

Cathedral Quarter BID Ltd are committed to helping the BID businesses.

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

Please view the table of contents below, we will focus on delivering you the information to manage the impact of COVID-19. Latest update **16/08/21** and should be read as correct at the time of publication.

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#### New: Self-isolation removed for double jabbed close contacts from 16 August

From Monday 16 August, people who are double jabbed or aged under 18 will no longer be legally required to self-isolate if they are identified as a close contact of a positive COVID-19 case. The change was announced last month, as part of step 4 of the Government's COVID-19 roadmap. With 75% of people having received both doses of the vaccine, the majority of adults will no longer need to self-isolate if they are contacts.

For further information, click here

# <u>Financial support for self-employed, small and large</u> businesses

## Find your COVID financial support for your business

You may be eligible for loans, tax relief and cash grants. Use the <u>business support finder</u> to see what support is available for you and your business.

Please see a comprehensive summary of the existing support on offer, please click here.

# Register for free webinars to learn more about the support available

Take advantage of the free webinars that have been launched by HMRC to help and support if your business is affected by coronavirus (COVID -19). To register and watch the free the webinars please click here.

# Recovery Loan Scheme

The Recovery Loan Scheme will ensure businesses continue to benefit from Government-guaranteed finance throughout 2021.

With non-essential retail and outdoor hospitality reopening, Ministers have ensured that appropriate support is still available to businesses to protect jobs. Businesses – ranging from coffee shops and restaurants, to hairdressers and gyms – and can access loans varying in size from £25,000, up to a maximum of £10 million. Invoice and asset finance is available from £1,000.

Further information can be found <u>here</u>



#### Bounce Back Loan borrowers have the option to tailor payments

The government announced, Businesses that took out government-backed Bounce Back Loans to get through Covid-19 will now have greater flexibility to repay their loans.

- Bounce Back Loan borrowers will now have the option to tailor payments according to their individual circumstances
- Government provides an option to delay all repayments for a further six months
- Pay as You Grow will be available to over 1.4 million businesses, which collectively took out nearly £45 billion through the Bounce Back Loan Scheme
- For further information please click here.

#### Coronavirus Job Retention Scheme – Furlough

The Coronavirus Job Retention Scheme has been extended until 30 September 2021.

The Coronavirus Job Retention Scheme has been extended until 30 September 2021. From 1 July 2021, the government will pay 70% of wages up to a maximum cap of £2,187.50 for the hours the employee is on furlough.

From 1 August 2021, the government will pay 60% of wages up to a maximum cap of £1,875 for the hours the employee is on furlough.

For claims from 1st July 2021, employers must top up employees' wages to make sure they receive 80% of their wages (up to £2,500) for the hours they are on furlough. The caps are proportional to the hours not worked.

Find out more about how the scheme is changing.

Claims for furlough days in July 2021 must be made by 16 August 2021.

Click <u>here</u> to view the table which shows the level of government contribution available in the coming months, the required employer contribution and the amount that the employee receives per month where the employee is furloughed 100% of the time.

Find out how to pay all or some of your grant back if you've overclaimed through the Coronavirus Job Retention Scheme <u>here.</u>

Find out if you're eligible and how much you can claim to cover wages for employees on temporary leave ('furlough') due to coronavirus (COVID-19) <u>here.</u>



#### Kickstart Scheme opens for employer applications

As part of the government's <u>Plan for Jobs</u>, a new £2 billion Kickstart Scheme will create hundreds of thousands of new, fully subsidised jobs for young people across the country. There will also be extra funding to support young people to build their experience and help them move into sustained employment after they have completed their Kickstart funded job.

Employers will receive funding for 100% of the relevant National Minimum Wage for 25 hours a week, plus associated employer National Insurance contributions and employer minimum auto-enrolment pension contributions.

For further information please click here.

#### What is the current guidance for businesses?

The UK has moved to step 4 of the roadmap on Monday 19th July.

