

Cathedral Quarter BID are committed to helping the BID businesses.

COVID-19 has become a fast-moving issue to our business community, through our mechanisms of providing

- **Communication** to our businesses
- **Support** for our businesses
- **Promotion** to the public

This document sets out further information on how your business can access support if you are experiencing financial difficulties because of COVID-19.

Please view the table of contents below, we will focus on delivering you the information to manage the impact of COVID-19. Latest update **14/09/20** and should be read as correct at the time of publication.

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Latest announcements

Businesses urged to prepare for NHS COVID-19 app

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

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

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

Venues required by law to record contact details

Premises and venues across England must have a system in place to record contact details of their customers, visitors and staff in the latest move to break the chains of transmission of coronavirus.

- Businesses and other public settings where people meet socially including hospitality, close contact and leisure venues must record contact details of customers, visitors and staff on their premises to tackle the spread of coronavirus
- Details must be stored for 21 days and shared with NHS Test and Trace, if requested
- Fixed penalties for organisations that do not comply

Premises and venues across England like pubs, restaurants, hairdressers and cinemas must have a system in place by law to record contact details of their customers, visitors and staff in the latest move to break the chains of transmission of coronavirus. For further information please click [here](#).

Changes to the Coronavirus Job Retention Scheme

From 1 September, the government will pay 70% of wages up to a maximum cap of £2,187.50 for the hours the employee is on furlough. Employers will top up employees' wages to ensure they receive 80% (up to £2,500), continue to pay their National Insurance and pension contributions. The caps are proportional to the hours not worked. You can read more information about the changes [here](#).

Companies House resumes voluntary strike off process

Due to the coronavirus (COVID-19) outbreak, Companies House paused all strike off activity to relieve the burden on businesses and to protect creditors and other interested parties who may have had difficulties in registering an objection. This means all companies that applied to be struck off before July 2020 will be struck off the register in a phased approach over the next 4 weeks, starting on 10 September 2020. For further information please click [here](#).

Guidance for businesses and organisations on how to recognise, contain and report incidents of coronavirus

COVID-19 early outbreak management information has been created to make sure that people who run businesses or organisations:

- Know how to recognise and report an incident of coronavirus (COVID-19)
- Are aware of measures local health protection teams may advise in order to contain it

This information is contained within 'action cards' that have been designed for specific situations where an outbreak could occur. This could be a restaurant or office, a construction site or a place of worship.

For further information on 'action cards' please click [here](#).

For further information on early outbreak management please click [here](#).

Kickstart Scheme opens for employer applications

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

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

For further information please [here](#).

HMRC will continue to support customers and the economy

HMRC issues a briefing that sets out how they will work with their customers and stakeholders over the coming months, while coronavirus (COVID-19) continues to impact the country. A document has been prepared that contains information about the support schemes and policy changes that HMRC has implemented and our principles for the next steps around tax collection, benefits payments, compliance checks and debt activity. For further information please click [here](#).

Millions of self employed to benefit from second stage of support scheme

Millions of self-employed people whose livelihoods have been affected by coronavirus will be able to claim a second payment of up to £6,570 as the government continues to help drive the UK's recovery.

Those eligible will now be able to receive a second and final grant worth 70% of their average monthly trading profits, with the money set to land in their bank accounts within six working days of making a claim. For further information please click [here](#).

Claim money back through the Eat Out to Help Out Scheme

If you have registered your establishment for the Eat Out to Help Out Scheme and offered scheme discounts to diners on Mondays to Wednesdays between 3 and 31 August, you can:

- claim back the discount given on food and non-alcoholic drinks



- submit weekly claims for August until 30 September

You must make the claim yourself, you cannot ask an agent to do it for you.

You must enter accurate details for all the establishments you're claiming for before submitting your claim. If you need to amend information later your payment may be delayed.

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

Two new leadership programmes to help small business leadership and problem-solving skills in the wake of coronavirus

£20 million to improve small business leadership and problem-solving skills in the wake of coronavirus. Two new leadership programmes to help small business leaders grow their companies in the wake of the coronavirus pandemic.

- Government investment in small business training, management and productivity
- £20 million commitment at critical time for small businesses dealing with the impact of coronavirus
- Interested small business leaders are encouraged to sign up

The [Small Business Leadership Programme](#) will focus on strengthening decision-makers' leadership skills, so they are able to address management challenges, some of which, such as remote working, have arisen from coronavirus. For further information please click [here](#).

Latest Industry Guidance

Close Contact Services

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

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

Shops, branches and stores

Guidance for people who work in or run shops, branches, stores or similar environments. The guidance for retail businesses that are currently closed is to enable businesses to plan for when they can re-open.

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

Restaurants offering takeaway or delivery

This guidance applies to any food preparation or food service setting where food is sold for takeaway or delivery. For example, bars, pubs, cafes, food to go, mobile catering, etc.

