CORONAVIRUS

What Businesses Need to Know

LAST UPDATED:
TUESDAY 28 APRIL 2020
The Chancellor has set out a package of temporary, timely and targeted measures to support public services, people and businesses through this period of disruption caused by COVID-19.

This includes a package of measures to support businesses including:

- a Coronavirus Job Retention Scheme
- deferring VAT and Income Tax payments
- a Self-employment Income Support Scheme
- a Statutory Sick Pay relief package for small and medium sized businesses (SMEs)
- a 12-month business rates holiday for all retail, hospitality, leisure and nursery businesses in England
- small business grant funding of £10,000 for all business in receipt of small business rate relief or rural rate relief
- grant funding of £25,000 for retail, hospitality and leisure businesses with property with a rateable value between £15,000 and £51,000
- the Coronavirus Business Interruption Loan Scheme offering loans of up to £5 million for SMEs through the British Business Bank
- a new lending facility from the Bank of England to help support liquidity among larger firms, helping them bridge coronavirus disruption to their cash flows through loans
- the HMRC Time To Pay Scheme

Check the business support website for answers to frequently asked questions: https://www.businesssupport.gov.uk/faqs/
SMALL BUSINESSES BOOSTED BY BOUNCE BACK LOANS

Small businesses will benefit from a new fast-track finance scheme providing loans with a 100% government-backed guarantee for lenders, the Chancellor announced today (Monday 27 April).

This scheme will allow:

- Businesses to borrow between £2,000 and £50,000 and access the cash within days
- Loans will be interest free for the first 12 months, and businesses can apply online through a short and simple form

Rishi Sunak said the new Bounce Back Loans scheme, which will provide loans of up to £50,000, would help bolster the existing package of support available to the smallest businesses affected by the coronavirus pandemic.

The scheme has been designed to ensure that small firms who need vital cash injections to keep operating can get finance in a matter of days, and comes alongside the £6 billion awarded in business grants, supporting 4 million jobs through the job retention scheme and generous tax deferrals supporting hundreds of thousands of firms.

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The government, which has been consulting extensively with business representatives about the design of the new scheme, will provide lenders with a 100% guarantee for the loan and pay any fees and interest for the first 12 months. No repayments will be due during the first 12 months.

The loans will be easy to apply for through a short, standardised online application. The loan should reach businesses within days - providing immediate support to those that need it as easily as possible.

This scheme will launch on 4 May 2020.
£750 MILLION FUNDING FOR FRONTLINE CHARITIES

On Wednesday 8 April, Chancellor of the Exchequer Rishi Sunak announced that charities across the UK will receive a £750 million package of support to ensure that they can continue their vital work for our community during the COVID-19 pandemic.

The announcement by the Chancellor will be much welcomed by the charity sector and follows on from previous announcements of support that includes no business rates for their shops for the next year, Coronavirus Job Retention Scheme and deferral of VAT bills.

Chancellor Rishi Sunak said “Our charities are playing a crucial role in the national fight against coronavirus, supporting those who are most in need”

“It’s right we do everything we can to help the sector during this difficult time, which is why we have announced this unprecedented £750 million package of extra funding.”

As such, it was announced that £360 million of the package of support will be allocated by government departments to charities providing key services and for those who are supporting vulnerable people during the crisis.

In addition, £370 million of support will be allocated for small and medium sized charities including a grant to the National Lottery Community Fund to support organisations in England who are at the heart of local communities, in which during these unprecedented times despite being stretched beyond capacity, they have not only continued to be the safety net for our residents and most vulnerable but they have continued to make a huge difference to the lives of our residents.

Furthermore, the Chancellor has also announced that during the broadcast of BBC’s ‘Big Night In’ charity appeal, which is set to be broadcast on 23rd April, the Government will match the donations made by the public.

Paula Basnet, CEO of Wirral Chamber of Commerce and Chairperson of Community Action Wirral said: “We are extremely pleased that UK Government have listened to our sectors calls for more support and funding to our frontline charities and whilst this should have been announced sooner, we welcome it with open arms.

