loss or damages due to the COVID-19 pandemic such as reduced access to capital, cancelled orders or increases to your costs
- why you are unable to fund the project from your own resources or other forms of private-sector funding amidst the current financing disruptions caused by the Covid-19 pandemic.
## COVID-19 Support: Support packages & guidance

**Availability**
The Innovation Continuity Grants scheme is available from 15th May 2020 and will close on 29th May 2020. It is hoped that the first payments can be made by early June 2020.

**How to apply**
Further details and guidance will be sent to existing customers and is available in the guidance document.

**Link**
[Access-coronavirus-business-innovation-support-package](#)
[Innovate_UK_coronavirus_business_support_package_details_final](#)

Innovate UK is also offering up to £210 million in loans to SMEs and third sector organisations that have a challenge in continuing a live project for which they are have an award from Innovate UK.

Loans are for organisations that find themselves facing a sudden shortage or even unavailability of funds resulting directly from the COVID-19 pandemic. This innovation continuity loan may be suitable if you need funding of between £250,000 and £1,600,000.

With £210m available up to 200 of the 2,400 SMEs currently claiming grants could be supported.

**Eligibility**
Loans are only available to SMEs and third sector organisations that have an active project funded by Innovate UK. Individuals, academic institutions and research organisations are not eligible.

Only single businesses can receive the loan, so each participant in a consortium funded through collaborative research & development must apply separately.

**What funding is available?**
- Innovate UK will offer loans of between £250,000 and £1,600,000. The total loan amount cannot exceed 100% of the remaining eligible project costs of your existing project providing these costs are not already covered through your existing award.
- Innovate UK may consider further reasonable costs arising from an increase in the cost of delivering your R&D activity as a result of Covid-19 that are not already covered by other government support.
- Funding will not be given to support furloughed staff or where the project will not be continued or, where necessary, completed during the COVID 19 pandemic.
- Deferred interest will also be included in the maximum loan amount available.
- If Innovate UK make you a loan offer, it will be based on your project and our judgement of the suitability and affordability of a loan for your business.

**Key terms**
Innovation continuity loans will have a maximum term of 7 years. Within this maximum term, the loan will be:

- Available for up to 2 years (the ‘availability period’) until the agreed end date of your project. No drawdowns will be permitted after 31st March 2022. You can borrow in stages (‘drawdowns’) during this period and will pay interest at 3.7% per annum on anything you borrow, with additional interest at 3.7% accrued and deferred until the repayment period.
- Extended until the first commercial sales from the results of the project, up to a maximum of 2 years (the ‘extension period’) after the end of the availability period. You will not be able to make further drawdowns during this period. You will not have to make repayments of your loan but you will pay interest on the amount you have borrowed at 3.7% per annum, with additional interest at 3.7% accrued and deferred until the repayment period.
- Repayable over a maximum of 5 years (the ‘repayment period’) after the availability and extension periods. You will have to repay anything you have borrowed, including interest accrued and deferred from the availability and extension periods, on a quarterly schedule. You will pay interest at 7.4% per annum on the outstanding loan amount.
UK Businesses: Support packages & guidance

These are the longest periods Innovate UK will consider and, since the overall term of the loan must not exceed 7 years, your application should set out the remaining period of your project (for the availability period) and propose how long the extension and repayments period should be within this term. These should be based on the needs of your business. Innovate UK will consider the suitability of your proposed timings in any loan offer that they make to you. Innovate UK will not charge any arrangement, set up or monitoring fees.

<table>
<thead>
<tr>
<th>Application Process</th>
<th>Loans will be based on the innovation quality score of your original project(s), recent reports on project progress and our judgement of the suitability of your business to receive a loan. This will be carried out by our credit team, based on your answers to the questions in your application and your historic and forecast financial statements. The application takes the form of a survey that you will need to complete online. Innovate UK will use the ‘startup high growth index’ survey that has been developed by Early Metrics to provide a structured way to capture qualitative and quantitative information about your business. In the application survey, businesses will be expected to answer questions about your business and its ability to pay interest and repay a loan. Within your answers to the survey questions you will need to outline your preferred loan conditions and explain why you need an innovation continuity loan for the amount and time requested. The survey questions include a mixture of:</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>♦ requests for specific information (for example on monthly revenues or number of employees)</td>
</tr>
<tr>
<td></td>
<td>♦ selection of category responses (for example on the stage of development of your product or service)</td>
</tr>
<tr>
<td></td>
<td>♦ self-assessment scoring (for example on the level of important challenges to your growth)</td>
</tr>
<tr>
<td></td>
<td>♦ text (for example to allow you to provide a description of your business model)</td>
</tr>
<tr>
<td>Applications will be evaluated on:</td>
<td>Applications will be evaluated on:</td>
</tr>
<tr>
<td></td>
<td>♦ the quality of your ongoing project with us</td>
</tr>
<tr>
<td></td>
<td>♦ our satisfaction with the progress of your project</td>
</tr>
<tr>
<td></td>
<td>♦ our judgement on the suitability of your business to receive a loan.</td>
</tr>
<tr>
<td>Innovate UK will look for applications that show:</td>
<td>Innovate UK will look for applications that show:</td>
</tr>
<tr>
<td></td>
<td>♦ an appropriate and evidenced grant request</td>
</tr>
<tr>
<td></td>
<td>♦ a clear route to commercial success</td>
</tr>
<tr>
<td></td>
<td>♦ a strong management team</td>
</tr>
<tr>
<td></td>
<td>♦ why you need additional public funding in order to be able to carry out your project</td>
</tr>
<tr>
<td></td>
<td>♦ evidence of loss or damages due to the COVID-19 pandemic such as reduced access to capital, cancelled orders or increases to your costs</td>
</tr>
<tr>
<td></td>
<td>♦ why you are unable to fund the project from your own resources or other forms of private-sector funding amidst the current financing disruptions caused by the Covid-19 pandemic</td>
</tr>
<tr>
<td></td>
<td>♦ confirmation and evidence that you were not an undertaking in difficulty as of 31 December 2019</td>
</tr>
<tr>
<td></td>
<td>♦ that this funding will enable the project to continue during the COVID-19 pandemic.</td>
</tr>
</tbody>
</table>

