



Coronavirus – summary and information

Summary

- The Government has asked everyone to stay in their homes, leaving only for limited purposes, and everyone should work from home unless it is absolutely necessary to travel to work
- A Coronavirus Job Retention Scheme, Business Interruption Loan Scheme and Self-employed Income Support Scheme have all been announced, with some details available
- Many small businesses can benefit from business rates relief and grants, especially those in the retail, leisure or hospitality sectors
- The Government has asked all British travellers to return home, and advised against all non-essential travel
- Much of the information provided in this document can also be found on the government's business support website: <https://www.businesssupport.gov.uk/>

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1 Isolation, social distancing and mental wellbeing advice and guidance

The Government has asked everyone to stay in their homes, leaving only for essential shopping, one form of exercise a day, to provide care to vulnerable people or for travel to and from work **where absolutely necessary**.

1.1 Isolation

The current advice is for individuals who have either a high temperature or a new, continuous cough to stay at home for 7 days.

Additionally, if you live with other people, you should all stay at home for a period of 14 days from the day the first person got symptoms.

There is specific advice on the length of individual and household isolation periods, and on how and when to end them from Public Health England here.

The full advice is available from the NHS and from Public Health England.

1.2 Social Distancing

The Government has asked that everyone **stay at home**.

The indication is that these tight social distancing measures will be in place for an initial period of three weeks, at which point government will look at evidence to see whether they can be lifted.

You can only leave the house:

- To shop for basic necessities, for example food or medicine
- To do one form of exercise a day
- For medical need, or to provide care or help to a vulnerable person
- Travelling to and from work where work can absolutely not be done from home

The full guidance is here. This includes some details on social distancing in the workplace.

There is additional guidance on what to do if you think someone in your household has COVID-19, this is available here.

The Government has issued a Coronavirus outbreak FAQ document, answering common questions about when to leave the house and how to observe social distancing measures.

All gatherings of more than two people in public, other than members of your household, are banned. The full advice on social distancing measures is here.

Schools

Schools will be closed from Friday 20 March until further notice. The only exceptions to this will be the children of key workers and those most vulnerable pupils. Guidance is

available on [which children are considered vulnerable here](#), and on [which professions count as key workers here](#).

[All non-essential shops and community spaces should now close](#)

[The Government has issued updated guidance here](#), clarifying some of the messages and stating more clearly who is required to close.

At this stage, any business not on the issued list may remain open, but all those who are able to work from home should do so. Travel to and from work is allowed only where absolutely necessary.

1.3 Mental Wellbeing

This is a time of great concern for everyone, with the potential for long periods of self-isolation to be particularly difficult. As a result, Public Health England is also signposting to the NHS's [Every Mind Matters](#) website which has resources to help improve mental wellbeing and deal with issues like stress and anxiety.

There is some additional advice [on mental health and wellbeing here](#).

2 Coronavirus Job Retention Scheme

THIS SCHEME IS DUE TO BE OPERATING BY THE END OF APRIL

Under this scheme, businesses will be able to claim a grant for 80% of wage costs of employees who are placed on furlough – paid leave – rather than made redundant.

Employers are able to claim up to a cap of £2,500 towards wages, plus their associated National Insurance Contributions and the minimum level of automatic employer pension contribution.

The scheme is open to any UK organisations with employees, including businesses, charities, recruitment agencies paying agency workers through PAYE and public authorities.

Employees must have been on your payroll on 28 February 2020, but can be full-time, part-time, or on agency or flexible/zero-hour contracts. It also covers those who have been made redundant since 28 February 2020, if they are rehired by their employer then furloughed.

It does not cover employees put on reduced hours or reduced pay.

Employees must be furloughed for a minimum of 3 weeks, up to a current maximum of 3 months (although this maybe extended).

The 80% is based on the employee's actual salary before tax, not including fees, commission or bonuses. Employees are then taxed as normal on the 80%.

The level is set based on the higher of the same month's earnings from the previous year, or an average of monthly earnings from the 2019/20 tax year. For those employed for less than a year, take the average of their monthly earnings since they started work.

The full guidance includes details of:

- Employer National Insurance and Pension Contributions (although full guidance on this is to follow)
- NLW/NMW
- SSP, maternity/paternity/parental pay
- What you'll need to make a claim

FULL GUIDANCE FOR EMPLOYERS IS AVAILABLE HERE

FULL GUIDANCE FOR EMPLOYEES IS AVAILABLE HERE

3 Coronavirus Business Interruption Loan Scheme (CBILS)

THIS LOAN SCHEME IS NOW AVAILABLE.

