

COVID-19: Government Support for Businesses

This briefing outlines the measures the Government has introduced to support businesses during the COVID-19 outbreak, including information on:

Compensatory Measures

- Business rates expanded retail discount
- Grants: retail and hospitality grant scheme and small business grant funding
- Tax support: deferred VAT payments, HMRC Time to Pay service and extension for filing accounts with Companies House
- Clarity on insurance claims
- COVID-19 Corporate Financing Facility
- Coronavirus Business Interruption Scheme
- Commercial Renter Protection

Employment and Colleague Support Measures

- Critical workers
- Support for employers: coronavirus job retention scheme, Statutory Sick Pay (SSP) and self-isolation
- Colleague safety: hygiene & social distancing practices and violence & abuse
- Sources of new temporary colleagues
- Rapid induction
- Self-employment income support scheme

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This briefing covers UK-wide measures as well as measures for businesses in England. To find out measures announced by devolved administrations in Wales, Scotland and Northern Ireland, click [here](#).

Measure		Eligibility	Details
Compensatory Measures			
Business Rates Expanded Retail Discount		Retail businesses based in England, Wales and Scotland.	Retail businesses in England, Wales and Scotland irrespective of their rateable value do not need to pay business rates for the 2020 to 2021 tax year. This will apply to your next business rates bill in April 2020 and is not subject to state aid rules. More information is available here .
Grants	Retail Grant Fund	Retail businesses with a rateable value up to £51,000.	Stores in England not eligible for the Small Business Grant Fund but with a rateable value up to £15,000 will receive a one-off cash grant of £10,000. Stores in England with a rateable value between £15,000 and £51,000 will receive a one-off cash grant of £25,000. This grant is subject to state aid limits of €800,000 per company. Eligible businesses will be contacted by their local authority, though some local authorities have decided to operate an applications process. Any enquiries on eligibility for grants should be directed to the relevant local authority and further guidance is available here . Similar schemes are available in Northern Ireland, Scotland and Wales.
	Small Business Grant Fund	Businesses in England which receive small business rate relief or rural rate relief.	Businesses which pay little or no business rates because they receive small business rate relief or rural rate relief will receive a one-off cash grant of £10,000, subject to normal state aid rules. Your local authority will write to you if you are eligible for this grant, though some local authorities have decided to operate an applications process. Any enquiries about grants should be directed to the relevant local authority. Similar schemes are available in Northern Ireland, Scotland and Wales.

Tax Support	Deferred VAT Payments	All businesses in the UK are eligible.	The government will automatically defer VAT payments for three months, from 20 March 2020 until 30 June 2020. Businesses will still need to submit VAT returns, but will have until the end of the 2020 to 2021 tax year to pay any liabilities that have accumulated during the deferral period.
	HMRC Time to Pay Service	You are eligible if your business: <ul style="list-style-type: none"> • pays tax to the UK government • has outstanding tax liabilities 	HMRC has set up a dedicated helpline to support businesses in financial distress due to the coronavirus with their tax affairs. If you are concerned about making tax payments due to COVID-19, you can call the helpline on 0800 024 1222.
	Extension for filing accounts with Companies House	Businesses on the Companies House register.	Businesses will be given an additional 3 months to file accounts with Companies House. You will still have to apply for a 3-month extension to be granted, but those citing issues around COVID-19 will be automatically and immediately granted an extension. Applications can be made through a fast-tracked online system which will take just 15 minutes to complete. Guidance on applying for an extension is available here .
Clarity on Insurance Claims		All UK businesses are eligible.	Insurance policies differ significantly; most businesses are unlikely to be covered. Check the terms and conditions of your specific insurance policy and contact your provider to determine the scope of your cover, and if you are eligible to claim.
COVID-19 Corporate Financing Facility		All UK businesses are eligible.	To support larger firms, the Bank of England has announced a new lending facility to provide a way to raise working capital via the purchase of short-term debt. It is intended to support companies which are fundamentally strong but had been affected by short-term funding issues. More information is available here .
Coronavirus Business Interruption Scheme		All UK based businesses with a turnover of no more than £45 million per year that meet the British Business Bank eligibility criteria.	The Coronavirus Business Interruption Loan Scheme allows businesses to borrow up to £5 million, interest free for up to 12 months. More information is available here . The Chancellor has also made further reassurances that all viable small businesses affected by COVID-19 can apply and the government has stopped lenders requesting personal guarantees for loans under £250,000.

