

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 **08/02/21** and should be read as correct at the time of publication.

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Latest announcements

New: Bounce Back Loan borrowers will now have the option to tailor payments

The government announced, Businesses that took out government-backed Bounce Back Loans to get through Covid-19 will now have greater flexibility to repay their loans.

- Bounce Back Loan borrowers will now have the option to tailor payments according to their individual circumstances
- Government provides an option to delay all repayments for a further six months
- Pay as You Grow will be available to over 1.4 million businesses, which collectively took out nearly £45 billion through the Bounce Back Loan Scheme

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

Please see a comprehensive summary of the existing support on offer, please click [here](#).

New: Christmas Support Payment – Deadline Extended to 28 February 2021

Check if you are eligible for the 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. The deadline for applications for the Christmas Support Payment has been extended to 28 February 2021. For further information please click [here](#).

Closed Businesses Lockdown Payment (CBLP)

The Closed Businesses Lockdown Payment (CBLP) supports businesses that have been required to close due to the national restrictions that began on 5 January 2021. Eligible businesses may be entitled to a one-off cash grant of up to £9,000 from their local council. Your business may be eligible if it:

- Is based in England
- Occupies property on which it pays business rates (and is the ratepayer)
- Has been required to close because of the national restrictions from 5 January 2021 onwards
- Has been unable to provide its usual in-person customer service from its premises

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

Local Restrictions Support Grants (LRSB)

Check if your business is eligible for a coronavirus grant due to national restrictions (for closed businesses). Businesses that were open as usual, but then required to close due to national restrictions imposed by government may be eligible for the LRSB (Closed) Addendum schemes. For further information please click [here](#).

Check if your business is eligible for a coronavirus grant due Businesses that were open as usual and were then required to close due to local Tier 2, Tier 3 or Tier 4 restrictions may be eligible for LRSB (Closed) or LRSB (Closed) Addendum: Tier 4. For further information please click [here](#).

Check if you are eligible for the coronavirus Local Restrictions Support Grant (for open businesses). Businesses that have not had to close but which have been severely impacted due to local Tier 2 or Tier 3 restrictions may be eligible for LRSO (Open). For further information please click [here](#).

Local Restrictions Support Grant (LRSO (Sector))

Check if you are eligible for the coronavirus Local Restrictions Support Grant (Sector) supports businesses that have been closed due to the national restrictions. Eligible businesses may be entitled to a cash grant from their local council for each 14 day period they are closed. this funding is available from 1 November 2020 and is not retrospective. For further information please click [here](#).

Additional Restrictions Grant (ARG)

Check if you are eligible for the coronavirus Additional Restrictions Grant. 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 LRSO (Closed). For further information please click [here](#).

Closing certain businesses and venues in England

The Government has updated the detailed guidance around businesses which can and cannot open under the new National Lockdown restrictions. For further information please click [here](#).

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 [here](#).

Businesses in the retail, hospitality and leisure sectors are to receive a one-off grant

- Chancellor announces one-off top up grants for retail, hospitality and leisure businesses worth up to £9,000 per property to help businesses through to the Spring
- £594 million discretionary fund also made available to support other impacted businesses
- £1.1 billion further discretionary grant funding for Local Authorities, Local Restriction Support Grants worth up to £3,000 a month and extension of furlough scheme

The cash is provided on a per-property basis to support businesses through the latest restrictions, and is expected to benefit over 600,000 business properties, worth £4 billion in total across all nations of the UK. For further information please click [here](#).

National lockdown: Stay at Home

The Prime Minister has announced a national lockdown and instructed people to stay at home to control the virus, protect the NHS and save lives. For further information please click [here](#).

Summary: what you can and cannot do during the national lockdown can be viewed [here](#).

Brexit: New rules are here

New rules apply to things like travel and doing business with Europe. Use the Brexit checker to get a personalised list of actions for you, your business and your family. 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

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 [here](#).

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 [here](#).

Updated guidance covering new local restriction tiers information.

Find out how to make your workplace COVID-secure. The 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 [here](#), or please see below the **Latest Industry Guidance**.

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](#).

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](#).

Businesses in the retail, hospitality and leisure sectors are to receive a one-off grant

- Chancellor announces one-off top up grants for retail, hospitality and leisure businesses worth up to £9,000 per property to help businesses through to the Spring
- £594 million discretionary fund also made available to support other impacted businesses
- comes in addition to £1.1 billion further discretionary grant funding for Local Authorities, Local Restriction Support Grants worth up to £3,000 a month and extension of furlough scheme

The cash is provided on a per-property basis to support businesses through the latest restrictions, and is expected to benefit over 600,000 business properties, worth £4 billion in total across all nations of the UK.

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

Local Restrictions Support Grant (LRSB)

The Local Restrictions Support Grant (LRSB) 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](#).

Check if you're eligible for the coronavirus Additional Restrictions Grant [here](#).

Bounce Back Loan

The Bounce Back Loan Scheme (BBLs) enables smaller businesses to access finance more quickly during the coronavirus outbreak.

The scheme helps small and medium-sized businesses to borrow between £2,000 and up to 25% of their turnover. The maximum loan available is £50,000.

The government guarantees 100% of the loan and there won't be any fees or interest to pay for the first 12 months. After 12 months the interest rate will be 2.5% a year.

The scheme is open to applications until **31 March 2021**.

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

Small or Medium Sized Business - Coronavirus Business Interruption Loan Scheme

The scheme helps small and medium-sized businesses to access loans and other kinds of finance up to £5 million.

The government guarantees 80% of the finance to the lender and pays interest and any fees for the first 12 months.

The scheme is open to applications until **31 March 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.

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

- 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](#).

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 to applications until **31 March 2021**.

- 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.

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](#).

Coronavirus Job Retention Scheme – Furlough

The Coronavirus Job Retention Scheme has been extended until **30 April 2021**.

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](#).

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

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](#).

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 impacted by coronavirus (COVID-19) find out if you can use this scheme to claim a grant.

The scheme has been extended. If you were not eligible for the first and second grant based on the information in your Self Assessment tax returns, you will not be eligible for the third.

The third taxable grant is worth 80% of your average monthly trading profits, paid out in a single instalment covering 3 months' worth of profits, and capped at £7,500 in total. If you're eligible, you must make your claim for the third grant on or before **29 January 2021**.

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 run a business or are self-employed and are concerned about paying your tax due to coronavirus, you can call HMRC's helpline for help and advice: 0800 024 1222.
- 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.

- You'll not be charged interest or penalties as long as you pay before **31 January 2021**.
- To view further details please click [here](#).

Self-Assessment: general enquiries please view [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) because 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 13th March.

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](#).

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 [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](#).

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 [here](#).
- To download the guidance in a PDF version 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](#).

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](#).