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Coronavirus Support for Retailers

A Key Factsheet



Staffordshire
Chambers of
Commerce.

Overview.

Retail businesses across Stoke-on-Trent and Staffordshire have been some of the hardest hit as a consequence of the Coronavirus COVID-19 outbreak.

The Government has set out a package of temporary, timely and targeted measures to support retail, hospitality and leisure business with the current COVID-19 (Coronavirus) Pandemic.

This Factsheet sets out the range of support currently available. *

Financial Support for Retailers.

- **Coronavirus Job Retention Scheme.**

All UK employers will be able to access support to continue paying part of their employees' salary for those employees that would otherwise have been laid off during this crisis.

All UK businesses are eligible and 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 will reimburse 80% of furloughed workers wage costs, up to a cap of £2,500 per month. HMRC are working urgently to set up a system for reimbursement. Existing systems are not set up to facilitate payments to employers.

- **Extra protection for businesses with ban on evictions for commercial tenants who miss rent payments** – tenants who cannot pay their rent because of COVID-19 will be protected from eviction. These measures will mean no business will automatically forfeit their lease and be forced out of their premises if they miss a payment up until 30 June. There is the option for the government to extend this period if needed. This is not a rental holiday. All commercial tenants will still be liable for the rent but are protected from eviction if they are unable to pay the rent. The change will come into force when the Coronavirus Bill receives Royal Assent. No action is required.

- **A temporary business rates relief for retail, hospitality and leisure businesses in England for the 2020 to 2021 tax year.** Any enquiries on eligibility for, or provision of, the reliefs should be directed to your local authority.
- **A £25,000 grant will be provided to retail, hospitality and leisure businesses operating from smaller premises, with a rateable value between £15,000 and £51,000.** Any enquiries on eligibility for, or provision of, the reliefs should be directed to your local authority. We have guidance on the small business grants available from local authorities across Staffordshire: [Local Council Grant information for COVID-19](#)
- **Additional funding for local authorities to support small businesses that already pay little or no business rates because of small business rate relief (SBBR) has been announced.** This will provide a one-off grant of £10,000 to businesses currently eligible for SBRR. Any enquiries on eligibility for, or provision of, the reliefs should be directed to your local authority. We have guidance on the small business grants available from local authorities across Staffordshire: [Local Council Grant information for COVID-19](#)
- More information on the two grants above can be found here - https://assets.publishing.service.gov.uk/government/uploads/system/uploads/attachment_data/file/874772/small-business-grant-fund-and-retail-guidance.pdf
- **Facebook Business Grant** - Facebook is offering \$100M in cash grants and ad credits for up to 30,000 eligible small businesses in over 30 countries where they operate. More details as they become available. https://www.facebook.com/business/boost/grants?mc_cid=840e1ba235&mc_eid=e0a2f1a306
- **Small businesses should consider the Crowdfunder PAY IT FORWARD scheme.** In this time of crisis, Crowdfunder is offering 100% FREE fundraising for your business along with support from Enterprise Nation. This support can be accessed through the PAY IT FORWARD website.
- **A new loan scheme, called the Coronavirus Business Interruption Loan Scheme, has launched.**
Smaller businesses from all sectors can apply for the full amount of the facility. To be eligible under CBILS, an SME must:
 - Be UK based in its business activity, with turnover of no more than £45m per year ;
 - Have a borrowing proposal which, were it not for the current pandemic, would be considered viable by the lender, and for which the lender believes the provision of finance will enable the business to trade out of any short-to-medium term difficulty. If the lender can offer finance on normal commercial terms without the need to make use of the scheme, they will do so.

CBILS is available through the British Business Bank's 40+ accredited lenders and partners, which are listed on the British Business Bank website - www.british-business-bank.co.uk

- **eBay fee Deferral Program** - eBay have announced that the eBay Deferral Program, to delay paying eBay fees, is now up and running and business sellers can now apply. <https://tamebay.com/2020/03/ebay-defferral-program-now-open-defer-payment-of-this-months-fees.html>
- **Google grant scheme** - An \$800m commitment to help small businesses through grants, investment, Google Ads and Google Cloud credits, PPE production and increased employee gift match. https://blog.google/inside-google/company-announcements/commitment-support-small-businesses-and-crisis-response-covid-19?mc_cid=10eef77780&mc_eid=e0a2f1a306

Tax Support for Retailers.

