



# Covid-19 UK Support for Business

Dexter & Sharpe

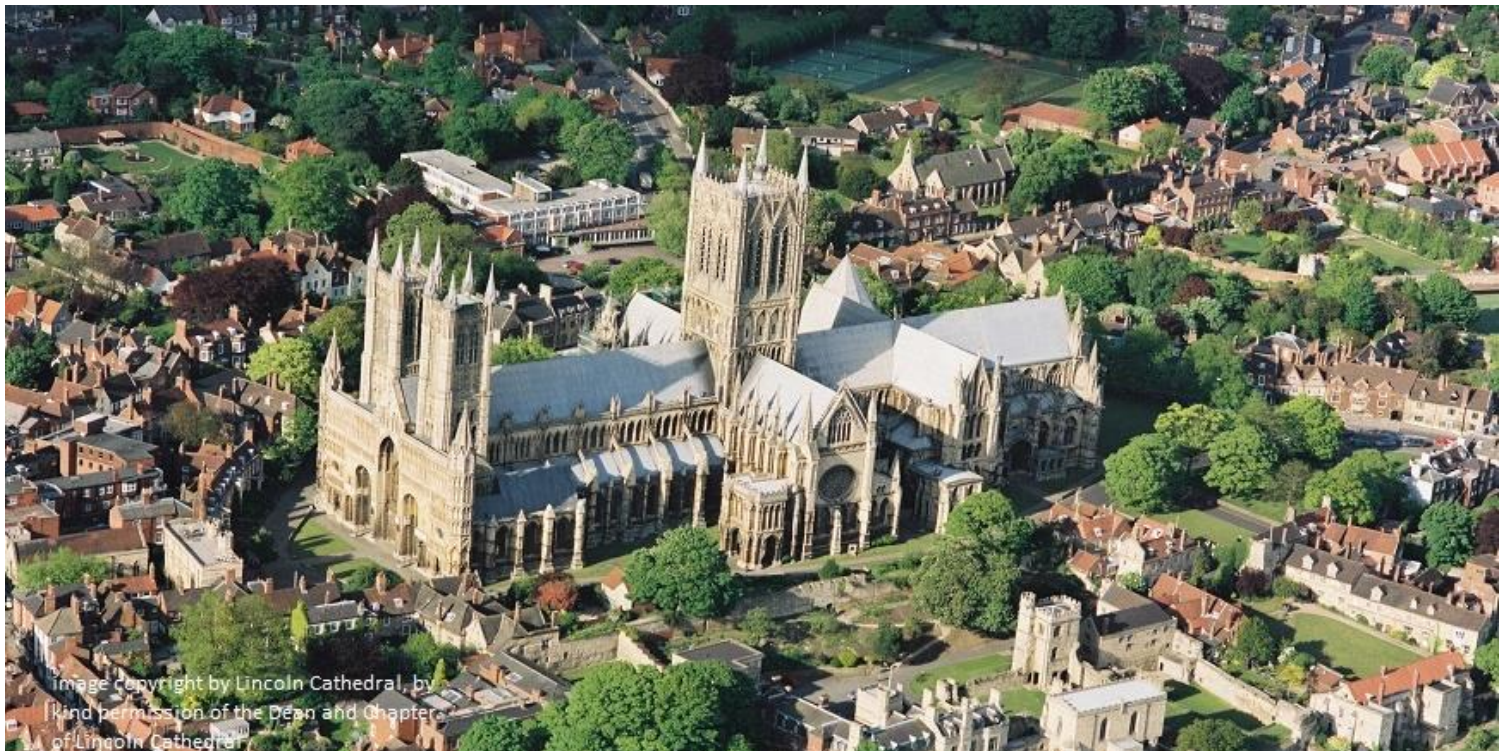


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# Contents:

|   |    |
|---|----|
| • Updates to this document                              | 3  |
| • Self-employment income support scheme                 | 6  |
| • Key workers   | 9  |
| • Closing your business                                 | 10 |
| • Travelling to work                                    | 15 |
| • Job retention scheme: Employers                       | 16 |
| • Job retention scheme: Employees                       | 22 |
| • Job retention scheme: a summary                       | 25 |
| • Sick pay to employees                                 | 27 |
| • Business rates  | 29 |
| • Business rates: Nurseries                             | 30 |
| • Little or no business rates                           | 30 |
| • Cash Grant Schemes                                    | 31 |
| • Covid corporate financing facility                    | 36 |
| • Business interruption loan scheme                     | 37 |
| • Coronavirus Bounce Back Loan                          | 42 |
| • Businesses paying tax and VAT                         | 43 |
| • Insurance   | 45 |
| • Energy Security                                       | 46 |
| • Companies House                                       | 47 |
| • Charities   | 48 |
| • Apprentices   | 49 |
| • Commercial tenancies & Business Improvement Districts | 50 |
| • Accommodation providers                               | 51 |
| • Annual leave  | 52 |
| • Office best practice                                  | 53 |
| • Developing symptoms on-site                           | 53 |
| • Travel arrangements                                   | 54 |
| • Time off for care                                     | 54 |
| • Limiting the spread                                   | 55 |
| • Hygiene   | 55 |
| • Social distancing                                     | 56 |
| • Miscellaneous   | 57 |
| • Posters   | 58 |

This is an evolving document and changes to the information presented here should be expected. The information provided in this document should not be relied upon in lieu of direct and specific financial, accountancy, tax, or business advice. The information within this document is taken from reputable, UK sources.



# Updates to this document

## 20 May 2020

The SSP Rebate scheme opens for claims on 26<sup>th</sup> May 2020. Basic information and minor updates have been added to **pages 27 & 28 (in bold)**.

## 18 May 2020

Details of a new Local Authority Discretionary Grants Fund have been added to **pages 35 & 36**.

This fund is aimed at small businesses that are not eligible for either the Small Business Grant Fund or the Retail, Hospitality and Leisure Grant Fund who have fixed property costs.

Similar to the two schemes mentioned above grants can be for £25,000 or £10,000 but local authorities also have discretion to make grants of under £10,000.

To be eligible businesses must not have received any other cash grants (applicants to the Coronavirus Job Retention Scheme are eligible to apply).

## 12 May 2020

- Announcement of a new grant of up to **£10,000 to help dairy farmers added to page 32** – full details of the scheme are yet to be released.
- **Also announced today, an extension to the Coronavirus Job Retention Scheme.** This will now run until October. From August employees will be allowed to work part-time but employers will be expected to share some of the cost (**See pages 15 & 20**). Again, further details are yet to be released. Click [here](#) to view the BBC news release.
- **For links to the Governments “Recovery Strategy” click [here](#) and “Working Safely” guidance click [here](#)**

## 4 May 2020

- Details of the Bounce Back Loan which launched today have been added to **pages 39 & 40**.
  - **Loans can be between £2,000 and £50,000 to a maximum of 25% of the business turnover.**
  - **They run for a fixed term of 6 years but early repayment is allowed with no fees.**
  - **After the first 12 months a fixed interest of 2.5%/annum will apply.**
  - **Businesses will be required to fill in a short online application form and self-declare that they are eligible for the Scheme.**

## **PM Update:**

- **Further information on the Self-Employment Income Support Scheme; HMRC are starting to contact eligible people (see pages 5-7).**
- **You will need a Government Gateway account, if you do not have one you can register [here](#).**
- **Your tax agent or adviser cannot make the claim for you. You must make the claim yourself. If you use an agent you should contact them if you need any help or support**



# Updates to this document

## 28 April 2020

- **Initial information on the newly announced “Coronavirus Bounce Back Loan” have been added (see page 39). The loans, which can be between £2,000 and £50,000 are 100% guaranteed by the government. There will be no fees, interest or repayments for 12 months. The scheme will open on 4<sup>th</sup> May 2020.**

## 20 April 2020

- Coronavirus Job Retention Scheme goes live today and has been extended to run until 30 June 2020 **(See page 19)**. Links to the Gov’s step-by-step guide to making a claim and a claim calculator have been added **(see page 14)**. Confirmation employees continue to accrue holiday whilst furloughed **(see page 19)**.

## 15 April 2020

- Update on what constitutes “Total Income” **(see page 4)** and “Profits” **(see page 5)** in relation to the Self-Employment income Support scheme. **(Changes shown in bold)**.
- **PM UPDATE: The start date for employees to be eligible for furlough has been extended to 19 March 2020 (see pages 14 & 15).**

## 14 April 2020

- Updates to information required for submitting a claim for the Coronavirus Job Retention Scheme, who can submit the claim and confirmation furlough period starts from the date the employee finished work, not the date the decision was made or they were written to confirming their status. **(See pages 16-19 changes in bold)**.

## 9 April 2020

- £750m support package for charities has been announced. Updated information can be found on page 39.
- A link to sector specific guidance on social distancing in the work place has been added on page 47.

## 7 April 2020

- Small addition to the Eligibility criteria to be able to submit a claim under the Job Retention Scheme; you will need to be enrolled for PAYE on-line. If you use a payroll provider they will have an account; if you run your own payroll you should already have an account (there are very few exceptions to when you do not have to have one) but if, for any reason, you do not, you will need register via the following link: <https://www.gov.uk/payee-online/enrol> . It can take up to 10 days to become registered.



# Updates to this document

## 3 April 2020

- Eligibility criteria for the Coronavirus Business Interruption Loan have been changed. Businesses no longer have to have been turned down for a commercial loan to be able to apply and banks are not permitted to ask for Personal Guarantees on loans of less than £250,000. (See page 30-34).
- The upper limit on turnover has also been raised so businesses with a turnover of up to £500m (previously £45m) can now apply. For businesses with a turnover of between £454m and £500m can apply for loans of up to £25m.
- Updated eligibility for SSP Rebate Scheme and added information on records that will be required to make the claim. (See pages 23-24).
- Updated information has been added in **Bold to highlight it and make it easier to find.**





# Self-employment income support scheme

This scheme will allow you to claim a taxable grant worth 80% of your trading profits up to a maximum of £2,500 per month for the next 3 months. This may be extended if needed.

Use this scheme if you're self-employed or a member of a partnership and have lost income due to coronavirus. You can apply if you're a self-employed individual or a member of a partnership and you:

- have submitted your Income Tax Self Assessment tax return for the tax year 2018-19
- traded in the tax year 2019-20
- are trading when you apply, or would be except for COVID-19
- intend to continue to trade in the tax year 2020-21
- have lost trading/partnership trading profits due to COVID-19

Your self-employed trading profits must also be less than £50,000 and more than half of your income come from self-employment. This is determined by at least one of the following conditions being true:

- having trading profits/partnership trading profits in 2018-19 of less than £50,000 and these profits constitute more than half of your total taxable income
- having average trading profits in 2016-17, 2017-18, and 2018-19 of less than £50,000 and these profits constitute more than half of your average taxable income in the same period.
- **Your total income is the total of all your:**
  - income from earnings
  - trading profits
  - property income
  - dividends
  - savings income
  - pension income
  - miscellaneous income (including social security income)

If you started trading between 2016-19, HMRC will only use those years for which you filed a Self-Assessment tax return.

