



Coventry & Warwickshire
Chamber of
Commerce
The Ultimate Business Network

Coronavirus (COVID-19): Support & Advice for Businesses Updated: 27th March 2020

Introduction:

Throughout this unprecedented and challenging period the Coventry & Warwickshire Chamber of Commerce will be working hard to support local businesses. This document sets out the Government support for businesses announced to date and how to access it, the support available from the CWCC and provides guidance on commonly asked business questions. It is part of a suite of activity which we are delivering which also includes producing resources to support businesses in adapting to the current situation, lobbying on our members' behalf and safeguarding our members and staff.

Visit <https://www.cw-chamber.co.uk/covid-19/> for further information.

About the Coventry & Warwickshire Chamber of Commerce

We're a business ourselves, so we know what it takes to be successful. We understand that you need access to a range of money-saving services, effective business support and, critically, superb networking opportunities to raise your profile and start bringing in the business.

We've continually advocated and encouraged sustained growth for our firms for more than 100 years. We have supported business prosperity with our extensive range of Member benefits. We consistently provide a platform for members to use their experience and expertise to engage with local authorities, national government and industry leaders on the issues that matter.

COVID-19 Toolkit: Support for Business

www.cw-chamber.co.uk/covid-19

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Coronavirus (COVID-19): Government Support for Businesses & Charities

	What is it?	How can I access it?	Is it available now?
Staff Costs	<p>Coronavirus Job Retention Scheme: the Government will cover up to 80% of salary (up to £2,500 per month plus NI and minimum pensions auto enrolment contributions) per employee for businesses to retain and furlough employees who would otherwise be made redundant – this will be backdated to 1st March 2020. Employees must have been hired <u>before</u> 28th Feb 2020. Employees made redundant after that date may be rehired & applied for under this scheme. Furloughed employees cannot undertake any work at all for the company at all during the period in which they are furloughed.</p>	<p>Available for businesses, recruitment agencies (agencies workers paid via PAYE, public authorities and charities of all sizes and sector who started a PAYE payroll scheme on or before 28 February 2020 and have a UK bank account. Employers will be asked to submit information (details tbc) to an HMRC portal. Employers must get their employees written consent that they accept being furloughed.</p>	<p>No – HMRC are aiming to launch the scheme in the near future</p> <p>Find out more here</p>
	<p>Statutory Sick Pay Refund: the Government will refund employers up to 14 days statutory sick pay per employee off sick or self-isolating from day 1</p>	<p>Available for businesses and charities with under 250 employees. Employers will be able to access it Via HMRC (details tbc)</p>	<p>No – HMRC are aiming to launch the scheme in the near future.</p> <p>For the time being, all firms to keep careful records of sickness & self-isolation absence in order to have evidence available as soon as the scheme launches.</p>
Grants	<p>Small Business Grant (£10,000): the Government will provide a one-off grant of £10,000 to businesses receiving Small Business Rate Relief (SBRF) or Rural Rate Relief (RRR)</p>	<p>Your local authority will contact you directly about this scheme in the near future if your business in receipt of these reliefs</p>	<p>No – expected in the near future</p>
	<p>Small Business Grant (up to £25,000): the Government will provide cash grants for retail, leisure & hospitality sector businesses with a rateable value of between £15,001 and £51,000 with a cash grant of £25,000</p>	<p>Your local authority will contact you directly about this scheme in the near future if your sector & rateable value are eligible</p> <p>Businesses in this sector with a rateable value of £15,000 or under will be receive a £10,000 grant</p>	<p>No – expected in the near future</p>
Loans	<p>Coronavirus Business Interruption Loan Scheme: The British Business Bank will issue guarantees of up to 80% on loans of up to £5m in value, interest free for the first 12 months, to help businesses access bank lending & overdrafts at favourable rates</p>	<p>Available for UK based businesses with turnover of under £45m</p> <p>Contact your bank or commercial lender</p>	<p>Yes- the first loans have been available since 23rd March 2020 via accredited lenders.</p>
	<p>Covid Corporate Financing Facility: The Bank of England will buy short-term debt from larger companies to allow companies to finance short-term liabilities</p>	<p>Via the Bank of England</p>	<p>Yes – this facility has been available since the 23rd March 2020</p>