A number of conditions will apply which are outlined at the links below.

| Availability | The innovation continuity loans scheme launched on 15th May 2020. Applications will be evaluated as they are received. The scheme will remain open for applications until all available funds have been committed or 31st December 2020, whichever is earlier. It is hoped that the first loan commitments can be made by the end of May 2020. |
| How to apply | Further details and guidance will be sent to existing customers and is available in the guidance document. |
Credit Insurance Guarantee

On 13th May the Government announced that 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 Credit Insurance provides cover to hundreds of thousands of business to business transactions, particularly in non-service sectors, such as manufacturing and construction. It insures suppliers selling goods against the company they are selling to defaulting on payment, giving businesses the confidence to trade with one another. But due to Coronavirus and businesses struggling to pay bills, they risk having credit insurance withdrawn, or premiums increasing to unaffordable levels.

To prevent this from happening, the government will temporarily guarantee business-to-business transactions currently supported by Trade Credit Insurance, ensuring the majority of insurance coverage will be maintained across the market. This will support supply chains and help businesses to trade with confidence as they can trust that they will be protected if a customer defaults on payment.

Although further details will be announced in due course, the Government has advised that:

- The guarantee will be delivered through a temporary reinsurance agreement with insurers currently operating in the market.
- The government will work with businesses and the industry on the full details of the scheme to ensure firms are supported and risk is appropriately shared between the government and insurers.
- The guarantees will cover trading by domestic firms and exporting firms and the intent is for agreements to be in place with insurers by end of this month.
- The guarantee will be temporary and targeted to cover Covid-19 economic challenges, and will provisionally last until the end of the year. It will be followed by a review of the TCI market to ensure it can continue to support businesses in future.
# UK Businesses: Support packages & guidance

## GRANT SUPPORT

<table>
<thead>
<tr>
<th>Northern Ireland: £10,000 Small Business Support Grant Schemes</th>
</tr>
</thead>
<tbody>
<tr>
<td>The NI Executive is providing a one-off grant of £10,000 to businesses that are currently in receipt of Small Business Rate Relief (&quot;SBRR&quot;), subject to some exclusions. A recent change to the scheme was made so that businesses with a Net Annual Value of £15,000 and below, who currently benefit from Industrial Derating are also eligible for the grant.</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Eligibility</th>
<th>SBRR is automatically applied to business properties with a rateable value below £15,000, though some exclusions to SBRR apply.</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Vacant properties are not eligible for this grant</td>
</tr>
<tr>
<td></td>
<td>MLA Constituency offices are not eligible for this grant</td>
</tr>
<tr>
<td></td>
<td>Business with multiple premises will only be eligible for one grant of £10,000 in total.</td>
</tr>
</tbody>
</table>

For rental properties, the scheme is being designed to benefit the small businesses and not the landlord who is responsible for paying the rates. For this reason, no grant payments are being automatically issued to landlords of properties with a rateable value of £1,590 or less. **Arrangements are being put in place to contact the landlord and small businesses concerned.**

<table>
<thead>
<tr>
<th>How to claim</th>
<th>If you pay business rates by Direct Debit</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Payment will be made directly into the bank accounts of eligible businesses which currently pay their rates by Direct Debit. Payments to these businesses are now being processed and payments will be in businesses’ bank accounts early next week. At present we hold bank details for approximately 7,000 eligible small businesses. The first payment in the Small Business Support Grant Scheme will be made on 31 March if not before.</td>
</tr>
</tbody>
</table>

**If you don’t pay your business rates by Direct Debit**

Bank details need to be collected from eligible small businesses who do not pay their business rates by Direct Debit. If you think you are eligible for the £10,000 Small Business Support Grant, you should use the online web portal to register for the grant and provide bank details for grant payment. [Click here](https://www.nibusinessinfo.co.uk/content/coronavirus-business-support-grant-schemes)

You will be asked to confirm your:

- Ratepayer ID (shown on your rate bill)
- Occupancy ID (shown on your rate bill)
- sort code
- bank or building society account number
- e-mail address

Your registration details will be checked and if everything is in order, the grant payment will be sent directly to your bank account.

You can expect to receive the £10,000 grant payment around five working days after you have completed the online form.

<table>
<thead>
<tr>
<th>Availability</th>
<th>The online portal to support the £10,000 grant scheme opened on 26th March and payments commenced from 31st March: Application</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Note this scheme will close on Wednesday 20th May.</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Link</th>
<th><a href="https://www.nibusinessinfo.co.uk/content/coronavirus-business-support-grant-schemes">https://www.nibusinessinfo.co.uk/content/coronavirus-business-support-grant-schemes</a></th>
</tr>
</thead>
</table>
UK Businesses: Support packages & guidance

£10,000 Small Business Grant for rental properties and Total NAV of £1,590 or below

Under rating legislation, the landlord is liable for rates on non-domestic rental properties with a Total NAV of £1,590 or below. For rental properties with a sole tenant and properties with a Total NAV of £1,590 or below, further information is required to ensure that that the grant is being paid to the small business who occupies the property, and not a landlord or letting agent.

An online form is now available to register for the £10,000 grant or to provide further information if:
- Your business is the sole tenant of a rental property where the landlord receives the rate bill
- Your business is the sole tenant of a rental property and the business receives the rate bill
- Your business owns the property that it occupies and the property has a Total NAV of £1,590 or below

How to claim

For rental properties with a sole tenant and properties with a Total NAV of £1,590 or below, further information is required to ensure that the grant is being paid to the small business who occupies the property, and not a landlord or letting agent.