The £750m fund for frontline charities will directly support our sectors efforts in delivering a safety net for our most vulnerable.”
SUPPORT FOR SELF-EMPLOYED THROUGH THE SELF-EMPLOYMENT INCOME SUPPORT SCHEME

The Self-employment Income Support Scheme (SEISS) will support self-employed individuals (including members of partnerships) who have lost income due to coronavirus (COVID-19).

This scheme will allow you to claim a taxable grant worth 80% of your trading profits up to a maximum of £2,500 per month for the next 3 months. This may be extended if needed.

Who can apply?

You can apply if you’re a self-employed individual or a member of a partnership and 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
- have lost trading/partnership trading profits due to COVID-19

Your self-employed trading profits must also be less than £50,000 and more than half of your income come from self-employment. This is determined by at least one of the following conditions being true:

- having trading profits/partnership trading profits in 2018–19 of less than £50,000 and these profits constitute more than half of your total taxable income
- having average trading profits in 2016–17, 2017–18, and 2018–19 of less than £50,000 and these profits constitute more than half of your average taxable income in the same period

If you started trading between 2016–19, HMRC will only use those years for which you filed a Self-Assessment tax return.

If you have not submitted your Income Tax Self-Assessment tax return for the tax year 2018–19, you must do this by 23 April 2020.

HMRC will use data on 2018–19 returns already submitted to identify those eligible and will risk assess any late returns filed before the 23 April 2020 deadline in the usual way.
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How much you’ll get
You’ll get a taxable grant which will be 80% of the average profits from the tax years (where applicable):

- 2016 to 2017
- 2017 to 2018
- 2018 to 2019

To work out the average HMRC will add together the total trading profit for the 3 tax years (where applicable) then divide by 3 (where applicable), and use this to calculate a monthly amount.

It will be up to a maximum of £2,500 per month for 3 months.

Government will pay the grant directly into your bank account, in one instalment.

How to apply
You cannot apply for this scheme yet.
HMRC will contact you if you are eligible for the scheme and invite you to apply online.

Individuals do not need to contact HMRC now and doing so will only delay the urgent work being undertaken to introduce the scheme.

You will access this scheme only through GOV.UK. If someone texts, calls or emails claiming to be from HMRC, saying that you can claim financial help or are owed a tax refund, and asks you to click on a link or to give information such as your name, credit card or bank details, it is a scam.

After you’ve applied
Once HMRC has received your claim and you are eligible for the grant, we will contact you to tell you how much you will get and the payment details.

If you claim tax credits you’ll need to include the grant in your claim as income.

Other help you can get
The government is also providing the following additional help for the self-employed:

- deferral of Self Assessment income tax payments due in July 2020 and VAT payments due from 20 March 2020 until 30 June 2020
- grants for businesses that pay little or no business rates
- increased amounts of Universal Credit
- Business Interruption Loan Scheme

If you’re a director of your own company and paid through PAYE you may be able to get support using the Job Retention Scheme.
Business Closures and Stay at Home FAQs

To reduce social contact and help stop the spread of coronavirus, the UK Government has ordered certain businesses and venues to close. A list of these businesses can be found here (shorturl.at/rwQU8). With the exception of these organisations, the UK Government has not required any other businesses to close – it is important for business to carry on.

Where businesses continue to open, employers should take every possible step to facilitate their employees working from home. Certain jobs require people to travel to their place of work – for instance if they operate machinery, work in construction or manufacturing, or are delivering front line services. If your employees cannot work from home then they can still travel to work, provided they are well and no one in their household is self-isolating.

Employers who have people in their offices or onsite should ensure that employees are able to follow Public Health England guidelines including, where possible, maintaining a 2 metre distance from others, and washing their hands with soap and water often for at least 20 seconds (or using hand sanitiser gel if soap and water is not available). Where that is not possible, and there are many types of job where that will be challenging, the PHE/Chief Medical Officer Advice is that it is okay to come to work.