This loan scheme is designed to help businesses which are experiencing cashflow disruption as a result of reduced or deferred income.

Key details are:

- Loans of up to £5m repayable over periods of up to 6 years
- 80% guarantee from government – the borrower remains liable, but the guarantee can help a ‘no’ decision from the lender become a ‘yes’
- Interest and fees paid by the government for the first 12 months
- This scheme is now available to all viable small businesses, not just those who were unable to secure regular commercial financing
- A personal guarantee is not required to secure lending below £250,000

Eligible businesses will:

- Be UK-based and have a turnover of no more than £45m
- Have a borrowing proposal considered viable by the lender – i.e. be able to show the business was viable long term prior to the impact of the Coronavirus pandemic

[DETAILS OF HOW TO APPLY ARE HERE; AN FAQ DOCUMENT IS HERE;](#)

[A QUICK ELIGIBILITY CHECKLIST IS HERE; A LIST OF ACCREDITED LENDERS IS HERE](#)

[THE FULL GUIDANCE FROM THE BRITISH BUSINESS BANK IS AVAILABLE HERE](#)

This scheme was updated on Fri 3 April after low initial success rate for applications, the Chancellor’s statement on changes made to speed up the process and remove the need for personal guarantees for smaller loans, as well as a pledge to speak to banks to improve outcomes [is here](#).

4 Coronavirus Self-employment Income Support Scheme

THIS SCHEME IS NOT YET OPEN, PAYMENTS ARE NOT EXPECTED UNTIL JUNE

We now have initial details of the support package for self-employed people. This offers a taxable grant of 80% of trading profits up to a maximum of £2,500 per month for the next three months.

To be eligible, you must:

- Have submitted a self-assessment tax return for 2018-19 (you have until 23 Apr to submit one if you are late filing)
- Have traded in 2019-20 tax year, be currently trading, or have been were it not for COVID-19, plan to continue trading and have lost profits due to COVID-19
- Earn the majority of your income through self-employment, and have trading profits of less than £50,000

HMRC are working to deliver the Job Retention Scheme, then will be turning the same resource to delivering this scheme – as a result they don't expect the scheme to be operational and delivering payments until June, at which point self-employed people will receive the grant in a single bulk instalment. They are able to continue to work and/or claim Universal Credit in the meantime.

[FULL GUIDANCE ON THE SCHEME IS AVAILABLE HERE](#)

5 Full list of support measures and general government guidance for employers and employees

The full details of these schemes are available on the Government's business support website, or via the Gov.uk guidance pages:

- [Business Support website](#)
- [Guidance on support for business](#)
- [Guidance for employers and businesses](#)
- [Guidance for employees](#)

In some cases, additional details are available via links in the status column of the table.

5.1 Measures Announced since 20 March 2020

Measure	Date Announced / Updated	Status
Coronavirus Job Retention Scheme - Government grants to cover 80% of the salary of retained workers up to a total of £2,500 a month	20 March Expecting further details by 27 March	All businesses will be eligible for these grants, but only workers officially designated as 'furloughed' will be covered – for a period of at least three months, with the option of backdating to 1 Mar. No system is currently in place to reimburse businesses, but HMRC are working urgently on it. Government are expecting this to be in place for the end of April.
Deferring VAT payments for next quarter to the end of the financial year	20 March	The deferral will apply from 20 March until 30 June 2020, and will be automatically applied meaning no payment will be due until the end of the tax year. NB IF YOU PAY BY DIRECT DEBIT YOU SHOULD CANCEL THIS NOW TO AVOID MONEY BEING COLLECTED
Commercial Tenants protected from eviction if they are unable to pay their rent	23 March	Similar to the protection for individual renters, no business will be forced out of their premises for a missed rent payment in the next three months. Statement here.
Businesses will be given a 3-month extension period to file their accounts	25 March	Companies citing the impact of COVID-19 will be given a three month extension to file