In this case, businesses should use the online form for rental properties and properties with a Total Net Annual Value of £1,590 or below at: Click here

Availability

The online portal opened on 30th April 2020 (at the link below) and the deadline to register for this grant scheme is Wednesday 20th May 2020.

A helpline in respect of the Small Business Grant Scheme has been set up - Tel: 0300 200 7809 and is open Monday to Friday, 9 am - 5 pm.

Link

Coronavirus £10000 small business grant rental properties

£25,000 Small Business Support Grant Schemes

The NI Executive is also providing an immediate grant of £25,000 for companies in the retail, tourism and hospitality sectors, with a rateable value of between £15,000 and £51,000, that are in financial hardship and have a need for financial assistance.

Eligibility

Businesses must operate in a premises in the retail, hospitality, tourism or leisure sectors, in one of the following:

Amusements | Garden Centre | Race Track  
Art Gallery | Golf Driving Range | Restaurant  
Auction Mart | Harbour | Retail Warehouse  
Bakery | Ice Rink | Riding School  
Bingo Hall | Laundry | Shooting Range  
Bowling Alley | Leisure/Gym/Fitness Centre | Shop  
Cafe | Market | Showroom  
Camping Site | Museum | Sports Club  
Car Wash | Office (in eligible sector) | Taxi Depot  
Caravan Site | Outdoor Centre | Theatre  
Cinema | Petrol Filling Station | Tourism Accommodation  
Entertainment Centre | Play Centre | Visitor Centre  
Exhibition Venue | Post Office  
Funeral Parlour | Public House

The following businesses/properties are excluded from receiving the grant:
- Vacant properties.
- Public bodies.
- Premises used for manufacturing purposes.
- Properties with a Net Annual Value of under £15,001 or over £51,000.
- Businesses which as of the 15 March 2020 were insolvent, about to file for insolvency, dissolved or about to be dissolved.
- Businesses that were dormant as of the 15th March 2020 - ie not trading but not insolvent.

Further conditions:
- Businesses with multiple premises meeting the Net Annual Value criteria outlined above will only be eligible for one grant of £25,000.
## UK Businesses: Support packages & guidance

- Businesses who have already received a £10,000 grant under the Small Business Grant Scheme, and who have an additional property which falls within the £15,001 to £51,000 Net Annual Value and meets the other eligibility criteria for the £25,000 Business Grant Scheme, are eligible to apply.
- Businesses that have already received the £10,000 grant on the basis of their Net Annual Value in the 7th valuation list at the 15th March, who become eligible for the £25,000 grant on the basis of their Net Annual Value in the 8th valuation list at 1st April 2020, will only be entitled to receive the balance of £15,000.
- For rental properties, the scheme is being designed to benefit the businesses and not the landlord or managing agent who is responsible for paying the rates. Landlords, managing agents and small businesses in this situation should not use the Business Grant Support online form to register for the scheme but should wait until a new online form for rental properties is made available.

### Availability

The much awaited Hospitality, Tourism and Retail Grant opened on Monday 20th April, and will take around 15 working days to process.

Applicants can apply on the NI business info site: [Click here](#)

The scheme will also close on Wednesday 20th May 2020.

### Link

[Coronavirus business support grant schemes](#)

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### Northern Ireland: Micro-business Hardship Fund

On 20th May 2020, the NI Executive has launched a new NI Micro-business Hardship Fund to help NI based micro-businesses and social enterprises unable to access other regional and national COVID-19 support measures.

- Department for the Economy (DfE) will make up to £40 million available through a fund, which is being administered by Invest Northern Ireland (“INI”).
- It will offer emergency funding to businesses facing immediate cash flow difficulties due to the impact of COVID-19.
- The funding is available to businesses unable to access the £10,000, £25,000 and Covid-19 Childcare Support grant schemes.
- In order to ensure that the £40 million budget is not exceeded, the final amounts awarded will depend on the number of successful applications.
- The level of Hardship Fund grant will be up to £10,000 for businesses which pay business rates on premises and up to £5,000 for those that do not pay business rates.
- Businesses within each category will receive the same amount.
- Only one grant will be paid to each eligible business, irrespective of how many properties the business occupies.

### Eligibility

Businesses should ensure they meet the following criteria before applying to the fund:

- The business must be based in Northern Ireland;
- At 29th February 2020, the business must have employed between one and nine employees paid via PAYE. Businesses, where the sole employee is the business owner or company director, are not eligible for this scheme. The number of employees will be based on headcount;
- Since 1st March 2020, the business must have experienced a reduction in turnover in excess of 40% as a direct result of the COVID-19 pandemic or associated Government restrictions.

The NI Micro-business Hardship Fund is open to all micro-business and social enterprises excluding the following:

- Primary agricultural producers i.e. those primarily concerned with crop or animal production or forestry or logging or fisheries or aquaculture. However, agricultural businesses associated with the processing, marketing and retail of agricultural products can apply to the fund.
- Businesses eligible for the following NI Executive schemes:
  - £10,000 Small Business Support Grant Scheme
  - £10,000 Small Business Grant for rental properties and Total NAV of £1,590 or below
  - £25,000 Retail, Hospitality, Tourism and Leisure Grant
  - COVID-19 Childcare Support Scheme
- Charities or social enterprises with charitable status.
UK Businesses: Support packages & guidance

- Social enterprises that receive less than 60% of revenue from trade in goods and/or services.

Businesses should note that other non-repayable Government grants related to COVID-19 will be taken into account and will be deducted, where applicable, from the final grant awarded.

Businesses can use the online eligibility checker to find out if they are eligible to apply.