**If you have not submitted your Income Tax Self-Assessment tax return for the tax year 2018-19 by 23 April 2020 you will not be eligible for the scheme.**

HMRC will use data on 2018-19 returns already submitted to identify those eligible and will risk assess any late returns filed before the 23 April 2020 deadline in the usual way.

**Anyone whose self-employment started after 5 April 2019 and thus has no self-employed earnings recorded with HMRC cannot benefit from the scheme and must rely on Universal Credit.**



# Self-employment income support scheme

## How much you'll get:

You'll get a taxable grant which will be 80% of the average profits from the tax years (where applicable):

2016 to 2017

2017 to 2018

2018 to 2019

To work out the average HMRC will add together the total trading profit for the 3 tax years (where applicable) then divide by 3 (where applicable), and use this to calculate a monthly amount. It will be up to a maximum of £2,500 per month for 3 months.

- **Trading profits**
- **We will use the figures on your tax returns for your total trading income (turnover), then deduct any allowable business expenses and capital expenditure.**
  - **Allowable expenses include:**
    - [office costs](#), for example stationery or phone bills
    - [travel costs](#), for example fuel, parking, train or bus fares
    - [clothing expenses](#), for example uniforms
    - [staff costs](#), for example salaries or subcontractor costs
    - [things you buy to sell on](#), for example stock or raw materials
    - [financial costs](#), for example insurance or bank charges
    - [costs of your business premises](#), for example heating, lighting, business rates
    - [advertising or marketing](#), for example website costs
    - [training courses](#) related to your business, for example refresher courses
- **It also includes:**
  - any business expenses deducted through the trading allowance
  - capital allowances, used to buy assets used in your business
  - qualifying care relief
  - flat rate expenses

The grant will be paid directly into your bank account, in one instalment.



# Self-employment income support scheme

**HMRC are starting to contact those eligible for the scheme from Monday 4<sup>th</sup> May 2020 and invite you to apply online.** Individuals do not need to contact HMRC now and doing so will only delay the urgent work being undertaken to introduce the scheme.

**You can [use HMRC's online tool](#) to find out if you're eligible to make a claim. Your tax agent or adviser can also use the online tool on your behalf.**

**You'll need your:**

- Self Assessment Unique Taxpayer Reference (UTR) number - if you do not have this [find out how to get your lost UTR number](#)
- National Insurance number - if you do not have this [find out how to get your lost National Insurance number](#)
- If you are eligible it will tell you what date you will be able submit your application and be will be asked to add contact details which HMRC will use to remind you when the online service will be available.
- **To do this you will need a Government Gateway account, if you do not have one you can register [here](#).** If you're unable to claim online "an alternative way to claim will be available".

**Although they can check your eligibility for you, your tax agent or adviser cannot make the claim for you. You must make the claim yourself. If you use an agent you should contact them if you need any help or support.**

**You can only access this scheme through GOV.UK. If someone texts, calls or emails claiming to be from HMRC, saying that you can claim financial help or are owed a tax refund, and asks you to click on a link or to give information such as your name, credit card or bank details, it is a scam.**

Once HMRC has received your claim and you are eligible for the grant, HMRC will contact you to tell you how much you will get and the payment details.

If HMRC inform you that you're not eligible to make a claim, you can ask HMRC to review this after you've [used the online tool](#). If you want to do this at a later time, you'll be able to use the online tool more than once.

If you claim tax credits you'll need to include the grant in your claim as income.

**The grant will be subject to Income Tax and [self-employed National Insurance](#).**





# Key Workers

The following are [key workers](#):

- Health and Social Care. This includes doctors, nurses, midwives, paramedics, social workers, home carers and staff required to maintain our health and social care sector
- Education and childcare. This includes nursery and teaching staff, social workers and those specialist education professionals who will remain active during the Covid-19 response
- Public safety and national security. This includes civilians and officers in the police (including key contractors), Fire and Rescue Service, prison service and other national security roles
- Transport. This will include those keeping air, water, road and rail transport modes operating during the Covid-19 response
- Utilities and Communication. This includes staff needed for oil, gas, electricity and water (including sewage) and primary industry supplies, to continue during the Covid-19 response, as well as key staff in telecommunications, post and delivery, services and waste disposal
- Food and other necessary goods. This includes those involved in food production, processing, distribution and sale, as well as those essential to the provision of other key goods (e.g. hygiene, medical etc)
- Payroll professionals
- Key national and local government including those administrative occupations essential to the effective delivery of the Covid-19 response
- Other workers essential to delivering key public services

Please see the section entitled 'Accommodation providers', should your businesses entail the provision of accommodation to key workers.



# Closing your business

Everyone is instructed to comply with the rules issued by the government in relation to coronavirus, in order to protect both themselves and others.

New Regulations extending the restrictions are now enforceable by law in England due to the threat to public health. These supersede Regulations that came into force at 2pm on 21 March 2020. They are enforceable in Wales from 4pm on 26 March 2020 and Scotland from 7.15pm on 26 March 2020.

Where an owner, proprietor or manager carrying out a business (or a person responsible for other premises) contravenes the Regulations, that person commits an offence. Businesses and venues that breach them will be subject to prohibition notices, and **fixed penalties**. With the support of the police, prohibition notices can be used to require compliance with the Regulations including requiring that an activity ceases. If prohibition notices are not followed, or fixed penalty notice not paid, you may also be taken to court with magistrates able to impose potentially **unlimited fines**.

Retail and public premises which we expect to remain open must:

- Ensure a distance of two meters between customers and shop assistants; and
- Let people enter the shop only in small groups, to ensure that spaces are not crowded.
- Queue control is required outside of shops and other essential premises that remain open.

**Some businesses may remain open.**

**The following businesses and premises must close and remain closed:**

| Food and drink   | Exceptions  |
|--|---|
| Restaurants and public houses, wine bars or other drinking establishments, or other food and drink establishments including within hotels and members' clubs | Food delivery and takeaway can remain operational and can be a new activity supported by the new permitted development right. This covers the provision of hot or cold food that has been prepared for consumers for collection or delivery to be consumed, reheated or cooked by consumers off the premises.   |
| Cafés and canteens   | <p>Food delivery and takeaway can remain operational (and as above).</p> <p>Cafés and canteens at hospitals, police and fire service places of work, care homes or schools; prison and military canteens; services providing food or drink to the homeless.</p> <p>Where there are no practical alternatives, other workplace canteens can remain open to provide food for their staff and/or provide a space for breaks. However, where possible, staff should be encouraged to bring their own food, and distributors should move to takeaway. Measures should be taken to minimise the number of people in the canteen / break space at any one given time, for example by using a rota.</p> |



# Closing your business

**The following businesses and premises must remain closed:**

| Retail  | Exceptions  |
|---|---|
| Hairdressers, barbers, beauty and nail salons, including piercing and tattoo parlours |   |
| All retail with notable exceptions  | <ul style="list-style-type: none"><li>• Supermarkets and other food shops</li><li>• Medical services (such as dental surgeries, opticians and audiology clinics, physiotherapy clinics, chiropody and podiatry clinics, and other professional vocational medical services)</li><li>• Pharmacies and chemists, including non-dispensing pharmacies</li><li>• Petrol stations</li><li>• Bicycle shops</li><li>• Hardware shops and equipment, plant and tool hire</li><li>• Veterinary surgeries and pet shops</li><li>• Corner shops and newsagents</li><li>• Off-licences and licenced shops selling alcohol, including those within breweries</li><li>• Laundrettes and dry cleaners</li><li>• Post Offices</li><li>• Vehicle rental services</li><li>• Car garages and repair shops</li><li>• Car parks</li><li>• High street banks, building societies, short-term loan providers, credit unions and cash points</li><li>• Storage and distribution facilities, including delivery drop off points</li><li>• Public toilets</li><li>• Shopping centres should stay open if they contain units which are not required to close</li></ul> |
| Outdoor and indoor markets  | Market stalls which offer essential retail, such as grocery and food.   |
| Auction houses  |   |



# Closing your business

## The following businesses and premises must remain closed:

| Hotels  | Exceptions  |
|---|---|
| Hotels, hostels, B&Bs, campsites and boarding houses for commercial use | <p>Where people live in these as interim abodes whilst their primary residence is unavailable, or they live in them in permanently they may continue to do so.</p> <p>Key workers and non-UK residents who are unable to travel to their country of residence during this period can continue to stay in hotels or similar where required.</p> <p>People who are unable to move into a new home due to the current restrictions can also stay at hotels.</p> <p>Where hotels, hostels, and B&amp;Bs are providing rooms to support homeless and other vulnerable people such as those who cannot safely stay in their home, through arrangements with local authorities and other public bodies, they may remain open.</p> <p>Those attending a funeral will be able to use hotels when returning home would be impractical.</p> <p>Hotels are allowed to host blood donation sessions.</p> |
| Caravan parks/sites for commercial uses                                 | Where people live permanently in caravan parks or are staying in caravan parks as interim abodes where their primary residence is not available, they may continue to do so.  |
| Non-residential institutions  | Exceptions  |
| Libraries   | Digital library services and no-contact Home Library Services should continue.  |
| Community centres, youth centres and similar                            | <p>For the purpose of hosting essential voluntary or public services, such as food banks, homeless services, and blood donation sessions.</p> <p>Public venues that host blood donation sessions can continue to open temporarily for these services only.</p>  |
| Places of worship   | <p>Funerals, where the congregation is immediate family (with provision for a carer, if required) or a friend - in the case that no family members are attending. A distance of 2 metres is to be maintained between every household group, as per Public Health England guidelines.</p> <p>A minister of religion, to go to their place of worship may broadcast an act of worship, whether over the internet or otherwise.</p> <p>For the purpose of hosting essential voluntary or public service, such as food banks, homeless services, and blood donation sessions.</p>   |



# Closing your business

**The following businesses and premises must remain closed:**

| <b>Assembly and leisure</b>   | <b>Exceptions</b>  |
|---|--|
| Museums and galleries   |  |
| Nightclubs  |  |
| Cinemas, theatres and concert halls                                   | Small group performances for the purposes of live streaming could be permissible where Public Health England guidelines are observed and no audience attend the venue. |
| Bingo halls, casinos and betting shops                                |  |
| Spas and massage parlours   |  |
| Skating rinks   |  |
| Fitness studios, gyms, swimming pools or other indoor leisure centres | Leisure centres may stay open for blood donation sessions.   |
| Arcades, bowling alleys, soft play centres and similar                |  |
| Funfairs  |  |
| <b>Outdoor recreation</b>   | <b>Exceptions</b>  |
| Playgrounds, sports courts and pitches, and outdoor gyms or similar   |  |

These premises and other venues must close as they involve prolonged close social contact, which increases the chances of infection spreading.

Providers of funeral services such as funeral directors and funeral homes conducting funerals may remain open, subject to Public Health England guidelines as mentioned in the table above.