- **Deferred VAT and Income Tax payments** - HMRC will support businesses by deferring Valued Added Tax (VAT) payments for 3 months. If you're self-employed, Income Tax payments due in July 2020 under the Self-Assessment system will be deferred to January 2021. For VAT, the deferral will apply from 20 March 2020 until 30 June 2020.
- **Companies House 3 month extension to file accounts** - From today (25 March 2020), businesses will be able to apply for a 3-month extension for filing their accounts. This joint initiative between the government and Companies House will mean businesses can prioritise managing the impact of Coronavirus. https://www.gov.uk/government/news/companies-to-receive-3-month-extension-period-to-file-accounts-during-covid-19?utm_source=f3101d97-c140-4859-9f49-b4f3d326d612&utm_medium=email&utm_campaign=govuk-notifications&utm_content=immediate
- HMRC have set up a phone helpline to support businesses and self-employed people who are concerned about people not being able to pay their tax. You call this helpline on 0800 0159 559.

Insurance Support for Retailers.

- Businesses that have cover for both pandemics and Government-ordered closure should be covered, as the Government and insurance industry confirmed on 17 March 2020 that advice to avoid pubs, theatres etc is sufficient to make a claim.
- Insurance policies differ significantly, so businesses are encouraged to check the terms and conditions of their specific policy and contact their providers.

Employment Support for Retailers.

- Statutory Sick Pay will now be available for eligible individuals diagnosed with COVID-19 or those who are unable to work as they are self-isolating in line with Government advice. More information regarding this can be found on Gov.UK website.
- You can always contact the Chamber's HR Expert, who will be able to answer any questions or provide further support on these areas. Contact joseph.gill@staffordshirechambers.co.uk to arrange a conversation.
- **DWP Universal Credit Support -**
<https://www.understandinguniversalcredit.gov.uk/helping-someone-claim/how-to-use-this-section/>

Support for Business Crime.

- If you are facing any incidences of business crime, including online fraud, Staffordshire Chambers of Commerce currently offer a Business Crime Helpline number which can provide free, independent advice and support. We can also link you to a register of support organizations who are able to provide expert advice over the phone. You call this helpline on 01782 900239.
- **Empty Commercial Premises Guidance from Staffordshire Police -** Staffordshire Police have put together the following document for crime prevention advice for empty commercial premises: Empty Commercial Premises Advice

General Support.

- **International Trade** -advice and guidance for UK businesses that export or deliver goods and services abroad. It includes:
 - DIT support for UK business trading internationally
 - Financial support for business trading internationally

<https://www.gov.uk/government/publications/coronavirus-covid-19-guidance-for-uk-businesses/coronavirus-covid-19-guidance-for-uk-businesses-trading-internationally>

- **Small Business Commissioner** - An independent public body set up by Government under the Enterprise Act 2016 to tackle late payment and unfavourable payment practices in the private sector. www.smallbusinesscommissioner.gov.uk.

For the latest information and advice, UK employers and business owners should visit the official [guidance for employers and businesses](#).

Key Contacts.

Stoke-on-Trent City Council - 01782 234234

Stafford Borough Council - 01785 619000

Staffordshire County Council - 0300 111 8000

Newcastle Borough Council - 01782 717717

Staffordshire Moorlands District Council - 0345 605 3010

South Staffordshire District Council - 01902 696000

Lichfield District Council - 01543 308000

Cannock District Council - 01543 462621

Staffordshire Chambers of Commerce – 01782 202222

Stoke-on-Trent and Staffordshire Business Helpline - 0300 111 8002

HMRC Helpline - 0800 0159 559

Recommend that you register for.

Staffordshire Chambers of Commerce newsletter via website -
www.staffordshirechambers.co.uk

Stoke & Staffordshire Growth Hub newsletter - <https://stokestaffsgrowthhub.co.uk>

Gov.uk - www.gov.uk/government/publications/guidance-to-employers-and-businesses-about-covid-19/covid-19-support-for-businesses

Other Useful Links.

British Business Bank - www.british-business-bank.co.uk

PAY IT FORWARD - www.crowdfunder.co.uk/pay-it-forward

Late Payment Information - www.smallbusinesscommissioner.gov.uk

HMRC - www.gov.uk/difficulties-paying-hmrc

ACAS - <https://www.acas.org.uk/coronavirus>

CIPD (Job Retention Scheme) - www.cipd.co.uk/news-views/coronavirus/faqs

British Chambers of Commerce (Coronavirus Toolkit) - <https://www.britishchambers.org.uk/page/coronavirus?k=30cdfbcf8e205792be8adadf43630166035c27d5>

* Further fiscal measures are expected in coming days. There may be some variations to the above measures announced among devolved nations.



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