Use the online eligibility checker

How to claim

To make an application, businesses will need to provide:

- Their business name, business address and postcode
- Contact name and number
- Employer PAYE reference number, also known as an Employer Reference Number or ERN
- The number of staff on your PAYE payroll your business employed as of 29th February 2020
- Your LPS Ratepayer ID and Occupancy ID if you pay business rates
- Your VAT number if you are VAT registered
- Your business bank account number and sort code (only provide bank account details where a BACS payment can be accepted)
- Details of any de minimis funding your company or any company within the Group (if applicable) has received in the current or previous two fiscal (accounting) years

Businesses will also need to provide electronically:

- A form of photographic ID as your proof of identity, such as a scanned copy of a valid passport or a current driving licence
- A scanned copy of a bank statement dated within the last three months for an account used by your business that clearly shows your address
- A scanned copy of your PAYE Real Time Information (RTI) return for the period ended 29 February 2020

The maximum file size of each attached document is 3MB.

The online application process takes approximately one hour to complete. It is possible to save your application and return to it at any time, prior to the closing date.

Availability

Applications for the fund can be made from Wednesday 20th May and will close on 12th June at 6 pm.

Link

Coronavirus-ni-micro-business-hardship-fund
## BUSINESS RATES RELIEF

### Northern Ireland: 2020/21 rates waived & deferral

The Northern Ireland Executive will waive business rates for the next 4 months, and defer issuing rate bills until July 2020:

- No rates will be charged for April, May, June and July 2020, reducing the 2020-21 annual rate bill by one third. This amount does not need to be paid back.
- 2020-21 rates bills will be issued in July 2020.
- Ratepayers can still choose to pay their bill in monthly instalments between July 2020 and March 2021.
- Monthly Direct Debit payment plans will be automatically updated to collect payments between July 2020 and March 2021.
- The regional rate for 2020-21 has not been set yet, so it is not yet possible to estimate your rate bill for 2020-21. However, the Finance Minister announced a reduction in the regional business rate of 12.5% to benefit all businesses as part of the NI Budget package on 30 March 2020.
- The Small Business Rate Relief scheme will be continued in 2020-21.

In addition to the above measures, the NI Executive announced on 19th May 2020 that the sectors hardest hit by the coronavirus pandemic will pay no rates for the full financial year up until 31st March 2021. Those sectors are:

- hospitality, tourism and leisure;
- retail (excluding certain supermarkets and off-licences);
- childcare; and
- Belfast City Airport, Belfast International Airport and the City of Derry Airport.

### Northern Ireland: Hardship Rate Relief

Businesses applying for the Hardship Rate Relief, may be awarded up to 100% during a period of hardship:

- Hardship Rate Relief for non-domestic property is intended to assist a business recover from a temporary crisis, financial or otherwise, as a result of exceptional circumstances, and therefore some form of recovery plan will generally be required before an application can be considered.
- Hardship Rate relief is only available on rates that are due, therefore, it will not be possible to claim it for April, May and June 2020. However, if your business has been affected during February and March 2020, you can apply.
- The application can provide up to 100% of rates owed for the period of hardship against the rating year the application is received.

### Eligibility

All NI businesses with the exception of:

- properties used solely for, or in connection with:
  - the parking of motor vehicles;
  - telecommunications masts and towers; or
  - automatic teller machines.
- Properties used solely for exhibiting advertisements.

Hardship Relief constitutes State Aid and will be given in compliance with the State Aid rules.

### How to claim

Complete the form at: [LPS-Hardship-Rate-Relief](https://www.nibusinessinfo.co.uk/content/hardship-rate-relief). It is advisable to contact LPS directly.

### Availability

This scheme is open now and was already in place before the COVID-19 crisis.

### Link

[Covid-19-emergency-rates-package-businesses](https://www.nibusinessinfo.co.uk/content/hardship-rate-relief)
A new £1.5 million support package for Northern Ireland’s fishing industry has been announced by the Department for Agriculture, Environment and Rural Affairs (DAERA).

- The financial scheme will help the fishing industry during the Covid-19 pandemic, after social distancing measures and the collapse of the European and domestic fish markets have made trading virtually impossible.
- The assistance will be for three months with a maximum amount of total funding per ‘undertaking’ capped at around £104,000.
- It will be delivered via monthly payments varying with vessel size as below:

<table>
<thead>
<tr>
<th>Vessel overall length (metres)</th>
<th>Monthly payment (£)</th>
</tr>
</thead>
<tbody>
<tr>
<td>0-10</td>
<td>£1,050</td>
</tr>
<tr>
<td>10.01-11.99</td>
<td>£1,800</td>
</tr>
<tr>
<td>12.00-14.99</td>
<td>£3,550</td>
</tr>
<tr>
<td>15 and over</td>
<td>£4,550</td>
</tr>
</tbody>
</table>

Scheme conditions
- The vessel must be a fishing vessel registered in NI
- The vessel must normally be active during the period March to May
- The vessel must have had fish landings of at least £10,000 in 2019
- Vessels of overall length 28m and over are not eligible
- The vessels must be available to fish if there is a market for their product (i.e. this is not a “tie-up” scheme)

How to apply
- The Department of Agriculture, Environment and Rural Affairs (DAERA) will contact vessel owners in due course about how to apply for the scheme.

Links
- Support-package-fishing-industry
The Self-employment Income Support Scheme (SEISS) will support self-employed individuals (including members of partnerships) who have lost income due to coronavirus (Covid-19). 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.

### Eligibility

Self-employed individuals or members of a partnership can apply if:

- you have submitted your Income Tax Self-Assessment tax return for the tax year 2018-19 on or before 23rd April 2020
- you traded in the tax year 2019-20
- you intend to continue to trade in the tax year 2020 to 2021
- you carry on a trade which has been adversely affected by coronavirus

Your business could be adversely affected by coronavirus if, for example:

- you are unable to work because you:
  - are shielding
  - are self-isolating
  - are on sick leave because of coronavirus
  - have caring responsibilities because of coronavirus
- you’ve had to scale down or temporarily stop trading because:
  - your supply chain has been interrupted
  - you have fewer or no customers or clients
  - your staff are unable to come in to work

You should not claim the grant if you’re above the state aid limits or operating a trade through a trust.

