

Luton BID are committed to helping the BID businesses.

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

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

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

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## Information for Businesses

### Where can I go for information and advice for my business?

#### Chancellor sets out extra £750 million coronavirus funding for frontline charities

Charities across the UK will receive a £750 million package of support to ensure they can continue their vital work during the coronavirus outbreak. Tens of thousands of charities providing vital services will benefit from direct cash grants to ensure they can meet increased demand as a result of the virus as well as continuing their day-to-day activities supporting those in need. To view further details please click [here](#).

#### High Street Benefit from £22 billion grants and business rates package

From 1<sup>st</sup> April high streets begin to receive £22 billion coronavirus boost, with grants of up to £25,000 already being paid into bank accounts of high street businesses. To view further details please click [here](#).

#### Cash support for food redistribution during coronavirus outbreak

The government has announced a £3 million fund for food redistribution organisations help them cut food waste during the coronavirus outbreak. All food redistribution businesses and charities will be encouraged to bid for grants over the coming month, including those whose volunteer programmes have been affected by social distancing measures or those that cannot access their usual commercial support network. To view further details please click [here](#).

## Running your business through COVID-19 Webinar

The government has launched a clip YouTube to provide an overview of the support available to help businesses deal with the economic impact of COVID -19, including the deferral of VAT and Income Tax payments, the small business grant scheme, business rates holiday and more. To view the webinar please click [here](#).

## Advice & Guidance

- Government has further updated the advice and guidance for employers on dealing with the coronavirus and related issues. To view please click [here](#).
- To view further updates on government notices relating to COVID-19 Business Support please click [here](#).
- To view the latest information on the government's COVID-19 Action Plan please click [here](#).
- The NHS has produced posters that can be displayed in your washrooms/toilets around handwashing, to download and use across your premises please click [here](#).
- A series of leaflets have been produced by the government to provide information on what everyone must do to help stop the spread of coronavirus. There is also information on spotting the symptoms, advice for vulnerable groups, and information about government support for businesses and workers. This information is available in different languages and alternative formats. To view please click [here](#).

## All non-essential premises must now close

The government stepped up measures to prevent the spread of coronavirus and save lives. To view further details on government guidance please click [here](#).

To view the full guidance on the government's announcement and the list of businesses and premises expected to close please click [here](#).

## Commercial tenants who cannot pay their rent

Extra protection for businesses with ban on evictions for commercial tenants who miss rent payments. The government has announced commercial tenants who cannot pay their rent because of coronavirus will be protected from eviction, to view please click [here](#).

## Business Support Helpline

Information is also available through the Business Support Helpline, a general Government programme which provides help to firms, to view please click [here](#).

## Further regional guidance and useful links

- [Luton Borough Council](#)
- [Bedfordshire Chamber](#)
- [SEMLEP](#)

## What support is there for small and large businesses?

### One-Off Cash Grant

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

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

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

### **Large Business - Covid-19 Corporate Financing Facility**

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

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

### **Self-Employed or Own A Business**

If you are self-employed individual or member of a partnership, a scheme has been announced by the government that 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. To view further details please click [here](#).

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

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

### **Heritage Emergency Fund**

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

### **Coronavirus Job Retention Scheme**

Under the scheme announced by Chancellor Rishi Sunak last month, employers can claim a grant covering 80% of the wages for a furloughed employee, subject to a cap of £2,500 a month.

Employers can claim for furloughed employees that were employed and on their PAYE payroll on or before 19 March 2020. This means that the employee must have been notified to HMRC through an RTI submission notifying payment in respect of that employee on or before 19 March 2020. For more information please click [here](#).

The online claim service will be launched on GOV.UK on **20 April 2020** – please do not try to access it before this date as it won't be available.

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

The government has launched a clip YouTube to provides that provides guidance on Job retention Scheme that will support businesses. To view the webinar please click [here](#).

