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**COVID-19**



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# Government Updates

# Government Updates



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**Business**



## Support for Large Businesses - Coronavirus Large Business Interruption Loan Scheme

The Government has expanded its £330bn Coronavirus Loan Scheme allowing companies with a larger turnover to apply for up to £25 million of finance.

Businesses with a turnover of more than £45m can access funding through the new Coronavirus Large Business Interruption Loan Scheme (CLBILS), and Chancellor Rishi Sunak announced further details on April 21, resulting in the scheme being expanded to cover all viable firms, including those with annual turnovers of over £500m.

Businesses with turnovers of more than £500m were originally not eligible for the scheme. Now the full extent of the scheme means that all firms with a turnover of more than £45m will now be able to apply for up to £25m of finance, and up to £50m for firms with a turnover of more than £250m, including those that exceed £500m.

The Treasury started processing loan applications from large firms affected by COVID-19 as of Monday April 27, 2020. For full details on applying and approaching a lender, access the [British Business Bank website](#).

The Government said the new loans would be 80% guaranteed by the state and added that banks must not request personal guarantees on any loans under £250,000.

This complements existing support including the Covid Corporate Financing Facility and the Coronavirus Business Interruption Loan Scheme.

Larger firms who do not qualify for the existing Coronavirus Business Interruption Loan Scheme – for small and medium sized businesses – and the Bank of England Covid Corporate Financing Facility – for investment grade companies, can now apply for this.

The scheme will be available through a series of accredited lenders, listed on the [British Business Bank website](#). If a business has taken advantage of the COVID Corporate Finance Facility then it will be excluded from CLBILS, but participation in any of the other Government schemes will not affect eligibility for CLBILS.



## **Support for Small-Medium Sized Firms - Coronavirus Business Interruption Loan Scheme**

The Coronavirus Business Interruption Loan Scheme (CBILS) gives businesses access to bank lending, overdrafts and other finance solutions to help them through the COVID-19 crisis.

The scheme provides financial support across the UK to firms that are losing revenue and seeing their cash flow disrupted. It is a part of a wider package of Government support for UK businesses and employees.

Support for SMEs includes invoice finance and asset finance of up to £5 million and for up to 6 years.

### **How it works – and how smaller businesses can benefit**

British Business Bank operates CBILS via its accredited lenders. There are over 40 of these lenders currently working to provide finance, and they include high-street banks, challenger banks, asset-based lenders and smaller specialist local lenders.

A lender can provide up to £5 million in the form of invoice finance, asset finance term loans and overdrafts.

The Government will also make a Business Interruption Payment to cover the first 12 months of interest payments and any lender-levied fees, so smaller businesses will benefit from no upfront costs and lower initial repayments.

Your business must be UK-based in its business activity, have an annual turnover of no more than £45 million, have a borrowing proposal which the lender would consider viable, were it not for the COVID-19 pandemic, and believes will enable you to trade out of any short-term to medium-term difficulty.

### **Government lender guarantee**

The Government will provide lenders with a guarantee of 80% on each loan to give lenders further confidence in continuing to provide finance to SMEs. This is subject to pre-lender cap on claims. The borrower always remains 100% liable for the debt.

The scheme, backed by the Government-owned British Business Bank, will be delivered through commercial lenders.

### **Support for larger firms**

Larger companies will have support under the new Covid-19 Corporate Financing Facility, whereby the Bank of England will buy short term debt. It will allow firms to finance short-term liabilities along with the necessary support for those affected by a short-term funding squeeze and ease the supply of credit to all firms.

Non-financial companies that meet the criteria set out on the [Bank of England's website](#) are eligible.





## Job Retention Scheme

The Coronavirus Job Retention Scheme means that the Government will pay 80% of salary for staff who are temporarily not working due to the virus. All employers can obtain grants from HMRC, covering wages of up to £2,500 a month.

The scheme, announced Chancellor Rishi Sunak, started from March 1, 2020, and has been extended until the end of June to provide clarity amidst the lockdown extension.

The application system for the new scheme went live on April 20 and the first payments through the system were scheduled to be made by April 30. To claim for wages through the portal, [click here](#).

For employers to submit a claim for furlough pay for an employee through the scheme, new starters who were on payroll for March 19, 2020 are now included, as opposed to the initial ruling of February 28.

Around 200,000 new starters are now eligible. Employers still need to have included any newly appointed employees on a Real Time Information (RTI) submission notifying a payment in respect of the employee made to HMRC on or before March 19.

Employers furloughing fewer than 100 employees will just need to enter relevant employee details directly into HMRC's system, however, those with more than 100 furloughed staff will be required to upload a file with furlough claim information containing each employee's details. This includes their full name, NI number, payroll number (optional), furlough start and end dates (if latter known) and full amount claimed. The HMRC system will accept files in .xls, .xlsx, .csv and .ods formats and all employers must retain all records and calculations in respect of the claims they make.

Employers must designate affected employees as 'furloughed workers' and notify the employees of this change, who should not undertake work while furloughed.