# Closing your business

## **Work carried out in people's homes**

Work carried out in people's homes, for example by tradespeople carrying out repairs and maintenance, can continue, provided that the tradesperson is well and has no symptoms.

Again, it will be important to ensure that Public Health England guidelines, including maintaining a two-metre distance from any household occupants, are followed to ensure everyone's safety.

No work should be carried out in any household which is isolating or where an individual is being shielded, unless it is to remedy a direct risk to the safety of the household, such as emergency plumbing or repairs, and where the tradesperson is willing to do so. In such cases, Public Health England can provide advice to tradespeople and households.

No work should be carried out by a tradesperson who has coronavirus symptoms, however mild.

## **Takeaway and delivery facilities should remain open and operational.**

This means people can continue to enter premises to access takeaway services, including delivery drivers.

Businesses are encouraged to take orders online or by telephone, and businesses should not provide seating areas, indoors and outdoors, for customers to consume food and drink on. Ordering in advance is strongly encouraged to avoid waiting in, as per Public Health England guidelines.

Planning regulation has been changed to enable restaurants, cafés and pubs which do not currently offer delivery and hot food takeaway to do so. The legislation can be accessed [online](#).

People must not consume food or drinks on site at restaurants, cafés or pubs whilst waiting for takeaway food.

Those venues offering takeaway or delivery services must not include alcoholic beverages in this list if their license does not already permit.



# Travelling to work

The single most important action we can all take, in fighting coronavirus, is to stay at home in order to protect the NHS and save lives.

When we reduce our day-to-day contact with other people, we will reduce the spread of the infection. That is why the government is now (23 March 2020) introducing three new measures.

1. Requiring people to stay at home, except for very limited purposes
2. Closing non-essential shops and community spaces
3. Stopping all gatherings of more than two people in public

Every citizen must comply with these new measures. The relevant authorities, including the police, will be given the powers to enforce them – including through fines and dispersing gatherings.

These measures are effective immediately. The Government will look again at these measures in three weeks, and relax them if the evidence shows this is possible.

You should only leave the house for one of four reasons.

- Shopping for basic necessities, for example food and medicine, which must be as infrequent as possible.
- One form of exercise a day, for example a run, walk, or cycle - alone or with members of your household.
- Any medical need, or to provide care or to help a vulnerable person.
- Travelling to and from work, but only where this absolutely cannot be done from home.

These four reasons are exceptions - even when doing these activities, you should be minimising time spent outside of the home and ensuring you are 2 metres apart from anyone outside of your household.

These measures must be followed by everyone. Separate advice is available for individuals or households who are isolating, and for the most vulnerable who need to be shielded.

More information is available [here](#).



# The Coronavirus Job Retention Scheme: [Employers](#)

Any UK organisation with employees can apply, including businesses, charities, recruitment agencies (agency workers paid through PAYE), and public authorities.

You must have created and started a PAYE payroll scheme on or before 28 February 2020 and have a UK bank account.

Where a company is being taken under the management of an administrator, the administrator will be able to access the Job Retention Scheme.

## Check if you're eligible:

The scheme is live for submitting applications from Monday 20 April 2020.

Click [Here](#) for a Step-by-step guide to making a claim and [Here](#) for a claim calculator.

You must have:

- created and started a PAYE payroll scheme on or before 28 February 2020
- enrolled for [PAYE online](#) - this can take up to 10 days
- a UK bank account

Employees you can claim for furloughed employees must have been on your PAYE payroll and notified to HMRC on or before 19 March 2020. Employees that were employed as of 28 February 2020 and on payroll (i.e. notified to HMRC on an RTI submission on or before 28 February) and were made redundant or stopped working for the employer after that and prior to 19 March 2020, can also qualify for the scheme if the employer re-employs them and puts them on furlough.

Employees can be on any type of contract, including:

- full-time employees
- part-time employees
- employees on agency contracts
- employees on flexible or zero-hour contracts

The scheme also covers employees who were made redundant since 28 February 2020, if they are rehired by their employer.

To be eligible for the subsidy, when on furlough, **an employee can not undertake work for or on behalf of the organisation**. This includes providing services or generating revenue. While on furlough, the employee's wage will be subject to usual income tax and other deductions.

- This scheme is only for employees on agency contracts who are not working.
- If an employee is working, but on reduced hours, or for reduced pay, they will not be eligible for this scheme. **From August 2020 there will be changes permitting employees to work part-time but the employer will have to start to "share the cost of the scheme"; no details of this have been announced yet**
- You will have to continue paying the employee through your payroll and pay their salary subject to the terms of the employment contract you agreed.



# The Coronavirus Job Retention Scheme: Employers

Employers should discuss with their staff and make any changes to the employment contract by agreement. When employers are making decisions in relation to the process, including deciding who to offer furlough to, equality and discrimination laws will apply in the usual way.

To be eligible for the subsidy employers should write to their employee confirming that they have been furloughed and keep a record of this communication.

Employees hired **after 19 March 2020** cannot be furloughed or claimed for in accordance with this scheme.

You do not need to place all your employees on furlough. However, those employees who you do place on furlough cannot undertake work for you.

**Directors can furlough. When furloughed, directors can complete their statutory duties, even if furloughed. This is the only work allowed.**

## **If your employee is on unpaid leave:**

- Employees on unpaid leave cannot be furloughed, unless they were placed on unpaid leave after 28 February.

## **If your employee is on Statutory Sick Pay:**

- Employees on sick leave or self-isolating should get Statutory Sick Pay, but can be furloughed after this.
- Employees who are shielding in line with public health guidance can be placed on furlough.

## **If your employee has more than one job:**

- If your employee has more than one employer they can be furloughed for each job. Each job is separate, and the cap applies to each employer individually.

## **If your employee does volunteer work or training:**

- A furloughed employee can take part in volunteer work or training, as long as it does not provide services to or generate revenue for, or on behalf of your organisation.

However, if workers are required to for example, complete online training courses whilst they are furloughed, then they must be paid at least the NLW/NMW for the time spent training, even if this is more than the 80% of their wage that will be subsidised.

## **If your employee is on Maternity Leave, contractual adoption pay, paternity pay or shared parental pay:**

- Individuals who are on or plan to take Maternity Leave must take at least 2 weeks off work (4 weeks if they work in a factory or workshop) immediately following the birth of their baby. This is a health and safety requirement. In practice, most women start their Maternity Leave before they give birth.



# The Coronavirus Job Retention Scheme: Employers

- If your employee is eligible for Statutory Maternity Pay (SMP) or Maternity Allowance, the normal rules apply, and they are entitled to claim up to 39 weeks of statutory pay or allowance.
- Employees who qualify for SMP, will still be eligible for 90% of their average weekly earnings in the first 6 weeks, followed by 33 weeks of pay paid at 90% of their average weekly earnings or the statutory flat rate (whichever is lower). The statutory flat rate is currently £148.68 a week, rising to £151.20 a week from April 2020.
- If you offer enhanced (earnings related) contractual pay to women on Maternity Leave, this is included as wage costs that you can claim through the scheme.
- The same principles apply where your employee qualifies for contractual adoption, paternity or shared parental pay.

## **Work out what you can claim:**

Employers need to make a claim for wage costs through this scheme.

You will receive a grant from HMRC to cover the lower of 80% of an employee's regular wage or £2,500 per month, plus the associated Employer National Insurance contributions and minimum automatic enrolment employer pension contributions on that subsidised wage. Fees, commission and bonuses should not be included.

At a minimum, employers must pay their employee the lower of 80% of their regular wage or £2,500 per month. An employer can also choose to top up an employee's salary beyond this but is not obliged to under this scheme.

The UK Government will issue more guidance on how employers should calculate their claims for Employer National Insurance Contributions and minimum automatic enrolment employer pension contributions, before the scheme becomes live.

## **Full time and part time employees:**

For full time and part time salaried employees, the employee's actual salary before tax, as of 28 February should be used to calculate the 80%. Fees, commission and bonuses should not be included.

## **Employees whose pay varies:**

If the employee has been employed (or engaged by an employment business) for a full twelve months prior to the claim, you can claim for the higher of either:

- the same month's earning from the previous year
- average monthly earnings from the 2019-20 tax year

If the employee has been employed for less than a year, you can claim for an average of their monthly earnings since they started work.





# The Coronavirus Job Retention Scheme: Employers

If the employee only started in February 2020, use a pro-rata for their earnings so far to claim.

Once you've worked out how much of an employee's salary you can claim for, you must then work out the amount of Employer National Insurance Contributions and minimum automatic enrolment employer pension contributions you are entitled to claim.

## **Employer National Insurance and Pension Contributions:**

All employers remain liable for associated Employer National Insurance contributions and minimum automatic enrolment employer pension contributions on behalf of their furloughed employees.

You can claim a grant from HMRC to cover wages for a furloughed employee, equal to the lower of 80% of an employee's regular salary or £2,500 per month, plus the associated Employer National Insurance contributions and minimum automatic enrolment employer pension contributions on paying those wages.

You can choose to provide top-up salary in addition to the grant. Employer National Insurance Contributions and automatic enrolment contribution on any additional top-up salary will not be funded through this scheme. Nor will any voluntary automatic enrolment contributions above the minimum mandatory employer contribution of 3% of income above the lower limit of qualifying earnings (which is £512 per month until 5th April and will be £520 per month from 6th April 2020 onwards).

## **National Living Wage/National Minimum Wage:**

Individuals are only entitled to the National Living Wage (NLW)/National Minimum Wage (NMW) for the hours they are working.

Therefore, furloughed workers, who are not working, must be paid the lower of 80% of their salary, or £2,500 even if, based on their usual working hours, this would be below NLW/NMW.

However, if workers are required to for example, complete online training courses whilst they are furloughed, then they must be paid at least the NLW/NMW for the time spent training, even if this is more than the 80% of their wage that will be subsidised.

## **What you'll need to make a claim:**

Employers should discuss with their staff and make any changes to the employment contract by agreement. Employers may need to seek legal advice on the process. If sufficient numbers of staff are involved, it may be necessary to engage collective consultation processes to procure agreement to changes to terms of employment.



# The Coronavirus Job Retention Scheme: Employers

To claim, you will need:

- Your employer PAYE reference number
- The number of employees being furloughed
- National Insurance Numbers for the employees you want to furlough
- Names of the employees you want to furlough
- Payroll/works number for the employees you want to furlough
- Your Self Assessment Unique Taxpayer Reference or Corporation Tax Unique Taxpayer Reference or Company House Registration Number
- The claim period (start and end date)
- Amount claimed (per the minimum length of furloughing of 3 weeks)
- Your bank account number and sort code
- Your contact name
- Your phone number.

You will need to calculate the amount you are claiming. HMRC will retain the right to retrospectively audit all aspects of your claim.

If you use an agent who is authorised to act for you for PAYE purposes, they will be able to make a claim on your behalf. If you use a file only agent (who files your RTI return but doesn't act for you on any other matters) they won't be authorised to make a claim for you and you will need to make the claim yourself. Your file only agent can assist you in obtaining the information you need to claim (which is listed above). We are making the claim process as straightforward as possible.

