Update 30.04.2020 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
- Facebook: www.facebook.com/nmdbusiness
- LinkedIn: https://www.linkedin.com/company/nmd-business
- Website: 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

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

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

Chief Executive, Marie Ward

Oifig an Iúir, Newry Office, O’Hagan House, Monaghan Row, Newry BT35 8DJ
Oifig Dhún Pádraig, Downpatrick Office, Downshire Civic Centre, Downshire Estate, Ardglass Road, Downpatrick BT30 6GQ
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

**UK Government Covid-19 Guidance**

### £10,000 Small Business Support Grant Scheme *(Updated 29.4.2020)*

The deadline to register for this grant scheme is Wednesday 20 May 2020

**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.

**Full information available at:** [https://www.nibusinessinfo.co.uk/content/coronavirus-business-support-grant-schemes](https://www.nibusinessinfo.co.uk/content/coronavirus-business-support-grant-schemes)

**How to check the ratable value on a property:** Businesses can check their NAV online: [https://lpsni.gov.uk/vListNDN/search.asp?submit=form](https://lpsni.gov.uk/vListNDN/search.asp?submit=form)

The rating system will be used to identify eligible businesses. Last year’s rating will be the basis for payment and businesses who are also eligible as a result of revaluation are also being identified.

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www.newrymournedown.org
How to access the £10,000 grant

If you pay business rates by Direct Debit

- Payment will be made directly into the bank accounts of eligible businesses which currently pay their rates by Direct Debit.
- 6,775 eligible businesses were the first to receive payment (around 27 March 2020), because their bank details were already held by Land & Property Services (LPS).
- (Note that if details of more than one bank account were held by LPS, for example where there are multiple business rate accounts using different bank accounts, LPS has not made an assumption on which bank account to use. In this case, you need to use the online form to provide your bank details)

If you don’t pay your business rates by Direct Debit

- Bank details need to be collected from eligible small businesses who do not pay their business rates by Direct Debit.
- If you think you are eligible for the £10,000 Small Business Support Grant, you should use the online web portal to register for the grant and provide bank details for grant payment.
- Your registration details will be checked and if everything is in order, the grant payment will be sent directly to your bank account and you will receive an email confirming that the grant payment has been issued, within 1 week of your application being submitted.
- If you are not eligible to receive the grant or if there has been a problem with your registration, you will receive an email explaining why.

You can expect to receive the £10,000 grant payment around five working days after you have apply online at: [https://www.covid-19smallbusinessgrants.economy-ni.gov.uk/](https://www.covid-19smallbusinessgrants.economy-ni.gov.uk/)

What you will need: You will be asked to confirm:

- Your Ratepayer ID (shown on your rate bill)
- Your Occupancy ID (shown on your rate bill)
- Your sort code
- Your bank or building society account number
- Your e-mail address

If you Don’t have your rate payer ID and/or Occupancy ID: These details will also be on any previous corresponded received from LPS. Also, you can contact the Small business Grant Scheme Helpline: 0300 200 7809
If you are a tenant in a unit and your landlord pays the rates:

For rental properties, the scheme is being designed to benefit the small businesses and not the landlord who is responsible for paying the rates. For this reason, no grant payments are being automatically issued to landlords. A new online form for rental properties will be made available in the coming days.

**Small Business Grant Scheme Helpline – 0300 200 7809**

Applying for the small business grant Small Business Grants Scheme - helpline now live.

Please be aware: there may be queues due to large volumes of calls at this critical time. For information on the Small Business Grants Scheme and other support

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**£10,000 Small Business Grant for rental properties** *(Updated 30.4.2020)*

The deadline to register for this grant scheme is Wednesday 20 May 2020

For rental properties with a sole tenant and properties with a Total NAV of £1,590 or below, further information is required to ensure that the grant is being paid to the small business who occupies the property, and not a landlord or letting agent.

In this case, businesses should use the online form for rental properties with a sole tenant and properties with a Total Net Annual Value of £1,590 or below.