Coronavirus Large Business Interruption Loan Scheme		All UK based businesses with a turnover between £45 million per year and £500 million per year.	The Coronavirus Large Business Interruption Loan Scheme will provide a government guarantee of 80% to enable banks to make loans of up to £25 million. More details will be provided later this month.
Commercial Renter Protection		Business in England, Wales and Northern Ireland	A measure in the Coronavirus Bill will mean that businesses cannot be evicted from their premises if they miss a rent payment in the next three months. This is not a rental holiday and landlords will still be owed rent. More information is available here .
Employment and Colleague Support Measures			
'Critical Workers'		<p>Convenience store colleagues are included in the critical worker definition. "Those involved in food production, processing, distribution, sale and delivery" will be able to continue taking their children to school.</p> <p>The Scottish Government has issued guidance about defining 'key workers' in Scotland, available here.</p>	Schools are closed indefinitely from Friday 20th March, except for the children of critical workers. Retailers can use the following template letter if schools request proof that a child's parent or guardian is a critical worker within a convenience store.
Support for Employers	Coronavirus Job Retention Scheme	Businesses across the UK who are considering laying off employees due to the consequences of COVID-19.	Funding is available to continue paying part of employees' wages to avoid redundancies due to consequences of COVID-19, by designating affected workers as 'furloughed workers'. HMRC will reimburse 80% of furloughed workers' wage costs, up to a cap of £2,500 per month, as well as National Insurance and auto-enrolment pension contributions for that wage. More information is available here .
	Statutory Sick Pay	Employers in the UK with up to 250 employees.	Employers can reclaim up to 14 days of SSP paid for sickness absence due to COVID-19, including for colleagues who are not sick themselves. A rebate scheme to deliver the new SSP funding is under development but retailers must keep records of absences, see guidance here . ACAS has produced more information on self-isolation and SSP here .
	Self-Isolation	Anyone who displays the COVID-19 symptoms of either a new continuous cough or high temperature.	Colleagues can provide evidence they are self-isolating via Isolation Notes. This is not required for the first 7 days of self-certified absence. Government guidance on self-isolation for

		People living with others who contract symptoms.	households with possible COVID-19 infection is available here .
Colleague Safety	Hygiene & social distancing practices	All convenience colleagues.	Employees should wash their hands more often than usual, for 20 seconds using soap and hot water, using hand sanitiser if necessary and consider putting lines on the floor in front of the till points to ensure customers maintain a safe distance to colleagues. ACS' information on social distancing can be found here . Public Health England guidance on social distancing and food hygiene is available here .
	Violence and Abuse		Retailers should ensure that staff are informed of potential new risks, for example dealing with product shortages. ACS' Animation of Managing Violence and Abuse in Convenience Stores is available here . ACS #alwaysreportabuse posters are available here to download and display in-store.
Sources of New Temporary Colleagues		All retailers in the UK sourcing temporary colleagues.	Contact local employers within industries (e.g. hospitality, leisure) facing steep reductions in demand, and offer to take on their staff. Retailers could pay their employer directly or employ new staff as employees, using a standard temporary contract. Employment resources can be supplied by ACS on request.
Rapid Induction		All retailers in the UK employing new team members on the shop floor in quick time.	Crucial legal compliance processes to cover are: fire safety policy and procedures and security and personal safety policies. ACS Assured Advice guides are available here . If you are bringing in new colleagues specifically in a security role, they must be SIA-registered. The register of SIA licence holders can be searched here .
Self-Employment Income Support Scheme		Self-employed individuals and members of partnerships operating convenience stores in the UK, who have lost trade due to COVID-19.	Funding is available to provide self-employed retailers with a taxable grant worth 80% of average profits from financial years 2016 - 2019 inclusive. The grant is capped at £2,500 per month for three months. HMRC will contact eligible individuals. More information is available here .