Business Rates	Business Rates Holiday for Retail, Leisure & Hospitality Businesses & Nurseries: The Government will provide English businesses in the retail, leisure and hospitality sectors with 100% business rates relief for the 2020/21 tax year	Available for businesses of all sizes in the retail, leisure & hospitality sector & nurseries on Ofsted's Early Years Register. Your local authority will automatically apply the 100% rates relief to your 2020 tax bill and will contact you directly	Yes – this is being applied at present, some companies who have already received your 2020/21 rates bill will receive a reissued bill in the near future
Tax	VAT Deferment: The Government will defer VAT payments between 20 th March & 30 th June for all UK businesses, with businesses given until the end of the tax year to repay any liabilities that accumulate	Available for businesses of all sizes and sectors in the UK The Government will apply this automatically	Yes – this is being applied at present
	Time to Pay: HMRC's Time to Pay facility offers businesses and self-employed individuals in financial distress support to restructure payments and manage their tax affairs	Available for all businesses and self-employed individuals that pay tax to the UK Government Requests are considered by HMRC on a case by case basis, contact their dedicated support line on 0800 0159 559	Yes – contact HMRC on 0800 0159 559
Self Employed	Self-Employed Income Support Scheme: The Government will pay self-employed individuals a taxable grant worth 80% of average monthly profits over the last 2 years (up to £2500 a month)	Available for UK based self-employed people with a trading profit of <u>up to £50,000</u> , who make the majority of their income from self-employment and have submitted their 2019 tax return (or do so in the next 4 weeks)	No – will be available by June 2020 at the latest, HMRC will contact applicable self-employed individuals directly
	Self Assessed Income Tax Payments: The Government are deferring income tax payments due in July 2020 under the self-assessment system to January 2021 with no penalties or interest for late payment applied	Available for all self-employed individuals HMRC will offer this automatically	Yes – HMRC will offer this automatically to self-employed individuals
	Universal Credit: The Government has confirmed that self-employed individuals will be able to access the equivalent of Statutory Sick Pay through Universal Credit. From 6 April the requirements of the Minimum Income Floor will be temporarily relaxed.	Available for all self-employed individuals who are sick or self-isolating Applications can be made online via the Department for Work & Pensions here	Yes – find out more here

Sources: WMCA "Status of COVID-19 Business Support Measures" briefing (20.3.20)(click [here](#)) & HMG "Coronavirus Business Support" (click [here](#))

V2 Date Issued: 27.03.2020

How can the CWCC help my organisation?

Our 10 Point Plan

Throughout this fast evolving period we are working closely with our members to understand the most pressing issues on the ground and lobby local and national stakeholders on their behalf.

Our Policy Team are currently lobbying stakeholders using our 10 Point Plan for supporting businesses through Coronavirus (COVID-19).

1. **Businesses Need Cash Now:** Announcements are not enough – support must reach affected businesses' (including larger businesses) bank accounts urgently, particularly regarding payroll support
2. **Loans Are Not Enough:** For the most impacted businesses taking on a loan to cover 3 months+ of outgoings (partial payroll, rent, suppliers, other overheads) with very limited or no income is an unsustainable level of debt
3. **Support the Self-Employed:** Bring forward measures to support self-employed individuals to an equivalent level to employed workers
4. **Support SME Renters:** Many SMEs that rent privately do not pay business rates directly to local authorities so cannot access the grants announced to date
5. **Expand Support:** Expand the 12 month abolition of business rates to those firms outside of the retail, leisure & hospitality sectors with a rateable value of less than £51,000 & explore additional support for impacted organisations outside of those sectors (e.g. their suppliers)
6. **Extend the Brexit Transition period:** Businesses cannot face a second round of major disruption and change in just a few months time
7. **Improve Access to Support:** Remove the additional cost to businesses of seeking support by making the Government's 0300 Business Support hotline a Freephone number & increase the number of call handlers to ensure that no business is left on hold
8. **Make It Real:** Ensure that all businesses needing Time to Pay receive it
9. **Improve communication:** make it easier for businesses to find the support relevant to them (using gov.uk/Brexit as a potential model) and hold press conferences before 5pm to allow businesses to plan and respond in time for the next day's business
10. **Never announce measures that will directly damage a sector of British industry (such as the advice to avoid hospitality venues) without having a package of support ready and available for applications**

This is continually updated in line with the latest developments and Government announcements. If your business needs support that it is not receiving contact us today on info@cw-chamber.co.uk.