It also applies to the food services provided by businesses. It does not apply to food preparation or food service in clinical or healthcare settings.

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

Offices and contact centres

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

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

Factories, plants and warehouses

The guidance for people who work in or run factories, plants and warehouses provides advice for employers, employees and the self-employed on how they need to adapt their business to comply with the UK government's social distancing guidelines.

- For further information please click [here](#).
- To download the guidance in a PDF version click [here](#).

- To download the poster to display in your workplace to show you have followed the guidance click [here](#).

Labs and research facilities

Labs and research facilities require on site collaboration between people, often in close proximity. To see further information on guidance for people who work in or run indoor labs, research facilities and similar environments.

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

Construction and other outdoor work

Guidance for people who work in construction or run outdoor working environments.

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

Working from or in vehicles

This guideline relates to people working in or from a vehicle, including couriers, mobile workers, field forces, etc.

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

Other people's homes

Various people work in complex environment due to the varied employment relationships, including the self-employed, employers and agencies. This guidance applies to those working in, visiting or delivering to home environments. These include, but are not limited to, people working in the following areas:

- in home workers – such as repair services, fitters, meter readers, plumbers, cleaners, cooks and surveyors (this is not an exhaustive list)
- to home services – such as delivery drivers momentarily at the door

This guidance does not directly apply to nannies who spend all their time with one household, or to their employers.

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



Managing risks and risk assessment at work

A brief guide on to controlling risks in the workplace, for further information on the Health and Safety Executive please click [here](#).

5 steps to working safely

The government, in consultation with industry, has produced guidance to help ensure workplaces are as safe as possible.

Practical actions for businesses to take based on 5 main steps. To view these 5 steps please click [here](#).

Thousands of business advisers to offer free services to small firms

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

Coronavirus support for business from outside government- Public bodies, organisations and charities have produced additional resources that may be useful to employers and employees. For further information please click [here](#).

Financial support for self-employed, small and large businesses

Find your COVID financial support for your business

You may be eligible for loans, tax relief and cash grants. Use the [business support finder](#) to see what support is available for you and your business.

Register for free webinars to learn more about the support available

Take advantage of the free webinars that have been launched by HMRC to help and support if your business is affected by coronavirus (COVID -19). To register and watch the free the webinars please click [here](#).

Self-Employed or Own A Business

If you're self-employed or a member of a partnership and have been adversely affected by coronavirus (COVID-19) find out if you can use the Self-Employment Income Support Scheme to claim a grant. The scheme will allow you to claim a taxable grant of 80% of your average monthly trading profits, paid out in a single instalment covering 3 months, and capped at £7,500 altogether. This is a temporary scheme, but it may be extended. To view further details please click [here](#).

If you are self-employed or own a business and you are concerned about not being able to pay your tax bills because of COVID-19, you may be eligible for support through Her Majesty's Revenue and Customs' (HMRC) Time to Pay service:



- If you think you or your business is eligible for support through Time to Pay, you can call the following helpline number to get practical help and advice: **0800 0159 559**.
- To view further details please click [here](#).

Self-Assessment July 2020 Payment on Account

Generally self-employed individuals who file an annual tax return under self-assessment are required to make two 'payments of account' during the year, which are advance payments on their tax bill: by 31 January and by 31 July. In his statement on 20 March the Chancellor announced that the next self-assessment payments will be deferred until January 2021.

All income tax payments due in July 2020 under self-assessment are deferred to January 2021. All self-employed persons are eligible, and do not need to make an application for deferring this payment. No penalties or interest for late payment are to be charged in the deferral period.

Details are given on the Government's Business Support site to view further details please click [here](#).

HMRC has set up a dedicated COVID19 helpline for advice and support. The helpline number is **0800 0159 559**. Opening hours are Monday to Friday 8am to 8pm, and Saturday 8am to 4pm. The helpline will not be available on Bank Holiday

One-Off Cash Grant

- If your business is in the **retail, hospitality, leisure sector & professional service** in England, then you may also be entitled to a cash grant. If you have a property with a rateable value of less than £15,000 then you will be entitled to a grant of £10,000, whether or not you are entitled to small business rate relief or rural rate relief. If you have a property with a rateable value of between £15,000 and £51,000 then you will be entitled to a cash grant of £25,000.
- Your local authority will write to you if you are eligible for this grant by April, to view further details please click [here](#).
- Guidance for businesses setting out details of the Small Business Grants Fund (SBGF) and Retail, Hospitality and Leisure Grant Fund (RHLGF) has been made available. To view further details please click [here](#)

Local Authority Discretionary Grants Fund

- Small and micro businesses with fixed property costs that are not eligible for the Small Business Grant Fund or the Retail, Hospitality and Leisure Grant Fund may be eligible for the Discretionary Grants Scheme.
- You can get a grant of £25,000, £10,000 or any amount under £10,000.
- Your local council will run an application process and decide whether to offer you a grant. To view further details please click [here](#).
- To view further details on guidance to support local authorities in administering the Local Authority Discretionary Grants Fund please click [here](#).

