

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 **09/11/20** and should be read as correct at the time of publication.

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## Latest announcements

### ***Government extends Furlough to March and increases self-employed support***

Workers across the United Kingdom will benefit from increased support with a five-month extension of the furlough scheme into Spring 2021.

- Businesses and people across the UK given certainty over winter months with further support
- The furlough scheme will now be extended until the end of March – protecting millions of jobs across all nations
- The next self-employed income support grant will also increase from 55% to 80% of average profits - up to £7,500

The Coronavirus Job Retention Scheme (CJRS) will now run until the end of March with employees receiving 80% of their current salary for hours not worked. Similarly, support for millions more workers through the Self-Employment Income Support Scheme (SEISS) will be increased, with the third grant covering November to January calculated at 80% of average trading profits, up to a maximum of £7,500. For further information please click [here](#).

### ***Latest Changes: Government increases support for self-employed across the UK***

The government is increasing its support to the self-employed over the coming months and ensuring people get paid faster than previously planned. To reflect the recent changes to the furlough scheme, the UK-wide Self-Employment Income Support Scheme (SEISS) will be made more generous – with self-employed individuals receiving 80% of their average trading profits for November. The changes will ensure that self-employed individuals who temporarily cannot carry out their business or have suffered reduced demand due to the outbreak are supported over winter. For further information please click [here](#).

### ***Latest Changes: Apply for the Coronavirus Business Interruption Loan Scheme***

The Coronavirus Business Interruption Loan Scheme (CBILS) provides financial support to smaller businesses affected by coronavirus. The scheme is open until 31 January 2021. For further information please click [here](#).

### ***Latest Changes: Apply for the Coronavirus Large Business Interruption Loan Scheme***

The Coronavirus Large Business Interruption Loan Scheme (CLBILS) provides financial support to larger businesses affected by coronavirus. The scheme is open until 31 January 2021. For further information please click [here](#).

### ***Latest Changes: Apply for a coronavirus Bounce Back Loan***

The Bounce Back Loan Scheme (BBLs) enables smaller businesses to access finance more quickly during the coronavirus outbreak. The scheme is open until 31 January 2021. For further information please click [here](#).

### ***Latest Changes: Apply for the coronavirus Future Fund***

This scheme will issue convertible loans between £125,000 to £5 million to innovative companies which are facing financing difficulties due to the coronavirus outbreak. The scheme is open until 31 January 2021. For further information please click [here](#).

### ***Latest Changes: Furlough Scheme Extended and Further Economic Support announced***

The Coronavirus Job Retention Scheme (CJRS), which was due to end on 31 October, will now be extended, with the UK government paying 80% of wages for the hours furloughed employees do not work, up to a cap of £2,500 for periods from 1 November.

You will need to pay all employer National Insurance Contributions (NICs) and pension contributions. You can choose to top up your furloughed employees' wages beyond the 80% paid by the UK government for hours not worked, but you are not required to do so.

The CJRS is being extended until December.

The Job Support Scheme will be introduced following the end of the CJRS.

In addition, business premises forced to close in England are to receive grants worth up to £3,000 per month under the Local Restrictions Support Grant.

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

### ***Latest Changes: Job Support Scheme***

The Job Support Scheme, which was due to start on 1 November 2020, has been postponed as the Coronavirus Job Retention Scheme is being extended until December. For further information please click [here](#).

### ***Latest Changes: New National Restrictions from 5 November***

Information on the new national restrictions, including what they mean for working from home and business closures, why they are being introduced and the financial support available. From Thursday 5 November until Wednesday 2 December, the Government is taking the following action:

- Requiring people to stay at home, except for specific purposes.
- Preventing gathering with people you do not live with, except for specific purposes.
- Closing certain businesses and venues.

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

### ***Plan for Jobs: Chancellor increases financial support for businesses and workers***

The government announced it will significantly increase the generosity and reach of its winter support schemes to ensure livelihoods and jobs across the UK continue to be protected in the difficult months to come, supporting jobs and helping to contain the virus.