A list of frequently asked questions alongside the appropriate guidance can be found here: https://www.businesssupport.gov.uk/business-closures-and-stay-at-home-faqs/

Further Guidelines Regarding the Coronavirus Business Interruption Loan Scheme (25/02/30)

The Chancellor had announced a generous package of financial support to small and large businesses across the UK which included the Coronavirus Business Interruption Loan Scheme (CBILS). We have sought to make this as easy as possible and are therefore making further clarification on the subject of personal guarantees.

Whether a lender requires a personal guarantee for a loan supported by the (CBILS) is at the discretion of the lender, who is accredited by the British Business Bank. However, a lender is not allowed to take a personal guarantee against a borrower's principle residence under the scheme. So even if a personal guarantee is required under the lender's credit policy, it cannot be taken against the borrower's home.

Some major lenders have announced that they are not going to require personal guarantees on loans under CBILS the scheme (of any size).

If businesses are worried about the specific terms of finance facilities available under this scheme, they should speak to their usual lender. More information can be found here: https://www.british-business-bank.co.uk/ourpartners/coronavirus-business-interruption-loan-scheme-cbils-2/
HMRC’s tax helpline is changing

HMRC has set up a phone helpline to support businesses and self-employed people concerned about not being able to pay their tax due to coronavirus. The tax helpline number is changing.

You can now call them on 08000 241222. Opening hours are from 8am to 4pm Monday to Friday. Calls to the old helpline number will be redirected automatically.

Business Rates Expanded Retail Discount

Guidance on the operation of expanded retail discount 2020 to 2021 has been updated so that certain properties previously excluded from the relief, but that have been the forced to close as a result of coronavirus restrictions, will now be eligible for the relief.

Many high street businesses that have closed due to Covid-19 restrictions will now be exempt from business rates including retail, leisure, and hospitality properties, estate agents, lettings agencies and bingo halls. Further guidance can be found here:


Government launches Coronavirus Information Service on WhatsApp

The UK Government has launched a GOV.UK Coronavirus Information service on WhatsApp. The new free to use service aims to provide official, trustworthy and timely information and advice.

To use the free GOV.UK Coronavirus Information Service on WhatsApp, simply add 07860 064422 in your phone contacts and then message the word ‘hi’ in a WhatsApp message to get started.

Hotel accommodation to support key workers and vulnerable people

Guidance has been updated to clarify the exemption for hotels, hostels, and B&Bs to open so they can offer accommodation to key workers and support rough sleepers to keep them off the streets and in suitable accommodation. Further guidance can be found here:

https://www.gov.uk/guidance/covid-19-advice-for-accommodation-providers
New rules on staying at home and away from others

The single most important action we can all take in fighting the coronavirus, is to stay at home in order to protect the NHS and save lives. The government has introduced three new measures.

1. Requiring people to stay at home, except for very limited purposes
2. Closing non-essential shops and community spaces
3. Stopping all gatherings of more than two people in public

Gatherings of more than two people in public are permitted where the gathering is essential for work purposes - but workers should be trying to minimise all meetings and other gatherings in the workplace.

Travelling to and from work is permitted, but only where this absolutely cannot be done from home.

Every citizen must comply with these new measures. They will initially last for the three weeks from 23 March, at which point the Government will look at them again and relax them if the evidence shows this is possible.

Further businesses and premises to close

Non-essential businesses and premises must now shut. A full list of the businesses and premises that must remain closed is available. Takeaway and delivery services may remain open and operational. Online retail is still open and encouraged and postal and delivery service will run as normal. Retail and public premises which expect to remain open must:

- Ensure a distance of two meters between customers and shop assistants;
- Let people enter the shop only in small groups, to ensure that spaces are not crowded
- Queue control is required outside of shops and other essential premises that remain open.

