



## Update 05.06.2020 Guidance on Financial Assistance for your business

Newry, Mourne and Down District Council understand this is an incredibly challenging and difficult time for local businesses. We will provide regular updates on information, advice and support for businesses as it becomes available. We encourage all businesses to visit our social media platforms for further updates.

- Twitter: [www.twitter.com/nmdbusiness](https://www.twitter.com/nmdbusiness)
- Facebook: [www.facebook.com/nmdbusiness](https://www.facebook.com/nmdbusiness)
- LinkedIn: <https://www.linkedin.com/company/nmd-business>
- Website: [www.nmdbusiness.org](http://www.nmdbusiness.org)

We are working with our partners and stakeholders to raise the needs of business and to bring you the information that you need. If any businesses have any queries, contact the Business Development Unit by e-mail: [business@nmandd.org](mailto:business@nmandd.org)

## Important contact points for your business

### Small Business Grant Hotline – 0300 200 7809



Helpline for information on the Small Business Grants Scheme and other support is still open for queries relating to applications for the £10,000 Grant Scheme, £10,000 Rental Property Scheme, and £25,000 Grant Scheme.

Please be aware: there may be queues due to large volumes of calls at this critical time.

### NI Business Info and Invest NI



As the uncertainty of coronavirus situation continues to evolve, the following website will be a useful information resource for businesses to access the latest information from. Invest NI Business Support team on 0800 181 4422 is also available to answer queries

[www.nibusinessinfo.co.uk/campaign/coronavirus-updates-support-your-business](http://www.nibusinessinfo.co.uk/campaign/coronavirus-updates-support-your-business)

UK Government Covid-19 Guidance

- [www.gov.uk/government/publications/guidance-to-employers-and-businesses-about-covid-19/covid-19-support-for-businesses](https://www.gov.uk/government/publications/guidance-to-employers-and-businesses-about-covid-19/covid-19-support-for-businesses)



### **New – Updated 4 June 2020**

#### **Coronavirus: Timeline for business reopening in Northern Ireland**

On 12 May 2020, the Executive published a [five-stage recovery plan](#) to ease restrictions. The individual phases outlined are based upon exiting lockdown safely alongside the health, wellbeing and safety of people.

As lockdown restrictions are lifted during each stage, more businesses will be allowed to reopen. All future business opening dates announced by the Executive are based on their ongoing assessment of the control of the transmission rate of coronavirus and are subject to change.

This timeline highlights those businesses that can open (subject to restrictions) in addition to where local employers and employees can find guidance on keeping themselves and their workplaces safe.

Full Information Available:

<https://www.nibusinessinfo.co.uk/content/coronavirus-timeline-business-reopening>

### **NI Micro Business Hardship Fund – 0300 200 7809 – Updated 5 June 2020**

NI Micro business helpline open: Monday–Friday 8.30am-5pm Call: 0800 952 4422

The funding is available to businesses unable to access the £10,000, £25,000 and Covid-19 Childcare Support grant schemes.

#### **Check if you're eligible to apply**

You can use the online eligibility checker to find out if you can apply for the NI Micro-business Hardship Fund.

#### **Use the online eligibility checker**

The NI Executive has launched a Hardship Fund to help micro-businesses and social enterprises who are facing immediate cash flow difficulties due to the impact of COVID-19.

#### Eligible Business:

- The business must be based in Northern Ireland.
- At 29 February 2020, the business must have employed between one and nine employees paid via PAYE. Businesses, where the sole employee is the business owner or company director, are not eligible for this scheme. The number of employees will be based on headcount.
- Since 1 March 2020, the business must have experienced a reduction in turnover in excess of 40% as a direct result of the COVID-19 pandemic or associated Government restrictions.

#### Who cannot apply

- Businesses eligible for other NI Executive grant schemes
- A primary agricultural producer, which is primarily concerned with crop or animal production or forestry or logging or fisheries or aquaculture. However, agricultural businesses associated with the processing,



marketing and retail of agricultural products can apply to the fund

- Charities or social enterprises with charitable status.
- Social enterprises, who receive less than 60% of income through trade in goods and/or services.
- Other non-repayable Government grants related to COVID-19 will be taken into account and will be deducted, where applicable, from the final grant awarded

To make an application, you will need to provide:

- Your business name
- Your contact name and number
- Your business address and postcode
- Your employer PAYE reference number
- The number of staff on your PAYE payroll your business employed as of 29 February 2020
- Your LPS Ratepayer ID and Occupancy ID if you pay business rates
- Your VAT number if you are VAT registered
- Your business bank account number and sort code
- Details of any de minimis funding your company or any company within the Group (if applicable) has received in the current or previous two fiscal (accounting) years.