An online form is now available to register for the £10,000 grant or to provide further information if:

- Your business is the sole tenant of a rental property where the landlord receives the rate bill
- Your business is the sole tenant of a rental property and the business receives the rate bill
- Your business owns the property that it occupies and the property has a Total NAV of £1,590 or below

£25,000 Small Business Grant Scheme for retail, tourism and hospitality sectors
(Updated 30.4.2020)

The deadline to register for this grant scheme is Wednesday 20 May 2020

Registration is now open for businesses to apply for the £25,000 Business Grant Scheme for the retail, hospitality, tourism and leisure sectors

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

This is the Net Annual Value on the 7th Valuation List on 15th March 2020 or the Net Annual Value on the 8th Valuation List on 1st April 2020. This is only available if they were the ratepayer for a premise occupied for that business use on 15th 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 premises in the retail, hospitality, tourism or leisure sectors, in one of the following:

<table>
<thead>
<tr>
<th>Amusements</th>
<th>Garden Centre</th>
<th>Race Track</th>
</tr>
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<tbody>
<tr>
<td>Arts Gallery</td>
<td>Golf Driving Range</td>
<td>Restaurant</td>
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<tr>
<td>Auction Mart</td>
<td>Harbour</td>
<td>Retail Warehouse</td>
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<tr>
<td>Bakery</td>
<td>Ice Rink</td>
<td>Riding School</td>
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<td>Bingo Hall</td>
<td>Laundry</td>
<td>Shooting Range</td>
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<tr>
<td>Bowling Alley</td>
<td>Leisure/Fitness Centre</td>
<td>Shop</td>
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<td>Cafe</td>
<td>Market</td>
<td>Showroom</td>
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<tr>
<td>Camping Site</td>
<td>Museum</td>
<td>Sports Club</td>
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<tr>
<td>Car Wash</td>
<td>Office (in eligible sector)</td>
<td>Taxi Depot</td>
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<tr>
<td>Caravan Site</td>
<td>Outdoor Centre</td>
<td>Theatre</td>
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<tr>
<td>Cinema</td>
<td>Petrol Filling Station</td>
<td>Tourism Accommodation</td>
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<td>Entertainment Centre</td>
<td>Play Centre</td>
<td>Visitor Centre</td>
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<td>Exhibition Venue</td>
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</tbody>
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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.

**Businesses can complete a pre-application check, apply for the scheme and provide their bank details by completing the following online application form.**

https://www.covid-19smallbusinessgrants.economy-ni.gov.uk/BusinessGrant25K/

Applications will be assessed and payments made as soon as possible where they demonstrate clear eligibility. In cases where eligibility is less clear it will be necessary to carry out further verification checks, you will be contacted where further information is required and payments will be made as soon as possible.

The grant payment will be sent directly to your bank account and you will receive an email confirming that the grant payment has been issued.

**How to check the ratable value on a property:** Businesses can check their NAV online: https://lpsni.gov.uk/vListNDN/search.asp?submit=form

The schemes will be administered by the Department for the Economy and Invest Northern Ireland working with the Department of Finance’s Land & Property Services. Officials are currently processing the data to ensure that the support reaches the right people.

**Further conditions**

- Businesses with multiple premises meeting the Total Net Annual Value criteria outlined above will only be eligible for one grant of £25,000.
- Businesses who have already received a £10,000 grant under the Small Business Grant Scheme, and who have an **additional** property which falls within the £15,001 to £51,000 Total Net Annual Value and meets the other eligibility criteria for the £25,000 Business Grant Scheme, are eligible to apply.
Business that have already received the £10,000 grant on the basis of their Total Net Annual Value in the 7th valuation list at the 15th March, who become eligible for the £25,000 grant on the basis of their Total Net Annual Value in the 8th valuation list at 1st April 2020, will only be entitled to receive the balance of £15,000.

For rental properties, the scheme is being designed to benefit the businesses and not the landlord or managing agent who is responsible for paying the rates. Landlords, managing agents and small businesses who are sole tenants should not use the Business Grant Support online form to register for the scheme, but should wait until a process for capturing applications from rental properties is made available.

Pre-application check
The online application form has been designed to only allow businesses with an eligible Ratepayer ID and Occupancy ID to complete their details.

You can check whether your business meets the pre-application criteria for this grant by entering the Ratepayer ID and Occupancy ID from your business rate bill. If you don't have your Ratepayer ID and Occupancy ID, contact the helpline on Tel: 0300 200 7809.