The Government will look again at these measures in three weeks and relax them if the evidence shows this is possible. Everyone is instructed to comply with the rules issued by the government in relation to coronavirus, in order to protect both themselves and others.
Extra protection for businesses with ban on evictions for commercial tenants

Commercial tenants who cannot pay their rent because of coronavirus will be protected from eviction. More information is available here: https://www.gov.uk/government/news/extra-protection-for-businesses-with-ban-on-evictions-for-commercial-tenants-who-miss-rent-payments

COVID-19 Corporate Financing Facility – Now open for applications

Under the new COVID-19 Corporate Financing Facility, the Bank of England will buy short term debt from larger companies. All non-financial companies that meet the criteria set out on the Bank of England’s website are eligible. The scheme is now available for applications. More information is available from the Bank of England: https://www.bankofengland.co.uk/news/2020/march/the-covid corporate-financing-facility

Apprenticeship programme response

The Education and Skills Funding Agency is taking steps to ensure that, wherever possible, apprentices can continue and complete their apprenticeship and to support providers during this challenging time. New guidance has been published for apprentices, employers, training providers and assessment organisations.


Financial assistance for employers unable to pay statutory redundancy payments

Support for businesses through the Coronavirus Job Retention Scheme

Under the Coronavirus Job Retention Scheme, all UK employers with a PAYE scheme will be able to access support to continue paying part of their employees’ salary for those that would otherwise have been laid off during this crisis.

This applies to employees who have been asked to stop working, but who are being kept on the pay roll, otherwise described as ‘furloughed workers’. HMRC will reimburse 80% of their wages, up to £2,500 per month. This is to safeguard workers from being made redundant.

The Coronavirus Job Retention Scheme will cover the cost of wages backdated to 1 March and is initially open for 3 months, but will be extended if necessary. HMRC will set out more details shortly.

Eligibility

All UK businesses are eligible.

How to access the scheme

You will need to:

- designate affected employees as ‘furloughed workers,’ and notify your employees of this change - changing the status of employees remains subject to existing employment law and, depending on the employment contract, may be subject to negotiation
- submit information to HMRC about the employees that have been furloughed and their earnings through a new online portal (HMRC will set out further details on the information required)

HMRC are working urgently to set up a system for reimbursement. Existing systems are not set up to facilitate payments to employers.

If your business needs short term cash flow support, you may be eligible for a Coronavirus Business Interruption Loan.
Support for businesses through deferring VAT and Income Tax payments

The Government will support businesses by deferring Valued Added Tax (VAT) payments for 3 months. Income Tax payments due in July 2020 under the Self-Assessment system may be deferred until January 2021.

VAT

For VAT, the deferral will apply from 20 March 2020 until 30 June 2020.

Eligibility

All UK businesses are eligible.

How to access the scheme

This is an automatic offer with no applications required. Businesses will not need to make a VAT payment during this period. Taxpayers will be given until the end of the 2020 to 2021 tax year to pay any liabilities that have accumulated during the deferral period. VAT refunds and reclaim will be paid by the government as normal.

Customers who normally pay by direct debit should cancel their direct debit with their bank if they are unable to pay. Please do so in sufficient time so that HMRC do not attempt to automatically collect on receipt of your VAT return.

Income Tax

For Income Tax Self-Assessment, payments due on the 31 July 2020 will be deferred until the 31 January 2021.

Eligibility

You are eligible if you are due to pay your second self-assessment payment on account on 31 July. You do not need to be self-employed to be eligible for the deferment.

The deferment is optional. If you are still able to pay your second payment on account on 31 July you should do so.

How to access the scheme

This is an automatic offer with no applications required. No penalties or interest for late payment will be charged if you defer payment until January 2021.