Scheme Link:

[https://www.investni.com/ni-micro-business-hardship-fund?\\_ga=2.180207524.121812343.1589922302-87890374.1589803088&fbclid=IwAR3tikhrbG5p6P\\_Jh0kq3FoGdY\\_zKcGgaQnIDnliAEBdnnv7Ue2Sdswk6m0](https://www.investni.com/ni-micro-business-hardship-fund?_ga=2.180207524.121812343.1589922302-87890374.1589803088&fbclid=IwAR3tikhrbG5p6P_Jh0kq3FoGdY_zKcGgaQnIDnliAEBdnnv7Ue2Sdswk6m0)

## **£10,000 Small Business Support Grant Scheme – Updated 5.6.2020**

**Registration for the £10,000 Small Business Support Grant closed at 23.59 on Wednesday 20 May 2020. If you have enquiries about the Small Business Grant Scheme call Tel: 0300 200 7809. The helpline is open Monday to Friday, 9am-5pm.**

**What is the grant:** An immediate grant of £10,000 will be provided to all small businesses who are eligible for the Small Business Rate Relief Scheme.

Businesses with a Net Annual Value of £15,000 and below, who currently benefit from [Industrial Derating](#), are also eligible for the £10,000 grant.

- Available to all businesses with a ratable value up to £15,000 to ease their immediate cash flow pressures
- Vacant properties are not eligible for this grant
- MLA Constituency offices are not eligible for this grant
- Business with multiple premises will only be eligible for one grant of £10,000 in total.

**Business  
Support Grant  
Scheme**

**Full information available at:** <https://www.nibusinessinfo.co.uk/content/coronavirus-business-support-grant-schemes>



## £10,000 Small Business Grant for rental properties – Updated – Scheme Closed

**Registration for the £10,000 Small Business Grant for rental properties closed at 23.59 on Wednesday 20 May 2020**

## £25,000 Small Business Grant Scheme for retail, tourism and hospitality sectors – Updated – Scheme Closed

**Registration for the £25,000 Retail, Hospitality, Tourism and Leisure Grant closed at 23.59 on Wednesday 20 May 2020**

The scheme provided:

- An immediate grant of £25,000 will be provided to companies in the retail, tourism, and hospitality sectors
- Available to businesses with a ratable value between £15,000 and £51,000.

This is the Net Annual Value on the 7th Valuation List on 15 March 2020 or the Net Annual Value on the 8th Valuation List on 1 April 2020. This is only available if they were the ratepayer for a premise occupied for that business use on 15 March 2020.

Only one grant is allowed per ratepayer regardless of the number of premises held.

This scheme has been provided to support businesses that are currently experiencing financial hardship, as a result of the COVID-19 pandemic, and have a need for financial relief under the terms and conditions of the Business Support Scheme.

**Eligible businesses/properties:** Businesses must operate in a premise in the retail, hospitality, tourism or leisure sectors, in one of the following:

Amusements	Garden Centre	Race Track
Arts Gallery	Golf Driving Range	Restaurant
Auction Mart	Harbour	Retail Warehouse
Bakery	Ice Rink	Riding School
Bingo Hall	Laundry	Shooting Range
Bowling Alley	Leisure/Gym/Fitness Centre	Shop
Cafe	Market	Showroom
Camping Site	Museum	Sports Club
Car Wash	Office (in eligible sector)	Taxi Depot
Caravan Site	Outdoor Centre	Theatre
Cinema	Petrol Filling Station	Tourism Accommodation



Entertainment Centre	Play Centre	Visitor Centre
Exhibition Venue	Post Office	
Funeral Parlour	Public House	

If you think your business should be eligible for the grant but does not appear on this list, you should contact the helpline on Tel: 0300 200 7809.

### **Businesses/properties excluded from this grant**

- Vacant properties
- Public bodies
- Premises used for manufacturing purposes
- Properties with a Total Net Annual Value of under £15,001 or over £51,000
- Businesses which as of the 15 March 2020 were insolvent, about to file for insolvency, dissolved or about to be dissolved
- Businesses that were dormant as of the 15 March 2020 - ie not trading but not insolvent.