# Job Retention Scheme



## Auto-enrolment contributions and national insurance liabilities covered

Employer auto-enrolment contributions and national insurance liabilities are covered under the Coronavirus Job Retention Scheme. The Department for Work and Pensions has clarified this further to alleviate pressure on employers, stating that it can also be used to claim employer national insurance contributions and minimum auto-enrolment employer pension contributions (3%) on that wage. This will alleviate any pressure to suspend auto-enrolment contributions and will avoid affecting individuals & longer-term finances.

For further resources, valuable support and HR information, you can also keep up-to-date with CIPD – [access their website here.](#)



## Small Business Microloan Scheme

Small businesses hit by the impact of coronavirus measures can apply for a new 'Bounce Back' loan scheme and apply for up to £50,000, backed by a 100% Government guarantee.

Businesses can apply for a minimum of £2,000 up to a maximum of £50,000, or 25% of business turnover, and the Government will pay the interest for the first 12 months, with 100% backing.

The scheme is now open, with an online form to complete, and most loans will be paid within 24 hours of approval. There will be no forward-looking eligibility test, the Chancellor also confirmed, while businesses will be able to access the loans through the existing network of accredited lenders.

### Government lender guarantee

Chancellor Rishi Sunak revealed the scheme following concerns that access to existing coronavirus rescue schemes was taking too long.

Previous loans, such as the Coronavirus Business Interruption Loan Scheme, were offered with only an 80% Government guarantee; that still exposes banks to 20% of the risk and has led to complaints that banks are not lending. Sunak, however, has changed course on this one, describing them as 'bounce back' loans.

Sunak said the new scheme would help “bolster the existing package of support available to the smallest businesses affected by the coronavirus pandemic.”



# Start-up Investment

## Future Fund investment for start-ups

The UK Government has promised £1bn worth of support for startups struggling to cope amid the coronavirus pandemic, Chancellor Rishi Sunak announced on April 20.

The Government said that it was committing £250m towards a new £500m fund that would invest in high-growth private companies that needed money. Launching in May, the Future Fund will provide UK-based early stage companies with convertible loans between £125,000 and £5 million.

The other half of the £500m Future Fund will be supplied by the private sector, with the startup investment dovetailing alongside private sector investment.

'Innovation and entrepreneurship have powered growth in our country for centuries; and it is what will drive our growth as we recover from this crisis,' said Sunak.

The Government-backed investment in startups will come in the form of convertible loans. It is designed to provide liquidity in difficult times and promote private investment as if the loans are not repaid, they will convert into equity in the company.





# SME R&D Grants

## Innovate UK's Grants and Loan Scheme

The Government has promised £750m worth of grants and loan funding to help innovative small and medium-sized businesses focusing on research and development and will be available through Innovate UK's grants and loan scheme.

- Innovate UK will accelerate up to £200m of grant and loan payments for its 2,500 existing customers on an opt-in basis.
- Around 1,200 firms not currently in receipt of Innovate UK funding will be offered £175,000 of support.
- An extra £550m will also be made available to increase support for existing customers.
- The first payment will be made by mid-May

This package builds on the Government's existing support for innovative, high-growth firms including:

- The £2.5 billion British Patient Capital fund
- The upcoming £200 million Life Sciences Investment Programme
- Internationally competitive R&D tax reliefs
- Major commitments to increase public R&D spending to £22 billion by 2024-25.



## Cash Grants

### Business Rates Relief

To help high street businesses in England, all retail, leisure and hospitality business will pay no business rates in 2020-21. The scheme applied to the next council tax bill that occurred in April 2020. However, local authorities may have to reissue bills automatically to exclude the business rate charge. They will do this as soon as possible.

£10,000

All businesses with premises in England, who are eligible for small business rate relief or rural rate relief and have a tradeable value below £15,000 will be eligible for the grant. The Government stated that the various local authorities are responsible for writing to you regarding this.

£25,000

A further grant of £25,000 will be available to those in retail, hospitality and leisure who operate from smaller premises, with a tradeable value over £15,000 and below £51,000. Again – the local authorities are responsible for writing to you regarding this.

## Shared Property Business Grant



The Government has made available grant funding for businesses that share working spaces, and which therefore miss out on existing coronavirus support schemes.

The local authority discretionary grant fund, announced on Saturday, May 2, is aimed at small businesses with ongoing fixed property-related costs and is worth £617 million in total – a 5% increase on the £12.33 billion already pledged.

The existing grants are delivered via English councils and provide payments of either £10,000 or £25,000 to companies paying business rates depending on the rateable value of their business property.

Businesses must have less than 50 employees, trading on or before March 11, 2020, and they must be able to demonstrate that they have suffered a significant drop of income because of the coronavirus restriction measures.

Market traders, street food pop-ups and those using co-working office spaces don't pay business rates which is why this additional scheme was considered necessary.

In addition, businesses claiming the new grant will be expected to demonstrate that they have ongoing fixed building-related costs and have suffered a fall in income due to COVID-19.

Those already claiming via existing grant schemes or through the Self-employment Income Support Scheme will not be able to access this additional funding.



## **Statutory Sick Pay**

Statutory Sick Pay has been hitting the headlines recently because of its role in helping people deal with the financial effects of coronavirus (COVID-19).

