

Business Support Guide for Customers

A USEFUL GUIDE ON GOVERNMENT ASSISTANCE AVAILABLE TO BUSINESS OWNERS AND THE SELF-EMPLOYED AFFECTED BY CORONAVIRUS



We value our customers and are here to support you with our products and services, but also with practical help on how you can protect and support your business, employees and income during these difficult times.

There are a number of government supported schemes, grants and initiatives designed to assist businesses and our short guide gives you a basic overview on the range of support available, where to find further information and how to make applications.

A great place to start your research is the government's Coronavirus Business Support Finder Tool:

<https://www.gov.uk/business-coronavirus-support-finder>

Simply complete the short on-line questionnaire and then get quickly signposted to the most suitable support schemes that you may be eligible for.

The government is regularly reviewing the available schemes, so this guide will be updated as and when necessary.

Some additional sources of information which may also be useful are given below:

<https://builduk.org/coronavirus/>

<https://www.citb.co.uk/urgent-messages/>

<https://www.eca.co.uk/coronavirus>

<https://www.select.org.uk/select-help-covid-19-pandemic/>



Scheme	Scheme Details	Further Information
Coronavirus Job Retention Scheme	<p>You can apply to make use of the government's job retention scheme (CJRS) which will continue to pay a part of your employees salaries who may otherwise have been made redundant as a result of the crisis. The scheme is applicable to any of your employees who are not currently working but who remain on your payroll – commonly known as 'furloughed' employees.</p> <p>From 1st July 2020 claims will only be allowed for employees who have had a successful previous claim between 01/03/20 and 30/06/20.</p> <p>www.gov.uk/guidance/claim-for-wage-costs-through-the-coronavirus-job-retention-scheme</p>	<p>You must have:</p> <ul style="list-style-type: none"> • Created and started a PAYE payroll scheme on or before 19 March 2020 • Enrolled for PAYE online • A UK bank account
Coronavirus Business Interruption Loan Scheme	<p>Supports businesses with an annual turnover of up to £45 million, by offering access to loans, overdrafts, invoice finance and asset finance of up to £5 million for up to 6 years.</p> <p>The government will also cover the first 12 months of interest payments and any lender-levied fees. This means smaller businesses will benefit from no upfront costs and lower initial repayments.</p> <p>www.gov.uk/guidance/apply-for-the-coronavirus-business-interruption-loan-scheme</p>	<p>The scheme is delivered through commercial lenders, backed by the government-owned British Business Bank.</p> <p>https://bit.ly/2Bqw4dm</p>
Small Business Grant Funding	<p>If you are a small business you can apply to receive a small business coronavirus grant. The additional funding has been provided by central government to local authorities and the grants available are designed to support small businesses that occupy premises (both owned and rented) and who currently receive a form of rate relief. The scheme varies slightly in England, Wales, Scotland & Northern Ireland.</p> <p>England www.gov.uk/government/collections/financial-support-for-businesses-during-coronavirus-covid-19#business-support-grant-funds</p> <p>Scotland https://www.mygov.scot/non-domestic-rates-coronavirus/small-business-support-grant/</p> <p>Wales www.businesswales.gov.wales/coronavirus-advice/support/financial-support-and-grants</p> <p>Northern Ireland https://www.nibusinessinfo.co.uk/business-support/%C2%A310000-small-business-support-grant-scheme-ni-only</p>	<p>You do not need to do anything. If you are eligible, your Local Authority will be in touch with you with details on how to claim the grant funding.</p>

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Discretionary Grant Fund	<p>Small and micro businesses in England with fixed property costs who are not eligible to apply for small business grant funding may be eligible for discretionary grant funding. Grants are available for £25,000, £10,000 or any amount under £10,000.</p> <p>www.gov.uk/guidance/apply-for-the-coronavirus-local-authority-discretionary-grants-fund</p>	<p>You cannot apply if you are already claiming under the Small Business Grant Fund scheme. You must be able to demonstrate that your business has suffered a significant fall in revenues as a result of the crisis. Apply through your local Council.</p>
Self Employed Income Support Scheme (SEISS)	<p>This scheme allows you to claim a taxable grant worth 80% of your trading profits up to a maximum of £2,500 a month. The scheme has been extended until 19/10/2020. The grant will be subject to Income Tax and National Insurance contributions but does not need to be repaid.</p> <p>www.gov.uk/guidance/apply-for-the-coronavirus-local-authority-discretionary-grants-fund</p> <p>You can also make a claim for Universal Credit while you wait for the grant. You should record the grant as part of your self-employment income, and it may affect the amount of Universal Credit you get. This will not affect Universal Credit claims for earlier periods.</p> <p>www.gov.uk/guidance/claim-a-grant-through-the-coronavirus-covid-19-self-employment-income-support-scheme</p>	<p>Claims for the 1st grant must be made on or before 13/07/2020.</p> <p>Claims for 2nd and 3rd grants can be made from 17/08/2020 but the online service for this is not ready yet.</p> <p>Universal Credit Helpline: 0800 328 5644 0800 328 1744 (Welsh Language)</p>
Coronavirus Bounce Back Loan	<p>The Bounce Back Loan scheme helps small and medium sized businesses to borrow between £2,000 and £50,000. The government guarantees 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.</p> <p>www.gov.uk/guidance/apply-for-a-coronavirus-bounce-back-loan</p>	<p>You cannot apply for a bounce back loan if you are already claiming under the Coronavirus Business Interruption Loan Scheme (CBILS)</p>

