

# Covid-19 Business Toolkit

What's in place	Detail
<b>The Business Resilience Programme</b>	
<ul style="list-style-type: none"> <li>Series of free workshops and one-to-one mentoring</li> <li>Initially to 15 local companies - 4 remote workshops</li> <li>- Building personal resilience in tough times</li> <li>- Leading others in crisis situations</li> <li>- Looking after your mental health</li> <li>- Managing time and managing projects</li> </ul> <p>Eligible businesses must be based in the DCSDC areas and employ less than 50 people. <b>To register, please use the relevant Eventbrite link or contact Jacqui at Full Circle – jacqui@fullcircle.eu.com</b></p>	<p><b>Mon 6 April (14:00 – 17:00)</b>  <b>Gearing up to sell a service on YouTube for the first time</b>  <a href="https://www.eventbrite.co.uk/e/100987789196">https://www.eventbrite.co.uk/e/100987789196</a></p> <p><b>Tue 7 April (14:00 – 17:00)</b>  <b>The common attributes of good leaders</b>  <a href="https://www.eventbrite.co.uk/e/100987817280">https://www.eventbrite.co.uk/e/100987817280</a></p> <p><b>Wed 8 April (14:00 – 17:00)</b>  <b>Covid 19 is here – so what now for small businesses?</b>  <a href="https://www.eventbrite.co.uk/e/100987167336">https://www.eventbrite.co.uk/e/100987167336</a></p> <p><b>Thurs 9 April (14:00 – 17:00)</b>  <b>Preparing a 100 day cashflow projection</b>  <a href="https://www.eventbrite.co.uk/e/10098792">https://www.eventbrite.co.uk/e/10098792</a></p>
<b>Chamber of Commerce</b>	
<ul style="list-style-type: none"> <li>COVID-19 will be the biggest challenge many of us will ever face but Chamber is here to support all our members throughout this crisis</li> </ul>	<ul style="list-style-type: none"> <li>The Chamber will ensure we are available and accessible to offer advice, guidance and any support and help businesses navigate their way through this emergency</li> </ul> <p>Chamber can be reached by email or directly on mobile <b>07548210653</b>  <b>mairead@londonderrychamber.co.uk</b></p>
<b>25% Business Rates Reduction</b>	
<ul style="list-style-type: none"> <li>All NI businesses</li> </ul>	<ul style="list-style-type: none"> <li>Available from 1st April '20</li> <li>Pay the 75% in instalments from July to March '21</li> <li>This means that no rates will be charged for April, May and June 2020</li> <li>For more information, please visit <a href="https://www.nibusinessinfo.co.uk/node/23006">https://www.nibusinessinfo.co.uk/node/23006</a></li> </ul>
<b>Job Retention Scheme – Furlough</b>	
<ul style="list-style-type: none"> <li>Government grants will cover 80% of the salary of retained workers</li> <li>How to claim Businesses will need to: designate affected employees as 'furloughed workers,' and notify their employees of this change - changing the status of employees remains subject to existing employment law and, depending on the employment contract, may be subject to negotiation; and submit information to HMRC about the employees that have been furloughed and their earnings through a new online portal (<i>HMRC will set out further details on the information required</i>).</li> </ul>	<ul style="list-style-type: none"> <li>HMRC is working urgently to set up a system for reimbursement.</li> <li><a href="https://www.gov.uk/government/publications/guidance-to-employers-and-businesses-about-covid-19/covid-19-support-for-businesses">https://www.gov.uk/government/publications/guidance-to-employers-and-businesses-about-covid-19/covid-19-support-for-businesses</a></li> </ul>
<b>Statutory Sick Pay Rebate (SMEs)</b>	
<ul style="list-style-type: none"> <li>Cover up to 2 weeks SSP per employee who has been off work due to Covid-19</li> <li>Employers with less than 250 employees</li> <li>Employers should maintain records of staff absences</li> <li>Employees will not need to provide a Doctors fit note</li> </ul>	<ul style="list-style-type: none"> <li>UK based businesses that are small or medium-sized and employ fewer than 250 employees as of 28th February 2020.</li> <li>Government will work with employers over the coming months to set up the repayment mechanism for employers. Limited detail is available on the scheme to date. Further details will be provided in due course once the legalisation has passed -<a href="https://www.gov.uk/government/publications/guidance-to-employers-">https://www.gov.uk/government/publications/guidance-to-employers-</a></li> </ul>