But, even without that vital role, it continues to be an important entitlement for employees as it means they must be paid when they are too sick to work.

For employers, it's important to understand what Statutory Sick Pay is, how it works and what it means for employees. These points and more are covered in this article.

### **What is Statutory Sick Pay?**

UK employees are legally entitled to receive a payment called Statutory Sick Pay (SSP) from their employer if they are too ill to work.

As an employer, you must pay SSP to all employees who are off work due to sickness and who qualify for sick pay. SSP applies only to employees and not to the self-employed.

### **How much is Statutory Sick Pay?**

SSP is £94.25 per week, rising to £95.85 in April 2020. You cannot pay employees who are not working due to confirmed illness less than this statutory amount. But you can pay more if you have a sick pay scheme.

There are different sick pay rules for workers in specific sectors such as those in agriculture.

### **How long does Statutory Sick Pay last?**

SSP is paid for up to 28 weeks. It is only paid for qualifying days – those for which employees are off sick when they would usually have worked.

Eligible employees will receive SSP for all qualifying days, except the first three, known as waiting days (although this has temporarily changed – see Coronavirus and Statutory Sick Pay below).

Employees only get paid for waiting days if they have already received SSP within the last eight weeks, and that included a three-day waiting period.





# Coronavirus and Statutory Sick Pay

The UK Government brought forward emergency legislation for employees who are sick or self-isolating because of coronavirus. Since 13 March 2020, employees can get SSP from the first day they are off work due to the virus, if they meet other SSP eligibility criteria.

They still need to have been off work sick for four or more days in a row, including non-working days, but the payment starts from day one.

HMRC is working with the payroll industry and employers to develop a mechanism for delivering coronavirus SSP, since the chancellor announced it in the budget.

## Who pays Statutory Sick Pay?

Employers pay SSP in the same way they pay normal wages, for example weekly or monthly on payday. They must deduct tax and National Insurance.

The Government has announced that small and medium-sized businesses can reclaim SSP that's paid to employees who are sick due to coronavirus. With the exception of SSP relating to coronavirus, you cannot reclaim SSP for sick leave.

If an employee has more than one job, they may get SSP from each employer.

## How Statutory Sick Pay works for different employee types

To qualify for SSP, the receiver must be classed as an employee and have done some work for you. They must have been ill for at least four days in a row, including non-working days, and earn a minimum average salary of £118 per week.

Agency workers are entitled to SSP, as are part-time staff, temporary staff, and those on fixed contracts, provided they meet the relevant criteria.



# Statutory Sick Pay Qualification and Entitlement

Workers do not qualify if they:

- Have already received the maximum amount of SSP (28 weeks)
- Are receiving Statutory Maternity Pay
- Are off work for a pregnancy-related illness in the four weeks before the week their baby is due
- Were in custody or on strike on the first day of sickness, including any linked periods
- Are working outside the European Union and not liable for their National Insurance contributions
- Received employment and support allowance within 12 weeks of starting or returning to work for you.

You can use the Government's SSP calculator to check their eligibility.

There are different rules for entitlement for:

- Casual, agency and zero-hours workers
- Agricultural workers
- Educational term-time workers
- Directors
- Mariners
- Educational workers
- Employees who have more than one job or contract with you
- Those working outside the UK on the first day of sickness



# Calculating Statutory Sick Pay

## Statutory Sick Pay calculator

Calculating SSP manually can be time consuming, so the Government has created a calculator that takes you through several steps as per the criteria above.

If there is more than one linked period of sickness, you will need to work out the SSP manually.

Some payroll software also calculates SSP automatically, or you can process it manually in the software if you need.

## How can employees claim Statutory Sick Pay?

To claim SSP, employees need to tell you, the employer, they are sick by the deadline set by you – or within seven days if you do not have one.

They only need a fit note (also known as a sick note) from their doctor if they are off sick for more than seven days, including non-working days. If an employee thinks a decision not to pay SSP is wrong, or they are getting the wrong amount, they can ask you for a reason.

If this does not solve the problem, tell them to contact HMRC statutory payment dispute team.

## Offering a company sick pay scheme

Company schemes are also called ‘contractual’ or ‘occupational’ sick pay and must be included in an employment contract.

One main benefit of having a company scheme is that you can offer employees more than the statutory £94.25 a week for up to 28 weeks.

This reduces financial hardship and helps promote a healthy and supportive workplace.

Laura Kearsley is the head of employment at Nelsons Solicitors. When it comes to setting up a company sick pay scheme, she says things to consider are: “Is it affordable; is it consistent with sick pay provision in your industry; and do you have the absence management processes and tools alongside the scheme to make sure it is managed and not abused?”

Kristian Jones, principal at Ashburnham Solicitors, says: “If setting up a company sick pay scheme, the main considerations are how much you wish to pay over and above the SSP entitlement, how it will be paid and for how long.

“Employers also need to consider which employees it will cover and which ones it will not although the scheme must not discriminate against employees based on any protected characteristic under the Equality Act.

“Usually sick pay schemes give full pay for a period, then reduce the pay by a percentage.” But an employer will also need to consider questions such as whether an employee will be entitled to company sick pay in their probationary period; and what if someone goes into hospital for an elective procedure?”