To be eligible for the SEISS an individual’s trading profits must be no more than £50,000 and more than half of their total income for 2018 to 2019. If you are not eligible based on the 2018 to 2019 Self-Assessment tax return, HMRC will then look at the tax years 2016 to 2017, 2017 to 2018, and 2018 to 2019.

Total Income is defined as all of the following:

- income from earnings
- trading profits
- property income
- dividends
- savings income
- pension income
- miscellaneous income (including social security income)

If you started trading between 2016-19, HMRC will only use those years for which you filed a Self-Assessment tax return.

You can check if you are eligible by using HMRC’s online tool: [click here](#)

If you are eligible, HMRC will tell you the date you will be able to make a claim from and ask you to add your contact details. HMRC will use these to remind you when the online service will be available.

If you are not eligible, you can ask HMRC to review this after you have used the online tool. If you want to do this at a later time, you will be able to use the online tool more than once.

### How much can you claim?

<table>
<thead>
<tr>
<th>Year</th>
<th>Grant Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>2016 to 2017</td>
<td>80% of average trading profits</td>
</tr>
<tr>
<td>2017 to 2018</td>
<td>80% of average trading profits</td>
</tr>
<tr>
<td>2018 to 2019</td>
<td>80% of average trading profits</td>
</tr>
</tbody>
</table>
### How will HMRC determine trading profits:
- HMRC will use the figures on your self-assessment tax returns to determine total trading income (turnover), and then deduct any allowable business expenses and capital expenditure.
- Allowable expenses includes: office costs, travel costs, clothing expenses, staff costs, things bought and sold on, financial costs, costs of business premises, advertising or marketing, training courses. It will also include: any business expenses deducted through the trading allowance, capital allowances, qualifying care relief and flat rate expenses.
- HMRC will not deduct the following from trading profits:
  - any losses carried forward from previous years; and
  - personal allowance.

If you have traded for more than one year, HMRC will add together all profits and losses for all tax years they have had continuous trade to determine your average trading profits.

If you have not submitted a Self-Assessment tax returns for all 3 years, HMRC will work out the individuals average trading profit based on continuous periods of self-employment, which will be either:
- the tax years 2017 to 2018 and 2018 to 2019
- the tax year 2018 to 2019 only, even if your self-employed in the tax year 2016 to 2017

If you have more than one trade in the same tax year, HMRC will add together all profits and losses for all these trades to work out your trading profit.

### How to claim

The online service will be available from 13th May 2020. If you are eligible, HMRC will tell you the date you can make your claim from.

You will only need your:
- Self-Assessment UTR
- National Insurance number
- Government Gateway user ID and password
- bank account number and sort code

You will have to confirm to HMRC that your business has been adversely affected by coronavirus. If you claim the grant HMRC will treat this as confirmation you are below the state aid limits.

HMRC will check claims and take appropriate action to withhold or recover payments found to be dishonest or inaccurate.

### Payment

Once you have submitted your claim, you will be told straight away if your grant is approved. HMRC will pay the grant into your bank account within 6 working days.

The grant for the three months period will be paid directly into your bank account, in one instalment.

### Link
- [Claim a grant through the coronavirus SEISS](#)
- [How HMRC works out total income and trading profits for the SEISS](#)
- [How different circumstances affect the SEISS](#)
## Universal Credits

<table>
<thead>
<tr>
<th>Eligibility</th>
<th>Refer to <a href="#">Here</a></th>
</tr>
</thead>
</table>

If you are self-employed and affected by the Covid-19 crisis than you are able to claim Universal Credit, providing you meet the usual eligibility criteria.

To provide support during the economic impact of the outbreak, and allow individuals to follow government guidance on self-isolation and social distancing, from 6th April the requirements of the [Minimum Income Floor](#) will be temporarily relaxed. This change will apply to all Universal Credit claimants and will last for the duration of the outbreak.

Also from 6th April, the standard allowance in Universal Credit and the basic element in Working Tax Credit for 1 year are both increasing by £20 per week on top of planned annual uprating.

<table>
<thead>
<tr>
<th>How to claim</th>
<th>New claimants will not need to attend the jobcentre to demonstrate gainful self-employment. You can claim for universal credits online: <a href="#">NI Direct - Universal Credits</a></th>
</tr>
</thead>
</table>

<table>
<thead>
<tr>
<th>Link</th>
<th><a href="#">Covid-19 guidance for employees</a></th>
</tr>
</thead>
</table>

## Rent

You can obtain support for your rental costs via the universal credits.

Furthermore, from April, Local Housing Allowance rates will pay for at least 30% of market rents in each area. This applies to all private renters who are new or existing Universal Credit housing element claimants and to existing Housing Benefit claimants.
CHARITIES AND COMMUNITY GROUPS

**Coronavirus Community Fund**
Community Foundation NI ("CFNI") for Northern Ireland is providing a £400,000 Coronavirus Community Fund to provide grants to support organisations to continue to provide services over the next twelve months enabling both short and longer term impact.

- Grants of between £1,000 and £10,000 will be offered.
- Organisations providing small scale emergency support will require funding of around £1,000 to £2,500.
- Organisations supporting need on a longer term basis, and/or who are significantly enhancing their services at this time, may require grants of up to £10,000.

**Eligibility**
The fund will be open to constituted community organisations throughout Northern Ireland.

The current focus is to support groups and organisations working with the following communities and issues and that are affected by Coronavirus:

- Older people (aged over 50);
- Those at increased risk, particularly in relation to poor mental health and wellbeing;
- Vulnerable isolated people and families, particularly those living in rural areas, families where a parent/ both parents have lost their employment or where children are living in poverty; and
- Children and young people’s projects, particularly focusing on the voice of young people and connecting through creative mediums.

