

Cathedral Quarter are committed to helping the BID businesses.

COVID-19 has become a fast-moving issue to our business community, through our mechanisms of providing

- **Communication** to our businesses
- **Support** for our businesses
- **Promotion** to the public

This document sets out further information on how your business can access support if you are experiencing financial difficulties because of COVID-19.

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Information for Businesses

Find your COVID financial support for your business

You may be eligible for loans, tax relief and cash grants. Use the [business support finder](#) to see what support is available for you and your business.

Business Improvement Districts will receive funding in response to COVID-19 pandemic

£6.1 million funding boost to help high streets and town centres through pandemic. Hundreds of BIDs across England will receive support to help cover their day to day costs for the next 3 months. Funding comes on top of the government's comprehensive package of support for business and workers during the economic emergency. For further information please click [here](#).

Top-up to local business grant funds scheme

A discretionary fund has been set up to accommodate certain small businesses previously outside the scope of the business grant funds scheme. This additional fund is aimed at small businesses with ongoing fixed property-related costs. Local authorities to prioritise businesses in shared spaces, regular market traders, small charity properties that would meet the criteria for Small Business Rates Relief. For further information please click [here](#).

New Bounce Back Loans to launch for small businesses

Britain's small businesses will be able to apply for quick and easy-to access loans of up to £50,000 from today – with the cash expected to land within days. Thousands of small firms and sole traders – including high street staples like hairdressers, coffee shops and florists – will be eligible for 100% government-backed Bounce Back Loans to help them make it through the coronavirus outbreak. For further information please click [here](#).

New measures to protect UK high street from aggressive rent collection and closure

High street shops and other companies under strain will be protected from aggressive rent collection and asked to pay what they can during the coronavirus pandemic. High street shops and other companies under strain will be protected from aggressive rent collection and asked to pay what they can during the coronavirus pandemic. Government is also laying secondary legislation to provide tenants with more breathing space to pay rent by preventing landlords using Commercial Rent Arrears Recovery (CRAR) unless they are owed 90 days of unpaid rent. For further information please click [here](#).

Grant funding provided to businesses by local authorities in England

As part of the government's coronavirus business support package, the UK government has distributed £12.3 billion to local authorities in England. As of 27 April, over £7.59 billion has been paid out to 614,181 business properties. This is over 61% of the grant funding allocated to local authorities. For further information please click [here](#). Local authorities have received and distributed funding to support small and medium businesses in England during coronavirus. To view spreadsheet please click [here](#).

Billion-pound support package for innovative firms hit by coronavirus

UK businesses driving innovation and development will be helped through the coronavirus outbreak with a £1.25 billion government support package. The package includes a £500 million investment fund for high-growth companies impacted by the crisis, made up of funding from government and the private sector. SMEs focusing on research and development will also benefit from £750 million of grants and loans.

For further details please click [here](#).

HM Treasury announces revision to the UK Debt Management Office's financing remit 2020-21

The government has announced an unprecedented package of measures to provide the critical support needed by individuals, families and businesses, through the economic disruption caused by COVID-19.

For further information please click [here](#).

Chancellor sets out extra £750 million coronavirus funding for frontline charities

Charities across the UK will receive a £750 million package of support to ensure they can continue their vital work during the coronavirus outbreak. Tens of thousands of charities providing vital services will benefit from direct cash grants to ensure they can meet increased demand as a result of the virus as well as continuing their day-to-day activities supporting those in need. To view further details please click [here](#).

High Street Benefit from £22 billion grants and business rates package

From 1st April high streets begin to receive £22 billion coronavirus boost, with grants of up to £25,000 already being paid into bank accounts of high street businesses. To view further details please click [here](#).

Running your business through COVID-19 Webinar

The government has launched a clip YouTube to provide an overview of the support available to help businesses deal with the economic impact of COVID -19, including the deferral of VAT and Income Tax payments, the small business grant scheme, business rates holiday and more. To view the webinar please click [here](#).

