#### Our Town - Our Future



#### 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 **21/12/20** and should be read as correct at the time of publication.

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# Latest announcements

#### New: Tier 4: Stay at Home

What you can and cannot do in areas with a very rapidly rising level of infections, where tighter restrictions are in place from 20 December.

To reduce social contact, the regulations require some businesses to close and impose restrictions on how some businesses provide goods and services. For further information please click here.

#### Tier 3: Very High alert

What you can and cannot do in an area in Tier 3 of local restrictions, updated to reflect introduction of Tier 4. For further information please click here.

### Tier 2: High alert

What you can and cannot do in an area in Tier 3 of local restrictions. updated to reflect introduction of Tier 4. For further information please click here.

### Full list of local restriction tiers by area

This page sets out the full list of local restriction tiers by area from 20 December. For further information please click <u>here</u>.

#### Find out the coronavirus restrictions in your local area

For further information please click here.

# Business support helpline

#### Contact the government's business support helpline for free advice

Phone: 0800 998 1098

Webchat: talk to an adviser using the webchat here.

Phoneline and webchat open Monday to Friday, 9am to 6pm

#### Helpline opening times over Christmas and New Year

The helpline will be open as usual from Monday to Friday, except:

Friday 25 December (Christmas Day) - closed

Monday 28 December (Bank Holiday) - 10am to 4pm

Friday 1 (New Year's Day) and Saturday 2 January 2021 - 10am to 4pm

Email: enquiries@businesssupporthelpline.org

#### Brexit transition: New rules for 2021 - Get an EORI number

You need an EORI number to move goods between the UK and non-EU countries.

From 1 January 2021 you will need one to move goods between Great Britain (England, Scotland and Wales) or the Isle of Man, and the EU. You may also need a separate EORI number if you move goods to or from Northern Ireland.

If you do not have an EORI, you may have increased costs and delays. For example, if HM Revenue and Customs (HMRC) cannot clear your goods you may have to pay storage fees.

#### What is an EORI number?

An EORI number – which stands for an Economic Operator Registration and Identification Number – is a unique ID code used to track and register customs information in the EU.

#### Who needs an EORI number?

You can register for an EORI number as a business or an individual. Any business importing and exporting goods to the EU needs one, though if you only do digital services then you won't need one. You also won't need one if you're passing goods between Northern Ireland and the Republic of Ireland. It's helpful to know that if your company is part of a larger holding group, then the application must be processed by the parent company, not the subsidiary.

For further information please click <u>here.</u>

### Christmas Support Payment for wet-led pubs

The Christmas Support Payment (CSP) supports wet-led pubs that have been severely impacted over the Christmas period due to temporary local restrictions.

Your pub may be eligible if you:

- Are based in England
- Derive less than 50% of your sales from food
- Are in an area subject to Tier 2 or Tier 3 local restrictions since 2 December 2020
- Were established in the pub before 1 December 2020

Eligible businesses may be entitled to a one-off cash grant of £1,000 from their local council in areas under Tier 2 or Tier 3 local restrictions. Local councils will use their discretion to identify the right businesses to receive this funding. For further information please click <a href="here">here</a>.

#### Business evictions ban extended until March

Business owners affected by the pandemic will be protected from eviction until the end of March 2021.

- Business eviction ban extended until the end of March 2021
- Review of commercial landlord and tenant legislation to be launched
- Builds on the extra £280 billion government support for businesses during the pandemic

This final extension to protections from the threat of eviction will give landlords and tenants 3 months to come to an agreement on unpaid rent. The government is clear that where businesses can pay any or all of their rent, they should do so. For further information please click <u>here.</u>

### One-off £1,000 grant for 'wet-led pubs' across tiers 2 and 3

Pubs that predominantly serve alcohol rather than provide food have been asked to make huge sacrifices over the festive season and will be eligible for a one-off £1000 to help make ends meet.

• One-off £1,000 grant for 'wet-led pubs' across tiers 2 and 3 in lieu of Christmas trade

- Additional government support for traditional busy Christmas period
- Businesses can apply in addition to existing £3,000 support

The payment will be a one-off for December and will be paid on top on the existing £3,000 monthly cash grants for businesses. This will cover those in tiers 2 and 3 forced to reduce their operations as a result of the latest regional measures put in place to contain transmission of the virus. For further information please click <a href="here">here</a>.

#### Updated guidance covering new local restriction tiers information.

Find out how to make your workplace COVID-secure. Th 14 guides cover a range of different types of work. Many businesses operate more than one type of workplace, such as an office, factory and fleet of vehicles. You may need to use more than one of these guides as you think through what you need to do to keep people safe. Updated guidance covering new local restriction tiers information. For further information please click <a href="here">here</a>, or please see below the Latest Industry Guidance.

### Help and support if your business is affected by coronavirus (COVID-19)

Watch videos and register for the free webinars to learn more about the support available to help you deal with the economic impacts of coronavirus. For further information please click <u>here</u>.

### **Prime Minister publishes COVID Winter Plan**

The Prime Minister has published the government's COVID Winter Plan, setting out the end of national restrictions and the steps ministers will take to help bring life back to normal by Spring.