**How to claim**
The Fund is open and will remain open on a rolling call basis. However, a high level of interest in this fund is expected and depending on current funding available, and any future funds raised, CFNI may decide to close for applications within a relatively short space of time, if they do not have enough funds to meet the demand for support.

It is recommended that you read the Grant FAQs before starting your grant application.

**Link**
Coronavirus-community-fund

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**National Lottery Awards for All Northern Ireland**
The Awards for All programme provides funding between £300 and £10,000, and is currently accepting applications from voluntary and community organisations in Northern Ireland. Over the next six months the programme will be prioritising applications that are COVID-19 related. This means they will prioritise applications from:

- Organisations supporting people who are at high risk from COVID-19
- Organisations supporting communities most likely to face increased demand and challenges as a direct result of measures to prevent the result of COVID-19
- Organisations with high potential to support communities with the direct and indirect impact of COVID-19

The application form requires applicants to insert a project start date 12 weeks in the future but knowledge that COVID-19 applications may need to start sooner. Therefore they have been flexible with the project start date and it can be earlier than the date stated on the form.

**Eligibility**
You can apply if your organisation is a:

- voluntary or community organisation
- registered charity
- constituted group or club
- not-for-profit company or Community Interest Company
- school (as long as your project benefits and involves the communities around the school)
- statutory body (including town, parish and community council).

Organisations that currently have National Lottery Awards for All funding can apply for a COVID-19 related project. Existing grant-holders can hold up to a maximum of two awards within a 12-month period.
UK Businesses: Support packages & guidance

If you are a smaller organisation
The programme is keen to fund smaller organisations too. So they will look at income when making a decision. They will also prioritise organisations that haven’t had National Lottery Awards for All funding from us in the last two years.

As part of our COVID-19 response, the programme is keen to particularly support:
- Organisations supporting people who are at high risk from COVID-19
- Organisations supporting communities most likely to face increased demand and challenges as a direct result of measures to prevent the result of COVID-19
- Organisations with high potential to support communities with the direct and indirect impact of COVID-19

A good application should do at least one of these three things:
- bring people together and build strong relationships in and across communities
- improve the places and spaces that matter to communities
- help more people to reach their potential, by supporting them at the earliest possible stage

Your project also has to involve your community

How to apply
Detail on the application process and the online application is available at the link below.

Link
Awards-for-all-Northern-Ireland

The Clothworkers’ Emergency Capital Programme ("CECP") will award small capital grants of up to £5,000 for essential capital items to adapt or increase services in response to the pandemic.

- Priority will be given to organisations supporting vulnerable and ‘at risk’ groups within our programme areas during this period.

Key features of the fund:
- Applications are only open to charities whose beneficiaries are not based in London.
- Capital grants of up to £5,000 will be awarded (but grants will not awarded equal to more than 50% of annual income).
- Capital projects that are planned as part of an organisation's ordinary course of business are not eligible.

Eligibility
Key organisational eligibility:
- Income of less than £2 million per annum;
- Work of the applicant organisation must fall within one CECP’s nine programme areas.
- The fund will not support organisations that promote a particular religion or that only provide services to people of a particular religion.

Must demonstrate that the organisation has a not-for-profit status in the application form and your accounts. The following types of charitable and not-for-profit organisations:
- Charities registered with the Charity Commission including Community Interest Organisations (CIO).
- Community Interest Companies (limited by guarantee without share capital).
- ‘Exempt Charities’ (in which case we require details of your principal regulator and/or evidence of HMRC exemption).
- Special Schools.

How to claim
Apply online. It is anticipated that a decision will be communicated within one week (but it may take up to two weeks).

Link and application
Clothworkers-emergency-capital-programme

Charities Aid Foundation ("CAF")
Coronavirus Emergency Fund

This Fund is to help smaller charitable organisations in the UK affected by the impact of Covid-19. Grants of up to £10,000 will help them to continue to deliver much needed support to our communities across the UK.

This is intended as a rapid response fund, and we aim to make payments to selected organisations within 14 days of application. Due to the high numbers of applicants it is unfortunately likely that not all eligible applicants will receive a grant.
Eligibility

Organisations with a charitable purpose and charitable activities, which had income of £1 million or less in their last financial year. This includes:

- UK registered charities (registered with Charity Commission, Scottish Charity Regulator or Charity Commission for Northern Ireland, or as shown in the Charities Act 2010)
- Organisations registered with Companies House or the Public Mutuals Register, as a charitable or not-for-profit entity, e.g. Community Interest Companies, Companies Limited by Guarantee and others
- Unregistered entities and social enterprises.

What is covered by the grant?

Charities can apply for unrestricted funding for core costs, staffing, volunteer costs, supplies and equipment, communications or other critical charitable areas. Charities must be able to describe how an emergency grant will improve the situation for your organisation and community.

One application per organisation.

Please remember that this is intended as an emergency fund to enable your charitable activities to continue at the moment in whatever way is needed; it is not designed to replace other lost income in the longer term.

There are a small number of exclusions to the fund:

- Individuals, or groups of individuals who have come together recently to provide informal support services to their communities
- Any organisation more than once. Please ensure that only one application is submitted from your organisation.
- Plus, organisations that:
  - Use the funds to make grants or financial donations to other organisations or to individuals
  - Discriminate on the basis of age, race, colour, religion, national origin, gender, sexual orientation, marital status, disability or other unlawful basis
  - Are religious charities whose activities only promote the furtherance of their religion or only benefit their own religious members
  - Are political parties or campaigns.

How to apply?

Applications for this round of funding are now paused as CAF have already received requests for over £20 million of support and are assessing these as quickly and as fairly as possible.

CAF hope to expand the fund and reopen as and when additional money is available. Charities are asked to keep an eye on the website and social media.

Link

CAF: coronavirus-emergency-fund

The Halifax Foundation Northern Ireland has issued a statement on their website, to highlight that they understand that Coronavirus will present a number of challenges to the charities which they support throughout Northern Ireland over the coming weeks and months.