Guidance for the Business Community to reduce crime

The Government is determined to tackle business crime, which can and does affect businesses of all sizes. A booklet has been made available help businesses carry out a business security survey and gives basic advice on reducing crime. To view further details please click [here](#).

The Derbyshire Police Action Fraud Squad have also released information for those working from home. Access all the updates [here](#).

Protective Security Information for the Business Community

The Centre for the Protection of National Infrastructure (CPNI) have published a protective security self-assessment checklist for businesses to use during a pandemic. This document is designed to assist an organisation in understanding its strengths and weaknesses with respect to organisational security assurance during a Pandemic such as COVID-19. To view guidance please click [here](#).

Advice & Guidance

Government has further updated the advice and guidance for employers on dealing with the coronavirus and related issues. To view please click [here](#).

[To view further updates on government notices relating to COVID-19 Business Support please click here.](#)

To view the latest information on the government's COVID-19 Action Plan please click [here](#).

The NHS has produced posters that can be displayed in your washrooms/toilets around handwashing, to download and use across your premises please click [here](#).

A series of leaflets have been produced by the government to provide information on what everyone must do to help stop the spread of coronavirus. There is also information on spotting the symptoms, advice for vulnerable groups, and information about government support for businesses and workers. This information is available in different languages and alternative formats. To view please click [here](#).

Commercial tenants who cannot pay their rent

Extra protection for businesses with ban on evictions for commercial tenants who miss rent payments. The government has announced commercial tenants who cannot pay their rent because of coronavirus will be protected from eviction, to view please click [here](#).

Business Support Helpline

Information is also available through the Business Support Helpline, a general Government programme which provides help to firms, to view please click [here](#).

Further regional guidance and useful links

Advice for local businesses, these are uncertain times and we are working closely with our partners to determine how best we can support businesses in Derby:

The D2N2 Growth Hub

will continue to provide support for local business, you can contact them for expert advice delivered by a Business Adviser. If you require further information or support please click [here](#) or please telephone their helpline on **0333 006 9178**.

East Midlands Chamber

Will remain contactable via telephone **0330 053 8639**, email and video calling, **Chamber launches £100,000 Covid-19 fund to support members and free webinars**. To view further details please click [here](#).

Derby COVID Community Response Hub

Derby City Council has joined together with partners to create a new Derby Covid Community Response Hub to help those most vulnerable during the coronavirus pandemic. To view further details please click [here](#).

What support is there for small and large businesses?

One-Off Cash Grant

- If your business is in the **retail, hospitality, leisure sector & professional service** in England, then you may also be entitled to a cash grant. If you have a property with a rateable value of less than £15,000 then you will be entitled to a grant of £10,000, whether or not you are entitled to small business rate relief or rural rate relief. If you have a property with a rateable value of between £15,000 and £51,000 then you will be entitled to a cash grant of £25,000.
- Your local authority will write to you if you are eligible for this grant by April, to view further details please click [here](#).
- Guidance for businesses setting out details of the Small Business Grants Fund (SBGF) and Retail, Hospitality and Leisure Grant Fund (RHLGF) has been made available. To view further details please click [here](#)

Bounce Back Loan

- The Bounce Back Loan scheme will help small and medium-sized businesses to borrow between £2,000 and £50,000.
- The government will guarantee 100% of the loan and there will not be any fees or interest to pay for the first 12 months.
- Loan terms will be up to 6 years. No repayments will be due during the first 12 months.
- The government will work with lenders to agree a low rate of interest for the remaining period of the loan
- To view further details please click [here](#).

Small or Medium Sized Business - Coronavirus Business Interruption Loan Scheme

- If your small-or medium-sized business in England is facing cash flow issues as a result of COVID-19, **Coronavirus Business Interruption Loan Scheme (CBILS)** is a new scheme
- Announced by The Chancellor at Budget 2020 a new temporary Coronavirus Business Interruption Loan Scheme has now been launched, delivered by the British Business Bank.
- Businesses from all sectors can apply for the full amount of the facility, the maximum value of a facility provided under the scheme will be £5m, available on repayment terms of up to six years.
- To view further details please click [here](#).