# Managing Statutory Sick Pay with Software



For employers, manual SSP calculations can be time consuming, but up-to-date HR and payroll software can greatly reduce the administrative burden, making your SSP processes more efficient and reducing compliance risk.

Jones says cost, compatibility and user friendliness are the three biggest factors when purchasing such software.

Kearsley says another important consideration is the ability to make changes or adapt to changing legislation.

Good HR and payroll software keeps up to date with the latest legislation and simplifies processing of sick pay by automatically calculating SSP for you. It also allows you to record sick days on the individual employee's diary and keep track of employees' sickness.

## **Conclusion on Statutory Sick Pay**

SSP is an important entitlement to millions of employees, as it ensures they can continue to support themselves when they are too sick to work.

The SSP system is also now providing a vital mechanism for the Government to support people affected by coronavirus.

Manual SSP calculations can be time consuming but the latest software can ease that burden greatly, increase efficiencies in your HR and payroll function, and make sure you stay up to date with the latest legislation.



# Business Rates Holiday



Businesses will be eligible for a business rates holiday for the 2020/21 tax year if they are based in England and in the retail, hospitality or leisure sector.

## How to access this scheme

It is automatic and there is no action required. This payment holiday will be automatically applied to the next council tax bill in April 2020. If your business has already received a bill, this will be reissued in due course.

There will be no rateable value limit on the relief.

Nurseries will also receive a business rates holiday for the 2020-2021 tax year. Eligible businesses will receive a bill showing no business rates charge for the 2020-2021 tax year.

Those who had already received bills for the 2020-2021 tax year will be re-billed. As above, businesses should contact their local authority with any questions they may have about the scheme.

## IR35 Changes



The Government has delayed extending the Off-Payroll Working rules, to help businesses and individuals in response to the ongoing spread of the virus. They will now come into effect for private sector businesses from April 6, 2021.

Chief Secretary to the Treasury, Stephen Barclay, pointed out that it was a deferral and not a cancellation.

The reforms pass responsibility for determining a contractor's status from the individual to the organisation which employs their services. The initial announcement of their extension to the private sector proved controversial with claims the rules were too complex and the online tool check employment status for tax (CEST) was flawed.

# VAT Holiday



## **£30bn VAT payments suspended until June 30, 2020**

Chancellor Rishi Sunak announced a VAT payments deferral on March 20 to support businesses with cash flow during the COVID-19 pandemic.

It will amount to a £30bn credit line for over two million businesses in total – and means that all businesses with a UK VAT registration have the option to defer VAT payments due between March 20 and June 30.

Businesses will have until March 31, 2021 to pay any VAT deferred as a result. VAT credits and refunds will be paid as normal during the period.

## **What you need to do**

You don't need to inform HMRC if you wish to defer payment and take advantage of the VAT holiday – all you need to do is simply opt in to the deferral by not making VAT payments due in this period as HMRC will automatically withdraw the VAT declared in the VAT return and can't stop this process. If you pay by Direct Debit you should contact your bank and cancel this immediately. It's best to do this in good time so that HMRC does not attempt to automatically collect on receipt of their VAT return.

You can, of course, continue to make payments as normal during the deferral period should you wish, and HMRC will also continue to pay repayment claims as normal. You must continue to submit VAT returns as normal.

## **Looking forward – what do we expect to happen next?**

What we do know is that any VAT due will be payable by the end of the 2020/21 financial year, which is March 31, 2021 – the date for monthly VAT payers. But for those VAT-registered businesses on quarterly staggers, the position is slightly more complex. Although unconfirmed, it's likely that, depending on return due dates, payment dates will be: March 31, 2021; April 30, 2021; or May 31, 2020.

It's important to note that there'll be no interest or default surcharges due on deferred VAT.

As we are receiving daily bulletins from the Government on the current situation and new tax updates, there's always a chance that there may be an extension in July to the VAT deferment, meaning direct debit payers should pause before reinstating their payments, but anything further around this will be announced in the coming months.

# Statutory Filing Extension



Around 4.3 million businesses in the UK can apply to Companies House for a three-month extension to file their accounts.

The joint initiative between the Government and Companies House aims to give firms time to focus on negating the economic impacts of COVID-19.

Companies must submit their accounts and reports each year, with automatic penalties in place for non-compliance.

Firms that apply and cite coronavirus-related disruption will automatically be granted the three-month extension.

Applications can be made online and should take around 15 minutes to complete.





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**Employee**

# Updated Furlough Guidance



Further guidance was published over the weekend of April 4 in regards to the Coronavirus Job Retention Scheme and issues regarding the Government's furlough scheme.

## **Employee updates and taking on another job**

Whilst furloughed staff can't do any work for the employer that furloughed them, employees can start a new job when on furlough and can also undertake training, work on a self-employed basis or as a volunteer.

Employers can also agree to re-employ employees and place on furlough. They'll still be able to claim a grant to cover 80% of the regular wages, up to a monthly cap of £2,500 if you were on your employer's PAYE payroll on February 28, 2020.