- National restrictions to end on 2 December, with England returning to local tiers
- Shops, gyms, personal care, and leisure to reopen, whilst collective worship, weddings and outdoor sports can resume
- Tiers toughened in some areas to safeguard gains, and ensure testing and vaccines can have maximum impact
- Prime Minister to announce on Thursday which area will be in each tier, based on latest data

The plan seeks to bring R below 1, find new ways of managing the virus and enabling life to return closer to normal, and minimise damage to the economy and society. For further information please click <u>here.</u>

### Staying mentally well: winter plan

The plan sets out the support that will be in place in the immediate term to help support individuals to stay well during the second wave of the coronavirus and winter months ahead. For further information please click here.

# Government extends £1 million tax break to stimulate investment in UK manufacturing

Annual Investment Allowance £1 million temporary cap will be extended until 1 January 2022.

- New measures to tackle promoters of tax avoidance, including tougher sanctions and additional HMRC powers, to be consulted on this coming spring
- Comes as the government publishes draft tax legislation on a range of measures including the Plastic Packaging Tax

A £1 million tax break to stimulate investment in UK manufacturing, to support business confidence, is to be extended, HM Treasury has announced. Businesses, including manufacturing firms, can continue to claim up to

£1 million in same-year tax relief through the Annual Investment Allowance (AIA) for capital investments in plant and machinery assets until 1 January 2022. For further information please click here.

#### Significant grant funding for businesses to be delivered via local authorities

Businesses in England to receive £2.2 billion to see them through national restrictions.

- Grants of £2.2 billion to be distributed to businesses across England by councils
- support aimed at businesses that have been required to close restrictions, with local authorities given extra cash to help other businesses at their discretion
- package builds on £200 billion already provided to support jobs, incomes and businesses since the start
  of the pandemic

Businesses will benefit from 2 grant schemes: one for businesses that have had to close, and another scheme for further business support as a result of the coronavirus pandemic, helping support people's jobs and livelihoods and protect communities. For further information please click here.

#### **Local Restrictions Support Grant**

The Local Restrictions Support Grant (LRSG (Closed) supports businesses that have been required to close due to temporary local restrictions. Eligible businesses are entitled to a cash grant from their local council for each 14 day period they are closed.

- business owners will receive £1,334 per 4 weeks if they have a rateable value below £15,000
- they will receive £2,000 per 4 weeks if they have a rateable value between £15,000 and £51,000
- they will receive £3,000 per 4 weeks if they have a rateable value above £51,000

Check if you're eligible for the coronavirus Local Restrictions Support Grant (for closed businesses) here.

#### **Additional Restrictions Grant**

The Additional Restrictions Grant (ARG) supports businesses that are not covered by other grant schemes or where additional funding is needed.

The Additional Restrictions Grant (ARG) provides local councils with grant funding to support closed businesses that do not directly pay business rates as well as businesses that do not have to close but which are impacted. In addition, larger grants can be given than those made through LRSG (Closed).

Check if you're eligible for the coronavirus Additional Restrictions Grant (for closed businesses) here.

### Boost for restaurants, pubs and cafes to provide takeaway services for another year

Restaurants, pubs, and cafes will get automatic freedoms to provide takeaway services for another year. The measures help give these businesses the confidence they need to continue to serve customers and retain their staff. It will also help them adapt to longer-term changes they may wish to introduce, such as serving their customers from market stalls. 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 <a href="here.">here.</a>
- To download the guidance in a PDF version click <u>here.</u>
- To download the poster to display in your workplace to show you have followed the guidance click here.

#### **Food Businesses**

Guidance is intended for all workplaces involved in the manufacturing, processing, warehousing, picking, packaging, retailing and service of food.

• For further information please click <a href="here.">here.</a>

#### 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 <a href="here.">here.</a>

### 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 <u>here</u>.
- 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 <u>here</u>.
- 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 <u>here.</u>
- 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 <u>here.</u>

#### 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.

### 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 <u>here</u>.
- To download the guidance in a PDF version click <u>here.</u>

### Other people's homes

Various people work in complex environment due to the varied employment relationships, including the selfemployed, 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.

### 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 <a href="here">here</a>.

# 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 <u>business support finder</u> 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 (COIVD -19). To register and watch the free the webinars please click <a href="https://here.">here.</a>

#### 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 <a href="https://example.com/hereinformation-new-month-employed-lineary-new-month-employed-l

### 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.31 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 <a href="here">here</a>.

#### **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 <a href="here.">here.</a>

#### **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 <a href="https://example.com/hereit/her

#### Coronavirus Job Retention Scheme - Furlough

The government's Coronavirus Job Retention Scheme will remain open until the end of October Further details please click <u>here</u>.

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 <a href="here">here</a>.

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 <a href="here.">here.</a>

# 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 <a href="https://example.com/here-the-number-th
- 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 <a href="https://example.com/here/beta/leisure/beta/le

### **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 <a href="here.">here.</a>
To view further details if you choose to defer your VAT payment as a result of coronavirus please click here.