Future Fund

- The Future Fund will provide government loans to UK-based companies ranging from £125,000 to £5 million, subject to at least equal match funding from private investors.
- These convertible loans may be a suitable option for businesses that rely on equity investment and are unable to access the Coronavirus Business Interruption Loan Scheme.
- The scheme will be delivered in partnership with the British Business Bank. To view please click [here](#).
- To view the headline terms and guidance please click [here](#).

Large Business - Covid-19 Corporate Financing Facility

If you are a large business facing cash flow issues as a result of COVID-19, you may want to read the following information:

- Covid-19 Corporate Financing Facility (CCFF) to support companies which are fundamentally strong, but have been affected by a short-term funding squeeze, enabling them to continue financing their short-term liabilities.
- This facility will primarily provide bridging support to see through the temporary nature of Covid-19 related disruption
- To view further details please click [here](#).

Self-Employed or Own A Business

If you are self-employed individual or member of a partnership, a scheme has been announced by the government that 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. To view further details please click [here](#).

If you are self-employed or own a business and you are concerned about not being able to pay your tax bills because of COVID-19, you may be eligible for support through Her Majesty's Revenue and Customs' (HMRC) Time to Pay service:

- If you think you or your business is eligible for support through Time to Pay, you can call the following helpline number to get practical help and advice: **0800 0159 559**.
- To view further details please click [here](#).

Heritage Emergency Fund

The National Lottery Heritage Fund has put together a £50million fund to support the heritage sector as an immediate response to the coronavirus (COVID-19) outbreak. To view further details please click [here](#).

Coronavirus Job Retention Scheme up and running

The Government's Coronavirus Job Retention Scheme has gone, with businesses able to claim up to £2,500 a month towards staff wages. Employers can apply for direct cash grants through HMRC's new online portal - with the money expected to land in their bank accounts within six working days. Further details please click [here](#).

A step by step guide has been prepared to explain the information that employers need to provide to HMRC to make a claim through the Coronavirus Job Retention Scheme. It also describes the processes involved, to view please click [here](#).

To find out if you're eligible and how much you can claim to cover wages for employees on temporary leave ('furlough') [here](#).

[The government has launched a clip YouTube to provides](#) that provides guidance on Job retention Scheme that will support businesses. To view the webinar please click [here](#).

Statutory Sick Pay (SSP)

If you are a small- or medium-sized business, you may be entitled to reclaim the costs of Statutory Sick Pay (SSP) for sickness absence due to COVID-19:

- This refund will cover up to two weeks' SSP per eligible employee who are either ill or been told to self-isolate because of COVID-19. This is in line with the recommended isolation period. To view Guidance on self-isolation please click [here](#).
- 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, but employees will not need to provide a GP fit note.
- The eligible period for the scheme began on 13 March.
- The government will work with employers over the coming months to set up the repayment mechanism for employers as soon as possible. Existing systems are not designed to facilitate employer refunds for SSP.
- To view further details please click [here](#).

Temporary rates relief

Covid-19 related relief in response to the economic threat generated by the Covid-19 virus in early 2020, the Chancellor has made business rate relief available to a number of sectors of the economy: retail, leisure, hospitality, pubs, and small businesses. The details of these reliefs are set out in a full report, to view further details please click [here](#).

Tax Deferrals

Eligibility and applying:

- Businesses do not need to apply to defer their quarterly tax return for the period 20 March to 30 June 2020.
- All self-employed persons are eligible for the July 2020 self-assessment tax deferral, and do not need to make an application for deferring this payment

Self-Assessment July 2020 Payment on Account

Generally self-employed individuals who file an annual tax return under self-assessment are required to make two 'payments of account' during the year, which are advance payments on their tax bill: by 31 January and by 31 July.³¹ In his statement on 20 March the Chancellor announced that the next self-assessment payments will be deferred until January 2021.

All income tax payments due in July 2020 under self-assessment are deferred to January 2021. All self-employed persons are eligible, and do not need to make an application for deferring this payment. No penalties or interest for late payment are to be charged in the deferral period.