<b>Self-Employed Income Support Scheme</b>	
<ul style="list-style-type: none"> <li>The Government will pay a taxable grant of 80% of self-employed individuals' average monthly trading profit over the last three tax years, up to a cap of £2,500 per month. The scheme will initially cover the three month period to May 2020 but may be extended. Unlike the Job Retention Scheme the Chancellor has confirmed that recipients of the income support grant can continue their normal trading activity and retain their entitlement to the grant.</li> </ul>	<ul style="list-style-type: none"> <li>How to access: HMRC will identify eligible taxpayers from their existing records and contact them directly with guidance on how to apply. The taxpayer will apply online and payment will be made directly into the taxpayer's bank account. The aim is that the first grants will be paid by the beginning of June 2020, in a single lump sum instalment covering all 3 months.</li> <li>Next Steps: Self-employed taxpayers are reminded, prior to grant payments becoming payable, they will still be able to access other available Government support for those affected by coronavirus, including more generous universal credit and business continuity loans where they have a business bank account.</li> </ul> <p><a href="https://www.gov.uk/guidance/claim-a-grant-through-the-coronavirus-covid-19-self-employment-income-support-scheme">https://www.gov.uk/guidance/claim-a-grant-through-the-coronavirus-covid-19-self-employment-income-support-scheme</a></p>
<b>Business Interruption Loan Scheme (BILS)</b>	
<ul style="list-style-type: none"> <li>Loans up to £5m, guaranteed by government to cover first 12 months interest</li> <li>Available from Monday 23rd March</li> <li>Accessible through main banks in NI and a number of programme and sector specific lenders – see full list here: <a href="https://www.british-business-bank.co.uk/ourpartners/coronavirus-businessinterruption-loan-scheme-cbils/accredited-lenders/">https://www.british-business-bank.co.uk/ourpartners/coronavirus-businessinterruption-loan-scheme-cbils/accredited-lenders/</a></li> </ul>	<ul style="list-style-type: none"> <li>An eligibility checklist is available at <a href="https://www.british-business-bank.co.uk/wp-content/uploads/2020/03/CBILS-SME-Eligibility-Check-FINAL.pdf">https://www.british-business-bank.co.uk/wp-content/uploads/2020/03/CBILS-SME-Eligibility-Check-FINAL.pdf</a></li> <li>The scheme has been extended so that all viable small businesses affected by COVID-19, and not just those unable to secure regular commercial financing, will now be eligible should they need finance to keep operating during this difficult time.</li> <li>The government is also stopping lenders from requesting personal guarantees for loans under £250,000 and making operational changes to speed up lending approvals. The government will continue to cover the first twelve months of interest and fees.</li> </ul>
<b>Coronavirus Large Business Interruption Loan Scheme</b>	
<ul style="list-style-type: none"> <li>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.</li> </ul>	<ul style="list-style-type: none"> <li><a href="https://www.nibusinessinfo.co.uk/business-support/coronavirus-large-business-interruption-loan-scheme-uk-wide">https://www.nibusinessinfo.co.uk/business-support/coronavirus-large-business-interruption-loan-scheme-uk-wide</a></li> </ul>
<b>Rental Properties</b>	
<ul style="list-style-type: none"> <li>For rental properties, the scheme is being designed to benefit the small businesses and not the landlord who is responsible for paying the rates. Where the landlord or managing agent is responsible for rates (<i>meaning they receive the rate bill from LPS and they pay rates directly to LPS</i>), no grant payments are being automatically issued. Landlords, managing agents and small businesses in this situation should not use the Small Business Grant Support online form to register for the scheme, but should wait until a new online form for rental properties is made available in the coming days.</li> </ul>	
<b>Grants to small businesses eligible for Small Business Rate Relief - £10,000</b>	
<ul style="list-style-type: none"> <li>A grant of £10,000 will be provided to all small businesses who are eligible for the Small Business Rate Relief Scheme on their premises That is all businesses with a NAV up to £15,000</li> <li>A £25,000 grant to retail, hospitality tourism and leisure businesses operating from smaller premises, with a rateable value over £15,000 and below £51,000</li> </ul>	<ul style="list-style-type: none"> <li>Account NI are starting to pay eligible businesses for whom they have bank details from Monday 23rd March. Businesses don't need to do anything. If Account NI do not have bank details they will be asked to upload bank details and the link will be promoted via <a href="https://www.nibusinessinfo.co.uk/content/coronavirus-business-support-grant-schemes">https://www.nibusinessinfo.co.uk/content/coronavirus-business-support-grant-schemes</a></li> </ul>
<b>New Fast Start Innovate UK competition</b>	
<ul style="list-style-type: none"> <li>New Fast Start Innovate UK competition aims to support UK businesses to focus on emerging or increasing needs of society and industries during and following the Covid-19 pandemic. Please note the competition will close on 17th April. Successful applicants will be notified on 1st May. 100% of project costs up to the maximum of £50,000.</li> </ul>	<p>To find out more visit: <a href="https://apply-for-innovation-funding.service.gov.uk/competition/583/overview">https://apply-for-innovation-funding.service.gov.uk/competition/583/overview</a></p>
<b>Taxable Expenses</b>	
<p>HMRC have produced guidelines to help businesses find out what equipment, services or supplies are taxable if their employees are working from home due to Coronavirus – see link <a href="http://www.gov.uk/guidance/check-which-expenses-are-taxable-if-your-employee-works-from-home-due-to-coronavirus-covid-19">www.gov.uk/guidance/check-which-expenses-are-taxable-if-your-employee-works-from-home-due-to-coronavirus-covid-19</a></p>	