You can reclaim 80% of compulsory commission from HMRC plus basic salary, excluding non-monetary benefits. This does however only refer to commission from past sales. This is because furloughed employees of course cannot be completing new sales when on furlough.

Company directors can be furloughed but not perform what would be considered normal work for the firm, only statutory duties. There isn't a rule on only furloughing an employee once; for example, they can be furloughed, brought back to work, then re-furloughed.

## **Written agreements**

Employees must be notified in writing, with the record of that notification kept in writing for five years. The employer must mutually agree with the employee that the employer is designating them as furloughed (there is no work for them due to COVID-19) and what the employer is planning to pay them whilst furloughed.



## Which Employees Are Covered?

HMRC also confirmed over the weekend that the following individuals are covered

- Employees on any type of employment contract including zero-hours, flexible, part-time or fixed term.
- Office holders (including company directors) – but only on their PAYE income.
- Salaried members of Limited Liability Partnerships (LLPs).
- Agency workers (including those employed by umbrella companies).
- Apprentices (make sure you follow the guidance on continuing apprentice training and NMW).
- Nannies and other domestic staff.
- Limb (b) workers – i.e. those on PAYE not those who are self-employed.
- Not covered are: Deemed employees – those subject to the off-payroll rules in the public sector. Workers engaged under a contract for services – for example, sole traders being paid gross via an invoice. The Government has released other grants applicable for sole traders, however, including the Self-employed Support Scheme.
- The scheme has been extended until the end of June, while the total cost of the scheme could soar to £40 billion by the time the initial three-month period ends.

## Job Retention Scheme – Employee Overview



If you and your employer both agree, your employer might be able to keep you on the payroll if they're unable to operate or have no work for you to do because of coronavirus (COVID-19). This is known as being 'on furlough'.

Through the Coronavirus Job Retention Scheme, the Government will pay 80% of salary for staff who are temporarily not working due to the virus. Therefore, your employer could pay 80% of your regular wages through the Coronavirus Job Retention Scheme, up to a monthly cap of £2,500.

You'll still be paid by your employer and pay taxes from your income. You cannot undertake work for your employer while on furlough.

The scheme, announced Chancellor Rishi Sunak, started from March 1, 2020, and has been extended until the end of June to provide clarity amidst the lockdown extension.

For employers to submit a claim for furlough pay for an employee through the scheme, new starters who were on payroll for March 19, 2020 are now included, as opposed to the initial ruling of February 28.

Around 200,000 new starters are now eligible. Employers still need to have included any newly appointed employees on a real time information (RTI) submission notifying a payment in respect of the employee made to HMRC on or before March 19.

As an employee, you must be notified of the change as an employer officially designates you as a 'furloughed worker', and you should not undertake work while furloughed.

## Eligibility and Claiming



It's important to note that you cannot apply for the scheme yourself – your employer is responsible for claiming through the Job Retention Scheme on your behalf and for paying you what you are entitled to. Once it has been agreed between you and your employer to put you on furlough your employer must confirm in writing that you have been furloughed to be eligible to claim. If you haven't received confirmation, you should contact your employer.

You can find full guidance for specific employee sectors below, including the answers to many questions, including if you do not want to go on furlough.

**Government guidance – [click here](#)**

Auto-enrolment contributions and national insurance liabilities covered

Employer auto-enrolment contributions and national insurance liabilities are also covered under the Coronavirus Job Retention Scheme.

The Department for Work and Pensions has clarified this further to alleviate pressure on employers, stating that it can also be used to claim employer national insurance contributions and minimum auto-enrolment employer pension contributions (3%) on that wage. This will alleviate any pressure to suspend auto-enrolment contributions and will avoid affecting individuals & longer-term finances.

# Statutory Sick Pay– Employee Overview



Statutory Sick Pay (SSP) is granted from day 1 of an absence rather than day 4 and the Government will reimburse small employers for up to 2-weeks of SSP per eligible employee. You can get £95.85 per week SSP if you're too ill to work, paid by your employer for up to 28 weeks.

The extended SSP will be available for all those who are advised to self-isolate, even if they haven't yet presented with symptoms. Eligible employers are those who had less than 250 employees at the end of February 2020. Employers should ask for an isolation or sick note, which the individual can complete at NHS 111 online.

The refund will cover up to 2 weeks SSP per eligible employee off work due to COVID-19.

Employers should maintain records of staff absences and payments of SSP, but employees will not need to provide a GP fit note. The repayment mechanism between employers and HMRC has not yet been set up, but it is hoped that this will be in place shortly.

## **Key essentials to note for employers:**

An SME is an employer with fewer than 250 employees and the size of an employer will be determined by the number of people they employed as of February 28, 2020.

People who are advised to self-isolate for COVID-19 will soon be able to obtain an alternative to the fit note to cover this by contacting NHS 111, rather than visiting a doctor and can be used by employees where their employers require evidence. The eligible period for the scheme will commence the day after the regulations on the extension of Statutory Sick Pay to those staying at home/self-isolating comes into force.





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**Self Employed**



## **Self-employed Income Support Scheme**

Self-employed individuals will be entitled to receive direct cash grants through a new UK-wide scheme to help them during the coronavirus outbreak.

