

South Cambridgeshire

OPEN FOR BUSINESS

Coronavirus Business Advice and Support Update – Friday 3 April 2020

Please note that the information provided in this newsletter is correct as of the afternoon of Friday 3 April 2020. The situation is fast moving and we will be sending out regular updates to local businesses. However, we would suggest monitoring the key webpages outlined below as well as the [Council's website](#) for changes in the advice and support available.

Reminder: Sources of information and support for businesses

For the latest information and advice, employers and business owners should read the government's [guidance for employees, employers and businesses](#) and the Government's new [Business Support](#) webpages.

If you can't find the information that you need from the published information, advice and guidance you can speak directly to an advisor on the Government's Business Support Helpline. The number to call is: [0300 456 3565](#)

Financial updates

Business Grants

In response to the Coronavirus, Covid-19, the Government announced there would be support for small businesses, and businesses in the retail, hospitality and leisure sectors. This support will take the form of two grant funding schemes, *the Small Business Grant Fund* and *the Retail, Hospitality and Leisure Grant Fund*.

[Grant funding](#) of up to £25,000 for retail, hospitality and leisure businesses:

- businesses in these sectors with a rateable value of under £15,000 will receive a grant of £10,000
- businesses in these sectors with a rateable value of between £15,001 and £51,000 will receive a grant of £25,000.

[Grants for small businesses](#) that already pay little or no business rates because of small business rate relief (SBBR), rural rate relief (RRR) and tapered relief. This will provide a one-off grant of £10,000 to eligible businesses to help meet their ongoing business costs.

For both grant funds, eligible businesses in South Cambridgeshire will be emailed shortly or, if we don't have their email address, sent a letter at the beginning of next week with instructions on how to apply.

If you have received an email or letter from us prompting you to apply for one of the grants online, you can [complete an online form](#).

If you don't receive an email or letter, you might want to check the eligibility criteria for the grants and [contact us](#) if you believe you fall into one of the schemes.

Full latest guidance and eligibility criteria for the grants can be found on the [Government's website](#).

A 12-month [business rates holiday](#) for all retail, hospitality and leisure businesses in England.

The relief has now been applied to the accounts of all businesses that were eligible under the Government's first announcement before 25 March, and new bills were issued on 25 March confirming that the relief has been applied. If you haven't received a new bill but you think that you should be eligible for the relief please email nndr@scambs.gov.uk and include "Expanded discount retail, leisure, hospitality claim" in the subject line.

For those businesses, such as estate and letting agents, added into the relief following the Government's [revised guidance](#) on 25 March, the Business Rates Direct Debit was also not collected on 1 April. We will shortly be re-issuing bills confirming the relief. Again, if your Direct Debit was collected but you think you should be eligible for the relief please email nndr@scambs.gov.uk.

Business rates holiday for children's nurseries

The Government announced a [business rates holiday for nurseries](#) in England for the 2020 to 2021 tax year.

The Direct Debit was not collected for this group on 1 April. We will shortly be re-issuing bills confirming the relief. Again, if your Direct Debit was collected but you think you should be eligible for the relief please email nndr@scambs.gov.uk.

Support for the self-employed

The new [Self-employment Income Support Scheme \(SEISS\)](#) will support self-employed people (including members of partnerships) whose income has been negatively impacted by COVID-19. The scheme will provide a grant to self-employed individuals or partnerships, worth 80% of their profits up to a cap of £2,500 per month. You can take a look at the Government's website for [further information on eligibility](#) and [Frequently Asked Questions](#).

Please note that, due to an increase in scam emails, calls and texts, HMRC have advised that if someone gets in touch claiming to be from HMRC, saying that financial help can be claimed or that a tax refund is owed, and asks you to click on a link or to give information such as your name, credit card or bank details, please do not respond. **HMRC will never contact you out of the blue to ask for these details.**

Business loans scheme revamped

The [Coronavirus Business Interruption Loan Scheme](#) (CBIL) has been significantly expanded along with changes to the scheme's features and eligibility criteria. [The British Business Bank](#) has stated that the changes mean even more smaller businesses across the UK impacted by the Coronavirus crisis can access funding. The expanded scheme will be operational with lenders from Monday 6 April 2020.

The updated scheme features are:

- No personal guarantees for facilities under £250k: Personal guarantees of any form cannot be taken under the scheme for any facilities below £250k.
- Personal guarantees for facilities above £250k: Personal guarantees may still be required, at a lender's discretion, but recoveries under these are capped at a maximum of 20% of the outstanding balance of the CBILS facility after the proceeds of business assets have been applied. A Principal Private Residence (PPR) cannot be taken as security to support a personal guarantee or as security for a CBIL backed facility.
- Security: For all facilities, including those over £250,000, CBILS can now support lending to smaller businesses even where a lender considers there to be sufficient security, making more smaller businesses eligible to receive the business interruption payment.

Alternative loans for small businesses

Small firms who have been in business for less than two years and who are unable to secure finance from other sources could be eligible for [a Start-up Loan](#), a government-backed personal loan available to individuals looking to start or grow a business in the UK.

In addition to finance, successful applicants receive 12-months of free mentoring and exclusive business offers to help them succeed. The loan is unsecured, so there's no need to put forward any assets or guarantors to support an application. All owners or partners in a business can individually apply for up to £25,000 each, with a maximum of £100,000 available per business.