## Wrongful Trading Provisions for Directors

The Business Secretary announced he will make changes to enable UK companies undergoing a rescue or restructure process to continue trading, giving them breathing space that could help them avoid insolvency. This will also include enabling companies to continue buying much-needed supplies, such as energy, raw materials or broadband, while attempting a rescue, and temporarily suspending wrongful trading provisions retrospectively from 1 March 2020 for three months for company directors so they can keep their businesses going without the threat of personal liability.

## Updated guidance for staff in the transport sector

This guidance will assist transport settings in addressing coronavirus (COVID-19). This guidance may be updated in line with the changing situation. See link <https://www.gov.uk/government/publications/covid-19-guidance-for-staff-in-the-transport-sector/covid-19-guidance-for-staff-in-the-transport-sector>

## Guidance for food businesses and COVID-19: Defra Update

New guidance for food businesses on Coronavirus (COVID-19) has been published. See link <https://www.gov.uk/government/publications/covid-19-guidance-for-food-businesses/guidance-for-food-businesses-on-coronavirus-covid-19>

You can also find a summary of the latest news and guidance from the Department for Environment, Food & Rural Affairs related to the Coronavirus (COVID-19). Other guidance on the page includes updates on latest retailer activity, summary of seasonal roundtables as well as wider advice on coronavirus. See link [https://www.gov.uk/government/news/covid-19-defra-update?utm\\_source=fcf619ab-d0d0-4eba-bf78-df2e8787c1a2&utm\\_medium=email&utm\\_campaign=govuk-notifications&utm\\_content=daily](https://www.gov.uk/government/news/covid-19-defra-update?utm_source=fcf619ab-d0d0-4eba-bf78-df2e8787c1a2&utm_medium=email&utm_campaign=govuk-notifications&utm_content=daily)

## Construction Sites

The Construction Leadership Council has published new Site Operating Procedures to help the sector safely and responsibly manage construction sites during the coronavirus pandemic. See link: <https://www.nibusinessinfo.co.uk/content/coronavirus-construction-site-management-guidance>.

## HMRC “Time to Pay” Support

Businesses can call **HMRC Helpline: 0800 0159 559**

- For those who are unable to pay due to coronavirus, HMRC will discuss your specific circumstances to explore:
  - agreeing an instalment arrangement
  - suspending debt collection proceedings
  - cancelling penalties and interest where you have administrative difficulties contacting or paying HMRC immediately

## Deferred VAT payments

- The government will be automatically deferring business payments for Valued Added Tax (VAT) from 20 March 2020 until 30 June 2020.

- All UK businesses are eligible. 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.
- <https://www.gov.uk/government/publications/guidance-to-employers-and-businesses-about-covid-19/covid-19-support-for-businesses>

## Income Tax Payments

- Income Tax payments for the Self-Employed have been deferred until 2021

- Income Tax Self-Assessment, payments due on the 31 July 2020 will be deferred until the 31 January 2021.
- Automatic offer, no applications required
- No penalties or interest for late payment

## Universal Credit Allowance

- Government is increasing the Universal Credit and Tax Credits

- The standard rate in Universal Credit and Tax Credits will be increased by £20 a week for one year from 6 April.

