

# CORONAVIRUS BUSINESS SUPPORT FACTSHEET

## 18<sup>th</sup> November 2020



### Self-Employed:

- **Self-Employment Income Support Scheme** - The government has now extended this scheme:
  - **First Grant – (Closed)** A taxable grant of 80% of average monthly profits over the last three years, up to £2500 per month, for at least three months. This grant can be claimed whilst continuing to do business.
  - **Second Grant – (Closed)** A taxable grant of 70% of average monthly profits and capped at £6,570
  - **Third Grant –** Now increased to 80% of average profits up to £7,500. For businesses who are continuing to actively trade but face reduced demand due to coronavirus. This lump sum grant will cover three months' worth of profits for November to end of January. For further information please [click here](#)
  - **Fourth Grant –** will be available to cover the February 2021 to end of April

You can claim if you're a self-employed or a member of a partnership and all of the following apply:

- you traded in the tax year 2018 to 2019 and submitted your Self-Assessment tax return on or before 23 April 2020 for that year
- you traded in the tax year 2019 to 2020
- you intend to continue to trade in the tax year 2020 to 2021
- you carry on a trade which has been adversely affected by coronavirus

You must now make the claim yourself and not your tax agent or adviser on your behalf. To check their eligibility please [click here](#)

The government have added more examples of how you could be adversely affected by Coronavirus under this scheme. To view this additional information please [click here](#)

- **Coronavirus Business Interruption Loan Scheme** - Application deadline extended till 31.1.21 Are now open to the Self-Employed. For further info please [click here](#). Further details have been added regarding what to do if you have claimed too much and do not plan to make another claim. To review these details please [click here](#)
- **Childcare Support Protection –** Working parents who are on the Government's coronavirus support schemes will still be eligible for childcare support even if their income falls below the minimum threshold requirement. Eligible working parents who receive support through the Government's extended Self-Employed Income Support Scheme (SEISS) will continue to receive their childcare entitlements, including the 30 hours offer and Tax-Free Childcare, even if their income levels fall below the threshold temporarily whilst on these schemes. Further information please [click here](#)
- **Deferred Self-Assessment Income Tax Payments** - Self-assessment taxpayers will now be able to benefit from a separate additional 12-month extension from HMRC on the "Time to Pay" self-service facility, meaning payments deferred from July 2020, and those due in January 2021, will now not need to be paid until January 2022.
- **Universal Credit –** Can now be accessed in full by the Self-Employed (up to £1,800 per month for eligible people in rented accommodation)

Further information on this support is available [here](#)

## For All Businesses:

- **Coronavirus Job Retention Scheme-**
  - Extended until 31.3.21 with employers only contributing National Insurance contributions and employer pension contributions for hours not worked.
  - Businesses will have flexibility to use the scheme for employees for any amount of time and shift pattern, including furloughing them full-time.
  - HMRC will reimburse 80% of wage costs for 'furloughed' worker's hours not worked (workers who have been asked to stop working but have not been made redundant) up to £2,500 per month.
  - Employers can claim for an employee even if the employer has not claimed for the employee before. This applies for employees on the payroll on or before 30<sup>th</sup> October 2020. The employer must have made a PAYE Real Time Information (RTI) submission to HMRC between 20 March 2020 and 30 October 2020, notifying a payment of earnings for that employee.
  - Employees that were employed and on the payroll on 23 September 2020 (the day before the Job Support Scheme announcement) who were made redundant or stopped working afterwards can be re-employed and claimed for. The employer must have made an RTI submission to HMRC from 20 March 2020 to 23 September 2020, notifying a payment of earnings for those employees.
  - Claims can be made from 8am Wednesday 11 November. Claims made for November must be submitted to HMRC by no-later than 14 December 2020. Claims relating to each subsequent month should be submitted by day 14 of the following month, to ensure prompt claims following the end of the month which is the subject of the claim.
  - Scheme is live on the HMRC website to claim and read further information please [click here](#)

- **Local Restrictions Support Grant** – This grant is now open to support businesses who have been mandated to close by the national lockdown measures and are registered for Business Rates. For properties with a rateable value of £15k or under, grants to be £1,334 per month, or £667 per two weeks;
  - For properties with a rateable value of between £15k-£51k grants to be £2,000 per month, or £1,000 per two weeks;
  - For properties with a rateable value of £51k or over grants to be £3,000 per month, or £1,500 per two weeks.