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Statutory Sick Pay (SSP) - Small/Medium Sized Businesses	<p>This scheme will repay employers the current rate of SSP that they pay to employees for periods of sickness starting on or after 13 March 2020.</p> <p>The repayment will cover up to 2 weeks starting from the first day of sickness, if an employee is unable to work because they either:</p> <ul style="list-style-type: none"> • Have coronavirus • Cannot work because they are self-isolating at home • Are shielding in line with public health guidance <p>Employees do not have to obtain a doctor's note for you to make a claim.</p> <p>www.gov.uk/guidance/claim-back-statutory-sick-pay-paid-to-employees-due-to-coronavirus-covid-19</p>	<p>You must have already paid your employees sick pay before submitting a claim to get it back.</p>
Income Tax Payment Deferrals	<p>Income Tax</p> <p>The scheme supports the self-employed by allowing the deferral of the 2nd payment on account until 31st January 2021.</p> <p>https://www.gov.uk/guidance/defer-your-self-assessment-payment-on-account-due-to-coronavirus-covid-19</p>	<p>Income Tax</p> <p>Self Assessment Helpline: 0300 200 3310 Monday to Friday 08:00 – 16:00</p>

Branch locations

ABERDEEN ALTENS	01224 248000	DUDLEY	01384 485045	KENDAL	01539 741174	SHREWSBURY	01743 464426
ABERDEEN BRIDGE OF DON	01224 825200	DUNDEE	01382 813600	KIDDERMINSTER	01562 754000	SKEGNESS	01754 769999
ALDERSHOT	01252 320320	DUNFERMLINE	01383 621300	KILMARNOCK	01563 550600	SOLIHULL	0121 744 1060
BARNSELEY	01226 292600	EASTBOURNE	01323 412456	LEEDS	0113 385 2700	SOUTHAMPTON	023 8033 3228
BASILDON	01268 284800	EAST KILBRIDE	01355 228998	LEICESTER	0116 253 7770	SOUTHEND	01702 464900
BEDFORD	01234 270446	EAST MOLESEY	020 8979 8236	LIVERPOOL	0151 207 1558	SOUTHPORT	01704 540050
BIRMINGHAM	0121 333 4959	EDINBURGH	0131 661 9000	LIVINGSTON	01506 436500	STAPLES CORNER	0208 208 1001
BLACKBURN	01254 54454	EPSOM	01372 744434	MANCHESTER	0161 876 0003	STEVENAGE	01438 317444
BLANDFORD	01258 451400	EXETER	01392 411002	MILTON KEYNES	01908 211112	STIRLING	01786 449069
BOLTON	01204 541480	FOLKESTONE	01303 240500	MORPETH	01670 519097	ST. NEOTS	01480 405050
BOSTON	01205 366303	GATWICK	01293 544051	NEWARK	01636 700976	STOCKPORT	0161 476 1163
BRACKNELL	01344 428704	GILLINGHAM	01747 834400	NEWBURY	01635 45200	STOCKTON	01642 675032
BRADFORD	01274 737948	GLASGOW	0141 445 5566	NEWCASTLE	0191 226 0060	STOKE	01782 284747
BRENTWOOD	01277 222500	GLASGOW CITY	0141 553 1400	NEWCASTLE EAST	0191 259 9191	SUNDERLAND	0191 514 4466
BRIGHTON	01273 818300	GLENROTHES	01592 770900	NORTHAMPTON	01604 759759	SWANSEA	01792 700222
BRISTOL	0117 971 2768	GRAYS	01708 890089	NORWICH	01603 763132	SWINDON	01793 535481
BURY	0161 764 0119	GREENOCK	01475 552500	NOTTINGHAM	0115 970 0206	SYDENHAM	0208 659 5544
CAMBRIDGE	01223 214922	HARROGATE	01423 701600	OXFORD	01865 777800	TAUNTON	01823 277185
CARDIFF	029 2048 5642	HEATHROW	0208 848 1888	PAIGNTON	01803 525600	TELFORD	01952 680055
CASTLEFORD	01977 515515	HEMEL HEMPSTEAD	01442 260777	PETERBOROUGH	01733 897989	THANET	01843 600700
CHELTENHAM	01242 221948	HILLINGDON	01895 233036	PLYMOUTH	01752 604800	WALTHAMSTOW	0208 527 1227
CHERTSEY	01932 563222	HUDDERSFIELD	01484 431199	POOLE	01202 675041	WANDSWORTH	0208 877 1996
CHESTER	01244 398880	HULL	01482 342175	PORTSMOUTH	023 9220 1220	WARRINGTON	01925 232007
CHRISTCHURCH	01202 480840	ILFRACOMBE	01271 867489	PRESTON	01772 792229	WEST BROMWICH	0121 522 4411
CLACTON	01255 220700	INVERNESS	01463 713777	READING	0118 986 9500	WORCESTER	01905 28201
COVENTRY	024 7666 6800	INVERURIE	01467 620066	ROCHDALE	01706 521212	WORKSOP	01909 511611
CREWE	01270 500 005	IPSWICH	01473 290109	ROCHESTER	01634 735423	YORK	01904 410105
DARLINGTON	01325 466441	ISLE OF WIGHT	01983 617078	ROTHERHAM	01709 828666		
DERBY	01332 290826	ISLINGTON	0207 226 7007	SCARBOROUGH	01723 376229		
DONCASTER	01302 366100	KEIGHLEY	01535 691111	SHEFFIELD	0114 261 0104		

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