

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 **29/06/20** and should be read as correct at the time of publication.

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## [Latest announcements](#)

### ***Rules that have been relaxed to help businesses during the coronavirus pandemic***

A list of the rules that have been temporarily relaxed to make it easier for businesses to continue working through the disruption caused by coronavirus. For further information please click [here](#).

### ***Government outlines support for pubs, cafes and restaurants***

More pubs, restaurants and cafes will be able to serve customers outdoors in plans announced by the government. The government will simplify and reduce the costs of the licensing process for outdoor seating and stalls, making it easier for people to safely drink and dine outside. For further information please click [here](#).

### ***Government introduces legislation to relieve burden on businesses and support economic recovery***

The Corporate Insolvency and Governance Bill received royal assent on 25 June and is now an Act. The Bill consists of 6 insolvency measures and 2 corporate governance measures. The insolvency measures will provide vital support to businesses will introduce temporary easements and flexibility to businesses where they are coping with reduced resources and restrictions. For further information please click [here](#).

## ***PM announces easing of lockdown restrictions***

Prime Minister Boris Johnson has today (Tuesday 23 June) set out further changes to lockdown measures in England to enable people to see more of their friends and family, help businesses get back on their feet and get people back in their jobs. From Saturday 4th July, the Prime Minister has announced that pubs, restaurants and hairdressers will be able to reopen, providing they adhere to COVID Secure guidelines. For further information please click [here](#).

## ***Meeting people from outside your household from 4 July***

The government guidance provides details on how you can see people that you do not live with while protecting yourself and others from coronavirus (COVID-19) from 4 July 2020. Where it is possible to keep 2 metres apart people should still do so. But where it is not, the government will advise people to keep a social distance of 'one metre plus', meaning they should remain one metre apart, while taking mitigations to reduce the risk of transmission. For further information please click [here](#).

## ***Coronavirus outbreak FAQs: what you can and can't do after 4 July***

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 continues to protect our communities and our NHS. The guidance sets out key FAQs to cover the next set of changes planned for 4 July. For further information please click [here](#).

## ***Restrictions on certain businesses and venues in England from 4 July 2020***

On 23 March 2020, the government introduced restrictions on which businesses and venues were required to close in order to reduce the spread of coronavirus (COVID-19). A number of businesses providing essential goods and services were and continue to be permitted to remain open. For further information please click [here](#).

## ***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](#).

## ***Guidance updated for businesses ahead of 4 July***

Following the Government's announcement of a further easing of lockdown measures, updated guidance for all workplace settings can be found [here](#).

The Government is asking businesses to print and display a poster to show compliance with the guidance, available [here](#).

## Latest Industry Guidance

### ***Close Contact Services***

Guidance for people who provide close contact services, including hairdressers, barbers, beauticians, tattooists, sports and massage therapists, dress fitters, tailors and fashion designers.

- For further information please click [here](#).
- To download the guidance in a PDF version click [here](#).
- To download the poster to display in your workplace to show you have followed the guidance 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 click [here](#).
- To download the guidance in a PDF version click [here](#).
- To download the poster to display in your workplace to show you have followed the guidance 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.

- For further information click [here](#).
- To download the guidance in a PDF version click [here](#).
- To download the poster to display in your workplace to show you have followed the guidance click [here](#).

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

Guidance for people who work in or run businesses from indoor environments such as offices and contact centres.

- For further information click [here](#).
- To download the guidance in a PDF version click [here](#).
- To download the poster to display in your workplace to show you have followed the guidance 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 in a PDF version click [here](#).
- To download the poster to display in your workplace to show you have followed the guidance 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.

- For further information please click [here](#).
- To download the guidance in a PDF version click [here](#).
- To download the poster to display in your workplace to show you have followed the guidance 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 in a PDF version click [here](#).
- To download the poster to display in your workplace to show you have followed the guidance 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 guidance in a PDF version click [here](#).
- To download the poster to display in your workplace to show you have followed the guidance 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 in a PDF version click [here](#).
- To download the poster to display in your workplace to show you have followed the guidance 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](#).

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

The government, in consultation with industry, has produced guidance to help ensure workplaces are as safe as possible. Practical actions for businesses to take based on 5 main steps. To view these 5 steps 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](#).

Download a template if you're claiming for 100 or more employees through the Coronavirus Job Retention Scheme [here](#).

Find out how to pay all or some of your grant back if you've overclaimed through the Coronavirus Job Retention Scheme [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](#).