For further information please [click here](#)

- **Additional Restriction Grant (ARG)** – The ARG discretionary grant will be available for any business who can demonstrate financial loss as a result of the pandemic and it is hope that the grant criteria will be available on the Council's website on 19<sup>th</sup> or 20<sup>th</sup> November. The grant window will likely close on 13<sup>th</sup> December and demand is expected to be very high, so there is no time to waste in submitting your application as soon as possible after the criteria is published. For further information please [click here](#).
- **Future Fund** – Application deadline extended till 31.1.21 50% match-funded convertible loan facility was launched on 20<sup>th</sup> May 2020, for unlisted UK registered companies that have raised at least £250,000 in equity investment, from third party investors in the last 5 years. Loans of £125,000 to £5mil are now available. For further information please [click here](#)
- **Adur & Worthing Self-Isolation Grants – Now Open** - £500 taxable lump sum payment for employees on low incomes who have been instructed to self-isolate by NHS Test and Trace and meet the government eligibility. This is in addition to SSP. This scheme will run from 28<sup>th</sup> September to 31<sup>st</sup> January 2021. For further information please [click here](#)
- **Kickstart Scheme** – Employers will get £1,500 per job placement for 16 to 24 year olds on Universal Credit who are at risk of long term unemployment, along with 100% of minimum wage for 25 hours per week for 6 months and employer NIC contributions. For further information please [click here](#)

- **Employees Tax Relief for Working from Home** – From 6.4.20 Employers are able to pay employees up to £6 a week tax free to cover additional costs if they have had to work from home. Eligible taxpayers can claim tax relief based on the rate at which they pay tax. For further information please [click here](#)
- **Deferred VAT** – 24.9.20 New Payment Scheme announced which gives businesses the option to pay back in smaller instalments. Rather than paying a lump sum in full at the end March next year, they will be able to make 11 smaller interest-free payments during the 2021-22 financial year. For further details please [click here](#)
- **Deferred Self-Assessment Tax Payments** – If you delayed making your second payment on account normally due on 31<sup>st</sup> July due to Coronavirus, you have until 31 January 2021 to pay it. For further info please [click here](#)
- **Scaling up of HMRC ‘Time to Pay’ offer**- All businesses and individuals who are in temporary financial distress as a result of COVID-19 and have outstanding tax liabilities please contact HMRC's dedicated helpline: 0800 0159559 for advice on this offer. Please note that you will need to pay interest if you pay late. You may avoid penalties by contacting HMRC as soon as possible. For further info please [click here](#)
- **Corporate Insolvency and Governance Bill** – A series of measures to amend insolvency and company law to support business to address the challenges resulting from the impact of Coronavirus (COVID-19). The Bill consists of 6 insolvency measures and 2 corporate governance measures. The insolvency measures will provide vital support to businesses to help them through this period of instability. For further details please [click here](#)
- **Job Support Scheme** (Deferred until after Furlough ends)
  - **For Open Businesses** – Was due to start on 1<sup>st</sup> November this scheme will run for 6 months. For the first 3 months employees working 20% of their normal hours will receive 61.67% government funding (up to £1,541.75 per month) to match with 5% employer funding (up to £125 per month) for hours not worked. This support will be available to employers even if they have not previously used the furlough scheme. After 3 months the government will consider whether to increase the minimum working hours threshold. To read the scheme factsheet please [click here](#) For further information please [click here](#)
  - **For Businesses Required to Close as a Result of Coronavirus Restrictions** - This scheme will be expanded to provide a £3,000 grant to pay wages of staff who cannot work and two thirds of each employee’s salary (or 67%) up to a maximum of £2,100 a month. Further information please [click here](#)
- **Job Retention Bonus** – (Deferred until after Furlough ends). A one-off payment to employers of £1,000 for every employee who they previously claimed for under the Coronavirus Job Retention Scheme, and who remains continuously employed through to 31 January 2021. Eligible employees must earn at least £520 a month on average between the 1 November 2020 and 31 January 2021. Employers will be able to claim the Job Retention Bonus after 15<sup>th</sup> February 2021. For further information please [click here](#)

## Small Businesses with Up To 10 Employees:

- **Adur & Worthing Council’s Small Business Growth Grant Scheme**- Grants of up to £2,500 are available, with a 50% match funding contribution required (exclusive of VAT). These grants aim to encourage growth and expansion of the local economy, leading to new employment opportunities.