## Companies House Filing Extension

- 3 month extension period to file accounts

- From Wednesday 25 March 2020, businesses will be able to apply for a 3-month extension for filing their accounts.
- Companies must apply for the extension before their filing deadline. A direct link to the application page is <https://www.gov.uk/guidance/apply-for-more-time-to-file-your-companys-accounts>.

<b>FAQs &amp; Advice through Invest NI</b>	
Invest NI are updating a useful FAQ and signposting facility on their website	<ul style="list-style-type: none"> <li>• <a href="https://www.nibusinessinfo.co.uk/content/covid-19-managing-staff-health-pay-leave-and-absence">https://www.nibusinessinfo.co.uk/content/covid-19-managing-staff-health-pay-leave-and-absence</a></li> <li>• <a href="https://www.nibusinessinfo.co.uk/content/covid-19-managing-business-operations">https://www.nibusinessinfo.co.uk/content/covid-19-managing-business-operations</a></li> <li>• <a href="https://www.nibusinessinfo.co.uk/content/covid-19-managing-business-finance-tax-rates-and-insurance">https://www.nibusinessinfo.co.uk/content/covid-19-managing-business-finance-tax-rates-and-insurance</a></li> </ul>
Invest NI Business Support Line now advising and signposting on Covid-19 related issues	<b>0800 181 44 22</b>
<b>Further Grants and Announcements</b>	
<b>Lloyd's Banking Group – Social Entrepreneurs Programme</b>	<p>Support programme to help social entrepreneurs start and scale up social enterprise, community projects and impact-led organisations across the UK</p> <p>There are several strands of funding available; Start Up, Trade Up and Scale Up</p> <ul style="list-style-type: none"> <li>• Start Up - projects in planning stages but ready to start, or less than two years old. The project must make between £0 and £15,000 per year</li> <li>• Trade Up - projects that were established at least a year ago, and has at least one paid member of staff. It makes at least £15,000 a year</li> <li>• Scale Up - projects that were established two or more years ago, and has two or more paid members of staff. It makes at least £75,000 a year</li> </ul> <p>For more info <a href="https://www.the-sse.org/our-courses/programmes/lbsep/">https://www.the-sse.org/our-courses/programmes/lbsep/</a></p>
<b>The Facebook Small Business Grants Programme</b>	<p>Facebook is offering approximately £84 million in cash grants and advertising credits on its ad platform for up to 30,000 eligible small businesses</p> <p>The funding is intended to help firms in the following ways:</p> <ul style="list-style-type: none"> <li>• Covering operational costs</li> <li>• Helping with rent costs</li> <li>• Connecting with more customers</li> <li>• Maintaining a strong workforce</li> </ul> <p>Further information on eligibility criteria and how to apply to be announced</p> <p>For more information <a href="https://www.facebook.com/business/boost/grants">https://www.facebook.com/business/boost/grants</a></p>
<b>Facebook Business Hub</b>	<p>Previously a resource limited to Facebook employees and health experts, this will now be available for all businesses to access</p> <p>The company has also pledged to create new 'virtual training' to support businesses operating during the coronavirus outbreak</p> <p><a href="https://www.facebook.com/business">https://www.facebook.com/business</a></p>
<b>Banks</b>	
<ul style="list-style-type: none"> <li>• Most of our local banks have now set up dedicated teams to help business customers deal with the effects of Coronavirus. Most are offering immediate working capital and some flexible arrangements in terms of managing cashflow.</li> </ul> <p>* Please see latest links from local banks but please get in touch with your bank relationship manager to receive an update bespoke to your requirements</p> <p>* We hope to include other banks as we receive updates so please keep an eye for updates</p>	<p><b>Ulster Bank:</b> <a href="https://digital.ulsterbank.co.uk/business/support/service-status/coronavirus.html">https://digital.ulsterbank.co.uk/business/support/service-status/coronavirus.html</a></p> <p><b>Bank of Ireland:</b> <a href="https://bankofirelanduk/covid-19-update/">https://bankofirelanduk/covid-19-update/</a></p> <p><b>Danske Bank:</b> <a href="https://danskebank.co.uk/important-information/coronavirus-information">https://danskebank.co.uk/important-information/coronavirus-information</a></p> <p><b>Santander:</b> <a href="http://www.santander.co.uk/persona;/coronavirus?icid=php-hero-Coronavirus-0320">www.santander.co.uk/persona;/coronavirus?icid=php-hero-Coronavirus-0320</a></p> <p><b>HSBC:</b> new measures to help its internationally trading business customers facing supply chain disruption <a href="https://www.about.hsbc.co.uk/news-and-media/hsbc-uk-announces-package-of-support-for-customers-affected-by-covid-19">https://www.about.hsbc.co.uk/news-and-media/hsbc-uk-announces-package-of-support-for-customers-affected-by-covid-19</a></p>
<b>Other Support</b>	
<ul style="list-style-type: none"> <li>• Tourism NI COVID-19 business Support Helpline. Tourism NI has set up a Contact Centre to support tourism businesses in relation to Coronavirus and its impact and which is open 9-5 pm, 7 days a week. Tel. 028 95925313</li> </ul>	<ul style="list-style-type: none"> <li>• Lines open Monday to Sunday 9-5. Outside of these hours, businesses can submit an online query via the 'contact us' form at the bottom of the below dedicated web page – <a href="https://tourismni.com/Grow-Your-Business/covid-19-new-coronavirus/">https://tourismni.com/Grow-Your-Business/covid-19-new-coronavirus/</a></li> </ul>