Details are given on the Government's Business Support site to view further details please click [here](#).

HMRC has set up a dedicated COVID19 helpline for advice and support. The helpline number is **0800 0159 559**. Opening hours are Monday to Friday 8am to 8pm, and Saturday 8am to 4pm. The helpline will not be available on Bank Holiday



VAT Deferral

Generally, businesses are required to submit a VAT return to HMRC every 3 months. In his statement on 20 March the Chancellor announced that the next quarter of VAT payments would be deferred.

Details are given on the Government's Business Support site to view further details please click [here](#).

To view further details if you choose to defer your VAT payment as a result of coronavirus please click [here](#).

Government's Business Support FAQs

To view Government's Business Support FAQs, please click [here](#).

Additional Information:

Cross Sector Safety & Security Communications

The CSSC has entered into a partnership with a very useful website set up by Philip Ingram MBE. Titled 'The Covid Telegraph'. This new site has accumulated facts, articles and advice in relation to the Covid 19 virus, to view please click [here](#).

Confederation of British Industry (CBI)

The Confederation of British Industry (CBI) has created an online hub to assist businesses in dealing with the impacts of coronavirus, to view please click [here](#)

ACAS

ACAS producing an advice for employers and businesses on dealing with COVID 19 and related issues, to view please click [here](#) .

Federation of Small Businesses (FSB)

The Federation of Small Businesses (FSB) has published their own advice, which includes information about the help members of the FSB can call on during the outbreak. To view please click [here](#).

Personnel security practices when working from home

In conjunction with a number of Government Departments and the following link provides some important advice which has been produced by the security services. The Centre for the Protection of the National Infrastructure (CPNI) have produced high level guidance on good personnel security practices during the impact of a national/global pandemic, such as the COVID- 19 virus, where usual security practices are either suspended or changed to reflect different working patterns, either on a temporary or permanent basis. To view further details please click [here](#) and should be shared with your IT Team or Provider.

Advice front-line roles

For those of you working on the front-line roles may have concerns about the COVID-19 epidemic. For information advice and help information advice and help, To view further details please click [here](#).

Information for Individuals

Where can I find information and advice for me?

COVID-19: guidance for employees

Government has launched a guidance for employees providing advice about the related issues of COVID-19 please to view please click [here](#).

Coronavirus Job Retention Scheme

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'.

You'll still be paid by your employer and pay taxes from your income. You cannot undertake work for your employer while on furlough. We expect the scheme to be up and running by the end of April

To check if your eligible please click [here](#).

Employment Rights & Sick Pay

The rise in the number of cases of COVID-19 (coronavirus) in the UK has led to concerns about the effect on the workforce. According to Government estimates, in a worst-case scenario, up to one-fifth of the workforce could be absent from work. To view further details on employment rights and sick pay please click [here](#).

Statutory Sick Pay (SSP)

If you think you are entitled to Statutory Sick Pay (SSP), please read the following information: You can get £94.25 per week Statutory Sick Pay (SSP) if you're too ill to work. It's paid by your employer for up to 28 weeks. To check your sick pay entitlement, you should talk to your employer, to view further details can be found please click [here](#).

Hardship Fund

If you think you may need financial support from your Local Authority, you may be entitled to support from the £500 million Hardship Fund. Most of this funding will be used to provide more Council Tax relief, either through existing Local Council Tax Support schemes. The Ministry for Housing, Communities and Local Government (MHCLG) will set out more detail on this funding, including allocations. Please contact your Local Authority, to view further details please click [here](#).

Mortgage or rental holiday for 3 months relief

If you are experiencing financial difficulties meeting your mortgage repayments because of COVID-19, you may be entitled to a mortgage or rental holiday for 3 months.

This includes if you are a landlord whose tenants are experiencing financial difficulties because of COVID-19. If you are a tenant experiencing financial difficulties because of COVID-19, the government



will ensure you do not face the threat of eviction for at least 3 months. To view further details please click [here](#).