- Open businesses which are experiencing considerable difficulty will be given extra help to keep staff on as government significantly increases contribution to wage costs under the Job Support Scheme, and business contributions drop to 5%

- Business grants are expanded to cover businesses in particularly affected sectors in high-alert level areas, helping them stay afloat and protecting jobs
- Grants for the self-employed doubled to 40% of previous earnings

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

### ***Self-Employment Income Support Scheme Grant Extension***

The grant is being extended from 1 November 2020. Find out if you're eligible and how much you can get. The UK Government recognises the continued impact that coronavirus (COVID-19) has had on the self-employed and has taken action to provide support.

The Self-Employment Income Support Scheme Grant Extension provides critical support to the self-employed in the form of two grants, each available for three month periods covering November 2020 to January 2021 and February 2021 to April 2021. For further information please click [here](#).

### ***Claim tax relief for your job expenses***

If you've asked your employees to work from home, and you've not reimbursed them already, your employees may be entitled to claim tax relief on additional household expenses they've incurred, such as heating and lighting. For further information please click [here](#).

### ***File your Companies House accounts online to avoid delays***

Due to reduced numbers in our offices following government coronavirus (COVID-19) guidance - so it will take much longer to process paper documents sent by post. It's a busy time at Companies House with many companies due to file annual accounts before their deadline. For further information please click [here](#).

### ***COVID Corporate Financing Facility***

The COVID Corporate Financing Facility (CCFF) has provided £30 billion of direct support to some of the economy's largest firms, who are responsible for almost 2.5 million jobs in the UK. The CCFF provides temporary direct support to investment grade firms with short-term cash-flow problems and is designed to ensure that firms accessing government backed CCFF financing are then able to repay.

UKGI, as the government's centre of excellence in corporate finance and corporate governance, is increasing its resources to help with additional COVID-related responsibilities, including work arising from the CCFF and this review process. For further information please click [here](#).

### ***Job Retention Bonus***

New guidance on £9 billion Job Retention Bonus, set to benefit millions of businesses.

- The Job Retention Bonus, worth up to £9 billion is set to support millions of employers who have kept on furloughed workers
- The bonus will work alongside newly announced Job Support Scheme and could be worth more than 60% of average wages of workers who have been furloughed – and are kept on until the start of February 2021
- Businesses can claim for the Bonus from 15 February until the end of March

The scheme is designed to continue to support jobs through the UK's economic recovery from coronavirus by encouraging and helping employers to retain as many employees who've been on furlough as possible. New

guidance sets out the information employers who have furloughed employees need to know in order to claim the bonus from the 15 February until 31 March 2021. For further information please click [here](#).

### ***Check if you're eligible for the coronavirus Local Restrictions Support Grant***

The Local Restrictions Support Grant (LRSB) supports businesses that have been required to close due to temporary COVID-19 local lockdown restrictions imposed by the government. Your business may be eligible if it:

- Occupies property on which it pays business rates
- Is in a local lockdown area and has been required to close because of the formal publication of local restrictions guidance that resulted in a first full day of closure on or after 9 September. This funding is not retrospective
- Has been required to close for at least 3 weeks because of the lockdown
- Has been unable to provide its usual in-person customer service from its premises

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

### ***Test and Trace – Legal requirement for certain businesses and organisations***

Designated venues in certain sectors must have a system in place to request and record contact details of their customers, visitors and staff to help break the chains of transmission of coronavirus.

Businesses should download the QR codes at [gov.uk/create-coronavirus-qr-poster](https://gov.uk/create-coronavirus-qr-poster).

Please see following list of the businesses that are currently covered [here](#).

For more information on the NHS COVID-19 app, visit [covid19.nhs.uk](https://covid19.nhs.uk).

The UK is currently experiencing a public health emergency as a result of the coronavirus (COVID-19) pandemic. It is therefore critical that organisations take a range of measures to keep everyone safe. The easing of social and economic lockdown measures following the COVID-19 outbreak is being supported by NHS Test and Trace. Collecting contact details and maintaining records for NHS Test and Trace is a legal requirement and failure to comply is punishable by a fine. For further information please click [here](#).

### ***Government extends support to stop business evictions this year***

Commercial tenants will be protected from the risk of eviction until the end of 2020 helping businesses to protect jobs.

- The government has extended support to prevent business evictions until the end of 2020
- This move will help businesses over the coming months and protect people's jobs
- This is an addition to the £160 billion package of support available for businesses during the pandemic

This move will help those businesses most in need of additional support to remain in their premises without the threat of eviction for the rest of this year, giving them the chance to focus on rebuilding their business over the autumn and Christmas period. For further information please click [here](#).