To view an overview of the grant please [click here](#)

To view the grant guidance please [click here](#)

To apply please [click here](#)

## Small Businesses with Low / Exempt for Business Rates:

- **Small Business Grant Scheme- (Closed)** A one-off £10,000 grant will be paid to help meet ongoing business costs, for all small businesses in England already receiving Small Business Rate Relief.

To view an overview of the grant please [click here](#)

To view the grant guidance please [click here](#)

## Small Businesses with up to 50 Full Time Equivalent Employees:

- **Adur & Worthing Council's Apprentice Grant** - A one off payment of £1,000 per apprentice is available towards the cost of taking on an apprentice. Individual businesses can apply for up to two grants.  
To view an overview of the grant please [click here](#)  
To view the grant guidance please [click here](#)  
To apply please [click here](#)
- **Bounce Back Loan Scheme** – Application deadline extended till 31.1.21 and businesses who have borrowed less than the lower of £50K or less than 25% of their turnover, now have the ability to top-up their existing loan - Payment extended to up to 10 years with new Pay as You Grow flexible repayment system. Interest-only periods of up to six months and payment holidays will also be available to businesses. The Bounce Back Loan Scheme was launched to help small and medium-sized businesses (up to 50 employees) 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 10 years. No repayments will be due during the first 12 months and a loan fixed interest rate of 2.5%. For information please [click here](#)
- **Top-Up to Local Business Grant Funds Scheme – (Round 1 & Round 2 Closed)** Adur and Worthing Councils received 142 grant applications for Round 1 of this discretionary fund and successful businesses have now been notified. Round 2 has now closed and the Council have notified businesses of the outcome of their application. This discretionary fund is to accommodate small businesses previously outside the scope of the business grant funds scheme. The scheme is aimed at helping businesses with less than 50 employees, who could demonstrate a significant drop in income due to Coronavirus restriction measures and provided help with ongoing fixed property-related costs. There were three levels of grant payments £25,000, £10,000 and local authorities have discretion to make payments of any amount under £10,000. Adur & Worthing Councils adopted the [West Sussex Councils' Discretionary Fund Guidelines](#) to provide a fair and standardised approach to this discretionary fund..
- **Government Trade Credit Insurance £10 Billion Guarantee** – Businesses with supply chains which rely on Trade Credit Insurance and who are experiencing difficulties maintaining cover due to Coronavirus will get support from the government. To read more please [click here](#)
- **Coast to Capital Backing Business Grant (Closed)** – This was a £2 million fund set up to provide grants of £5,000 - £25,000 to independent small businesses and social enterprises who have been affected by COVID-19. This grant was designed to help businesses to either adapt, evolve or innovate their business to offset the impact of the pandemic. Due to an overwhelming response this fund has now closed.

## SME's: (less than 250 staff and an annual turnover under £45mil)

- **Statutory Sick Pay Rebate Scheme Advice** – Advice has been added to this scheme enabling employers to request confirmation that the employees need to isolate. Employees do not have to provide a doctor's fit note for you to make a claim. But you can ask them to give you either:

- An [isolation note from NHS 111](#)– if they are self-isolating and cannot work because of coronavirus (COVID-19)
- A 'shielding note' or a letter from their doctor or health authority advising them to shield because they're at high risk of severe illness from coronavirus

For further information please [click here](#)