If your charity is affected by the Coronavirus outbreak and you receive grant funding from the Foundation:

- They will be reasonable if you need to request budget changes to ensure your projects can continue.
- They will consider any project extension requests sympathetically.
- If you think you will struggle to meet your end of project evaluation deadline please get in touch with the Foundation to request an extension.

In addition, grants up to £5,000 are available to support charities continuing to operate during the COVID-19 crisis.

*NOTE - non charities that are constituted groups may apply for a grant of up to £1,000, providing they have a governing document, a board of directors/trustees and set of accounts.
# UK Businesses: Support packages & guidance

<table>
<thead>
<tr>
<th>Eligibility</th>
<th>Eligibility Criteria include:</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td><strong>Income under £1m</strong></td>
</tr>
<tr>
<td></td>
<td>◆ In order for organisations to be eligible, they must have an income of less than £1 million as shown in most recent set of accounts. (For registered charities with a Headquarters based outside Northern Ireland, the income of their Northern Ireland operation will be the figure used to assess eligibility).</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Crisis Support</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>◆ They are prioritising applications from charities that are active during this crisis period and providing support to their users/the community. If your charity is closed during this period, we cannot support your costs during closure.</td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Charitable Status</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>◆ The following groups may apply:</td>
<td></td>
</tr>
<tr>
<td>◆ CCNI registered charities</td>
<td></td>
</tr>
<tr>
<td>◆ Those charities ‘deemed’ on CCNI’s combined list</td>
<td></td>
</tr>
<tr>
<td>◆ Non-deemed groups on CCNI’s combined list, provided they can provide their HMRC letter confirming charitable status</td>
<td></td>
</tr>
<tr>
<td>◆ Constituted groups with a governing document, board of trustees/directors and a recent set of accounts (£1,000 max award)</td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>How to apply</th>
<th>Applications can be made online at the link below.</th>
</tr>
</thead>
</table>

| Link | Community Grant Programme |
|      | Grant Schemes from Local Councils |

<table>
<thead>
<tr>
<th>Local Councils</th>
<th>Local Councils are providing funding and support for local organisations tackling the impact of COVID-19 on residents within each NI Council area.</th>
</tr>
</thead>
<tbody>
<tr>
<td>Link</td>
<td>Grant Schemes from Local Councils</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Other useful websites for Charities</th>
<th>Other useful websites for Charities listing potential supports:</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Charity Commission NI</td>
</tr>
<tr>
<td></td>
<td>Northern Ireland Council for Voluntary Action</td>
</tr>
<tr>
<td></td>
<td>Charities Aid Foundation</td>
</tr>
</tbody>
</table>
The Arts Council of Northern Ireland opened a new funding programme to support artists and performers with grants of up to £5,000 during the COVID-19 crisis.

A total of £500,000 funding will be used through the Artist Emergency Programme to support the research, design and future presentation of arts events and performances, including resources to help artists develop their creative practice.

There are two primary objectives of the programme:

- to support proposals for the research, design and future presentation of specific showcases, performance(s) and/or other forms of public presentation aimed at groups and communities otherwise facing barriers to the arts on a range of platforms
- to engage the arts sector in employment by providing individual artists, creative practitioners and performers with financial support to create work and make a vital contribution to the well-being of communities.

There is an expectation that funding from the Scheme will lead in the future to some form of meaningful public engagement and/or other forms of public access opportunity, in large or small scale.

This programme prioritises applications that:

- Engage with groups, participants and audiences otherwise without easy access to or participation in the arts
- Benefit individual artists, creative practitioners and performers who are currently in difficulties due to work restrictions imposed by COVID-19 protocols
- Propose new or newly-imagined projects as interventions of high artistic quality
- Are planned to reach significant audiences through ‘live’, ‘as live’ or recorded digital performance, publication, broadcast, reading, recording, and/or other audience channels
- Provide for an extended life and/or extended public reach and impact for the work or project that has been created.

Eligibility
Freelance individual artists and creative practitioners and performers of all disciplines, genres, skills and practice can submit their Expressions of Interest.
Curators, editors, directors, creative producers, originators, among other roles of those who work in the arts can also apply. Each potential applicant should seek to evidence their eligibility for the scheme as an active creative.

How to apply
Interested eligible artists must submit the following by email to artgrants@artscouncil-ni.org:
- completed Expression of Interest form
- a CV
- CVs of other artists, creative practitioners and performers involved, if any
- a budget outline
- previous experience of delivering work for public benefit would be important to evidence.
- Equality & Monitoring Information - a template for your completion is available below.

When submitting your Expression of Interest by email, please clearly identify in the subject line, the programme to which the Expression of Interest relates.

Availability
The programme opened for applications Monday 27th April and will continue on a rolling basis, until further notice, for proposals ending March 2021.
However, due to the high level of demand, this programme has been temporarily closed until further notice.

Link
http://artscouncil-ni.org/funding/scheme/artists-emergency-programme
## INTERTRADEIRELAND SUPPORT PROGRAMMES

<table>
<thead>
<tr>
<th>Emergency Business Support &amp; Emerge Programmes</th>
</tr>
</thead>
<tbody>
<tr>
<td>InterTradeIreland (&quot;ITI&quot;) has announced two supports for businesses, to help them respond to the COVID-19 pandemic:</td>
</tr>
<tr>
<td>♦ Emergency Business Solutions Programme – under this programme ITI will provide emergency business support to the value of £2,000/€2,250 (including VAT) to ensure businesses can avail of essential support to respond to the Covid-19 pandemic.</td>
</tr>
<tr>
<td>♦ E Merge Programme – this programme will be led by ITI staff team and provides £2,500/€2,800 fully funded consultancy support and advice to help SMEs to develop online sales, ecommerce and marketing solutions.</td>
</tr>
</tbody>
</table>

### What support is available?

The Emergency Business Solutions Programme provides professional support to businesses across the following areas:

♦ Guidance and direction to relevant Government Supports and help in applying, where feasible.
♦ Emerging guidance: cashflow/people/supply chain;
♦ Completion of lending applications for loan supports;
♦ HR and People relating issues (covering employment, contracts, redundancy advice and other legal aspects);
♦ Helping businesses change production to offer other products or services to mitigate immediate risk; and
♦ Support in rapidly repositioning your business strategy (Note: This key area is delivered via 121 workshops and will be the full cost of the support).

