



## Update 31.03.2020 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)
- Website: [www.nmdbusiness.org](https://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

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](https://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)

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## £10,000 Small Business Support Grant Scheme (updated 30 March)

**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.

- Available to all businesses with a rateable 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.
- Businesses with multiple premises will only be eligible for one grant of £10,000 in total.

**Business  
Support Grant  
Scheme**

Scheme will cost £267,000,000 and assist some 27,000 businesses.

**Full information available at:** <https://www.nibusinessinfo.co.uk/node/23015>

**How to check the rateable value on a property:** Businesses can check their NAV online:  
<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.

### 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. Payments to these businesses are now being processed and payments will be in businesses' bank accounts early next week.

#### 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.

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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/>

**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 on: 0300 200 7809

**If you are a tenant in a unit and pay rate through your rent/landlord:** For rental properties, the scheme is being designed to benefit the small businesses and not the landlord who is responsible for paying the rates. You need to apply as outlined above for the grant scheme.

You will need from your landlord your rate payer ID and Occupancy ID from the landlord's schedule on the rate bill. Each unit will have unique numbers. If you/your landlord does not have these numbers, your landlord needs to contact the hotline.

**Payment to landlords:** 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 of properties with a rateable value of £1,590 or less. Arrangements are being put in place to contact the landlord and small businesses concerned.

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

Applying for 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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## Grant Support for the Self Employed (updated 30 March)

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](https://www.gov.uk).

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**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

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)

- 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.



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## Deferred VAT Payments (updated 30 March)

**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 on: 0800 015 9559

**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.

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## Coronavirus Job Retention Scheme

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.gov.uk/guidance/claim-for-wage-costs-through-the-coronavirus-job-retention-scheme>

Below is a summary of the scheme detail. The above link should be referred to for full details of the scheme. It is also advised to speak to your account and/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.

**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 28<sup>th</sup> February 2020, if they are rehired by their employer

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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 amount 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

The online service for claiming is not available yet. It is expected to be available by end of April 2020.

**Further Information Link:**

- <https://www.gov.uk/guidance/claim-for-wage-costs-through-the-coronavirus-job-retention-scheme>

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## £25,000 Small Business Grant Scheme

- 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.
- Scheme will cost £100,000,000 and assist some 4,000 business

£25,000 Grant – **Further details on distribution of grant to be announced soon**

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 information will be provided as it becomes available

- <https://www.nibusinessinfo.co.uk/content/coronavirus-business-support-grant-schemes>
- <https://www.economy-ni.gov.uk/news/covid-19-business-support-grant-schemes>

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

## 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/>

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## 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>
- <https://www.gov.uk/government/publications/guidance-to-employers-and-businesses-about-covid-19>

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## 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](mailto:ehealth@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>

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## 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>

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