

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.

Please view the table of contents below, we will focus on delivering you the information to manage the impact of COVID-19. Latest update **26/05/20** and should be read as correct at the time of publication.

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## Latest announcements

### ***Working safely during COVID-19***

The government has published a document to give guidance to help employers, employees and the self-employed in the UK understand how to work safely during the COVID-19 pandemic, keeping as many people as possible 2 metres apart from those they do not live with.

The full text of the document can be viewed [here](#).

### ***Prime Minister sets out timeline for retails to reopen in June***

Thousands of high street shops, department stores and shopping centres across England are set to reopen next month once they are COVID-19 secure and can show customers will be kept safe, the Prime Minister Boris Johnson has confirmed today.

For further information please click [here](#).

### ***The UK Government’s COVID-19 recovery strategy***

The government has now published ‘Our plan to rebuild: The UK Government’s COVID-19 recovery strategy’ for England. This wide ranging document, covering many aspects of national life, sets out a plan to rebuild the UK for a world with COVID-19. The Government approach consists of 3 steps supported by 14 programmes, with the initial phase being a

limited return to work. Although, many in our sector have continued to work. The full text of the document can be viewed [here](#).

### ***£50 million boost to support the recovery of our high streets***

New £50 million fund for councils across England to prepare for the safe reopening of high streets and other retail spaces. This new money will support practical measures so businesses can re-open quickly when they are allowed to, staff get back to work and customers return to shops confident it is safe. For further information please click [here](#).

### ***£40 million boost for cutting-edge start-ups***

Innovative businesses and start-ups are set to benefit from a £40 million government investment to drive forward new technological advances. For further information please click [here](#).

### ***UK aid boost for charities fighting coronavirus***

From the 18<sup>th</sup> May £30 million of new grants will also be made available to small and medium-sized UK charities through the next round of the UK Aid Direct programme. Each charity will be able to bid for a grant up to £4 million for programmes that focus on tackling the coronavirus crisis.

The Small Charities Challenge Fund (SCCF) is also open for grants of up to £50,000 for the very best small British development charities tackling coronavirus. For further information please click [here](#).

### ***Top-up to local business grant funds scheme***

A discretionary fund has been set up to accommodate certain small businesses previously outside the scope of the business grant funds scheme. This additional fund is aimed at small businesses with ongoing fixed property-related costs. Local authorities to prioritise businesses in shared spaces, regular market traders, small charity properties that would meet the criteria for Small Business Rates Relief. For further information please click [here](#).

## **Latest Industry Guidance**

The government, in consultation with industry, has produced guidance to help ensure workplaces are as safe as possible.

### ***5 steps to working safely***

Practical actions for businesses to take based on 5 main steps. To view these 5 steps please click [here](#).

### ***Sharing the results of your risk assessment***

You should share the results of your risk assessment with your workforce. If possible, you should consider publishing the results on your website (and we would expect all employers with over 50 workers to do so). To download the notice that can be displayed in your workplace to show you have followed this guidance please click [here](#).

### ***Shops, branches and stores***

Guidance for people who work in or run shops, branches, stores or similar environments. The guidance for retail businesses that are currently closed is to enable businesses to plan for when they can re-open. For further information please click [here](#).

To download the guidance please click [here](#).

### ***Restaurants offering takeaway or delivery***

This guidance applies to any food preparation or food service setting where food is sold for takeaway or delivery. For example, bars, pubs, cafes, food to go, mobile catering, etc.

It also applies to the food services provided by businesses. It does not apply to food preparation or food service in clinical or healthcare settings. To find more information about this guidance please click [here](#).

To download the guidance please click [here](#).

### ***Offices and contact centres***

Guidance for people who work in or run businesses from indoor environments such as offices and contact centres. Find further information [here](#).

To download the guidance please click [here](#).

### ***Factories, plants and warehouses***

The guidance for people who work in or run factories, plants and warehouses provides advice for employers, employees and the self-employed on how they need to adapt their business to comply with the UK government's social distancing guidelines. For further information please click [here](#).

To download the guidance please click [here](#).

### ***Labs and research facilities***

Labs and research facilities require on site collaboration between people, often in close proximity. To see further information on guidance for people who work in or run indoor labs, research facilities and similar environments please click [here](#).

To download the guidance please click [here](#).

### ***Other people's homes***

Various people work in complex environment due to the varied employment relationships, including the self-employed, employers and agencies. This guidance applies to those working in, visiting or delivering to home environments. These include, but are not limited to, people working in the following areas:

- in home workers – such as repair services, fitters, meter readers, plumbers, cleaners, cooks and surveyors (this is not an exhaustive list)
- to home services – such as delivery drivers momentarily at the door

This guidance does not directly apply to nannies who spend all their time with one household, or to their employers. For further information please click [here](#).

To download the guidance please click [here](#).

### ***Construction and other outdoor work***

Guidance for people who work in construction or run outdoor working environments. For further information please click [here](#)

To download the guidance please click [here](#).

### ***Working from or in vehicles***

This guideline relates to people working in or from a vehicle, including couriers, mobile workers, field forces, etc. For further information please click [here](#).

To download the guideline please click [here](#).

### ***Coronavirus (COVID-19): Safer transport – guidance for operators***

This guide will help organisations, agencies and others (such as self-employed transport providers) understand how to provide safer workplaces and services for themselves, their workers and passengers across all modes of private and public transport. It outlines measures to assess and address the risks of coronavirus (COVID-19) in the transport sector across England. For further information please click [here](#).

To download the guideline please click [here](#).

# Financial support for self-employed, small and large businesses

## ***Find your COVID financial support for your business***

You may be eligible for loans, tax relief and cash grants. Use the [business support finder](#) to see what support is available for you and your business.

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

If you're self-employed or a member of a partnership and have been adversely affected by coronavirus (COVID-19) find out if you can use the Self-Employment Income Support Scheme to claim a grant. The scheme will allow you to claim a taxable grant of 80% of your average monthly trading profits, paid out in a single instalment covering 3 months, and capped at £7,500 altogether. This is a temporary scheme, but it may be extended. To view further details please click [here](#).

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

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

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

Generally self-employed individuals who file an annual tax return under self-assessment are required to make two 'payments of account' during the year, which are advance payments on their tax bill: by 31 January and by 31 July.<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

## ***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](#)

## ***Bounce Back Loan***

- The Bounce Back Loan scheme will help small and medium-sized businesses to borrow between £2,000 and £50,000.
- The government will guarantee 100% of the loan and there will not be any fees or interest to pay for the first 12 months.
- Loan terms will be up to 6 years. No repayments will be due during the first 12 months.
- The government will work with lenders to agree a low rate of interest for the remaining period of the loan
- To view further details please click [here](#).

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

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

### ***Future Fund***

- The Future Fund will provide government loans to UK-based companies ranging from £125,000 to £5 million, subject to at least equal match funding from private investors.
- These convertible loans may be a suitable option for businesses that rely on equity investment and are unable to access the Coronavirus Business Interruption Loan Scheme.
- The scheme will be delivered in partnership with the British Business Bank. To view further details please click [here](#).
- To view if your eligible please click [here](#).
- To view the headline terms and guidance please click [here](#).

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

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

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

### ***Heritage Emergency Fund***

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

### ***Coronavirus Job Retention Scheme – Furlough***

The Government's Coronavirus Job Retention Scheme has gone live, with businesses able to claim up to £2,500 a month towards staff wages. Employers can apply for direct cash grants through HMRC's new online portal - with the money expected to land in their bank accounts within six working days. Further details please click [here](#).

The government's Coronavirus Job Retention Scheme will remain open until the end of October Further details please click [here](#).

A step by step guide has been prepared to explain the information that employers need to provide to HMRC to make a claim through the Coronavirus Job Retention Scheme. It also describes the processes involved, to view please click [here](#).

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

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

## ***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](#).

# **Generic Advice and Guidance**

## ***Staying safe outside your home***

The government is using these principles as the basis of discussions with businesses, unions, local government and many other stakeholders, to agree how the principles should apply in different settings to make them safer. As customers, visitors, employees, or employers need to make changes to lower the risk of transmission of the virus. The government has consulted with its scientific advisers to establish the principles that will determine these changes. For further information please click [here](#).

### ***Staying Alert and Safe Social Distancing***

This guidance explains the measures that will help you to stay safe as we continue to respond to the challenges of coronavirus. Key parts of these measures are underpinned by [law](#) (The Health Protection (Coronavirus) Regulations 2020), which sets out clearly what you must and must not do – every person in the country must continue to comply with this. The relevant authorities, including the police, have the powers to enforce the law – including through fines and dispersing gatherings. For further information please click [here](#).

### ***Public advised to cover faces in enclosed spaces***

The public is advised to consider wearing face coverings in enclosed public spaces where you may be more likely to come into contact with people you do not normally meet.

After careful consideration of the latest scientific evidence from the Scientific Advisory Group for Emergencies (SAGE), the government confirmed face coverings can help reduce the risk of transmission in some circumstances. For further information please click [here](#).

### ***Managing risks and risk assessment at work***

A brief guide on to controlling risks in the workplace, for further information on the Health and Safety Executive please click [here](#).

### ***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](#).