The package is a cash grant of 80% of self-employed profits capped at £2500 per month for 3-months.

Chancellor Rishi Sunak said: 'Together with support packages for businesses and for workers, I am confident we now have the measures in place to ensure we can get through this emergency together.'

### **Eligibility and applying**

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

You must also have trading profits of less than £50,000 and more than half of your total income come from self-employment, or an average trading profit of less than £50,000 from 2016-17, 2017-18 and 2018-19.

Grants will be paid in a single lump sum instalment covering all 3 months and will start to be paid at the beginning of June. HMRC will use existing information to check potential eligibility and invite applications once the scheme is operational.

## How to Know if You are Not Covered – and Other Support



Those who pay themselves a salary and dividends through their own company are not covered by the scheme but will be covered for their salary by the Coronavirus Job Retention Scheme if they are operating PAYE schemes.

Therefore, before grant payments are made, the self-employed will still be able to access other available Government support for those affected by coronavirus while the scheme is currently being rolled out, including VAT deferrals, increased universal credit, Business Interruption Loan Scheme and business rates grant schemes.

### Association of Independent Professionals and the Self Employed

IPSE are running an online Coronavirus Hub to provide the self-employed with the latest updates, Government schemes and practical advice.

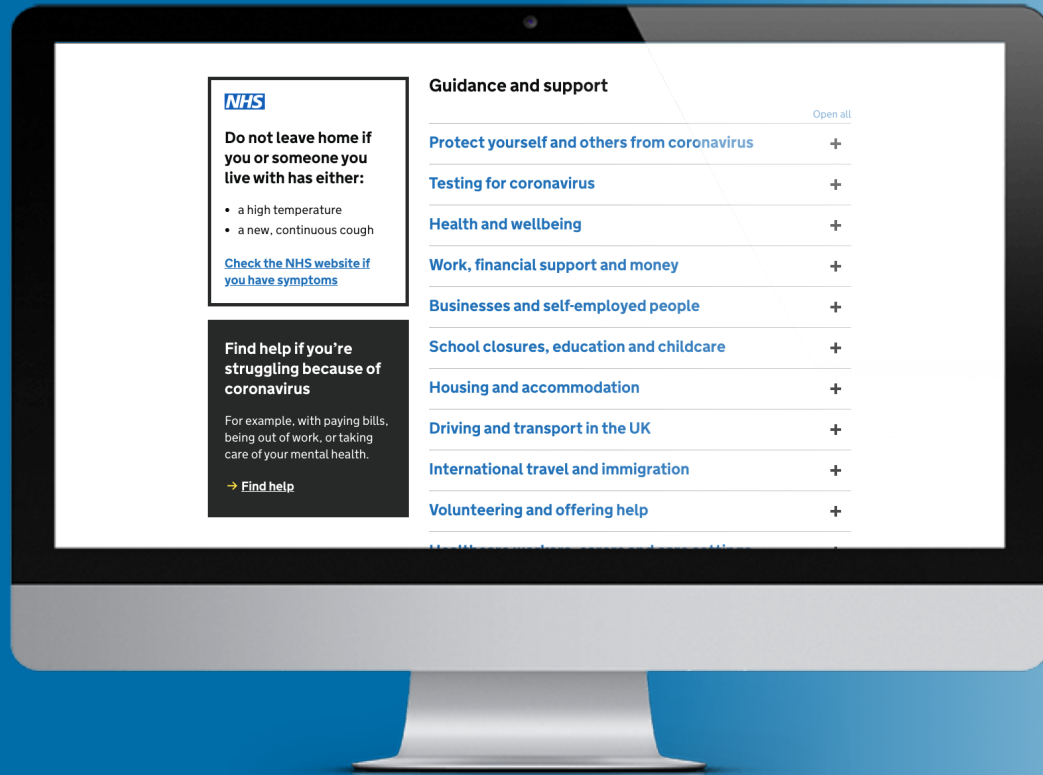
Coronavirus Webinars – [click here](#)

Latest Advice – [click here](#)

Coronavirus FAQs – [click here](#)