You can only submit one claim at least every 3 weeks, which is the minimum length an employee can be furloughed for. Claims can be backdated until the 1 March if applicable.

Claims should be started from the date that the employee finishes work and starts furlough, not when the decision is made, or when they written to confirming their furloughed status.

## **What to do after you've claimed:**

- Once HMRC have received your claim and you are eligible for the grant, they will pay it via BACS payment to a UK bank account.
- You should make your claim in accordance with actual payroll amounts at the point at which you run your payroll or in advance of an imminent payroll.
- You must pay the employee all the grant you receive for their gross pay, no fees can be charged from the money that is granted. You can choose to top up the employee's salary, but you do not have to.



# The Coronavirus Job Retention Scheme: Employers

## **When the government ends the scheme:**

- When the government ends the scheme (**now extended to October 2020**) you must make a decision, depending on your circumstances, as to whether employees can return to their duties. If not, it may be necessary to consider termination of employment (redundancy).

## **Employees that have been furloughed:**

- Employees that have been furloughed have the same rights as they did previously. That includes Statutory Sick Pay entitlement, maternity rights, other parental rights, rights against unfair dismissal and to redundancy payments. Once the scheme has been closed by the government, HMRC will continue to process remaining claims before terminating the scheme.
- Furloughed employees continue to accrue leave as per their employment contract. The employer and employee can agree to vary holiday entitlement as part of the furlough agreement, however almost all workers are entitled to 5.6 weeks of statutory paid annual leave each year which they cannot go below.

## **Income tax and Employee National Insurance:**

- Wages of furloughed employees will be subject to Income Tax and National Insurance as usual. Employees will also pay automatic enrolment contributions on qualifying earnings, unless they have chosen to opt-out or to cease saving into a workplace pension scheme.
- Employers will be liable to pay Employer National Insurance contributions on wages paid, as well as automatic enrolment contributions on qualifying earnings unless an employee has opted out or has ceased saving into a workplace pension scheme.

## **Tax Treatment of the Coronavirus Job Retention Grant**

- Payments received by a business under the scheme are made to offset these deductible revenue costs. They must therefore be included as income in the business's calculation of its taxable profits for Income Tax and Corporation Tax purposes, in accordance with normal principles.
- Businesses can deduct employment costs as normal when calculating taxable profits for Income Tax and Corporation Tax purposes.
- Individuals with employees that are not employed as part of a business (such as nannies or other domestic staff) are not taxable on grants received under the scheme. Domestic staff are subject to Income Tax and National Insurance Contributions on their wages as normal.



# The Coronavirus Job Retention Scheme: [Employees](#)

The Coronavirus Job Retention Scheme is a temporary scheme open to all UK employers for at least three months starting from 1 March 2020. It is designed to support employers whose operations have been severely affected by coronavirus (COVID-19).

Employers can use a portal to claim for 80% of furloughed employees' (employees on a leave of absence) usual monthly wage costs, up to £2,500 a month, plus the associated Employer National Insurance contributions and minimum automatic enrolment employer pension contributions on that wage. Employers can use this scheme anytime during this period.

- The scheme is open to all UK employers that had created and started a PAYE payroll scheme on 28 February 2020.

## **Check if you're eligible:**

Both you and your employer must agree to put you on furlough - so speak to your employer about whether they can claim. You cannot apply for the scheme yourself. Once agreed your employer must write to you confirming you have been furloughed to be eligible to claim.

Any UK employer with a UK bank account will be able to claim, but you must have been on your employer's PAYE payroll on **19 March 2020**. You can be on any type of contract, including a zero-hour contract or a temporary contract.

- **This scheme does not apply if you are self-employed or to any income from self-employment.**
- If you're on sick leave or self-isolating because of coronavirus (COVID-19), speak to your employer about whether you're eligible - you should get Statutory Sick Pay (SSP) while you are on sick leave or self-isolating, but can be furloughed **after** this.
- If you are shielding in line with public health guidance, then you should speak to your employer about whether they plan to place staff on furlough.

The grant will start on the day you were placed on furlough and this can be backdated to 1 March.

## **If you were made redundant after 28 February:**

Your employer can agree to re-employ you and place you on furlough instead. They'll still be able to claim a grant to cover 80% of your monthly earnings, up to a monthly cap of £2,500.

## **If you currently have more than one employer:**

You can be put on furlough by one employer and continue to work for another, if it is permitted within your employment contract. If you're put on furlough by more than one employer, you'll receive separate payments from each employer. The 80% of your normal wage up to a £2,500 monthly cap applies to each job.



# The Coronavirus Job Retention Scheme: Employees

## **If you are on Universal Credit:**

If you're earning less because you're on furlough, your Universal Credit payment might change - find out how earnings affect your payments.

## **If you are on Maternity Leave, contractual adoption pay, paternity pay or shared parental pay:**

You must take at least 2 weeks Maternity Leave (4 weeks if you work in a factory or workshop) immediately following the birth of your baby. This is a health and safety requirement. In practice, most women start their Maternity Leave before they give birth and you may want to do this.

If you are eligible for Statutory Maternity Pay (SMP) or Maternity Allowance, the normal rules apply, and you will be entitled to claim up to 39 weeks of statutory pay or allowance.

If you qualify for SMP, you will still be eligible for 90% of your average weekly earnings in the first 6 weeks, followed by 33 weeks of pay paid at 90% of your average weekly earnings or the statutory flat rate (whichever is lower). The statutory flat rate is currently £148.68 a week, rising to £151.20 a week from April 2020.

Some employers 'top up' Statutory Maternity Pay and their employees are eligible for an enhanced, earnings related rate of pay. If you are eligible for enhanced (contractual) maternity pay from your employer this is included within the wage costs that your employer can claim through the scheme. The same principles apply if you qualify for contractual adoption pay, paternity pay or shared parental pay.

## **If you are currently pregnant and due to start Maternity Leave:**

You will start Maternity Leave as usual. If your earnings have reduced due to a period on furlough or statutory sick pay prior to your Maternity Leave starting this may affect your Statutory Maternity Pay. The same principle applies to contractual adoption pay, paternity pay and shared parental pay.

## **How much you'll get:**

Your employer will get a grant to cover 80% of your monthly earnings, up to a maximum of £2,500. Firms will be eligible for the grant once you have been furloughed, from 1 March. Your employer:

- will pay you at least 80% of your usual monthly earnings, up to a maximum of £2,500, as your wage
- can claim for a minimum of 3 weeks and for up to 3 months - but this may be extended
- can choose to pay you more than the grant - but they do not have to
- You'll still pay Income Tax, National Insurance contributions and any other deductions from your wage.





# The Coronavirus Job Retention Scheme: Employees

If you are concerned that your employer is not paying you what you are entitled to then you should raise this with your employer in the first instance, then with Acas (Advisory, Conciliation and Arbitration Service).

## **How your monthly earnings are calculated:**

If you've been employed (or engaged by an employment business in the case of agency workers) for a full year, employers will claim for the higher of either:

- the amount you earned in the same month last year
- an average of your monthly earnings from the last year
- If you've been employed for less than a year, employers will claim for an average of your monthly earnings since you started work. The same arrangements apply if your monthly pay varies such as if you are on a zero-hour contract.

If you started work in February 2020, your employer will pro-rata your earnings from that month.

Bonuses, commissions and fees are not included as part of your monthly earnings.

## **While you're on furlough:**

Your employer will need to notify you before putting you on furlough. Once you are on furlough you will not be able to work for your employer, but you can undertake training or volunteer subject to public health guidance, as long as you're not:

- making money for your employer
- providing services to your employer

If workers are required to for example, complete training courses whilst they are furloughed, then they must be paid at least the NLW/NMW for the time spent training, even if this is more than the 80% of their wage that will be subsidised. Any activities undertaken while on furlough must be in line with the latest Public Health guidance during the COVID-19 outbreak.

**Your employer can still make you redundant while you're on furlough or afterwards, and your rights as an employee are not affected by being on furlough, including redundancy rights.**

If your employer chooses to place you on furlough, you will need to remain on furlough for a minimum of 3 weeks. However, your employer can place you on furlough more than once, and one period can follow straight after an existing furlough period, while the scheme is open. The scheme will be open for at least 3 months.



# The Coronavirus Job Retention Scheme: Employees

## If you do not want to go on furlough:

If your employer asks you to go on furlough and you refuse you may be at risk of redundancy or termination of employment, depending on the circumstances of your employer. However, this must be in line with normal redundancy rules and protections.

## The Coronavirus Job Retention Scheme: a summary

- The Government aims to get the scheme up and running before the end of April.
- The 80% Grant is based on the higher of (i) the earnings in the same pay period in the previous year; or (ii) the average earnings in the previous 12 months (or less, if they've worked for less)
- Employees who have been recruited after 1 March 2020 are excluded from the scheme.
- Employers can re-employ people who have been made redundant since 1st March, and then furlough them.
- To qualify for the payment, an employee must be furloughed for a minimum of THREE weeks. They can then come off furlough. This means that employers cannot rotate staff weekly between furlough and non-furlough.
- There is nothing in the guidance which prohibits rotating furlough leave amongst employees, provided each employee is off for a period of at least three weeks
- Employees on furlough leave can do volunteering or training, providing it does not generate any money for their employer.
- The scheme is open to all UK employers that had a PAYE scheme in place on 28 February 2020
- Any organisation with employees can apply, including charities, recruitment agencies and public authorities.
- The government does not expect public sector employers to use it as long as central government continues funding wage costs in the normal way.
- With agency Employees, the scheme is only available for agency employees who are not working. Agency Workers who are not Employees, and engaged on a zero hours Contract for Services are not entitled to the Grant, and would simply be laid off in accordance with their contract.



# The Coronavirus Job Retention Scheme: a summary

- Employers can reclaim up to 80% of wage costs up to a cap of £2,500 per month, plus (not including) the associated employer NICs and minimum auto-enrolment pension contributions on that wage. Fees, commissions and bonuses are NOT included.
- Employers can choose to top up to 100%, but does not have to (subject to employment law and renegotiating any contractual entitlements)
- If Employees' pay varies from week to week the Employer can claim for the higher of (i) the same month's earning from the previous year (e.g. earnings from March 2019); or (ii) average monthly earnings in the 2019-20 tax year
- Individuals are only entitled to the minimum wage when they work. So if they are furloughed and do not work, and 80% of their normal earnings would take them below the minimum wage based on their normal working hours, they still only receive 80% as they are not working. However, they are entitled to be paid NMW for any time spent training.
- To be eligible, the Employee must have been on the payroll on 28 February 2020. If they were hired later, they are not eligible. Anybody who was on the payroll on 28 Feb and has since been made redundant can be rehired and put on the scheme.
- When agreeing changes in hours (and acceptance of 80% pay), assuming the contract does not already allow for that, normal employment law applies. The employer must be careful not to discriminate in deciding who to offer furlough too.
- Employees on sick pay or self-isolating cannot be furloughed, but can be furloughed afterwards. Employees who are shielding can be placed on furlough.
- Employees on maternity (or similar) leave can continue to draw SMP (or similar) payments. The guidance does not prohibit women on maternity leave agreeing to return to work early and then being furloughed, or electing to change to shared parental leave and then being furloughed.
- Employers can only claim once every three weeks, i.e. they cannot get weekly reimbursement. Claims can be backdated to 1 March 2020.
- The government plans issue further guidance on the process of claiming the payment in April.
- Furloughed can volunteer for the NHS without risking their pay. Details can be found [here](#).