HMRC have also scaled up their Time to Pay offer to all firms and individuals who are in temporary financial distress as a result of COVID-19 and have outstanding tax liabilities.
SUPPORT FOR BUSINESSES WHO ARE PAYING SICK PAY TO EMPLOYEES

We will bring forward legislation to allow small- and medium-sized businesses and employers to reclaim Statutory Sick Pay (SSP) paid for sickness absence due to COVID-19. The eligibility criteria for the scheme will be as follows:

- this refund will cover up to 2 weeks’ SSP per eligible employee who has been off work because of COVID-19
- employers with fewer than 250 employees will be eligible – the size of an employer will be determined by the number of people they employed as of 28 February 2020
- employers will be able to reclaim expenditure for any employee who has claimed SSP (according to the new eligibility criteria) as a result of COVID-19
- employers should maintain records of staff absences and payments of SSP, but employees will not need to provide a GP fit note. If evidence is required by an employer, those with symptoms of coronavirus can get an isolation note from NHS 111 online and those who live with someone that has symptoms can get a note from the NHS website
- eligible period for the scheme will commence the day after the regulations on the extension of SSP to those staying at home comes into force
- the government will work with employers over the coming months to set up the repayment mechanism for employers as soon as possible

Eligibility
You are eligible for the scheme if:
1. Your business is UK based
2. Your business is a small or medium-sized and employs fewer than 250 employees as of 28 February 2020.

How to access the scheme
A rebate scheme is being developed. Further details will be provided in due course once the legalisation has passed.
SUPPORT FOR BUSINESSES THAT PAY BUSINESS RATES

Business rates holiday for retail, hospitality and leisure businesses

The Government will introduce a business rates holiday for retail, hospitality and leisure businesses in England for the 2020 to 2021 tax year. Businesses that received the retail discount in the 2019 to 2020 tax year will be rebilled by their local authority as soon as possible.

Eligibility

You are eligible for the business rates holiday if:
1. Your business is based in England.
2. Your business is in the retail, hospitality and/or leisure sector.

Properties that will benefit from the relief will be occupied hereditaments that are wholly or mainly being used:
- as shops, restaurants, cafes, drinking establishments, cinemas and live music venues
- for assembly and leisure
- as hotels, guest & boarding premises and self-catering accommodation

How to access the scheme

There is no action for you. This will apply to your next council tax bill in April 2020. However, local authorities may have to reissue your bill automatically to exclude the business rate charge. They will do this as soon as possible.

You can estimate the business rate charge you will no longer have to pay this year using the business rates calculator:
https://www.gov.uk/calculate-your-business-rates

Further guidance for local authorities is available in the expanded retail discount guidance:

Cash grants for retail, hospitality and leisure businesses

The Retail and Hospitality Grant Scheme provides businesses in the retail, hospitality and leisure sectors with a cash grant of up to £25,000 per property.

For businesses in these sectors with a rateable value of under £15,000, they will receive a grant of £10,000.
For businesses in these sectors with a rateable value of between £15,001 and £51,000, they will receive a grant of £25,000.

**Eligibility**

You are eligible for the grant if:
- your business is based in England
- your business is in the retail, hospitality and/or leisure sector

Properties that will benefit from the relief will be occupied hereditaments that are wholly or mainly being used:
- as shops, restaurants, cafes, drinking establishments, cinemas and live music venues
- for assembly and leisure
- as hotels, guest and boarding premises and self-catering accommodation

**How to access the scheme**

You do not need to do anything. Your local authority will write to you if you are eligible for this grant.

Guidance for local authorities on the scheme will be provided shortly.

Any enquiries on eligibility for, or provision of, the reliefs and grants should be directed to the relevant local authority.

**Support for nursery businesses that pay business rates**

The Government will introduce a business rates holiday for nurseries in England for the 2020 to 2021 tax year.

**Eligibility**

You are eligible for the business rates holiday if:
- your business is based in England

Properties that will benefit from the relief will be hereditaments:
- occupied by providers on Ofsted’s Early Years Register
- wholly or mainly used for the provision of the Early Years Foundation Stage

**How to access the scheme**

There is no action for you. This will apply to your next council tax bill in April 2020. However, local authorities may have to reissue your bill to exclude the business rate charge. They will do this as soon as possible.

You can estimate the business rate charge you will no longer have to pay this year using the business rates calculator.