The E Merge Programme is focussed on assisting business with online sales and ecommerce solutions including:

♦ E-Marketing- How to promote and sell online;
♦ Website updates/ design;
♦ Promotion through social media;
♦ SEO optimisation;
♦ Identification of sectoral e-markets; and
♦ Advice on online payment systems/ retail/ billing/ security.

### Eligibility

Initially businesses currently involved in ITI projects (e.g. Acumen, Fusion and Elevate) were eligible to apply, but now the programmes have been extended and applications are welcome from SMEs operating in the manufacturing and tradeable service sector, who have no previous involvement with ITI.

To be eligible for these programmes businesses must be:

♦ a manufacturing or tradeable service business registered on the island of Ireland (North or South);
♦ engaged in cross border trade;
♦ have a satisfactory trading history (min. 18 months);
♦ have the capacity to deliver the project; and
♦ have less than 250 employees and annual turnover of less than £40 million (or Euro equivalent).

### How to apply

The application for the Emergency Business Solutions programme can be found at: [Emergency Business Solutions : Application form](#)

Note that ASM is a Service Provider for this scheme.

We note that ITI have since changed the method of allocating Service Providers from a rotational basis to business being able to select their preferred Service Provider from the list.

The application for the E-Merge programme can be found at: [E-merge application form](#)

### Links

[InterTradeIreland](#)
UK Businesses: Support packages & guidance

OTHER RELEVANT BUSINESS RELATED ADVICE

| Making Tax Digital Extension | HMRC have announced a one-year extension of Making Tax Digital (MTD) to facilitate a VAT soft landing period in response to the Covid-19 pandemic. HMRC are providing all MTD businesses with more time to put in place digital links between all parts of their functional compatible software. This means that all businesses now have until their VAT Return period starting on or after 1 April 2021 to put digital links in place. |
| Three Month Extension of Filing of Accounts | From 25th March 2020, businesses will be able to apply for a three-month extension for filing their accounts. The joint initiative is between the UK Government and Companies House and will mean businesses can prioritise managing the impact of the Coronavirus. As part of the agreed measures, while companies will still have to apply for the three-month extension to be granted, those citing issues around Covid-19 will be automatically and immediately granted an extension. |
| Holiday Accrual | The UK Government amended the Working Time Regulations 1998 (WTR) to allow carry forward of up to four weeks accrued holiday leave. This will allow leave to be taken sometime in the following two years but only where the holiday leave was not taken in this current holiday year as a result of the effects of coronavirus on the worker, the employer or the wider economy or society. Similar legislation is proposed for NI. |
| Insurance | Businesses that have cover for both pandemics and government-ordered closure should be covered, as the government and insurance industry confirmed on 17th March 2020 that advice to avoid pubs, theatres etc. is sufficient to make a claim as long as all other terms and conditions are met. Insurance policies differ significantly, so businesses are encouraged to check the terms and conditions of their specific policy and contact their providers. Most businesses are unlikely to be covered, as standard business interruption insurance policies are dependent on damage to property and will exclude pandemics. |
| Bank | It is welcome news that the Bank of England has cut interest rates to an all-time low of 0.1%, however many businesses may still struggle to fund repayments. The sentiment in the banking market appears to be that banks will look to be as flexible as possible with existing business and personal accounts in these uncertain times, while offering further financing to businesses which are disrupted by the ongoing Covid-19 situation. It is envisaged that assistance may be offered in the form of deferred or reduced loan repayments or emergency working capital facilities (new or extended overdraft facilities). These measures will be assessed on a case-by-case basis. We encourage all businesses to make contact with their bank to discuss how they can work together to get businesses through the uncertainty of the next few months. |
| Rent: Protection from eviction for commercial tenants | The government is introducing measures which will ensure 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 30th June. There is also the option for the government to extend this period if needed. This is not a rental holiday, and all commercial tenants will still be liable for the rent. All commercial tenants in England, Wales and Northern Ireland are eligible. |
| Water bills | Due to COVID-19, water and sewerage bills for business and non-domestic customers are to be held back until July 2020. Non-domestic charges for water and sewerage which would have been billed during the postponement period will be included in bills issued once billing resumes. A planned annual increase in non-domestic water and sewerage charges which had been due to be introduced on 1st April 2020 will be deferred and reviewed in September 2020. |
| Cash flows | Take immediate steps to manage cashflows. Look for scope to: Lower variable costs; Delay discretionary spend; Engage with creditors; Expedite receivables; and Explore supply chain financing options. As a result it may be best to revise cash flow, working capital management and inventory forecasts alongside supply and demand predictions. |
ASM is geared to continue operating at full capacity at present and are therefore available to assist your needs. We will continue to monitor the ongoing situation to provide our clients with the information we consider will support them and may benefit them at this time.

However, if you have any specific queries that you need assistance with, please do not hesitate to contact our offices and you will be directed to the appropriate person for help.

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The information contained herein is for guidance purposes and is not intended to address the circumstances of any particular individual or entity. Although we endeavour to provide accurate and timely information, the current situation is continually evolving and therefore may not be accurate at a future date. No one should act on such information without appropriate professional advice specifically in relation to the particular situation.

If you’ve received this communication directly from ASM, it is because we hold your name or business details for the purpose of keeping you informed on a range of business issues and the services we provide. If you would prefer not to receive any further updates from us please unsubscribe by contacting: asm@asmagherafelt.com