- **Coronavirus Business Interruption Loan Scheme (CBILS)**- Application deadline extended till 31.1.21 Payment Extended to up to 10 years. All major banks are now offering access to working capital of up to £5mil for up to 10 years. Apply to you bank but you must meet British Business Bank criteria. For further info please [click here](#)
- **Reclaiming Statutory Sick Pay Now Open**- Businesses with less than 250 employees (as of 28 February 2020 on all of their payroll schemes) can now check to see if they can use the Coronavirus Statutory Sick Pay Rebate Scheme. Businesses can reclaim Statutory Sick Pay (SSP) for staff sickness absence due to COVID-19, for up to 2 weeks. (£94.25 per week before 6.4.20 and now £95.85 per week) Employers can now request that employees provide an isolation note from NHS 111 or a 'shielding note' or a letter from their doctor or health authority. For further info and details of employees who have transferred under the TUPE regulations please [click here](#)
- **Invest4 Business Hot House Funding Programme** – Businesses with less than 250 employees can apply for a grant from £2,000 to £170,000 (40% of project costs) to help support growth of their business. For further info please [click here](#) For business support webinars and workshops please [click here](#)
- **Restart and Renew SME Grant – (Closed)** - Coast to Capital Growth Hub have been forced to close this grant scheme as demand far exceeded their expectations. The scheme offered grants of between £1000 - £3000 (up to £5000 for exceptional circumstance) to provide professional services to help businesses adapt during the COVID-19 pandemic or to purchase new equipment. 100% of the money will come from government with no obligation for businesses to contribute financially. For Further info please [click here](#)
- **Business Recovery Grants – (Closed)** - Due to the unprecedented level of Expressions of Interest (EOIs) for funding, Coast to Capital Growth Hub have now closed the Business Recovery Grants Scheme, but are still accepting full applications from those organisations who have already been sent them to complete. This £2.1 million grant scheme provides up to 50% of an expansion project for organisations that can demonstrate a clear link to COVID-19 recovery and growth, with funding of between £10,000 and £170,000 (for projects of £20,000 to £340,000). For further info please [click here](#)

## Large Businesses:

- **Coronavirus Large Business Interruption Loan Scheme (CLBILS)** – Application deadline extended till 31.1.21. All viable businesses with a turnover of more than £45mil can now apply for up to £200mil of finance and businesses with a turnover over £250mil can apply for up to £50mil of finance. For further information [click here](#)
- **COVID-19 Corporate Financing Facility (CCFF)**: The Bank of England will buy short-term debt to support a business if it has been affected by a short-term funding squeeze, to enable the finance of short-term liabilities. To qualify the business must have had a short or long-term rating of investment grade as at 1st March 2020, or equivalent. Also, the business will need to:
  - be considered as making a material contributing to UK economic activities
  - have their headquarters based in the UK
  - have been incorporated in the UK (including those with a foreign-incorporated parent company)
  - Other factors

For further info please [click here](#)

## Hospitality, Hotel, B&B and Leisure:

- **Local Restrictions Support Grants for Tier 2/3 Open Businesses** – will be backdated for businesses that suffered from reduced demand due to local restrictions introduced between 1 August and 5 November will receive backdated grants at 70% of the value of closed grants up to a maximum of £2,100 per month for this period. For further information please [click here](#)

## Retail, Hospitality & Leisure:

- **Business Rates Holidays-** Retail, hospitality and leisure businesses who pay business rates in England, will receive a Business Rates Holiday for the 2020 to 2021 tax year for eligible property types. No action is required as the qualifying April 2020 business rates bills will reflect this change. For eligibility information please [click here](#)
- **Temporary 15% VAT Cut for The Tourism and Hospitality Sector** - Will be extended until the 31<sup>st</sup> March 2021
- **Cash Grants- (Closed)** England based businesses with occupied business rateable property such as shops, cafes, hotels etc will receive funding of up to £25,000. Adur District Council will write to eligible businesses shortly to arrange the following grants.

For businesses with a property of a rateable value:

- Under £15,000 will receive a grant of £10,000
- Between £15,001 and £51,000 will receive a grant of £25,000

For an overview of the Cash Grant please [click here](#)

To view the Cash Grant guidance please [click here](#)

- **Kickstart Tourism Grant – Now Closed** - Coast to Capital Growth Hub have been forced to close this grant scheme as demand far exceeded their expectations. This scheme offered grants of between £1000 - £3000 (up to £5000 for exceptional circumstance) to provide professional services to help businesses adapt during the COVID-19 pandemic or to purchase new equipment. 100% of the money will come from government with no obligation for businesses to contribute financially. For Further info please [click here](#)