You can estimate the business rate charge you will no longer have to pay this year using the business rates calculator.
SUPPORT FOR BUSINESSES THAT PAY LITTLE OR NO BUSINESS RATES

The government will provide additional funding for local authorities to support small businesses that already pay little or no business rates because of small business rate relief (SBBR). This will provide a one-off grant of £10,000 to businesses currently eligible for SBRR or rural rate relief, to help meet their ongoing business costs.

Eligibility

You are eligible if:
- your business is based in England
- you are a small business and already receive SBBR and/or RRR
- you are a business that occupies property

Apply now

Applications are open at the below address:
https://my.wirral.gov.uk/en/service/Grant_Funding_Schemes

Grants are only available to eligible business rates payers. Please do not complete this form if you are not responsible for the payment of business rates (for example, if this is managed by an agent, landlord, or if you are based in serviced or managed business accommodation).

Please check that you have the following information available in order for us to process your claim as quickly as possible:

- **Business rates account reference number**
  - You'll find this on your bill (nine digits long, starting with a 7).
  - Separate claims are required for each of your business premises.
  - Please ensure you are using the unique Business Rates Reference Number for the premises you are claiming for.

- **Your most recent bank statement**
  - For the account you want to pay the grant into

- **Companies House registration number**
  - If incorporated

- **VAT registration number**
  - If VAT registered

You may be required to provide additional information to support your claim.
SUPPORT FOR BUSINESSES THROUGH THE CORONAVIRUS BUSINESS INTERRUPTION LOAN SCHEME

The new Coronavirus Business Interruption Loan Scheme supports SMEs with access to working capital (including loans, overdrafts, invoice finance and asset finance) of up to £5 million in value and for up to 6 years.

The government will pay to cover the first 12 months of interest payments and any lender-levied fees, so smaller businesses will not face any upfront costs and will benefit from lower initial repayments.

The government will provide lenders with a guarantee of 80% on each loan (subject to a per-lender cap on claims) to give lenders further confidence in continuing to provide finance to SMEs.

**Eligibility**

You are eligible for the scheme if:
- your business is UK based, with turnover of no more than £45 million per year
- your business meets the other British Business Bank eligibility criteria

**How to access the scheme**

The scheme is now open for applications. To apply, you should talk to your bank or one of the 40 accredited finance providers (not the British Business Bank) as soon as possible, to discuss your business plan. You can find out the latest on the best ways to contact them via their websites.

All major banks are offering this scheme. If you have an existing loan with monthly repayments you may want to ask for a repayment holiday to help with cash flow.

The full rules of the scheme and the list of accredited lenders are available on the British Business Bank website: https://www.british-business-bank.co.uk/ourpartners/coronavirus-business-interruption-loan-scheme-cbils/accredited-lenders/
SUPPORT FOR LARGE BUSINESSES THROUGH THE CORONAVIRUS LARGE BUSINESS INTERRUPTION LOAN SCHEME

The new Coronavirus Large Business Interruption Loan Scheme (CLBILS) will provide a government guarantee of 80% to enable banks to make loans of up to £25 million to firms with an annual turnover of between £45 million and £500 million.

This will give banks the confidence to lend to many more businesses which are impacted by coronavirus. Facilities backed by a guarantee under CLBILS will be offered at commercial rates of interest.

We expect the scheme to be delivered through commercial lenders. The government will provide lenders with an 80% guarantee on individual loans for businesses that would be otherwise unable to access the finance they need.

Lenders will still be expected to conduct their usual credit risk checks. This scheme allows lenders to specifically support businesses that were viable before the COVID-19 outbreak but now face significant cash flow difficulties that would otherwise make their business unviable in the short term.

The new scheme will launch later this month and will support a wide range of businesses to access finance products including short term loans, overdrafts, invoice finance and asset finance.

Businesses would remain responsible for repaying any facility they may takeout.