The working safely during coronavirus guidance (England) has now been updated and is valid from 19 July. Some of the key aspects are noted below, although it's important that businesses review all the relevant information as there includes much specific detail for each sector.

- Businesses still have a legal duty to manage risks to those affected by their business. Every business should complete a risk assessment, which includes the risk of Covid-19. You can find useful information on how to do this via the Health and Safety Executive (HSE)
- Consult workers on how they work and how they may manage the risks from COVID-19, so that consensus can be built about the approach taken. (For example, this may include giving staff the choice to wear face coverings, despite this no longer being a legal requirement in close contact and retail settings)
- Workers and customers that feel unwell must not attend the business venue/workplace
- It is advised that face coverings are 'encouraged' for workers or customers in enclosed and crowded spaces although there is no longer a legal requirement in retail or close contact settings
- Consider using signage and visual aids to give people clear guidance on expected customer
  behaviour and how they can reduce the risk of spreading COVID-19, including measures which they
  can take while in the store, venue or workplace, and that they should not enter if they are unwell
- It remains especially important to clean surfaces that receive a lot of contact from staff and customers
- Consider encouraging sanitisation measures, such as hand sanitizer and washing, and providing access to these measures on entry
- Consider reducing contact between people where practical, which could include minimising activity/contact time, the use of screens and barriers, and increased sanitisation measures
- Prioritise **adequate ventilation** throughout premises and small, enclosed spaces in particular either using doors, windows and vents, or via mechanical ventilation
- Close contact services and betting shops are encouraged to continue to support NHS Test and Trace through the provision of NHS QR code posters and a manual record system for those without the app



- For **restaurants**, **pubs**, **bars**, **nightclubs and takeaway services**, you are encouraged to continue to support **NHS Test and Trace** through the provision of NHS QR code posters and a manual record system for those without the app. You do not have to ask people to check in or turn people away if they do not.
- The government will work with organisations that operate large, crowded settings (for example, nightclubs) where people are likely to be in close proximity to a large number of those from other households to use the NHS COVID Pass as a condition of entry. The government will publish more guidance on using the NHS COVID Pass shortly.

#### **Guidance for construction and other outdoor work**

Guidance for people who work in or run outdoor working environments. Read more here.

#### **Guidance for events and attractions**

Guidance for people who work in settings related to events and visitor attractions. Read more here.

#### Guidance for hotels and other guest accommodation

Guidance for people who work in or run hotels or other guest accommodation. Read more here.

# Guidance for offices, factories and labs

Guidance for people who work in or run offices, factories, plants, warehouses, labs and research facilities and similar indoor environments. Read more <a href="here">here</a>.

#### Guidance for restaurants, pubs, bars, nightclubs and takeaway services

Guidance for people who work in or run restaurants, pubs, bars, cafes, nightclubs or takeaways. Read more <u>here</u>.

# Guidance for shops, branches, and close contact services

Guidance for people who work in or run shops, branches, stores or similar environments and for people who provide close contact services, including hairdressers and beauticians. Read more <a href="here">here</a>.

New raft of measures to prepare our high streets and seaside resorts for summer



A new £56 million Welcome Back Fund will help councils boost tourism, improve green spaces and provide more outdoor seating areas, markets and food stall pop-ups – giving people more safer options to reunite with friends and relatives.

Part of this funding will be allocated specifically to support coastal areas, with funding going to all coastal resorts across England to safely welcome holiday makers in the coming months.

For further information click here.

#### Twice weekly rapid testing available to everyone in England

Everyone in England is able to access free, regular, rapid coronavirus (COVID-19) testing.

For further information, please click <u>here</u>.

### 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. If you're an employer, find out if you
  can use Coronavirus Statutory Sick Pay Rebate Scheme, to view click <a href="here">here</a>.
- Employers will be able to reclaim expenditure for any employee who has claimed SSP (according to the new eligibility criteria) because of COVID-19. How to use the Coronavirus Statutory Sick Pay Rebate Scheme to claim back employees' coronavirus-related Statutory Sick Pay (SSP) to view click here.
- 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<sup>th</sup> March.