## **Coronavirus Job Retention Scheme – Updated 1 June 2020**

### **The Coronavirus Job Retention Scheme is changing:**

From 1 July, employers can bring back to work employees that have previously been furloughed for any amount of time and any shift pattern, while still being able to claim Coronavirus Job Retention Scheme grant for their normal hours not worked. When claiming the Coronavirus Job Retention Scheme grant for furloughed hours employers will need to report and claim for a minimum period of a week.

The scheme will **close to new entrants from 30 June**. From this point onwards, employers will only be able to furlough employees that they have furloughed for a full three week period prior to 30 June. This means that the final date by which an employer can furlough an employee for the first time will be 10 June, in order for the current three week furlough period to be completed by 30 June. Employers will have **until 31 July** to make any claims in respect of the period to 30 June.

Further guidance on flexible furloughing and how employers should calculate claims **will be published on 12 June**.

For full details on the job retention scheme visit the below link which details:

- Who can Claim
- Employees you can claim for
- What you will need to claim
- How to Submit a claim



Visit: <https://www.nibusinessinfo.co.uk/content/check-which-employees-you-can-put-furlough-use-coronavirus-job-retention-scheme>

Step by Step Guide for Applying: Updated 1 June 2020

<https://www.nibusinessinfo.co.uk/content/coronavirus-claim-wages-under-coronavirus-job-retention-scheme>

### **Bounce Back Loans : Still Open**

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 won't 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.

The scheme will be delivered through a network of accredited lenders.

Eligibility - You can apply for a loan if your business:

- Is based in the UK
- Has been negatively affected by the coronavirus
- Was not an 'undertaking in difficulty' on 31 December 2019.

#### **Who cannot apply**

banks, insurers and reinsurers (but not insurance brokers)

- public-sector bodies
- state-funded primary and secondary schools
- Further information: <https://www.nibusinessinfo.co.uk/node/23207>

### **Grant Support for the Self Employed – Updated 1 June 2020**

#### **Extension to the scheme**

This scheme is being extended. You'll be able to make a claim for a second and final grant in August 2020.

**The online service for the second and final grant is not available yet. We will update this information to let you know when you can make your claim.**



If you're eligible the second and final grant will be a taxable grant worth 70% of your average monthly trading profits, paid out in a single instalment covering a further 3 months' worth of profits, and capped at £6,570 in total.

For more information and T&C's, please visit

<https://www.nibusinessinfo.co.uk/content/coronavirus-self-employed-income-support-scheme-extended>

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The Grant Claim Helpline number - 0800 024 1222

The online service for the first grant is now available. [Make your claim](#). If you're eligible and want to claim the first grant you must make your claim on or before **13 July 2020**.

Self-employed workers will be able to apply for a taxable grant worth 80% of 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.

**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 three tax years (where applicable) then divide by three (where applicable) and use this to calculate a monthly amount. HMRC 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. Businesses will access this scheme only through [GOV.UK](https://www.gov.uk).

**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. The money will be paid in a single lump sum, but will not begin to arrive until the start of June at the earliest

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

**Further Information:** <https://www.gov.uk/guidance/claim-a-grant-through-the-coronavirus-covid-19-self-employment-income-support-scheme>

Above is a summary of the scheme detail. The above link should be referred to for full details of the scheme.

## Universal Credit

The Universal Credit standard allowance will be increased by £1,000 a year for the next 12 months. This will bring payment in line with the Statutory sick pay for employees

Self-assessment for tax payments will be deferred to January 2021

For further information: <https://www.nidirect.gov.uk/campaigns/universal-credit#toc-5>

## Rates Relief

### Rates holiday for businesses

A four-month rates holiday for all business ratepayers, excluding public sector and utilities has been announced.

No rates will be charged for April, May, June and July 2020.

This applies to all businesses and does not need to be paid back.

- There will be a three-month rate-free period (April, May, June) for all businesses.
- This automatically reduces rates by 25%, in addition to any existing rate reliefs.
- This applies to all businesses and does not need to be paid back.







In addition, the sectors hardest hit by the coronavirus pandemic will pay no rates for the full financial year up until 31 March 2021. Those sectors are:

hospitality, tourism and leisure  
retail (excluding certain supermarkets and off-licences)  
childcare  
Belfast City Airport, Belfast International Airport and the City of Derry Airport

## Coronavirus Business Interruption Loan Scheme

Delivered by the British Business Bank and many of the local banks in Northern Ireland this Scheme will support loans of up to £5 million in value. The scheme will support loans (including Term Facilities, Overdrafts, Invoice Finance and Asset Finance) of up to £5m. Businesses can access the first **12 months** of that finance interest free.