Bounce Back Loan

- The Bounce Back Loan scheme will help small and medium-sized businesses to borrow between £2,000 and £50,000.



- The government will guarantee 100% of the loan and there will not be any fees or interest to pay for the first 12 months.
- Loan terms will be up to 6 years. No repayments will be due during the first 12 months.
- The government will work with lenders to agree a low rate of interest for the remaining period of the loan
- To view further details please click [here](#).

Small or Medium Sized Business - Coronavirus Business Interruption Loan Scheme

- If your small-or medium-sized business in England is facing cash flow issues as a result of COVID-19, **Coronavirus Business Interruption Loan Scheme (CBILS)** is a new scheme
- Announced by The Chancellor at Budget 2020 a new temporary Coronavirus Business Interruption Loan Scheme has now been launched, delivered by the British Business Bank.
- Businesses from all sectors can apply for the full amount of the facility, the maximum value of a facility provided under the scheme will be £5m, available on repayment terms of up to six years.
- To view further details please click [here](#).

Future Fund

- The Future Fund will provide government loans to UK-based companies ranging from £125,000 to £5 million, subject to at least equal match funding from private investors.
- These convertible loans may be a suitable option for businesses that rely on equity investment and are unable to access the Coronavirus Business Interruption Loan Scheme.
- The scheme will be delivered in partnership with the British Business Bank. To view further details please click [here](#).
- To view if your eligible please click [here](#).
- To view the headline terms and guidance please click [here](#).

Large Business - Covid-19 Corporate Financing Facility

If you are a large business facing cash flow issues as a result of COVID-19, you may want to read the following information:

- Covid-19 Corporate Financing Facility (CCFF) to support companies which are fundamentally strong, but have been affected by a short-term funding squeeze, enabling them to continue financing their short-term liabilities.
- This facility will primarily provide bridging support to see through the temporary nature of Covid-19 related disruption
- To view further details please click [here](#).

Heritage Emergency Fund

The National Lottery Heritage Fund has put together a £50million fund to support the heritage sector as an immediate response to the coronavirus (COVID-19) outbreak. To view further details please click [here](#).

Coronavirus Job Retention Scheme – Furlough

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



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

A step by step guide has been prepared to explain the information that employers need to provide to HMRC to make a claim through the Coronavirus Job Retention Scheme. It also describes the processes involved, to view please click [here](#).

To find out if you're eligible and how much you can claim to cover wages for employees on temporary leave ('furlough') [here](#).

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

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

Statutory Sick Pay (SSP)

If you are a small- or medium-sized business, you may be entitled to reclaim the costs of Statutory Sick Pay (SSP) for sickness absence due to COVID-19:

- This refund will cover up to two weeks' SSP per eligible employee who are either ill or been told to self-isolate because of COVID-19. This is in line with the recommended isolation period. To view Guidance on self-isolation please click [here](#).
- Employers with fewer than 250 employees will be eligible. The size of an employer will be determined by the number of people they employed as of 28 February 2020. If you're an employer, find out if you can use Coronavirus Statutory Sick Pay Rebate Scheme, to view click [here](#).
- Employers will be able to reclaim expenditure for any employee who has claimed SSP (according to the new eligibility criteria) as a result of COVID-19. How to use the Coronavirus Statutory Sick Pay Rebate Scheme to claim back employees' coronavirus-related Statutory Sick Pay (SSP) to view click [here](#).
- Employers should maintain records of staff absences, but employees will not need to provide a GP fit note.
- The eligible period for the scheme began on 13th March.

Temporary rates relief

Covid-19 related relief in response to the economic threat generated by the Covid-19 virus in early 2020, the Chancellor has made business rate relief available to a number of sectors of the economy: retail, leisure, hospitality, pubs, and small businesses. The details of these reliefs are set out in a full report, to view further details please click [here](#).

Tax Deferrals

Eligibility and applying:

- Businesses do not need to apply to defer their quarterly tax return for the period 20 March to 30 June 2020.



- All self-employed persons are eligible for the July 2020 self-assessment tax deferral, and do not need to make an application for deferring this payment

VAT Deferral

Generally, businesses are required to submit a VAT return to HMRC every 3 months. In his statement on 20 March the Chancellor announced that the next quarter of VAT payments would be deferred.

Details are given on the Government's Business Support site to view further details please click [here](#).

To view further details if you choose to defer your VAT payment as a result of coronavirus please click here.