If your business has been identified within the pre-application check as eligible for this grant, you will be asked to complete the rest of the online application form, provide verification details and provide your bank details for payment.

If your business has not been identified within the pre-application check for this grant, this could be because the Total Net Annual Value of your property is not between £15,001 and £51,000, your property is registered as vacant or because your business isn’t considered to be within the retail, hospitality, tourism or leisure sector.

Above is a summary of the scheme detail. The above link should be referred to for full details of the scheme.
Coronavirus Job Retention Scheme (Updated 29.4.2020)

For full details on the job retention scheme visit the below links 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/coronavirus-claim-wages-under-coronavirus-job-retention-scheme](https://www.nibusinessinfo.co.uk/content/coronavirus-claim-wages-under-coronavirus-job-retention-scheme)

Step by Step Guide for Applying:

Below is a summary of the scheme detail. The above links should be referred to for full details of the scheme. It is also advised to speak to your account and / or HR representative to see what is best for your business.

**What is the Scheme?** A temporary scheme, open to all UK employers that had created and started a PAYE payroll scheme on 28 February 2020. The scheme is open for at least 3 months from 1 March 2020. Under this scheme HMRC will pay a grant to support employers whose operations have been severely affected by Covid-19.

The scheme will cover 80% of furloughed employees’ wage costs (those forced/allowed of work), up to a cap of £2,500 per employee per month (plus associated employer national insurance contributions and minimum automatic enrolment employer pension contributions on that wage). Employers can use this scheme anytime during the 3-month period.

The retention grant is to help employers meet the wage costs of employees who are not working without having to make redundancies. This means workers can retain their job, even if their employer cannot afford to pay them, and be paid at least 80% of their salary. The employer is not required to top this grant up.

**Who can claim?** All UK employers, irrespective of business size or sector who have employees. You must have created and started a PAYE on or before 28 February 2020 and have a UK bank account. This includes:

- Businesses
- Charities
- Recruitment agencies (agency workers paid through PAYE
- Public Authorities.

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Employees you can claim for: Employees who have been on PAYE payroll on 28 February 2020 and can be on any type of contract, including:

- Full Time employees
- Part time employees
- Employees on agency contracts who are not working
- Employees on flexible or zero hours contracts
- Employees who were made redundant since 28th February 2020, if they are rehired by their employer

You do not need to place all staff on furlough. However, when on furlough, an employee cannot undertake work for or on behalf of the organisation. An employee’s wage will be subject to usual income tax and other deductions.

If an employee is working but on reduced hours, or reduced pay, they will not be eligible for this scheme. To be eligible for the subsidy employers should write to their employee confirming that they have been furloughed and keep a record of this communication.

Employees hired after 28 February 2020 cannot be furloughed or claimed for in accordance with this scheme.

Employees on unpaid leave cannot be furloughed, unless they were placed on unpaid leave after 28 February 2020.

Employees on sick leave or self-isolating should get statutory sick pay but can be furloughed after this.

**What you can claim:** At a minimum, employers must pay their employee the lower of 80% of their regular wage or £2500 per month. An employer can choose to top up an employee’s salary beyond this.

Further guidance will be issued on calculation of claims for employer national insurance contributions and minimum automatic enrolment employer pension contributions.

**Claim:** To claim you will need to calculate the mount you are claiming. You can only submit one claim at least every 3-weeks, which is the minimum length an employee can be furloughed. Claims can be back dated to 01 March if applicable.

You will also need:

- Your ePAYE reference number
- The number of employees being furloughed
- The claim period (start and end date)
- Amount claimed
- Your bank accounts details
- Your contact details
Bounce Back Loans  (Updated 29.4.2020)

The Bounce Back Loan scheme will launch on 4 May 2020.

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

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www.newrymournedown.org
Grant Support for the Self Employed

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 3 tax years (where applicable) then divide by 3 (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.
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.


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

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**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](https://www.nidirect.gov.uk/campaigns/universal-credit#toc-5)

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**Rates Relief**

The NI Executive will waive business rates for all businesses during the next 3-months: April, May and June.

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

Further information will be provided as it becomes available - [www.finance-ni.gov.uk](http://www.finance-ni.gov.uk)

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**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**


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www.newrymournedown.org
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


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

The Government will bring 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 2 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
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 / ehealth@nmandd.org).


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: