

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 **15/06/20** 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](#).

### ***New support for reopening and recovery of high streets***

The High Streets Task Force has announced new training, expert advice and online resources for high streets in England. A package of support to help high streets to get back on their feet has been launched, ahead of shops reopening from 15 June. The High Streets Task Force will provide access to cutting-edge tools, training, information and advice for high streets across England as part of the government's efforts to get shops back in business safely. The support will form one part of the Task Force's 4-year programme which will focus on the long-term transformation of town and city centres and helping communities reimagine and revitalise their high streets. For further information please click [here](#).

### ***Thousands of high street shops, department stores and shopping centres to reopen safely in England***

All non-essential retail shops to reopen in England from Monday 15 June, provided they follow government guidelines to keep staff and customers as safe as possible.

The government issued detailed COVID-19 secure guidance for retailers and other sectors in May, following extensive consultation with businesses, trade unions and devolved administrations.

Businesses should display a downloadable notice to inform customers and staff they have followed COVID-secure guidance. For further information please click [here](#).

### ***Coronavirus support from Business Representative Organisations and Trade Associations***

The government is working closely with Business Representative Organisations and Trade Associations to support the national response to coronavirus. A list of organisations are made available to businesses to speak with to get advice. Many of these organisations are also happy to respond to non-member queries related to coronavirus. Also include sector-specific guidance and Q&A. For further information please click [here](#).

### ***Trade Credit Insurance backed by £10 billion guarantee***

Government to provide guarantees of up to £10 billion to Trade Credit Insurance schemes for business-to-business transactions. The Trade Credit Reinsurance scheme, which has been agreed following extensive discussions with the insurance sector, will see the vast majority of Trade Credit Insurance coverage maintained across the UK. The guarantees will support supply chains and help businesses during the coronavirus pandemic to trade with confidence, safe in the knowledge that they will be protected if a customer defaults or delays on payment. 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](#).

### ***Chancellor extends Self-Employment Support Scheme and confirms Furlough next steps***

Self-Employment Income Support Scheme will be extended - with those eligible able to claim a second and final grant capped at £6,570. There's also further details on the extension of the Coronavirus Job Retention Scheme, including improved flexibility to bring furloughed employees back part time in July, and a new taper requiring employers to contribute modestly to furloughed salaries from August. For further information please click [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](#).

### ***Financial support for voluntary, community and social enterprise (VCSE) organisations***

The government has pledged £750 million to ensure VCSE can continue their vital work supporting the country during the coronavirus (COVID-19) outbreak, including £200 million for the Coronavirus Community Support Fund, along with an additional £150 million from dormant bank and building society accounts. For further information please click [here](#).

### ***Government to publish code of practice with commercial sector in boost to high street***

High street businesses and landlords are set to benefit from a new code of practice, to provide them with clarity and reassurance over rent payments. The government is working with leading businesses and trade associations to publish a code of practice to support high street businesses through coronavirus. 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](#).

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

As an employer, you're required by law to protect your employees, and others, from harm. More detailed guidance and templates for businesses on controlling the risks of a wide range of specific hazards can be found [here](#).

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.

### ***Register for free webinars to learn more about the support available***

Take advantage of the free webinars that have been launched by HMRC to help and support if your business is affected by coronavirus (COVID-19). To register and watch the free the webinars please click [here](#).

### ***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](#)

### ***Local Authority Discretionary Grants Fund***

- Small and micro businesses with fixed property costs that are not eligible for the Small Business Grant Fund or the Retail, Hospitality and Leisure Grant Fund may be eligible for the Discretionary Grants Scheme.
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- You can get a grant of £25,000, £10,000 or any amount under £10,000.
- Your local council will run an application process and decide whether to offer you a grant. To view further details please click [here](#).
- To view further details on guidance to support local authorities in administering the Local Authority Discretionary Grants Fund 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') click [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. If you're an employer, find out if you can use Coronavirus Statutory Sick Pay Rebate Scheme, to view click [here](#).
- 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. How to use the Coronavirus Statutory Sick Pay Rebate Scheme to claim back employees' coronavirus-related Statutory Sick Pay (SSP) to view click [here](#).
- 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<sup>th</sup> March.

## ***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](#).

## **Generic Advice and Guidance**

### ***Coronavirus outbreak FAQs: what you can and can't do***

The government has set out its plan to return life to as near normal as we can, for as many people as we can, as quickly and fairly as possible in order to safeguard livelihoods, but in a way that is safe and continues to protect our NHS. The following page sets out key FAQs to help you prepare for these changes, for further information please click [here](#).

### ***Check which expenses are taxable if your employee works from home due to COVID-19***

Find out what equipment, services or supplies are taxable if your employees are working from home. You could be affected if any of your employees are working from home due to coronavirus, either because:

- Your workplace has closed
- They are following advice to self-isolate

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

### ***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](#).