		their accounts, with no penalties. They must apply for this using a process which should take 15 minutes. <u>The ministerial statement is here.</u>
INDIVIDUAL MEASURE – Increasing Universal Credit and Working Tax Credit allowances by £1,000 a year	20 March	No further details
INDIVIDUAL MEASURE – increases to housing benefit and Universal Credit to support renters	20 March	The Local Housing Allowance will now cover at least 30% of market rents. No further details.
SELF-EMPLOYED MEASURE – allow self-employed people to access Universal Credit in full	20 March	No further details. However, this is intended to allow self-employed people to access support at the same rate as Statutory Sick Pay for employees.
SELF-EMPLOYED MEASURE – Income Tax payments due next quarter deferred until January 2021	20 March	This should be applied automatically and no tax payment need be made, you will have until the end of January 2021 to pay any liabilities. NB IF YOU PAY BY DIRECT DEBIT YOU SHOULD CANCEL THIS NOW TO AVOID MONEY BEING COLLECTED
SELF-EMPLOYED MEASURE – 80% grants for trading profits for the next three months	26 March	A grant for 80% of three months of average trading profits, available in one bulk instalment from June.

5.2 Measures Announced 11-19 March 2020

Measure	Date Announced / Updated	Status
Statutory Sick Pay (SSP) relief for SMEs – allowing SSP to be reclaimed for every employee off work due to COVID-19	11 March	No repayment mechanism is currently in place, government will work with employers over the coming months to set up the repayment mechanism ‘as soon as possible’
Business Rates Relief for retail, leisure and hospitality sectors – 100% discount for 2020/21 tax year for those with a	11 March	Local Authorities are responsible for business rates, and so those eligible should automatically receive a new bill. Any queries should be directed to your Local

rateable value under £51,000.		Authority – the guidance to them has been issued and is available here . (NB/ this contains a list of the types of businesses considered eligible and those not eligible for the relief) Guidance for businesses is here .
£10,000 grant for those eligible for Small Business Rates Relief or Rural Rates Relief (NB/ this was initially a £3,000 grant, increased on 17 March)	11 March (updated 17 March)	This will be distributed by Local Authorities to those already eligible for those forms of relief. On 17 March, the Chancellor announced this grant would be increased to £10,000. Details and funding for this scheme will be available from early April. Some further details are available here .
Coronavirus Business Interruption Loan Scheme – government backed loans with 80% guarantee up to a value of £5m. Initially £1.2m loans and a £1bn package, but now £330bn.	11 March (updated 20 March, 3 Apr) SCHEME NOW AVAILABLE (Large Business version for £45-500m turnover to follow later in the month)	This scheme is due to open w/c 23 Mar and will be administered by the British Business Bank. Initial eligibility criteria are available here . On 17 March, an increase in the size of the loans available was announced, up to a value of £5m. On 20 March the Chancellor announced these loans would be interest free for the first 12 months.
COVID-19 Corporate Financing Facility (Very large businesses only)	17 March SCHEME NOW AVAILABLE	This scheme is aimed at the very biggest firms in the country, and will allow the BoE to take direct action to support them. Some additional details are available on the BoE website , and the scheme is due to start w/c 23 Mar
HMRC Time to Pay – additional support and for businesses with tax liabilities.	11 March	Dedicated helpline (0800 0159 559) with support offered on a case by case basis.
Business Rates holiday to all retail, leisure and hospitality businesses – meaning they will not be required to pay business rates during 2020/21	17 March	No further details announced. Expectation that it will be managed by Local Authorities and that eligible businesses will receive a new bill.

£25,000 grant to retail, leisure and hospitality businesses with rateable value under £51,000	17 March	Businesses who are eligible for the business rates holiday announced on 11 March will also be eligible for this. Some further details are available here.
INDIVIDUAL MEASURE – mortgage lenders will offer a 3 month mortgage holiday to those in financial difficulty due to Coronavirus	17 March (extended 18 March)	No further details, although on 18 March the Government extended this to cover Buy-to-Let mortgages in an effort to reduce the pressure on the rental sector
INDIVIDUAL MEASURE – protection of energy supply	19 March	The Government has agreed with all UK domestic suppliers to protect the energy supplies of the most vulnerable customers, including both pay as you go and prepayment services – initial details are here
INDIVIDUAL MEASURE – ban on evictions for the next three months to protect renters in both the social and private sector	18 March	No new eviction proceedings can take place over the next three months, and the Government has encouraged landlords to work with tenants who are unable to pay their rent to find a solution – initial details here
NON-GOVERNMENTAL MEASURE – Lloyds and NatWest have made additional lending available	10 March	Lloyds - £2bn to businesses of up to £25m turnover. NatWest - £5bn additional Working Capital Support.