Support for Local Businesses

Coventry & Warwickshire Chamber of Commerce will continue to support our members throughout this period. Contact us today to find out how we can help you

Email: info@cw-chamber.co.uk

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Business Checklist: Coronavirus (COVID-19)

Take steps to safeguard your workforce & customers such as:

- Ensure that all staff that can work from home, are working from home
- Communicate good practice hygiene rules such as thorough handwashing through posters & displays
- Provide hand sanitiser in communal and high traffic areas
- Ensure your premises are cleaned thoroughly on a regular basis
- Ensure your databases of emergency contact details & higher risk employees are up to date
- Ensure staff and managers understand and are able to recognise the symptoms of COVID-19
- Communicate the circumstances under which staff (and customers/contacts meeting your staff) should inform your organisation about potential exposure to COVID-19

Review, confirm and communicate your policies on the below in relation to Coronavirus (COVID-19):

- Your business continuity plan
- Sick pay
- Flexible and remote working
- Self-isolation (and whether individuals self-isolating are able to work from home)
- Business travel
- Individuals identified as being a high risk
- Holiday or unpaid leave in the event of school or nursery closures
- Contacting staff and customers in the event of a case of COVID-19 being identified in your workplace
- Your insurance policies and the extent to which they would or would not cover business disruption arising from COVID-19 & implications for implementing home and remote working

Maintain awareness of broader potential impacts & developments:

- Check the official advice and guidance on a regular basis
- Communicate with key suppliers and customers, identify any that may be significantly impacted and make contingency plans where necessary/possible

If your business experiences significant disruption due to Coronavirus (COVID-19):

- In cases of significant disruption, you may wish to consider utilising HMRC time to pay facilities or contacting your bank regarding a business interruption loan (if applicable)
- Consider applying for business rates relief (if applicable)
- Contact your Local Enterprise Partnership Growth Hub for information on grants and other support available for small and mid-sized businesses impacted by Coronavirus (COVID-19)

If your business is concerned about or experiencing Coronavirus (COVID-19) related disruption please contact your Chamber of Commerce Account or Relationship Manager. Having up to date intelligence on the impact on the local business community will help us lobby on your behalf and keep stakeholders informed about the latest developments.

Business Q&A: Coronavirus (COVID-19)

In this guide you will find information on the following:

1. What are the symptoms of Coronavirus (COVID-19)
2. What measures can businesses take to help reduce the spread of Coronavirus (COVID-19)?
3. What should your organisation do if someone in your workplace is experiencing Coronavirus (COVID-19) like symptoms?
4. What should your organisation do if someone in your organisation has travelled to an affected area or had close contact with an individual who has been diagnosed with Coronavirus (COVID-19)?
5. What should your organisation do if someone in (or who has recently visited) your organisation is diagnosed with Coronavirus (COVID-19)?
6. What are “higher risk” employees?
7. What are my organisation’s obligations in regard to sick pay?
8. What is a Local Enterprise Partnership Growth Hub?
9. I’m not a retail, leisure or hospitality sector business, can I apply for Business Rates Relief?

1. What are the symptoms of Coronavirus (COVID-19)?

Common signs of infection include respiratory symptoms, **fever, cough, shortness of breath** and **breathing difficulties**.

Many individuals experience mild to moderate symptoms although more severe symptoms such as pneumonia or even death can occur. The elderly and immunocompromised are significantly more at risk of experiencing severe symptoms.

2. What measures can businesses take to help reduce the spread of Coronavirus (COVID-19)?

The Government has now (as of the 16th March 2020) advised that all employees who can work from home should do so in order to delay the spread of the virus.

Employers can help reduce the risk of Coronavirus (COVID-19) spreading in your workplace by:

- Ensuring that staff that can work from home, are working from home
- Encouraging rigorous standards of personal hygiene (click [here](#) for posters and materials from Public Health England)
- Providing hand sanitiser in communal or high traffic areas
- Ensuring that your premises are thoroughly cleaned regularly, with particular attention to typically highly contaminated surfaces such as door handles, telephones and toilets
- Having clear policies in place for in terms of your organisational response to Coronavirus (COVID-19), ensuring that your staff are aware of them and able to act on them quickly (click [here](#) for guidance from Acas on employee policies and [here](#) for guidance from the World Health Organisation on broader organisational policies)

3. What should your organisation do if someone in your workplace is experiencing Coronavirus (COVID-19) like symptoms?

The current Government advice (as of 16th March 2020) is for all individuals experiencing symptoms similar to Coronavirus (COVID-19) such as **a fever or persistent cough** should **self-isolate for 14 days**. In addition, anyone who has **a member of their household** develop the above symptoms should also **self-isolate for 14 days**.

There are many common viruses which produce symptoms similar to COVID-19 and these symptoms alone do not mean that the individual in question has the virus but it is a prudent step being taken to delay the spread of the virus.