### **Statutory Sick Pay (SSP)**

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

- This refund will cover up to two weeks' SSP per eligible employee who are either ill or been told to self-isolate because of COVID-19. This is in line with the recommended isolation period. To view Guidance on self-isolation please click [here](#).
- Employers with fewer than 250 employees will be eligible. The size of an employer will be determined by the number of people they employed as of 28 February 2020.
- 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, but employees will not need to provide a GP fit note.
- The eligible period for the scheme began on 13 March.
- The government will work with employers over the coming months to set up the repayment mechanism for employers as soon as possible. Existing systems are not designed to facilitate employer refunds for SSP.
- To view further details please click [here](#).

### **Temporary rates relief**

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

### **Tax Deferrals**

Eligibility and applying:

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

### **Self-Assessment July 2020 Payment on Account**

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

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

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

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

### **VAT Deferral**

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

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

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

### **Government's Business Support FAQs**

To view Government's Business Support FAQs, please click [here](#).

## **Additional Information:**

### **Cross Sector Safety & Security Communications**

The CSSC has entered into a partnership with a very useful website set up by Philip Ingram MBE. Titled 'The Covid Telegraph'. This new site has accumulated facts, articles and advice in relation to the Covid 19 virus, to view please click [here](#).

### **Confederation of British Industry (CBI)**

The Confederation of British Industry (CBI) has created an online hub to assist businesses in dealing with the impacts of coronavirus, to view please click [here](#)

### **ACAS**

ACAS producing an advice for employers and businesses on dealing with COVID 19 and related issues, to view please click [here](#) .

### **Federation of Small Businesses (FSB)**

The Federation of Small Businesses (FSB) has published their own advice, which includes information about the help members of the FSB can call on during the outbreak. To view please click [here](#).

### **Personnel security practices when working from home**

In conjunction with a number of Government Departments and the following link provides some important advice which has been produced by the security services. The Centre for the Protection of the National Infrastructure (CPNI) have produced high level guidance on good personnel security practices during the impact of a national/global pandemic, such as the COVID- 19 virus, where usual security practices are either suspended or changed to reflect different working patterns, either on a temporary or permanent basis. To view further details please click [here](#) and should be shared with your IT Team or Provider.

### **Advice front-line roles**

For those of you working on the front-line roles may have concerns about the COVID-19 epidemic. For information advice and help information advice and help, To view further details please click [here](#).

## Information for Individuals

### Where can I find information and advice for me?

#### COVID-19: guidance for employees

Government has launched a guidance for employees providing advice about the related issues of COVID-19 please to view please click [here](#).

#### Coronavirus Job Retention Scheme

If you and your employer both agree, your employer might be able to keep you on the payroll if they're unable to operate or have no work for you to do because of coronavirus (COVID-19). This is known as being 'on furlough'. You'll still be paid by your employer and pay taxes from your income. You cannot undertake work for your employer while on furlough. We expect the scheme to be up and running by the end of April  
To check if your eligible please click [here](#).

#### Employment Rights & Sick Pay

The rise in the number of cases of COVID-19 (coronavirus) in the UK has led to concerns about the effect on the workforce. According to Government estimates, in a worst-case scenario, up to one-fifth of the workforce could be absent from work. To view further details on employment rights and sick pay please click [here](#).

#### Statutory Sick Pay (SSP)

If you think you are entitled to Statutory Sick Pay (SSP), please read the following information: You can get £94.25 per week Statutory Sick Pay (SSP) if you're too ill to work. It's paid by your employer for up to 28 weeks. To check your sick pay entitlement, you should talk to your employer, to view further details can be found please click [here](#).

#### Hardship Fund

If you think you may need financial support from your Local Authority, you may be entitled to support from the £500 million Hardship Fund. Most of this funding will be used to provide more Council Tax relief, either through existing Local Council Tax Support schemes. The Ministry for Housing, Communities and Local Government (MHCLG) will set out more detail on this funding, including allocations. Please contact your Local Authority, to view further details please click [here](#).

#### Mortgage or rental holiday for 3 months relief

If you are experiencing financial difficulties meeting your mortgage repayments because of COVID-19, you may be entitled to a mortgage or rental holiday for 3 months.

This includes if you are a landlord whose tenants are experiencing financial difficulties because of COVID-19. If you are a tenant experiencing financial difficulties because of COVID-19, the government will ensure you do not face the threat of eviction for at least 3 months. To view further details please click [here](#).