# Support for businesses who are paying sick pay to employees

The Coronavirus Statutory Sick Pay Scheme will allow small and medium-sized businesses and employers to reclaim Statutory Sick Pay (SSP) paid for sickness absence due to COVID-19. The eligibility criteria for the scheme will be as follows:

- The repayment will cover up to 2 weeks' SSP (**at the current rate of SSP**) per eligible employee who has been off work because of COVID-19
- 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
- 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
- employers should maintain records of staff absences and payments of SSP, but employees will not need to provide a GP fit note
- eligible period for the scheme will commence the day after the regulations on the extension of Statutory Sick Pay to those staying at home comes into force

**A repayment mechanism has now been set up, the repayment will not be set against future PAYE obligations. Employers will be able to submit claims from 26<sup>th</sup> May 2020 via an online service, agents will also be able to submit claims for clients.**

Those who follow advice to stay at home and who cannot work as a result will be eligible for statutory sick pay (SSP), even if they are not themselves sick. Employers should use their discretion and respect the medical need to self-isolate in making decisions about sick pay.

If evidence is required by an employer, those with symptoms of coronavirus can get an isolation note from [NHS 111 online](#) and those who live with someone that has symptoms can get a note from the [NHS website](#).

Anyone not eligible to receive sick pay, including those earning less than an average of £118 per week, some of those working in the gig economy, or self-employed people, is able to claim Universal Credit and or contributory Employment and Support Allowance.

For those on a low income and already claiming Universal Credit, it is designed to automatically adjust depending on people's earnings or other income. However, if someone needs money urgently they can apply for an advance through the journal.

**Eligibility:** You are eligible for the scheme if:

- Your business is UK based.
- Your business is a small or medium-sized and employs fewer than 250 employees as of 28 February 2020.



# Support for businesses who are paying sick pay to employees

- are claiming for an employee who's [eligible for sick pay](#) due to coronavirus
- had a PAYE payroll scheme that was created and started on or before 28 February 2020
- The scheme covers all types of employment contracts, including:
  - full-time employees
  - part-time employees
  - employees on agency contracts
  - employees on flexible or zero-hour contracts

**You can claim for periods of sickness starting on or after:**

- **13 March 2020** - if your employee had coronavirus or the symptoms or is self-isolating because someone they live with has symptoms
- **16 April 2020** - if your employee was shielding because of coronavirus

**The weekly rate was £94.25 before 6 April 2020 and is now £95.85. If you're an employer who pays more than the weekly rate of SSP you can only claim up to the weekly rate paid.**

Records you must keep

You must keep records of all the statutory sick payments that you want to claim from HMRC, including:

- the reason why an employee could not work
- details of each period when an employee could not work, including start and end dates
- details of the SSP qualifying days when an employee could not work
- National Insurance numbers of all employees who you have paid SSP to

You'll have to keep these records for at least 3 years following your claim.

## **Get ready to claim**

**The online service you'll use to reclaim Statutory Sick Pay (SSP) will be available from 26 May 2020.**

To use the online service you will need the Government Gateway user ID you got when you registered for PAYE Online. If you did not register online you will need to [enrol for the PAYE Online service](#). [Find your lost Government Gateway user ID](#) if you do not have it.

If you use an agent who is authorised to do PAYE online for you, they will be able to claim on your behalf.

If you're unable to claim online an alternative way to claim will be available. We will update this page with more information soon





# Support for businesses that pay business rates

The UK Government will introduce a business rates retail holiday for retail, hospitality and leisure businesses in England for the 2020 to 2021 tax year.

Businesses that received the retail discount in the 2019 to 2020 tax year will be rebilled by their local authority as soon as possible.

**Eligibility:** You are eligible for the business rates holiday if:

- Your business is based in England.
- Your business is in the retail, hospitality and/or leisure sector.

Properties that will benefit from the relief will be occupied hereditaments that are wholly or mainly being used:

- as shops, restaurants, cafes, drinking establishments, cinemas and live music venues
- for assembly and leisure
- as hotels, guest & boarding premises and self-catering accommodation
- bingo halls, estate agents, and letting agencies

Examples of the establishments that will enjoy the business rates retail holiday can be found [here](#). Business rates calculation information can be found [here](#).

## How to access the scheme:

There is no action for you. This will apply to your next council tax bill in April 2020. However, local authorities may have to reissue your bill automatically to exclude the business rate charge. They will do this as soon as possible.

You can estimate the business rate charge you will no longer have to pay this year using the business rates calculator.



# Support for businesses that pay business rates: Nurseries

The UK Government will introduce a business rates holiday for nurseries in England for the 2020 to 2021 tax year.

## Eligibility

You are eligible for the business rates holiday if:

- your business is based in England

Properties that will benefit from the relief will be hereditaments:

- occupied by providers on Ofsted's Early Years Register
- wholly or mainly used for the provision of the Early Years Foundation Stage

## How to access the scheme

There is no action for you. This will apply to your next council tax bill in April 2020. However, local authorities may have to reissue your bill to exclude the business rate charge. They will do this as soon as possible.

You can estimate the business rate charge you will no longer have to pay this year using the [business rates calculator](#).

# Support for businesses that pay little or no business rates

The UK government will provide additional funding for local authorities to support small businesses that already pay little or no business rates because of small business rate relief (SBRR). This will provide a one-off grant of £10,000 to businesses currently eligible for SBRR or rural rate relief, to help meet their ongoing business costs.

**Eligibility:** If your business is eligible for SBRR or rural rate relief, you will be contacted by your local authority – you do not need to apply.

Funding for the scheme will be provided to local authorities by government in early April. Guidance for local authorities on the scheme will be provided shortly.



# Grant Funding Schemes

In response to the Coronavirus, Covid-19, the Government announced there would be support for small businesses, and businesses in the retail, hospitality and leisure sectors.

This support will take the form of two grant funding schemes, the (1) Small Business Grant Fund and the (2) Retail, Hospitality and Leisure Grant Fund.

The schemes will be delivered by Local Authorities – if you are eligible, your Local Authority will be in touch with you to arrange payment.

Businesses seeking information should refer to the Government's business support website: <https://www.businesssupport.gov.uk/>

## **How will the grants be provided?**

Central Government will provide funding to Local Authorities that are responsible for business rate billing. Those Local Authorities will contact eligible businesses to arrange payment of the grants.

## **How much funding will be provided to businesses?**

Under the Small Business Grant Fund (SBGF) all eligible businesses in England in receipt of either Small Business Rates Relief (SBRR) or Rural Rates Relief (RRR) in the business rates system will be eligible for a payment of £10,000.

Under the Retail, Hospitality and Leisure Grant (RHLG) eligible businesses in England in receipt of the Expanded Retail Discount (which covers retail, hospitality and leisure) with a rateable value of less than £51,000 will be eligible for a cash grants of £10,000 or £25,000 per property.

Eligible businesses in these sectors with a property that has a rateable value of up to and including £15,000 will receive a grant of £10,000.

Eligible businesses in these sectors with a property that has a rateable value of over £15,000 and less than £51,000 will receive a grant of £25,000.

The Government's assessment is that, given the impact of Covid-19 in the sectors receiving the relief, the business rates expanded retail, leisure and hospitality discount 2020-21 is not a state aid.

Businesses with a rateable value of £51,000 or over are not eligible for this scheme.

Businesses which are not ratepayers in the business rates system are not included in this scheme.



# Grant Funding Schemes

## Small Business Grant Fund Eligibility

Businesses with a property that on the 11 March 2020 were eligible for Small Business Rate Relief (SBRR) Scheme (including those with a Rateable Value between £12,000 and £15,000 which receive tapered relief).

Businesses which on 11 March 2020 were eligible for relief under the Rural Rate Relief Scheme are also eligible for this scheme.

Eligible recipients will receive one grant per property.

## Exclusions to Small Business Grant Fund

You cannot get SBGF for:

- Properties occupied for personal uses, such as private stables and loose boxes, beach huts and moorings.
- Car parks and parking spaces.
- Businesses which as of the 11 March were in liquidation or were dissolved will not be eligible.

## Retail, Hospitality and Leisure Grant Eligibility

Properties which on the 11 March 2020 had a rateable value of less than £51,000 and would have been eligible for a discount under the business rates Expanded Retail Discount Scheme had that scheme been in force are eligible for the grant.

Charities which would otherwise meet this criteria but whose bill for 11 March had been reduced to nil by a local discretionary award should still be considered to be eligible for the RHL grant.

Recipients will receive one grant per eligible property.

## Exclusions to RHLG

You cannot get RHLG for:

- Properties occupied for personal uses, such as private stables and loose boxes, beach huts and moorings.
- Car parks and parking spaces.
- Properties with a rateable value of £51,000 or over.
- Businesses which as of the 11 March were in liquidation or were dissolved will not be eligible.

**Eligible recipients will receive one grant per property. Recipients cannot receive both SBGF and RHLG on the same property.** More information is available [here](#).



# Grant Funding Schemes

## **Ineligible businesses:**

- Hereditaments occupied for personal uses, such as private stables and loose boxes, beach huts, and moorings.
- Car parks and parking spaces.
- Businesses with a rateable value of £51,000 or over are not eligible for this scheme.
- Businesses which are not ratepayers in the business rates system are not included in this scheme.
- Businesses which as of the 11 March were in liquidation or were dissolved will not be eligible for this scheme.

The Government will not accept deliberate manipulation and fraud - and any business caught falsifying their records to gain additional grant money will face prosecution and any funding issued will be subject to claw back, as may any grants paid in error.

Local authorities in England have already received £3.4bn to begin making payments to those qualifying under this scheme, and the little or no business rates scheme.

## **New funding to support dairy farmers through coronavirus**

A new fund will enable eligible dairy farmers in England to access up to £10,000 each to help them overcome the impact of the coronavirus outbreak.

Eligible dairy farmers (those who have lost more than 25% of their income over April and May due to coronavirus disruptions) will be entitled to up to £10,000 each, to cover 70% of their lost income during April and May to ensure they can continue to operate and sustain production capacity without impacts on animal welfare.

Further details are to follow.



# Local Authority Discretionary Grants Fund

Local Authorities are being given access to additional funds to make discretionary grants to small businesses who are not eligible for either the Small Business Grant Fund or the Retail, Hospitality and Leisure Grant Fund.

These grants are predominantly aimed at small and micro businesses with relatively high “fixed property costs” who can demonstrate they have suffered a significant fall in income due to Covid-19 and occupy property with an annual rateable value or annual rent or mortgage repayments not exceeding £51,000.