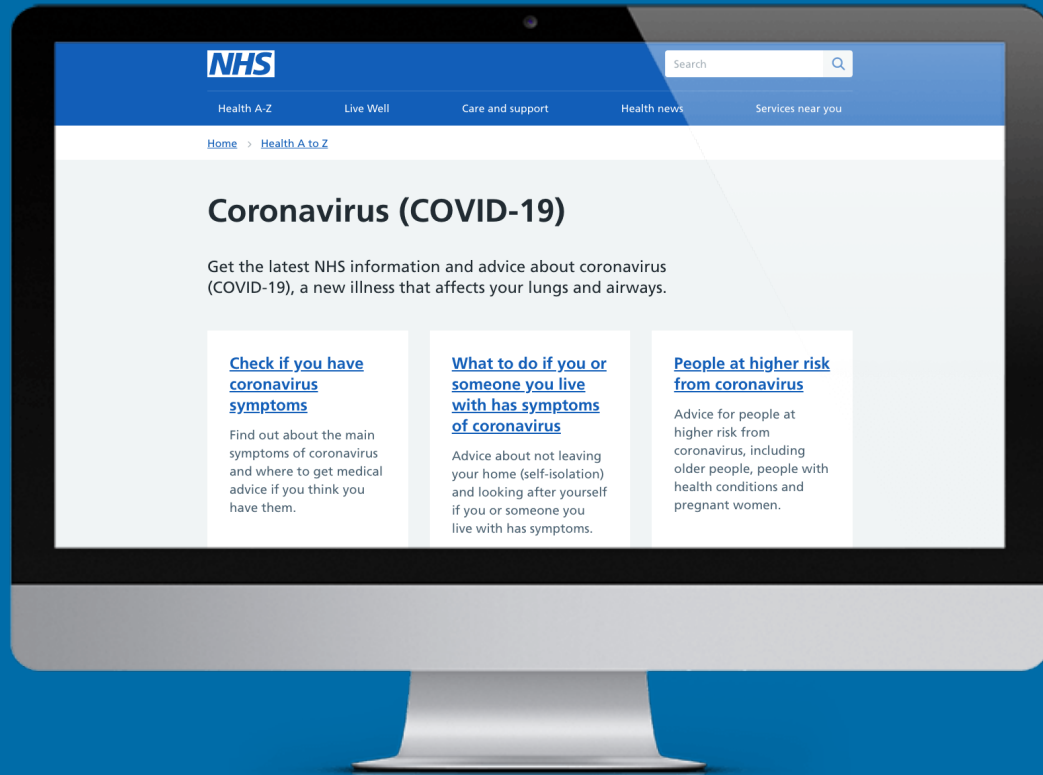
### Government Support

The Government website is also offering guidance on financial support, grants and needing time to pay – [click here](#)



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**GOV - [Click Here](#)**



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**NHS Advice – click  
here**

COVID19



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**COVID-19 ACT**



# COVID-19 ACT



## The Coronavirus ACT

The 329-page Bill became law on March 25 after passing through Parliament in just three days. The Bill will last for two years but as expected the Government agreed that Parliament should debate and vote on the act every six months.

The purpose is to enable the Government to implement new measures into law to respond to an emergency situation and manage the effects of a covid-19 pandemic.

The Act has three main objectives; to give further powers to the Government to slow the spread of the virus; to reduce the resourcing and administrative burden on public bodies, and to limit the impact of potential staffing shortages on the delivery of public services.

## Main provisions of the ACT

Employers can reclaim statutory sick pay funds from HMRC to help with the burden of increased staff absence.

Also included for workers, is the scrapping of the three-day waiting period so that they can receive the payments from the day they stop working.

- Increased police powers during the covid-19 crisis
- Draft legislation allowing for £1,000 fines for refusing to take a covid-19 test and detention
- Officials will have the power to close the borders in the event that the Border Force is under intense pressure due to staffing shortages
- Easing the burden on frontline staff
- Increasing the available health and social care workforce
- More on containing and slowing the virus
- You can access the latest available legislation for the Coronavirus ACT 2020 by [clicking here.](#)



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**Useful Links**



## Useful Links

### Tenant housing advice: Coronavirus

Shelter have provided a resource page for information on rent payment, benefits, help with bills, mortgage arrears and more in an FAQ-style. You can access this page by [clicking here](#).

### Advice for Landlords: Coronavirus

[The National Residential Landlords Association](#) have produced a number of separate, regularly updated guides to assist landlords with understanding their requirements at this time.

- Minimising health risks – [click here](#)
  - Managing your property – [click here](#)
- Financial Support – [click here](#)      Change to possession rules – [click here](#)

### Employers and businesses

- Guidance for employers and businesses on coronavirus (COVID-19) – [click here](#)
- Financial support for businesses during coronavirus (COVID-19) – [click here](#)
- COVID-19: guidance for employees – [click here](#)
- Guidance for employers and businesses on COVID-19 poster – [click here](#)

## Useful Links



### **UK Government Support**

Covid-19 – [What you need to do](#)

Covid-19 – [Support for those affected](#)

### **Federation of Small Businesses**

Advice to small businesses – [click here](#)

### **Bank of England**

Package of Measures – [click here](#)

### **Coronavirus Hub**

Advice about the coronavirus business impact – [click here](#)

### **Enterprise Nation**

Get online advice and support on the right tech to use from Enterprise Nation – [click here](#)

### **Support for ACCA members**

Covid-19 online hub that brings together resources and advice to help deal with the implications of the virus – [click here](#)

# Government Services and Information



## Benefits

Includes eligibility, appeals, tax credits and Universal Credit

## Business and self-employed

Tools and guidance for businesses

## Business Tax

Accounting periods, tax rates, relief and more

## Education and learning

Includes student loans, admissions and apprenticeships

## Employing people

Includes pay, contracts and hiring

## Housing and local services

Owning or renting and council services

## Money and tax

Includes debt and Self Assessment

## Running a limited company

Bills, accounts, filing and support

## Working, jobs and pensions

Includes holidays and finding a job





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**Wellbeing**



## About This Section

We have sourced some of the world's leading wellbeing resources to help you hone business performance and provide wellbeing and mental health support in these troubled times. These are independent third parties and the content and copyright is their own.