## ***Businesses urged to prepare for NHS COVID-19 app***

Businesses across England and Wales like pubs, restaurants, hairdressers and cinemas are being urged to ensure they have NHS QR code posters visible on entry so customers who have downloaded the new NHS COVID-19 app can use their smartphones to easily check-in.

- The NHS COVID-19 app is currently being trialled and will launch on Thursday 24 September in England and Wales, including QR check-in at venues
- QR codes will be an important way for NHS Test and Trace in England and NHS Test, Trace, Protect in Wales to contact multiple people if coronavirus outbreaks are identified in venues

Following the launch of the new COVID-19 app, customers and visitors in England will be able to check-in on entry with their phone instead of filling out a check-in book or tool specific to a business. This will allow NHS Test and Trace to contact customers with public health advice should there be a COVID-19 outbreak. For further information please click [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](#).

### ***Thousands of business advisers to offer free services to small firms***

Thousands of expert professional and business services advisers have signed up to offer free online advice to help small businesses bounce back from coronavirus (COVID-19). Advice offered will include bespoke, specialist assistance from accountancy, legal, and advertising to marketing, recruitment and digital to help businesses adapt to difficult circumstances and to bounce back as the UK economy recovers. For further information please click [here](#).

Coronavirus support for business from outside government- Public bodies, organisations and charities have produced additional resources that may be useful to employers and employees. For further information 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-Employment Income Support Scheme Grant Extension***

The Self-Employment Income Support Scheme Grant Extension provides critical support to the self-employed in the form of two grants, each available for three month periods covering November 2020 to January 2021 and February 2021 to April 2021. For further information 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

### ***Kickstart Scheme opens for employer applications***

As part of the government's Plan for Jobs, a new £2 billion Kickstart Scheme will create hundreds of thousands of new, fully subsidised jobs for young people across the country. There will also be extra funding to support young people to build their experience and help them move into sustained employment after they have completed their Kickstart funded job.

Employers will receive funding for 100% of the relevant National Minimum Wage for 25 hours a week, plus associated employer National Insurance contributions and employer minimum auto-enrolment pension contributions.

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

### ***COVID Corporate Financing Facility***

The COVID Corporate Financing Facility (CCFF) has provided £30 billion of direct support to some of the economy's largest firms, who are responsible for almost 2.5 million jobs in the UK. The CCFF provides temporary direct support to investment grade firms with short-term cash-flow problems and is designed to ensure that firms accessing government backed CCFF financing are then able to repay.

UKGI, as the government's centre of excellence in corporate finance and corporate governance, is increasing its resources to help with additional COVID-related responsibilities, including work arising from the CCFF and this review process. For further information please click [here](#).

### ***Local Restrictions Support Grant (LRSG)***

The Local Restrictions Support Grant (LRSG) supports businesses that were open as usual, providing services in person to customers from their business premises, but which were then required to close for at least 3 weeks due to local lockdown restrictions imposed by government. It is for businesses that pay business rates on their premises. Local councils may at their discretion also provide funding for businesses that don't pay business rates. To view further details please click [here](#).

### ***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.
- 
- 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

The scheme is open until 31 January 2021. For further information 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.

The scheme is open until 31 January 2021. For further information 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 the headline terms and guidance please click [here](#).

The scheme is open until 31 January 2021. For further information please click [here](#).

### ***Apply for the Coronavirus Large Business Interruption Loan Scheme***

The Coronavirus Large Business Interruption Loan Scheme (CLBILS) provides financial support to larger businesses affected by coronavirus.

- The scheme helps medium and large sized businesses to access loans and other kinds of finance up to £200 million.
- The government guarantees 80% of the finance to the lender.

The scheme is open until 31 January 2021. For further information 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](#).

### ***Job Retention Bonus***

Find out if you're eligible to claim the Job Retention Bonus and what you need to do to claim it. You will be able to claim it between 15 February 2021 and 31 March 2021.

You can claim the bonus if you're an employer who has furloughed employees and made an eligible claim for them through the Coronavirus Job Retention Scheme. For further information please click [here](#).

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

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

Claim for 80% of your employee's wages plus any employer National Insurance and pension contributions, if you have put them on furlough or flexible furlough because of coronavirus (COVID-19). 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](#).

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.