**Eligibility**

To be eligible, your business must:
- be UK-based in its business activity
- have an annual turnover between £45 million and £500 million
- be unable to secure regular commercial financing
- have a borrowing proposal which the lender:
  - would consider viable, were it not for the COVID-19 pandemic
  - believes will enable you to trade out of any short-term to medium-term difficulty

Businesses from any sector can apply, except for the following:
- banks and building societies
- insurers and reinsurers (but not insurance brokers)
- public-sector organisations, including state-funded primary and secondary schools

Further detail on eligibility will be confirmed later this month.
How to access the scheme

The new scheme will launch later this month. We anticipate it will be available through a range of accredited lenders.

Once the scheme has launched, there is likely to be a big demand for facilities – businesses should consider applying via the lender’s website in the first instance. Telephone lines are likely to be busy and branches may have limited capacity to handle enquiries due to social distancing.

SUPPORT FOR LARGER FIRMS THROUGH THE COVID-19 CORPORATE FINANCING FACILITY

Under the new Covid-19 Corporate Financing Facility, the Bank of England will buy short term debt from larger companies.

This will support your company if it has been affected by a short-term funding squeeze, and allow you to finance your short-term liabilities.

It will also support corporate finance markets overall and ease the supply of credit to all firms.

Eligibility

All non-financial companies that meet the criteria set out on the Bank of England’s website are eligible:

All non-financial companies that meet the criteria set out on the Bank of England’s website are eligible:

How to access the scheme

The scheme is now available for applications.

More information is available at:
https://www.bankofengland.co.uk/markets/market-notices/2020/ccff-market-notice-march-2020
SUPPORT FOR BUSINESSES PAYING TAX: TIME TO PAY SERVICE

All businesses and self-employed people in financial distress, and with outstanding tax liabilities, may be eligible to receive support with their tax affairs through HMRC’s Time To Pay service. These arrangements are agreed on a case-by-case basis and are tailored to individual circumstances and liabilities.

Eligibility
You are eligible if your business:
1. pays tax to the UK government
2. has outstanding tax liabilities

How to access the scheme
If you have missed a tax payment or you might miss your next payment due to COVID-19, please call HMRC’s dedicated helpline: 0800 024 1222.
If you’re worried about a future payment, please call nearer the time.

COMMERCIAL INSURANCE

Most commercial insurance policies are unlikely to cover pandemics or unspecified notifiable diseases, such as COVID-19.

However, those businesses which have an insurance policy that covers government ordered closure and pandemics or government ordered closure and unspecified notifiable disease should be able to make a claim (subject to the terms and conditions of their policy).

Insurance policies differ significantly, so businesses are encouraged to check the terms and conditions of their specific policy and contact their providers.

Notifiable diseases
Notifiable diseases are certain infectious diseases that registered medical practitioners have a statutory duty to notify the ‘proper officer’ at their local council or local health protection team about when they come across a suspected case.

The government keeps an updated list of notifiable diseases. On 5 March 2020, the government added COVID-19 to its list of notifiable diseases: https://www.gov.uk/guidance/notifiable-diseases-and-causative-organisms-how-to-report#list-of-notifiable-diseases
Many insurers use diseases on this list as triggers for the activation or exclusion of insurance cover. For example, insurers’ policies that cover notifiable diseases will typically only cover a specific subset of notifiable diseases (such as Cholera or Anthrax) that the insurer will reference in the policy documentation. These policies will exclude any notifiable disease not on the insurers list, as well as future/unknown diseases (such as COVID-19). The price that the insurer charges for the policy is modelled against the risk posed by this set list of diseases.

**Unspecified notifiable diseases**

Some businesses will have purchased add-ons for their insurance that cover for ‘unspecified notifiable diseases’. These policies effectively cover any disease listed as a notifiable disease, enabling the business to claim for losses for all notifiable diseases as well as from diseases that are unknown at the point the policy is written.

The effect of the government adding COVID-19 to its list of notifiable diseases is to ensure that businesses with unspecified notifiable disease cover are able to make a claim – subject to the terms and conditions in their policy. For example, someone infected with COVID-19 may need to have been on the premises.