## Consumers:

- **FCA Confirms Further Support for Motor Finance & High Cost Credit Customers** – The Financial Conduct Authority (FCA) have announced an extension to the targeted temporary measures implemented to assist with motor finance, buy-now pay-later, rent-to-own, high-cost short term credit and pawnbroking agreements. Those who have not yet had a payment deferral will be eligible for 2 payment deferrals of up to 6 months in total and those who currently have an initial payment deferral, will be eligible for a further payment deferral of up to 3 months. Firms will also continue to offer tailored support to overdraft borrowers which could include:
  - reducing or waiving interest
  - agreeing a programme of staged reductions in the overdraft limit
  - transferring the overdraft debt to an alternative credit product on more favourable termsFor further information please [click here](#)

- **FCA Confirms Temporary Financial Relief for Customers Impacted by Coronavirus** – The FCA announced an extension of payment deferrals on loans and credit card payments, along with mortgage payment holidays to include:
  - Those who have not yet had a payment deferral will be eligible for 2 payment deferrals of up to 6 months in total
  - Those who currently have an initial payment deferral, will be eligible for another payment deferral of up to 3 months

- Those who have resumed repayments after an initial payment deferral will be eligible for another payment deferral of up to 3 months
- For further information please [click here](#)

## Lancing Business Park BID Levy:

LBP have been working with the Council to help ease the pressure for LBP businesses by providing an extension to the LBP BID Levy payment due date from 1<sup>st</sup> April 2020 to 1<sup>st</sup> May 2020. LBP would like to thank businesses who have already made their payment and confirm that the LBP BID Levy is now due for all BID Levy Payers. The Council are currently very busy and have asked that if your business requires special consideration regarding when this year's LBP BID Levy payment will be made, please do not contact the Council and instead email [suzy@lancingbusinesspark.co.uk](mailto:suzy@lancingbusinesspark.co.uk). LBP will then liaise with the Council on your behalf to help support your business needs.

## Kreston Reeves - Free initial Finance Consultation for LBP Businesses:

As sponsors of Lancing Business Park Jake, Chay and Jo-Anne, Partners from Kreston Reeves are on hand to support LBP businesses with any financial questions they may have during this difficult time. Please feel free to call on **01903 828728** and benefit from this free initial consultation to help answer any immediate concerns or point businesses to the right financial solutions. Alternatively, you can visit Kreston Reeves' central hub on their website dedicated to questions business owners may have by [clicking here](#)

## Towergate Insurance Brokers – COVID-19 Information Centre

As sponsors of Lancing Business Nick Sullivan, Account Executive from Towergate Insurance Brokers has confirmed that they have launched their Information Centre. This free business resource includes risk alerts, updates and guidance in respect of COVID-19. To visit the Information Centre please [click here](#)

## Government Coronavirus Advice:

The government have published Coronavirus advice web pages which are being updated daily:

- Central Coronavirus advice page please [click here](#)
- Coronavirus Support Finder Tool - find financial support for your business, please [click here](#)
- Coronavirus Business Support please [click here](#)
- Guidance on keeping workplaces safe please [click here](#)
- Guidance to ensure the transport network is safe for those who need it please [click here](#)
- Dedicated business support webpage which includes FAQs for further help and assistance, please [click here](#)

## Coast to Capital Growth Hub COVID-19 Support:

The Coast to Capital Growth Hub Team are on hand to provide support for businesses in response to the COVID-19 pandemic and events to help address business concerns.

- **Business Recovery Support Sessions** – Free and impartial one hour 1-2-1 advice on the following topics to support businesses as they return to work and implement recovery plans:
  - Developing a safe and COVID-19 compliant working environment
  - Supporting teams back to work
  - Supporting leadership resilience
  - Funding
  - Repurposing the business and introducing innovation
  - Remote team building
  - Recovery planning
  - Developing an online presence

In addition to the 1:1 clinics, businesses can benefit from a full day's support from a Growth Champion to address any barriers to COVID 19 recovery. There is a network of 40 Growth Champions with expertise covering a wide area including Finance, HR, Marketing, Innovation, International Trade, Leadership and Management.

To request support please [click here](#) to complete the request form and add the topic/support you're interested in the comments box.