5.3 OFFICIAL Guidance for Employers and Employees

Employers and Businesses

The Department for Business, Energy and Industrial Strategy and Public Health England has issued guidance to employers.

This covers topics including:

- How to help prevent the spread of COVID-19
- What to do if someone suspected or confirmed to have COVID-19 has been in a workplace setting
- Advice for certification of absence from work
- Encouraging working from home and relevant social distancing measures
- What to do if a member of staff needs time off to look after someone, including dependent children after the closure of schools

THE GUIDANCE FOR EMPLOYERS AND BUSINESSES IS AVAILABLE HERE

//// All non-essential shops should now be closed – full details on that [are available here](#), and a [list of closures and any exceptions is here](#). ////

Employees

BEIS and PHE have also issued guidance specifically for employees.

This covers topics including:

- Staying at home
- Guidance on the law around home working
- Guidance around sick pay entitlement
- Furloughed workers
- Claiming benefits, accessing Universal Credit when self-employed and accessing rent support

THIS GUIDANCE FOR EMPLOYEES IS AVAILABLE HERE

5.4 OFFICIAL Guidance on support for businesses

A substantial package of measures has been announced on 11, 17 and 20 March. Varying degrees of detail are available on these schemes, although some are due to be available as of 23 March and others will be automatically applied. Official published guidance covers:

- The Coronavirus Job Retention Scheme of 80% grants to cover pay for furloughed workers
- Deferred VAT and Income Tax for next quarter (**DDs MUST BE CANCELLED!**)
- Statutory sick pay relief for SMEs
- Business Rate Relief for small businesses
- The £10,000 small business grant
- The business rates holiday for all retail, leisure and hospitality businesses and £25,000 grant for smaller retail, leisure and hospitality businesses
- HMRC's Time to Pay scheme
- The Bank of England's Corporate Finance Facility for larger firms
- The Coronavirus Business Interruption Loan Scheme

THIS GUIDANCE ON SUPPORT FOR BUSINESSES IS AVAILABLE HERE

A Business Support website, [with details on many of the measures available is here](#).

5.5 OFFICIAL Guidance on closure of educational settings

This includes details of the school closures beginning at the end of the school day on Friday 20 March.

It covers:

- Background to the closure and age groups included
- The cancellation of the upcoming exam period
- Vulnerable children
- Critical workers

THIS GUIDANCE IS AVAILABLE HERE

Also available are [further details of which professions are considered key workers](#), and advice to key workers to contact their local council if their child's school is closed so they can be redirected to the nearest open one.

5.6 Guidance on apprenticeships for employers and training providers

Many apprenticeships will have been disrupted during this period, either through temporary closure of training providers, or disruption experienced by employers.

The guidance covers:

- Relaxed rules around breaks in learning, including that employers and training providers can now request them, in addition to apprentices
- The impact on payments to training providers
- What happens if an apprentice is furloughed or made redundant
- An FAQ covering training, levy and assessment questions

[THIS GUIDANCE IS AVAILABLE HERE](#)

6 Business Rates and Local Authority / Local Enterprise Partnership sources of information

LOCAL AUTHORITIES HAVE BEGUN TAKING ACTION ON BUSINESS RATES RELIEF

Many local authorities have been in touch with those businesses in their areas which are eligible for either of the grants available to small businesses or for the business rates holiday. In some cases, payment of what is owed will be automatic, but in other cases you may be required to get in touch to either register for the support or to provide additional details.

THE LATEST GUIDANCE FOR BUSINESSES ON THIS SCHEME IS HERE

If you are unsure whether you are eligible, the government has issued guidance to Local Authorities on which businesses are eligible for the expanded Business Rates Retail Discount – i.e. which businesses fall within the category of retail, leisure and hospitality.