There will be 3 levels of grant:

- £25,000
- £10,000
- Under £10,000 (amount at local authorities discretion).

Local Authorities will be asked to prioritise:

- Small businesses in shared offices (or other flexible workplaces) who do not have their own rates assessment.
- Regular market traders with fixed building costs such as rent who do not have their own rates assessment.
- B&B's paying council tax rather than business rates.
- Charity properties with Charitable rates Relief who otherwise have qualified for Small Business Rates Relief.

This is not an exhaustive list but is intended as a guide to local authorities as to the types of business the government considers should be a priority for the scheme.

Local Authorities should set out the scope and provide clear guidance about the type of businesses they are prioritising as well the rationale for the level of grant to be provided on their website.





# Local Authority Discretionary Grants Fund

## Eligibility

The grant fund is for businesses that are not eligible for other support schemes. Businesses which have received cash grants from any central government COVID related scheme are ineligible. Such grant schemes include but are not limited to:

- Self-Employment Income Support Scheme
- Small Business Grant Fund
- Retail, Hospitality and Leisure Grant
- The Fisheries Response Fund
- Domestic Seafood Supply Scheme (DSSS)
- The Zoos Support Fund
- The Dairy hardship Fund

Businesses that have applied for the Coronavirus Job Retention Scheme **are eligible** to apply.

- Only businesses which were trading on 11 March 2020 are eligible.
- Companies in administration, are insolvent or where a striking-off notice has been made are not eligible for funding under this scheme.

## Application Process

Businesses will have to apply for this funding; Local Authorities will set their own criteria and processes for this.

If successful, the local authority must write to call or write to the business stating that by accepting the grant payment the business confirms it is eligible for the grant scheme.

## Tax Status

These grants are taxable.



# Support for larger firms through the COVID-19 Corporate Financing Facility

Under the new Covid-19 Corporate Financing Facility, the Bank of England will buy short term debt from larger companies. This will support your company if it has been affected by a short-term funding squeeze, and allow you to finance your short-term liabilities.

It will also support corporate finance markets overall and ease the supply of credit to all firms. The scheme will be available early in week beginning 23 March 2020.

The Covid Corporate Financing Facility (CCFF, the Facility) will provide funding to businesses by purchasing commercial paper of up to one-year maturity, issued by firms making a material contribution to the UK economy. It will help businesses across a range of sectors to pay wages and suppliers, even while experiencing severe disruption to cashflows.

The facility will offer financing on terms comparable to those prevailing in markets in the period before the Covid-19 economic shock, and will be open to firms that can demonstrate they were in sound financial health prior to the shock. The facility will look through temporary impacts on firms' balance sheets and cash flows by basing eligibility on firms' credit ratings prior to the Covid-19 shock. Businesses do not need to have previously issued commercial paper in order to participate.

The Covid Corporate Financing Facility Limited (the Fund) will purchase Commercial Paper (CP) during a defined period each business day. The Fund, operated by the Bank, on behalf of HM Treasury, will purchase, at a minimum spread over reference rates, newly issued CP in the primary market via dealers and after issuance from eligible counterparties in the secondary market.

Further details of the Facility, including application forms, terms and conditions and operating procedures will be published on the Bank's website on Monday 23 March 2020.

**All UK businesses are eligible.**

**The Bank's intention is for the Facility to operate for an initial period of 12 months**

**The Bank will provide 6 months' notice of the withdrawal of the Facility.**

More information on the scheme is available [here](#).



# Coronavirus Business Interruption Loan Scheme

CBILS is a new scheme that can provide facilities of **up to £5m for businesses with a turnover of up to £45m or £25m for businesses with a turnover of between £45m and £500m** across the UK who are experiencing lost or deferred revenues, leading to disruptions to their cashflow. CBILS supports a wide range of business finance products, including term loans, overdrafts, invoice finance and asset finance facilities.

The scheme provides the lender with a government-backed guarantee. Businesses can access the first 12 months of that finance interest free, as government will cover the first 12 months of interest payments **and any lender-levied fees**.

The business remains liable for repayments of the capital. The maximum value of a facility provided under the scheme will be **£5 million pounds for businesses with a turnover of up to £45m or £25m for businesses with a turnover of between £45m and £500m**.

Finance terms are from three months **up to six years** for term loans and asset finance and up to three years for revolving facilities and invoice finance.

To apply for an CBILS-backed facility, businesses may wish to consider approaching one or more participating lenders to discuss their borrowing needs.

It will be provided by the British Business Bank through participating providers, and will offer more attractive terms for both businesses applying for new facilities and lenders, with the aim of supporting the continued provision of finance to UK businesses during the Covid-19 outbreak.

**The borrower always remains 100% liable for the debt.**

**To be eligible** for support via CBILS, the small business must:

- Be UK based in its business activity with annual turnover of no more than £45m .
- **The new Coronavirus Large Business Interruption Loan Scheme (CLBILS) will ensure that more firms are able to benefit from government-backed support during this difficult time. It will provide a government guarantee of 80% to enable banks to make loans of up to £25 million to firms with an annual turnover of between £45 million and £500 million. This will give banks the confidence to lend to more businesses which are impacted by coronavirus but which they would not lend to without CLBILS. Loans backed by a guarantee under CLBILS will be offered at commercial rates of interest and further details of the scheme will be announced later this month.**



# Coronavirus Business Interruption Loan Scheme

- Have a borrowing proposal which, were it not for the COVID-19 pandemic, would be considered viable by the lender, and for which the lender believes the provision of finance will enable your business to trade out of any short-to-medium term difficulty.
- For facilities above £250,000 lenders will need to evidence other security is not available. For facilities under £250,000 lenders can use discretion to waive the requirement for security. **Under the scheme, lenders will not take personal guarantees of any form for facilities below £250,000.**
- Your business must generate more than 50% of its turnover from trading activity.
- Your application must be for business purposes, and primarily support trading in the UK.
- **Importantly, access to the scheme has now been opened up to smaller businesses facing cashflow difficulties who previously would not have been eligible for CBILS because they met the requirements for a standard commercial facility.**
- **You may therefore consider re-contacting your lender if you have previously been unsuccessful in securing funding.**



# Coronavirus Business Interruption Loan Scheme: Features & Access

## Key Features:

- Up to £5m facility: The maximum value of a facility provided under the scheme will be £5m, available on repayment terms of up to six years.
- 80% guarantee: The scheme provides the lender with a government-backed, partial guarantee (80%) against the outstanding facility balance, subject to an overall cap per lender.
- No guarantee fee for SMEs to access the scheme: No fee for smaller businesses. Lenders will pay a fee to access the scheme.
- Interest and fees paid by Government for 12 months: The Government will make a Business Interruption Payment to cover the first 12 months of interest payments and any lender-levied fees, so smaller businesses will benefit from no upfront costs and lower initial repayments.
- Finance terms: Finance terms are up to six years for term loans and asset finance facilities. For overdrafts and invoice finance facilities, terms will be up to three years.
- Security: At the discretion of the lender, the scheme may be used for unsecured lending for facilities of £250,000 and under. For facilities above £250,000, the lender must establish a lack or absence of security prior to businesses using CBILS. If the lender can offer finance on normal commercial terms without the need to make use of the scheme, they will do so.
- Lending will be available to sole traders, freelancers, as well as limited companies and partnerships.

## How can I access the scheme?

In the first instance, businesses should approach their own provider – ideally via the lender's website. They may also consider approaching other lenders if they are unable to access the finance they need.

Decision-making on whether you are eligible for CBILS is fully delegated to the 40+ accredited CBILS lenders. These lenders range from high-street banks, to challenger banks, asset-based lenders and smaller specialist local lenders.

**Note: if the accredited lender can offer finance on normal commercial terms without the need to make use of the scheme, they will do so.**

CBILS is available through the British Business Bank's 40+ accredited lenders, which are listed on the British Business Bank website [here](#).



# Coronavirus Business Interruption Loan Scheme: Gaining Access

## **Additional application notes:**

- Consider applying via the lender's website in the first instance. Telephone lines are likely to be busy and branches may have limited capacity to handle enquires due to social distancing
- Consider the urgency of your need – it is possible that some businesses may be looking for regular longer-term finance rather than 'emergency' finance, and there may other businesses with a more urgent need to speak with a lender

## **Application Process**

Applications are treated like any other business loan application, therefore the following information would be needed as a minimum:

- 6 months personal and business bank statements
- 3 years accounts
- Certified ID and Proof of Address
- Asset and Liability, Income and Expenditure Statement
- Confirmation of how much lending is required and how this has been calculated
- Confirmation of any other government aid the client is receiving/ applied for

The following trades and organisations are not eligible to apply: Banks, Building Societies, Insurers and Reinsurers (but not insurance brokers); The public sector including state funded primary and secondary schools; Employer, professional, religious or political membership organisation or trade unions.

More information on the scheme for small and medium enterprises can be found [here](#).





# Coronavirus Business Interruption Loan Scheme: Partners

In the first instance please contact your current lenders and account providers.

In many cases, high street banks and building societies will be accredited lenders and partners. Such banks include:

- **Bank of Ireland**
- **Bank of Scotland**
- **Barclays**
- **HSBC**
- **Lloyds Bank**
- **Metro Bank**
- **NatWest**
- **Santander**
- **TSB**
- **Ulster Bank**

A comprehensive and evolving list of providers can be found [here](#).

A detailed write-up of the scheme from the British Business Bank can be found [here](#).



# Coronavirus Bounce Back Loan

- **The scheme was launched on the 4 May 2020.**
- The Bounce Back Loan scheme will help small and medium-sized businesses to borrow **from £2,000 up to 25% of a business' turnover. The maximum loan amount is £50,000.**
- The government will guarantee 100% of the loan and there won't be any fees or interest to pay for the first 12 months.
- **Loan terms will be fixed at 6 years but early repayment is allowed, with no early payment fees.** No repayments will be due during the first 12 months. The government had worked with lenders to agree **an interest rate of 2.5% for the remaining period of the loan.**
- The scheme will be delivered through a network of accredited lenders – click [here](#) for a **list of accredited lenders.**
- **Lenders are not permitted to take personal guarantees or take recovery action over a borrower's personal assets (such as their main home or personal vehicle).**

## Eligibility

- You can apply for a loan if your business:
- is based in the UK
- has been negatively affected by coronavirus
- was not an 'undertaking in difficulty' on 31 December 2019

## Who cannot apply

The following businesses are not eligible to apply:

- banks, insurers and reinsurers (but not insurance brokers)
- public-sector bodies
- state-funded primary and secondary schools

## If you're already claiming funding

- You cannot apply if you're already claiming under the [Coronavirus Business Interruption Loan Scheme \(CBILS\)](#).
- If you've already received a loan of up to £50,000 under CBILS and would like to transfer it into the Bounce Back Loan scheme, you can arrange this with your lender until 4 November 2020.