**Government ordered closure**

The government asked a number of different businesses and venues to remain closed from 21 March onwards.

Insurers have agreed that this advice is sufficient for businesses covered for COVID-19 losses to make a claim (if the only barrier to them making a claim was a lack of clarity on whether the government had ordered businesses to close). As such, intervention by the police or any other statutory body is no longer required to trigger cover in the current circumstances.

However, most businesses’ commercial insurance policies (including for denial of access) are unlikely to offer cover for COVID-19. Insurance policies differ significantly, so businesses are encouraged to check the terms and conditions of their specific policy and contact their providers.

**Event coverage**

The government asked Businesses with event cancellation policies that include unspecified notifiable disease extensions should be able to make a claim for the necessary and unavoidable cancellation, abandonment, curtailment, postponement and disruption of their event for reasons beyond the control of organisers and participants (subject to the other terms and exclusions of their policy). a number of different businesses and venues to remain closed from 21 March onwards.

Insurance for major events is often bespoke to the specific event, so businesses are encouraged to check the terms and conditions of their specific policy and contact their insurer or broker.
CORONAVIRUS (COVID-19)

COVID-19 is a type of virus. Coronaviruses are common across the world and COVID-19 is a new strain of coronavirus, first identified in Wuhan City, China in January 2020. The incubation period of COVID-19 is between 2-14 days. This means that if a person remains well 14 days after contact with someone confirmed with coronavirus, they have not been infected. Symptoms that may develop in 14 days after exposure include:

- Cough
- Difficulty in breathing
- Fever

This infection can cause more severe symptoms in people with weakened immune systems, older people, and those with long-term conditions like diabetes, cancer and chronic lung disease.

How does the Coronavirus spread? The virus is spread mainly from person-to-person. The virus spreads by droplets made when people with the coronavirus cough, sneeze or talk and is most likely to happen when there is close contact (within 2 metres or less) with an infected person.

There are 2 main routes by which people can spread COVID-19:

- Infection can be spread to people who are nearby (within 2 metres) or possibly could be inhaled into the lungs
- It is also possible that someone may become infected by touching a surface, object or the hand of an infected person that has been contaminated with respiratory secretions and then touching their own mouth, nose, or eyes (such as touching door knob or shaking hands then touching own face)

HELP PREVENT COVID-19 SPREADING

- AVOID CLOSE CONTACT
- AVOID TOUCHING YOUR EYES, NOSE OR MOUTH
- COVER YOUR MOUTH AND NOSE IF COUGHING OR SNEEZING
- WASH YOUR HANDS REGULARLY

Wirral Chamber of Commerce
GENERAL

Like many other businesses, we have reviewed our Business Continuity Plan and have drawn up the necessary plans to continue our day-to-day running and to minimise the possible impact to our members and those that use our services that we provide.

Wirral Chamber of Commerce are continuing to monitor the potential impact on the local economy and are encouraging businesses to keep us updated with any issues that occur as a direct result of the COVID-19 outbreak. We are encouraging all businesses and organisations to ensure that they create a dynamic resilience plan, that particularly reviews business areas such as cash flow, supply chain and staffing.

EVENTS

In light of the Government’s announcement, it is with great regret that Wirral Chamber of Commerce are having to cancel any forthcoming events until further notice. We apologise for any inconvenience this has caused and we thank you for your understanding.

BUSINESS HELPLINE

We have set up a dedicated Coronavirus Business Helpline to provide all of our businesses and organisations with a one stop shop for advice and guidance, you can contact us on: 0151 650 6982

We will continue to monitor the situation as it develops.

DISCLAIMER

This guidance is provided for general information purposes and do not constitute legal or other professional advice. While the information is considered to be true and correct at the date of publication, changes in circumstances may impact the accuracy and validity of the information. Wirral Chamber of Commerce is not responsible for any errors or omissions, or for any action or decision taken as a result of using the guidance. You should consult a professional adviser for legal or other advice where appropriate.