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.

You are eligible for the scheme if:

- Your business is UK based, with turnover of no more than £41 million per annum.
- Your business meets the other British Business Bank eligibility criteria.

To access your eligibility for this scheme, talk directly to your bank or finance provider

### Further information will be provided as it becomes available

- <https://www.british-business-bank.co.uk/ourpartners/coronavirus-business-interruption-loan-scheme-cbils/>

## Deferred VAT Payments

**Deferred VAT Payments:** If you're a UK VAT registered business and have a VAT payment due between 20 March 2020 and 30 June 2020, you have the option to:

- defer the payment until a later date
- pay the VAT due as normal

Note - It does not cover VAT MOSS payments. HMRC will not charge interest or penalties on any amount deferred as a result of the Chancellor's announcement. You will still need to [submit your VAT returns](#) to HMRC on time.



**If you choose to defer paying your VAT:** If you choose to defer your VAT payment as a result of coronavirus (COVID-19), you must pay the VAT due on or before 31 March 2021. You do not need to tell HMRC that you are deferring your VAT payment.

**Payments made by Direct Debit:** If you normally pay by Direct Debit you should contact your bank to cancel your Direct Debit as soon as you can, or you can cancel online if you're registered for online banking.

**After the VAT deferral ends:** VAT payments due following the end of the deferral period will have to be paid as normal. Further information about how to repay the VAT you've deferred will be available soon.

Government will continue to pay VAT refunds and VAT reclaims as normal for eligible claims. This will assist cash flow support and help businesses retain staff.

How to access: This is an automatic offer with no applications required. Businesses will not need to make a VAT payment during this period

**TAX Helpline – 0800 0159 559:** If you are concerned about paying your TAX due to coronavirus, you can call HMRC's helping for help and advice – 0800 0159 559

**Further Information Link:** <https://www.gov.uk/guidance/deferral-of-vat-payments-due-to-coronavirus-covid-19>

Above is a summary of the scheme detail. The above link should be referred to for full details of the scheme.

## Support for businesses who are paying sick pay to employees – Updated 5.6.2020

The online service you'll use to [claim back Statutory Sick Pay \(SSP\)](#) is now available. Please follow the link to make your claim.

The Government has brought 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.

Criteria for the scheme will be as follows:

- this refund will cover up to two 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



- 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

You are eligible for the scheme if:

- Your business is UK based.
- 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 legislation has passed

Further information:

- <https://www.nibusinessinfo.co.uk/content/coronavirus-support-paying-sick-pay-employees>
- <https://www.gov.uk/government/publications/guidance-to-employers-and-businesses-about-covid-19>

## Food Business Operators

Have you had to change the service you provide?

Are you providing deliveries or helping with charitable food supplies?

Newry Mourne and Down District Council can help with information and advice on food safety matters. Contact our Environmental Health Officer (0330 137 4000/[ehhealth@nmandd.org](mailto:ehhealth@nmandd.org)).

The Government has issued the following guidance to assist food businesses in responding to the coronavirus (COVID-19) outbreak: <https://www.gov.uk/government/publications/covid-19-guidance-for-food-businesses/guidance-for-food-businesses-on-coronavirus-covid-19>

## 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.

You are eligible if your business pays tax to the UK government and has outstanding tax liabilities



TAX Helpline: 0800 0159 559

If you are concerned about paying your TAX due to coronavirus, you can call HMRC's helping for help and advice: 0800 0159 559

Further Information - <https://www.gov.uk/difficulties-paying-hmrc>

### **Support for larger firms through the COVID-19 Corporate Financing Facility (CCFF)**

Under the new Covid-19 Corporate Financing Facility, the Bank of England will buy short term debt from larger companies, on similar terms to those prevailing prior to Covid-19 crisis.

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 UK businesses are eligible, who were robust and investment grade or equivalent pre crisis".

How to access the scheme: Through the Bank of England

**Further information will be provided as it becomes available:**

- <https://www.gov.uk/government/publications/launch-of-covid-19-corporate-financing-facility-ccff>
- <https://www.bankofengland.co.uk/markets/market-notice/2020/ccff-market-notice-march-2020>