# Coronavirus Bounce Back Loan

## How to apply

- The Bounce Back Loan scheme will launch on 4 May 2020.
- Businesses will be required to fill in a short online application form and self-declare that they are eligible for the Scheme.
- In the first instance, businesses, where possible, should approach their own Bounce Back Loan Scheme accredited provider. They may also consider approaching other Scheme accredited providers if they are unable to access the finance they need or if their existing provider is not accredited to provide loans under the Scheme.
- Applicants are required to self-declare they meet the eligibility criteria for the Scheme. Eligible companies will be subject to standard customer fraud, Anti-Money Laundering (AML) and Know Your Customer (KYC) checks.
- For full details of the scheme can be found on the British Business Bank website – click [here](#).



# Support for businesses paying tax and VAT

All businesses and self-employed people in financial distress, and with outstanding tax liabilities, may be eligible to receive support with their tax affairs through HMRC's Time To Pay service. These arrangements are agreed on a case-by-case basis and are tailored to individual circumstances and liabilities.

You are eligible if your business:

- pays tax to the UK government
- has outstanding tax liabilities

If you are concerned about being able to pay your tax due to COVID-19, call HMRC's dedicated helpline on 0800 0159 559.

## VAT

- **In order to ensure that VAT is not taken from your account by HMRC it is suggested that you cancel all relevant direct debits.**
- **VAT refunds are being paid normally.**

The UK government will support businesses by deferring Valued Added Tax (VAT) payments for 3 months. If you're self-employed, Income Tax payments due in July 2020 under the Self-Assessment system will be deferred to January 2021.

For VAT, the deferral will apply from 20 March 2020 until 30 June 2020.

This is an automatic offer with no applications required. Businesses will not need to make a VAT payment during this period. Taxpayers will be given until the end of the 2020 to 2021 tax year to pay any liabilities that have accumulated during the deferral period. VAT refunds and reclaims will be paid by the government as normal.

## Income Tax

For Income Tax Self-Assessment, payments due on the 31 July 2020 will be deferred until the 31 January 2021. If you are self-employed you are eligible. This is an automatic offer with no applications required.

No penalties or interest for late payment will be charged in the deferral period.

HMRC have also scaled up their Time to Pay offer to all firms and individuals who are in temporary financial distress as a result of Covid-19 and have outstanding tax liabilities.



# Commercial Insurance

Most commercial insurance policies are unlikely to cover pandemics or unspecified notifiable diseases, such as COVID-19.

However, those businesses which have an insurance policy that covers government ordered closure and pandemics or government ordered closure and unspecified notifiable disease should be able to make a claim (subject to the terms and conditions of their policy).

Insurance policies differ significantly, so businesses are encouraged to check the terms and conditions of their specific policy and contact their providers.

## **Notifiable diseases**

Notifiable diseases are certain infectious diseases that registered medical practitioners have a statutory duty to notify the 'proper officer' at their local council or local health protection team about when they come across a suspected case.

The government keeps an updated list of [notifiable diseases](#). On 5 March 2020, the government added COVID-19 to its list of notifiable diseases.

Many insurers use diseases on this list as triggers for the activation or exclusion of insurance cover. For example, insurers' policies that cover notifiable diseases will typically only cover a specific subset of notifiable diseases (such as Cholera or Anthrax) that the insurer will reference in the policy documentation. These policies will exclude any notifiable disease not on the insurers list, as well as future/unknown diseases (such as COVID-19). The price that the insurer charges for the policy is modelled against the risk posed by this set list of diseases.

## **Unspecified notifiable diseases**

Some businesses will have purchased add-ons for their insurance that cover for 'unspecified notifiable diseases'. These policies effectively cover any disease listed as a notifiable disease, enabling the business to claim for losses for all notifiable diseases as well as from diseases that are unknown at the point the policy is written.

The effect of the government adding COVID-19 to its list of notifiable diseases is to ensure that businesses with unspecified notifiable disease cover are able to make a claim – subject to the terms and conditions in their policy. For example, someone infected with COVID-19 may need to have been on the premises.



# Insurance – Ordered Closure

## Government ordered closure

The government asked a number of different businesses and venues to remain closed from 21 March onwards.

Insurers have agreed that this advice is sufficient for businesses covered for COVID-19 losses to make a claim (if the only barrier to them making a claim was a lack of clarity on whether the government had ordered businesses to close).

As such, intervention by the police or any other statutory body is no longer required to trigger cover in the current circumstances.

However, most businesses' commercial insurance policies (including for denial of access) are unlikely to offer cover for COVID-19. Insurance policies differ significantly, so businesses are encouraged to check the terms and conditions of their specific policy and contact their providers.

## Energy Security

New emergency measures with the energy industry have been agreed by the government to protect the domestic energy supply of those most in need during the disruption caused by COVID-19.

From 19 March 2020 customers with pre-payment meters who may not be able to add credit can speak to their supplier about options to keep them supplied. This will benefit over 4 million customers.

This could include nominating a third party for credit top ups, having a discretionary fund added to their credit, or being sent a pre-loaded top up card so that their supply is not interrupted.

More broadly, any energy customer in financial distress will also be supported by their supplier, which could include debt repayments and bill payments being reassessed, reduced or paused where necessary, while disconnection of credit meters will be completely suspended.





# Companies House

From today (25 March 2020), businesses will be able to apply for a 3-month extension for filing their accounts.

This joint initiative between the government and Companies House will mean businesses can prioritise managing the impact of Coronavirus.

There are approximately 4.3 million businesses on the Companies House register, and all companies must submit their accounts and reports each year. Under normal circumstances, companies that file accounts late are issued with an automatic penalty.

As part of the agreed measures, while companies will still have to apply for the 3-month extension to be granted, those citing issues around COVID-19 will be automatically and immediately granted an extension. Applications can be made through a fast-tracked [online](#) system which will take just 15 minutes to complete.

- Companies House is the register of limited companies in the UK. It incorporates and dissolves limited companies, registers the information companies are legally required to supply, and makes that information available to the public
- the application process is quick and easy. Companies should simply cite COVID-19 or Health matters as the grounds for their application
- companies that have already extended their filing deadline, or shortened their accounting reference period may be ineligible for an extension
- this policy will be kept under review and amended as necessary in light of the progress of the COVID-19 pandemic

Apply to extend your accounts filing deadline [online](#). To apply online you'll need:

- your company number
- information about why you need more time
- any documents to support your applications (optional)

If your application is based on issues around COVID-19, you'll be automatically and immediately granted a 3 month extension.

Full guidance is also available [here](#).

**If you do not apply for an extension and your accounts are filed late, an automatic penalty will be imposed. The registrar has very limited discretion not to collect a penalty.**



# Charities

- Charities will be eligible for the Coronavirus job retention scheme. Please see the page entitled 'Support for businesses through the Coronavirus Job Retention Scheme' for further details.
- Reserves can be spent to help cope with unexpected events like those unfolding at present.
- Regarding restricted funds, in some instances there may be ways to amend these restrictions, but accessing or releasing restricted funds should only be considered if other options such as reserves are not possible
- All decisions on such financial matters should normally be taken collectively, and significant decisions and action points noted in writing.

More information can be found [here](#).

- **Charities across the UK will receive a £750 million package of support to ensure they can continue their vital work during the coronavirus outbreak, Chancellor Rishi Sunak announced today (Wednesday 8 April).**
- **£750 million pot for frontline charities across the UK – including hospices and those supporting domestic abuse victims**
- **£360 million will be directly allocated by government departments to charities providing key services and supporting vulnerable people during the crisis. These will include:**
  - **hospices to help increase capacity and give stability to the sector**
  - **St Johns Ambulance to support the NHS**
  - **victims charities, including domestic abuse, to help with potential increase in demand for charities providing these services**
  - **vulnerable children charities, so they can continue delivering services on behalf of local authorities**
  - **Citizens Advice to increase the number of staff providing advice during this difficult time**
- **£370 million for small and medium-sized charities, including through a grant to the National Lottery Community Fund.**
- **Government will match donations to the National Emergencies Trust as part of the BBC's Big Night In fundraiser on 23 April, pledging a minimum of £20 million.**
- **Departments will now work at pace to identify priority recipients, with the aim for charities to receive money in the coming weeks. The application system for the National Lottery Community Fund grant pot is expected to be operational within a similar period of time.**



# Apprentices

The UK Government is:

- encouraging training providers to deliver training to apprentices remotely and via e-learning as far as is practicable
- allowing the modification of end-point assessment arrangements, including remote assessments wherever practicable and possible
- clarifying that apprentices ready for assessment, but who cannot be assessed due to COVID-19 issues, can have their end-point assessment rescheduled. Apprentices whose gateway is delayed can have an extension to the assessment timeframe
- enabling employers and training providers to report and initiate a break in learning where the interruption to learning due to COVID-19 is greater than four weeks
- clarifying on how to record breaks in learning so that funding is not unnecessarily disrupted
- confirming that, where apprentices are made redundant, it is our ambition to find them alternative employment and continue their apprenticeship as quickly as possible and within 12 weeks

There is a considerable question and answer section available [here](#), with answers to questions on pay, training, education, illness and more. The information is relevant to both employers of apprentices and the apprentices themselves.



# Commercial tenancies

Commercial tenants who cannot pay their rent because of COVID-19 will be protected from eviction.

These measures will mean no business will automatically forfeit their lease and be forced out of their premises if they miss a payment up until 30 June.

There is the option for the government to extend this period if needed.

This is not a rental holiday. All commercial tenants will still be liable for the rent. Commercial tenants are protected from eviction if they are unable to pay rent.

## **Eligibility**

All commercial tenants in England, Wales and Northern Ireland are eligible.

## **How to access the scheme**

The change will come into force when the Coronavirus Bill receives Royal Assent. No action is required.

# Extension of Business Improvement Districts (BIDs) arrangements

BIDs will be able to extend the maximum duration of their BID arrangements until 31 March 2021 by delaying BID ballots due to take place this year. This enables BIDs, and the local authorities who administer the ballot process, to concentrate on responding to the current emergency.

## **Eligibility**

The measures apply to any BID in England due to ballot between now and 31 December 2020.

## **How to access the scheme**

The change will come into force when the Coronavirus Bill receives Royal Assent. No action is required.



# Accommodation providers

Businesses providing holiday accommodation (including hotels, hostels, B&Bs, campsites, caravan parks, boarding houses and short term lets) should now take steps to close for commercial use as quickly as is safely possible.

Full consideration should be given to the possible exclusions for residents that should be allowed to remain. Any decision to close should be implemented in full compliance with the social distancing guidelines.

## **Hotels and other accommodation providers should be able to remain open if:**

- They are part of the response to support key workers or vulnerable groups.
- There is a specific need for some or all of the site to remain open (for example they are housing people who have been flooded out of their homes, being used by public services to provide emergency accommodation or are not able to return to their primary residence).
- If businesses are providing rooms to support homeless people, through arrangements with local authorities and other public bodies, they should remain open.
- If a holiday park or caravan park is your primary residence you can remain on site.
- Guidance for families in temporary accommodation or B&Bs
- If the temporary accommodation is currently the family's primary residence, they can remain.