## Environmental Health Guidance

- Businesses needing guidance on ensuring their operations are aligned to new measures in place or who are changing their business model to contact the Environmental Health Team who can support them through this.
- Please contact DCSDC Food Team  
**Tel: 028 71 253253 or email [food@derrystrabane.com](mailto:food@derrystrabane.com) <https://www.efsa.europa.eu/en/news/coronavirus-no-evidence-food-source-or-transmission-route>**

## Retail

- With immediate effect, carrier bags used by retailers to deliver groceries directly via home delivery services will be free of charge. See link: [With immediate effect, carrier bags used by retailers to deliver groceries directly via home delivery services will be free of charge](#)

## Insurance

- Businesses that have cover for both pandemics and government-ordered closure should be covered, as the government and insurance industry confirmed on 17th March 2020 that advice to avoid pubs, theatres etc. is sufficient to make a claim as long as all other terms and conditions are met. Insurance policies differ significantly, so businesses are encouraged to check the terms and conditions of their specific policy and contact their providers. Most businesses are unlikely to be covered, as standard business interruption insurance policies are dependent on damage to property and will exclude pandemics.

## Cash flow

- Take immediate steps to manage cashflows. Look for scope to:
- Lower variable costs;
- Delay discretionary spend;
- Engage with creditors;
- Expedite receivables; and
- Explore supply chain financing options.

As a result it may be best to revise cash flow, working capital management and inventory forecasts alongside supply and demand predictions.

## Police

- If your staff fall victim to an assault or witness violence in your premises
- Closed Premises/Venues that have been temporarily shut
- Ensure corporate conflict and exit contingency plans are adhered to. Use hold up/ panic alarms if it is appropriate to do so. If there is a holdup alarm installed use it, but only when safe to do so. Consider the use of body worn video technology to capture evidence and positive impact the behaviour of those involved in violence on your premises.
- Ensure your alarm is monitored and fully operational; ensure security gates, bollards and fire exit doors have been secured; ensure service doors are closed and locked when not in use; ensure you have list of key holders who can be contacted in times of emergency; ensure there are no combustible materials left in the proximity of the building such as packaging - consider the risk of arson; ensure that no cash is retained on the premises overnight (*leave a note on the door stating that no cash or valuables are kept overnight*)

## Consumer Council

- NI Water are keen to make sure that businesses who have had to lock their doors are informed and do not run up unnecessary water bills.
- This message is especially relevant to premises that have urinals that are not sensor controlled. Also make sure that toilet cisterns have been checked. If you can safely get to your premises it would be worth taking a reading of your water meter over a 24 hour period to check if you are still using water.
- The Consumer Council are still available to provide any help or advice in relation to water efficiency or complaints. Please contact: [waterchampions@consumercouncil.org.uk](mailto:waterchampions@consumercouncil.org.uk) or <https://www.consumercouncil.org.uk/coronavirus>