**Sleep Is Your  
Superpower**



**Stay Healthy  
At Home**



**Mental  
Fitness**



**About  
Mindfulness**



**Harlequins  
Story**



**Start  
Meditating**



# Sleep is Your Superpower - Sleep Expert and Author Matt Walker



Matthew Paul Walker is a widely published academic author, British scientist and Professor of neuroscience and psychology at the University of California, Berkeley. His research focuses on the impact of sleep on human health and disease.

Previously, he was a professor of psychiatry at Harvard Medical School. Learn more from Professor Walker about sleep's impact on your learning, memory, immune system and even your genetic code - as well as some helpful tips for getting some shut-eye – [click here](#)



## Stay Healthy at Home - Withings Health Technology Experts



Global health tech group, Withings, have rounded up some great tips from a nutritionist, a sleep doctor, and a fitness guru for the best ways to stay active and healthy - even if you're homebound – [click here](#)





# Mental Fitness

About Mental Fitness - <https://www.davisbusinessconsultants.com/webinar>

Next Webinar - [https://zoom.us/webinar/register/WN\\_07fIOjh8R6yXCtOBbqCxIQ](https://zoom.us/webinar/register/WN_07fIOjh8R6yXCtOBbqCxIQ)

## Previous Recordings

### Webinar 1 – Thursday 19th March

Video Recording

<https://vimeo.com/398839684/86d415a34b>

Audio Recording

<https://soundcloud.com/user-862368830/mental-fitness-webinar-1/s-IDql6Wdmjrx>

### Webinar 2 – Thursday 26th March

Video Recording

<https://vimeo.com/400953952/1dbe085f73>

Audio Recording

<https://soundcloud.com/user-862368830/mental-fitness-webinar-2/s-kAwJg0K1XSN>

### Webinar 3 – Thursday 2nd April

Video Recording

<https://vimeo.com/403293521/75224da5a7>

Audio Recording

<https://soundcloud.com/user-862368830/mental-fitness-webinar-3/s-aiQue7aDrdP>

## About Mindfulness - Luke Doherty, Harlequins Rugby Team Mindfulness Coach

Luke Doherty is the current Harlequins rugby team mindfulness coach. He trained as an elite athlete and was capped for the England under-18's rugby team - [click here](#)



# Using Mindfulness to Create a High Performing Team

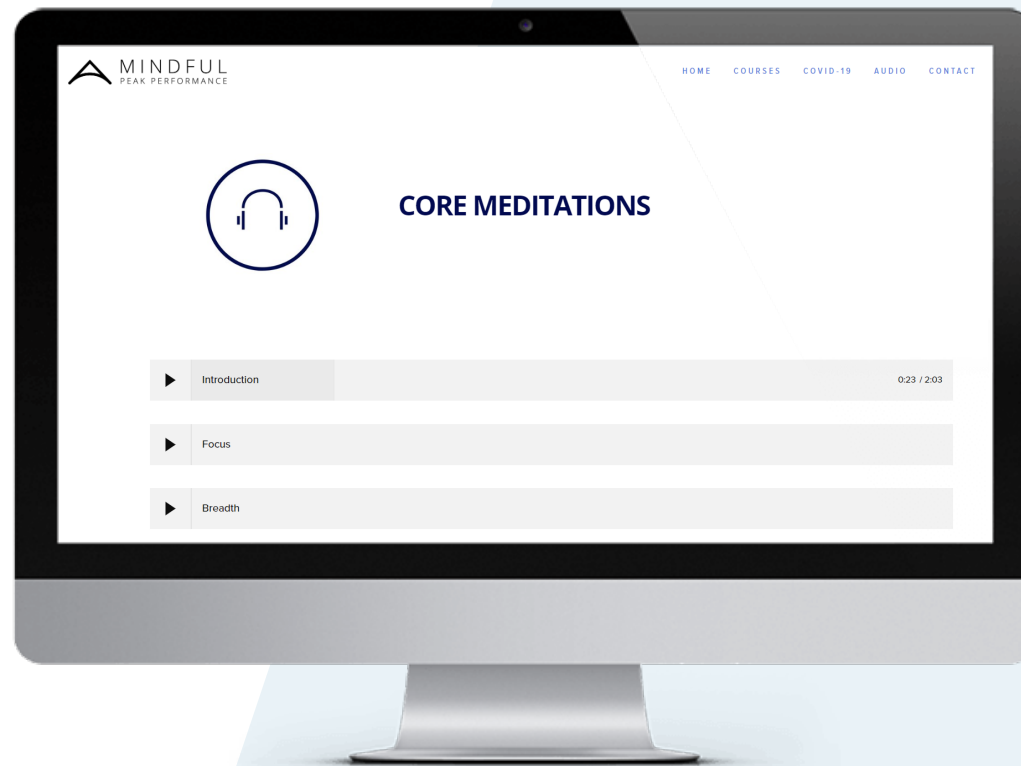
Harlequins delivering mindfulness sessions to support with wellbeing – [click here](#)







Access to core meditations - [click here](#)





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