It is advised that individuals self-isolating in response to official Government guidance should be paid **Statutory Sick Pay** or (where viable, the employee feels well and in line with your organisation's policies) **work from home**.

We would recommend communicating to staff that, should they experience the above symptoms they should call your workplace in line with your standard staff sickness policy and not attempt to physically go in to work.

If an individual reports experiencing these symptoms it would be good practice to **1)** explain that they will need to self-isolate, what that will involve and your organisation's policy on it, **2)** if they are in the premises, ask them to depart by private transport as soon as possible in order to minimise exposure to colleagues (or move them to a private room if they are unable to leave immediately), **3)** ask them to use the NHS 111 online service [here](#) on arrival at home and **4)** wipe down surfaces in your premises in the vicinity to which they have been working with cleaning products as a precaution and encourage those who have had close contact with them to wash their hands and be vigilant to viral symptoms.

4. What should your organisation do if someone in your organisation has travelled to an affected area or had close contact with an individual who has been diagnosed with Coronavirus (COVID-19)?

Individuals returning from prescribed areas should **self isolate for 14 days**. The Government issues regularly updated guidance on which countries this applies to (click [here](#)).

Individuals who have had close contact with an individual who receives an official diagnosis of Coronavirus (COVID-19) should **self isolate for 14 days**.

It is advised that individuals self-isolating in response to official Government guidance should be paid **Statutory Sick Pay** or (if the employee feels well, with their consent and in line with your organisation's policies where viable) **work from home**.

We would recommend communicating to staff that, should they experience either of the above, they should inform your workplace as soon as possible.

If an individual reports experiencing either of the above it would be good practice to **1)** explain that they will need to self-isolate, what that will involve and your organisation's policy on it, **2)** if they are in the

premises, ask them to depart by private transport as soon as possible in order to minimise exposure to colleagues (or move them to a private room if they are unable to leave immediately), **3)** ask them to use the NHS 111 online service [here](#) on arrival at home and **4)** wipe down surfaces in your premises in the vicinity to which they have been working with cleaning products as a precaution and encourage those who have had close contact with them to wash their hands and be vigilant to viral symptoms.

5. What should your organisation do if someone in (or who has recently visited) your organisation is diagnosed with Coronavirus (COVID-19)?

If an employee or individual who has recently visited your organisation is diagnosed with Coronavirus (COVID-19) your local authority public health protection team will contact your organisation (click [here](#) to find your local public health protection team). They will undertake a risk assessment and issue further advice. It is considered unlikely that your workplace would have to close with guidance likely to be focused on cleaning and self-isolation for identified individuals.

6. What are “higher risk” employees?

Individuals with an underlying medical condition, aged over 60, who are pregnant or undergoing medical treatment may be deemed more at risk of potentially serious complications if they contract Coronavirus (COVID-19). Your organisation may wish to offer additional engagement and support to employees in these categories to ensure that they are safeguarded appropriately.

7. What are my organisation’s obligations in regards to sick pay?

Your usual workplace obligations and policies currently apply. The Government have announced plans to make Statutory Sick Pay available from day 1 in Coronavirus (COVID-19) related cases of illness or self-isolation (as opposed to day 4 of illness for standard Statutory Sick Pay). This legislation has yet to be passed (as of 17th March 2020).

You can find a guide to good practice on Statutory Sick Pay in cases where individuals are self isolating in line with Government guidance or been asked to self isolate by their employer [here](#) and details on how your organisation can claim back statutory sick pay earlier in this document.

8. I’m not a retail, leisure or hospitality sector business, can I apply for Business Rates Relief?

Information on the Coronavirus (COVID-19) specific measures in relation to Business Rates Relief can be found earlier in this document. All businesses are able to apply to their council for discretionary Hardship Relief. If your business does not qualify for the reliefs specified above but would significantly benefit from business rates relief you may wish to contact your local authority. You can find out more about the types of business rates relief available and how to apply [here](#).

Useful Links

Acas, Coronavirus: Advice for Employers & Employees (click [here](#))

UK Government (Gov.uk), Guidance to Employers and Businesses About COVID-19 (click [here](#))

UK Government (Gov.uk), Support for those Affected by COVID-19 (click [here](#))

UK Government (Gov.uk), Apply for Business Rate Relief (click [here](#))

UK Government (Gov.uk), Contacts: Public Health Protection Teams (click [here](#))

World Health Organisation, Getting Your Workplace Ready for COVID-19 (click [here](#))

Public Health England, Coronavirus (COVID-19) Resources & Posters (click [here](#))