THE LATEST GUIDANCE TO LOCAL AUTHORITIES ON THE GRANTS IS HERE

All local authorities, as well as the Local Enterprise Partnerships have details of their business rates and general business support programmes on their websites. Please check via the links below what is required or available in your area:

Area	Business Support Pages
North East LEP	Growth Hub Coronavirus Toolkit
Northumberland	Business Support Pages
Newcastle	Business Support Pages
North Tyneside	North Tyneside Business Forum Support Pages
Gateshead	Business Support Pages
South Tyneside	Business Support Pages
Sunderland	Business Support Pages
Co Durham	Guidance for Businesses (Business Durham) Support for Businesses (Durham CC)
Tees Valley LEP	LEP Latest Information Pages support@teesvalley-ca.gov.uk or 24/7 phone line: 01642 662 777
Darlington	Business Support Pages
Hartlepool	Support for Businesses Pages
Stockton	Business Rates Support Pages
Middlesbrough	Business Support Pages
Redcar & Cleveland	Business Support Pages
Northumberland, Tyne and Wear	Northumbria PCC Coronavirus Response Fund (Community Organisations)
Northumberland, Tyne and Wear	Community Foundation Coronavirus Response and Recovery Fund (Community Organisations)
National	Arts Council emergency funding (Cultural Organisations)

7 International update

//// The Government has asked all British travellers to return to the UK now. ////

Customs Declarations & Export Documentation

In the 'delay' phase most documentation that requires certification and issuance by the North East England Chamber can be done so remotely through our approved electronic platforms.

Export documentations support is available during usual business hours via phone or email, and can be reached on ecert@neechamber.co.uk.

OFFICIAL Guidance for UK Business

The Department for International Trade has issued guidance for global trades, which covers

- Supply Chain Disruption
- Global cashflow support
- Export Funding for disruption

[GUIDANCE FOR GLOBAL TRADE IS AVAILABLE HERE.](#)

Travel

The Foreign Secretary has advised ALL BRITISH TRAVELLERS TO RETURN TO THE UK NOW. The full statement is here.

Further advice on travel, returning home, visas and foreign quarantine rules is [available here.](#)

8 Other sources of information

In addition to the official guidance from government and its agencies above, there is also a great deal of advice and support available from independent and commercial sources.

Below are some sources of advice and guidance from independent bodies, service providers and specialists which you may find useful.

ACAS Advice for employers and employees – ACAS are regularly updating this page with information on good practice for employers around dealing with employees on issues like:

- sick pay
- self-isolation
- other caring responsibilities
- dealing with people who are unwell in workplace
- closing workplaces or instituting working from home

Newcastle Gateshead Initiative advice for the tourism industry – NGI are compiling and regularly updating advice from Visit Britain's Tourism Industry Emergency Response group.

This includes:

- Updates from travel providers
- Guidance on conferences
- Updates from insurance providers
- Details of global event cancellations and postponements

9 Guidance and advice from specialists

9.1 Guidance and advice from specialists

- Womble Bond Dickinson on **business continuity planning**
- Square One Law on **Coronavirus and commercial agreements**
- Collingwood Legal **guidance for employers**
- Womble Bond Dickinson on **the construction sector and COVID-19**
- **Sage Gateshead's** current advice on their gig, event and class programmes
- Sage plc's advice on **home working, communications, pay and workplace emergencies**
- **Virgin Money's** advice to their personal and business customers
- ParentScheme – **advice on working at home during a school closure**
- **Endeavour Partnership has written an explainer on the employment law aspects of furloughing employees.**
- **The North East Regional Cyber Crime Unit has detailed some of the cyber security threats related to Coronavirus**

9.2 Offers and support

Many businesses are making offers of help and support in this difficult period. Some of these are listed below:

- Newsquest are offering local businesses a free advert in their print titles as part of a shop local campaign
- Duco Digital are offering free professional marketing advice on things like websites, social media, SEO and eCommerce to businesses during the COVID-19 outbreak
- Business Durham are offering up to 40% grants to Co. Durham businesses covering equipment needed to work from home as part of their Digital Drive Durham programme

10 How can you help?

- The Government has been looking for support in containing and combatting the outbreak. There is a webform to complete if you are able to offer support from your business
- **Ventilator production support:** contact BEIS team on 0300 4563565. You can also register interest online: <https://ventilator.herokuapp.com/>
- Guidance to businesses wishing to **switch production to hand sanitiser** is available here
- Call for solutions for **rapid sanitising technology for ambulances** – details here
- **Coronavirus testing** – can you supply testing materials and equipment, supply complete testing methods or provide lab capacity? Register our business here
- Grants of up to £50,000 are available for **innovation projects** which show “realistic and significant benefits for society (including communities, families and individuals) or an industry that has been severely impacted and/or permanently disrupted by the Covid-19 pandemic” – details here

This document will be updated regularly to reflect the latest advice and guidance.