## **People staying in accommodation that have symptoms of Covid-19**

If anyone is displaying signs of the Covid-19 virus (cough, fever), they should not be using public transport. If they are not symptomatic but they need to return to where they live, then using public transport is ok. When using public transport people should try to adhere to the simple social distancing principles of being two metres apart.

## **Guidance for hotels serving food**

Hotels and accommodation providers that are remaining open to house key workers, vulnerable groups and other exempted groups will still be able to serve food, subject to the social distancing guidelines (for example by providing a takeaway service, 'grab and go' service or room service).

Workplace canteens can also stay open where required but must adhere to social distancing guidelines.



# Annual leave

The Working Time Regulations 1998 convey a range of health and safety protections on workers, including daily and weekly rest breaks and paid statutory annual leave. Annual leave is granted by regulations 13 and 13A of the Working Time Regulations 1998, giving 4 weeks and 1.6 weeks of annual leave respectively.

The 4 weeks of annual leave granted by regulation 13 cannot generally be carried between leave years, with exceptions when a worker cannot take annual leave due to sickness or maternity leave. The 1.6 weeks of annual leave granted by regulation 13A can be carried forward one leave year (but no further) through an agreement between workers and their employers.

There is an obligation on an employer to ensure that their workers have an adequate opportunity to take their holiday. This holiday cannot be replaced with a payment in lieu unless the worker is leaving employment.

The Working Time (Coronavirus) (Amendment) Regulations 2020 amends the Working Time Regulations 1998 to create a further exemption relating specifically to COVID-19.

- **Where it is not reasonably practicable for a worker to take some, or all, of the holiday to which they are entitled due to the coronavirus, they have a right to carry the 4 weeks under regulation 13 into the next 2 leave years.**
- This will not apply to the 1.6 weeks under regulation 13A leave, but this can be carried forward one year by agreement between workers and employers.

For the purposes of annual leave, a year is the leave year as agreed in writing between the worker and their employer, usually stipulated in a worker's contract. Although for some workers this will align with the calendar year (1 January to 31 December), it can be any year long period that is agreed upon.

**All employers are subject to the Working Time Regulations 1998, and thus will be subject to the changes in the Working Time (Coronavirus) (Amendment) Regulations 2020.**

- All workers are subject to the Working Time Regulations 1998 unless they are subject to a different set of regulations. The Working Time Regulations 1998 do not apply to:
  - workers covered by the Merchant Shipping (Hours of Work) Regulations 2002
  - workers covered by the Fishing Vessels (Working Time: Sea-fishermen) Regulations 2004
  - workers covered by the Merchant Shipping (Working Time: Inland Waterways) Regulations 2003
- Furthermore, the regulations giving a right to paid annual leave do not apply to:
  - where characteristics peculiar to certain specific services such as the armed forces, or to certain specific activities in the civil protection services conflict with the regulations
  - workers covered by the Civil Aviation (Working Time) Regulations 2004
  - the activities of workers who are doctors in training

More information is available [here](#).





# Office best practice

It's good practice for employers to:

- keep everyone updated on actions being taken to reduce risks of exposure in the workplace
- ensure employees who are in a vulnerable group are strongly advised to follow social distancing guidance
- make sure everyone's contact numbers and emergency contact details are up to date
- make sure managers know how to spot symptoms of coronavirus (COVID-19) and are clear on any relevant processes, for example sickness reporting and sick pay, and procedures in case someone in the workplace is potentially infected and needs to take the appropriate action
- make sure there are places to wash hands for 20 seconds with soap and water, and encourage everyone to do so regularly
- provide hand sanitiser and tissues for staff, and encourage them to use them

## What to do if someone develops symptoms of (COVID-19) on site

If anyone becomes unwell with a new, continuous cough or a high temperature in the business or workplace they should be sent home and advised to follow the stay at home guidance.

If they need clinical advice, they should go online to NHS 111 or call 111 if they don't have internet access. In an emergency, call 999 if they are seriously ill or injured or their life is at risk. Do not visit the GP, pharmacy, urgent care centre or a hospital.

If a member of staff has helped someone who was taken unwell with a new, continuous cough or a high temperature, they do not need to go home unless they develop symptoms themselves. They should wash their hands thoroughly for 20 seconds after any contact with someone who is unwell with symptoms consistent with coronavirus infection.

It is not necessary to close the business or workplace or send any staff home, unless government policy changes. Keep monitoring the government response page for the latest details.



# Travel arrangements

Anyone who has symptoms should be advised to quickly and directly return home, to remain there and avoid contact with other people. They should be advised to follow the stay at home [guidance](#).

While using public transport, they should try to keep away from other people and catch coughs and sneezes in a tissue.

This will prevent them from spreading the disease to family, friends and the wider community.

If they need clinical advice, they should go online to NHS 111 (or call 111 if they don't have internet access). In an emergency, call 999 if they are seriously ill or injured or their life is at risk. Do not visit the GP, pharmacy, urgent care centre or a hospital.

# What to do if an employee needs time off work to look after someone

What to do if an employee needs time off work to look after someone:

- Employees are entitled to time off work to help someone who depends on them (a 'dependant') in an unexpected event or emergency. This would apply to situations related to coronavirus (COVID-19). For example:
- if they have children they need to look after or arrange childcare for because their school has closed
- to help their child or another dependant if they're sick, or need to go into isolation or hospital
- There's no statutory right to pay for this time off, but some employers might offer pay depending on the contract or workplace policy.



# Limiting spread of coronavirus (COVID-19) in business and workplaces

- Businesses and employers can help reduce the spread of coronavirus (COVID-19) by reminding everyone of the public health advice. [Posters, leaflets and other materials](#) are available.
- Employees and customers should be reminded to wash their hands for 20 seconds more frequently than normal.
- Frequently clean and disinfect objects and surfaces that are touched regularly, using your standard cleaning products.

## Handwashing and respiratory hygiene

There are general principles you can follow to help prevent the spread of respiratory viruses, including:

- washing your hands more often - with soap and water for at least 20 seconds or use a hand sanitiser when you get home or into work, when you blow your nose, sneeze or cough, eat or handle food
- avoid touching your eyes, nose, and mouth with unwashed hands
- avoid close contact with people who have symptoms
- cover your cough or sneeze with a tissue, then throw the tissue in a bin and wash your hands
- clean and disinfect frequently touched objects and surfaces in the home



# Social distancing

What is social distancing?

Social distancing measures are steps you can take to reduce the social interaction between people. This will help reduce the transmission of coronavirus (COVID-19).

They are:

- Avoid contact with someone who is displaying symptoms of coronavirus (COVID-19). These symptoms include high temperature and/or new and continuous cough
- Avoid non-essential use of public transport, varying your travel times to avoid rush hour, when possible
- Work from home, where possible. Your employer should support you to do this. Please refer to employer guidance for more information
- Avoid large gatherings, and gatherings in smaller public spaces such as pubs, cinemas, restaurants, theatres, bars, clubs
- Avoid gatherings with friends and family. Keep in touch using remote technology such as phone, internet, and social media
- Use telephone or online services to contact your GP or other essential services

Everyone should be trying to follow these measures as much as is pragmatic.

We strongly advise you to follow the above measures as much as you can and to significantly limit your face-to-face interaction with friends and family if possible, particularly if you:

- are over 70
- have an underlying health condition
- are pregnant

This advice is likely to be in place for some weeks.

## **Social distancing in the workplace during coronavirus (COVID-19): sector guidance**

- **For sector specific guidance on social distancing in the workplace click [Here](#)**
- **For the latest guidance on “Working Safely During Coronavirus” published 11 May 2020 following the relaxation of lockdown rules click [here](#).**



# Miscellaneous

- **Driving tests** are suspended for up to 3 months except for critical workers, and MOTs for lorries, buses and trailers are also suspended for up to 3 months. Motorcycle tests are also being suspended.
- All HGV and PSV vehicles with an **MOT** will be issued with a 3-month certificate of temporary exemption (CTE) until further notice. Vehicles must be maintained, kept safe to drive (roadworthy) and operate within the terms of operators' licence conditions.
- MOT's for cars, vans, and motorcycles have now been suspended. However, what to do depends on when the MOT in question runs out. More information can be found [here](#) and [here](#).
- Certain drivers hours requirements have been relaxed. More information can be found [here](#).
- The government have agreed with all **train** operators that passengers who have already purchased an **advance ticket** will be eligible for a refund without any charge. Those holding a season ticket that they no longer wish to use will also be eligible for a partial refund, determined by the amount of time remaining on the ticket. Ticket holders should contact their retailer for further details. Anyone holding an advance ticket will be able to refund it free of charge.
- Tenants, as well as mortgage borrowers, can apply for a 3 month payment holiday. Interest will continue to be charged on any amount that they owe. The government has announced that they intention is that no one can be evicted from their home over the next 3 months where this applies.
- Information for businesses exporting internationally can be found [here](#).
- Support for businesses based in [Scotland](#), [Northern Ireland](#), and [Wales](#).
- Guidance for landlords and tenants can be found [here](#).

## Coronavirus

**Wash your hands with  
soap and water more  
often for 20 seconds**



**Palm to palm**



**The backs of hands**



**In between the fingers**



**The back of the fingers**



**The thumbs**



**The tips of the fingers**

Use a tissue to turn off the tap.  
Dry hands thoroughly.



# **CORONAVIRUS**

## **WASH YOUR HANDS MORE OFTEN FOR 20 SECONDS**

**Use soap and water or a  
hand sanitiser when you:**

Get home or into work

Blow your nose, sneeze or cough

Eat or handle food



For more information and the Government's  
Action Plan go to **[nhs.uk/coronavirus](https://nhs.uk/coronavirus)**



# Employers and businesses guidance

If you have a



new and  
continuous cough

or



high  
temperature

**stay at home for 7 days**, if you live alone  
**stay at home for 14 days**, if you live with  
others, including all household members

Only use **NHS 111** if your symptoms get  
worse or are no better after home isolation

## Stop the spread of coronavirus



**Wash your hands  
more often  
and for 20 seconds**

Use soap and water or a hand sanitiser when you:

- Get home or into work
- Blow your nose, sneeze or cough
- Eat or handle food



Cover your mouth and nose with a  
tissue or your sleeve (not your hands)  
when you cough or sneeze and throw  
the tissue away straight away



**Businesses and  
workplaces should  
encourage their  
employees to work at  
home, wherever possible**



Frequently clean and  
disinfect objects and  
surfaces that are  
touched regularly,  
using your standard  
cleaning products



**Employees will need your support**  
to adhere to the recommendation to  
stay at home to reduce the spread of  
coronavirus to others

Those who follow advice to stay at  
home will be eligible for **statutory sick  
pay (SSP) from the first day** of their  
absence from work

**Employers should use their discretion** concerning the  
need for medical evidence for certification for employees who  
are unwell. This will allow GPs to focus on their patients

If someone becomes unwell in the  
workplace with a new, continuous  
cough or a high temperature, **they  
should be sent home**

Employees from **defined vulnerable** groups  
should be strongly advised and supported to  
stay at home and work from there if possible