- **Local Webinars** – for a full list of free events please [click here](#)
- **The Growth Hub COVID-19 Portal** – for available support please [click here](#)
- **Peer Networks Programme Launched** - Peer Networks is a national peer-to-peer networking programme for small business leaders that want to grow and develop their organisation for future success. To find out more please [click here](#)
- **Step-Up SME Programme Launched** – This is facilitated by The University of Brighton and for SMEs in the South East Coast to Capital area which will introduce businesses to working with universities, and give them early access to the talented graduates you need for your business. To find out more please [click here](#)

### Adur & Worthing Business Partnership Advice:

The AWBP are publishing ebulletins containing business support advice, please click below to view each ebulletin:

- [AWBP EBulletin 10th November 2020](#)
- [AWBP EBulletin 14th October 2020](#)
- [AWBP EBulletin 16th September 2020](#)
- [AWBP EBulletin 13th July 2020](#)
- [AWBP EBulletin 24th June 2020](#)
- [AWBP EBulletin 15th June 2020](#)
- [AWBP EBulletin 5th June 2020](#)
- [AWBP EBulletin 28th May 2020](#)
- [AWBP EBulletin 22nd May 2020](#)
- [AWBP EBulletin 14th May 2020](#)
- [AWBP EBulletin 6th May 2020](#)
- [AWBP EBulletin 30th April 2020](#)
- [AWBP EBulletin 23rd April 2020](#)
- [AWBP EBulletin 16th April 2020](#)
- [AWBP EBulletin 8th April 2020](#)
- [AWBP EBulletin 1st April 2020](#)
- [AWBP EBulletin 19th March 2020](#)

### Sussex Police Latest Fraud Warning:

Sussex Police have issued concerns over Coronavirus related fraud, please [click here](#)

Sussex Police latest Fraud Newsletter can be viewed by [clicking here](#)

To view further information:

- From Action Fraud and to report if you have been a victim of fraud please [click here](#)
- 10 COVID-19 and lockdown scams to avoid please [click here](#)
- Take Five to Stop Fraud video please [click here](#)
- Take Five to Stop Fraud Toolkit please [click here](#)
- Courier Fraud Rise in Sussex please [click here](#)

### HSE Risk Assessment Guidance:

The HSE have published guidance on managing risks and risk assessment at work with a useful risk assessment template. For more information please [click here](#)

### Free Business Recruitment Support:

Finding new staff can often be time consuming and costly. If you have a new job vacancy, please send details through to LBP and we will post this free of charge for you on the LBP Jobpage and social media. To email LBP please [click here](#)

The DWP are offering free recruitment support to businesses on the park. From helping to identify candidates, to screening CVs and setting up interviews. For further details please [click here](#)



## **Free Business Redundancy Support:**

Are you considering restructuring your business as a result of the pandemic? If so, Adur and Worthing Councils are working in partnership with Job Centre Plus to help provide a free tailored business support package, to help your business and employees move forward. For further details please [click here](#)

## **Keep West Sussex Safe:**

West Sussex County Council has launched their Keep West Sussex Safe campaign resources webpage to provide local businesses, communities, organisations, and services with coronavirus campaign materials. This toolkit provides Coronavirus updates, social media resources and free posters in a range of languages for businesses to use. To read more please [click here](#)

## **Small Businesses Affected by Late Payments:**

Small businesses affected by late or unfair payment practices can use The Small Business Commissioner's complaint investigation service free of charge. To find out more please [click here](#)

## **NHS COVID-19 Mobile APP:**

Is now available to download for free in England and Wales and is the fastest way to see if you are at risk from coronavirus. The faster you know, the quicker you can alert and protect your loved ones and community. The app has several tools to protect you, including contact tracing, local area alerts and venue check-in. It uses proven technology from Apple and Google, designed to protect every user's privacy. Download the app:

**App Store** [IOS download here](#)

**Google Store** [Android download here](#)

## **BUSINESS QR CODES:**

The government is asking businesses to please create a QR Code to encourage visitors to scan the QR code when they arrive, using the NHS COVID-19 app. This is to help trace and stop the spread of coronavirus (COVID-19). Please create a separate QR Code for each of your business locations. For more information on how to create a QR code please [click here](#)