Crowdfunder: Play it forward

Through their [Play it forward initiative](#), Crowdfunder are offering 100% free fundraising for businesses during the Coronavirus crisis. Small businesses who may be worried about the future due to COVID-19, can set-up a Pay it Forward campaign offering customers the option to book meals, a room for the night or a ticket to an event for example, now, based on a promise to deliver in the future. Crowdfunder will cover all platform and transaction fees. Take a look at the businesses [already raising funds](#).

Grants for individuals and organisations in arts, museums and libraries

Arts Council England are making £160 million of emergency funding available during the Coronavirus.

£20 million of financial support is available to [artists, creative practitioners and freelancers](#), so they can better sustain themselves, and their work, in the coming months. Grants of up to £2,500 are available over two funding rounds.

[Organisations](#) with a track record in publicly funded culture can also apply for up to £35,000 to cover costs such as rent or other building costs; staff costs; overheads such as utilities, insurance etc; and costs associated with keeping their organisation operational over the next six months.

Support for professional musicians

Help Musicians has launched the [Coronavirus Financial Hardship Fund](#), a new offering specifically created to alleviate some of the immediate financial pressures that many professional musicians may currently be facing.

Funding for Community Sports Organisations

Sport England's [Community Emergency Fund](#) aims to deliver immediate funding to those most in need. It's specifically targeted at organisations who have a role in supporting the nation to be active but who are experiencing short term financial hardship or the ceasing of operations due to the ongoing crisis.

The types of organisations eligible include local sports clubs forced to close at short notice but who are facing ongoing costs around maintenance and utility bills, and voluntary and community sector organisations who deliver or enable sport and physical activity.

Charities Aid Foundation Emergency Fund

[Organisations with a charitable purpose and charitable activities](#), which had income of £1million or less in their last financial year can apply for up to £10,000 of funding from the Charities Aid Foundation Emergency Fund. The funding can cover core costs, staffing, volunteer costs, supplies and equipment, communications or other critical charitable areas.

Guidance and support

Support

HMRC webinars

HM Revenue & Customs is also running a [series of webinars](#) to give an overview of the support available for businesses and their staff during the Coronavirus crisis. Topics covered include the Coronavirus Job Retention Scheme, refunding eligible Statutory Sick Pay costs and furloughed employees and more.

Support for SMEs to rapidly innovate

A [new Accelerator](#) run by the University of Cambridge Institute for Sustainability Leadership (CISL) is offering free support to help SMEs rapidly innovate during the COVID-19 crisis. SMEs based in the Greater Cambridgeshire and Greater Peterborough area will be eligible for support to enable them to find new innovative ways to operate, rewire supply chains, and ensure that the needs of the most vulnerable are met.

Support will be delivered through a combination of one-to-one business support, capacity building and mentoring, as well as convening partnerships and drawing on the collective knowledge of CISL's global network to support small businesses via webinars tailored to local business needs.

Innovate to Adapt is supported by the European Regional Development Fund. You can contact the Accelerator team on: accelerator@cisl.cam.ac.uk.

Supporting farming and rural communities

The Rural Payments Agency has a webpage which gives the [latest information](#) for farmers, landowners and rural businesses during the coronavirus (COVID-19) outbreak.

The Farming Help Charities – Addington Fund, Farming Community Network (FCN), Forage Aid, Royal Agricultural Benevolent Institution and RSABI, supported by The Prince's Countryside Fund - are working together to [support the Farming Community](#) during the current Coronavirus outbreak.

Please get in touch on 03000 111 999 if you:

- Feel concerned or anxious and would like to talk to someone who understands farming, will listen to you and help you think through your options.
- Would like help to draft a contingency plan to ensure you and your farm are prepared, should you be unable to work for a time.
- If you or people you rely on become ill or are self-isolating and you need to find help locally they will endeavour to find support for you in your local area. They will source contact details of local organisations and groups who may be able to assist you in finding help to feed livestock, collect shopping or collect prescriptions if you are unable to do so.

The [Prince's Countryside Foundation](#) is offering groups the chance to apply for up to £2,500 and £100,000 is available in the first round of funding. Do you have a project idea that could provide:

- Emergency relief to vulnerable or isolated individuals
- Support to farmers and farm business affected by the Coronavirus pandemic
- Helping rural or farming communities to cope with the Coronavirus pandemic

Insolvency law amended to help companies keep trading whilst exploring options for rescue

The Business Secretary has [announced](#) he will make changes to enable UK companies undergoing a rescue or restructure process to continue trading, giving them breathing space that could help them avoid insolvency.

The proposals will also include key safeguards for creditors and suppliers to ensure they are paid. The Insolvency Act will be temporarily suspended specifically to give confidence to directors to continue trading without the threat of personal liability, should the company ultimately fall into insolvency.

Can your business offer Coronavirus support?

The Government is looking for businesses who can offer support in multiple areas and has set up an [online tool](#) where you can register. The list of areas includes:

medical testing equipment	medical equipment design
protective equipment for healthcare workers, such as masks, gowns and sanitiser	expertise or support on IT, manufacturing, construction, project management, procurement or engineering
transport and logistics, for moving goods or people	warehouse or office space, for medical use or storage
hotel rooms	manufacturing equipment
social care or childcare	

Get funding for ideas that address COVID-19

Funding of up to 80% of project costs is available from [UK Research and Innovation](#) for short-term projects that address and mitigate the health, social, economic, cultural and environmental impacts of the COVID-19 outbreak. Excellent proposals of 12-18 months duration will be supported which meet at least one of the following:

- new research or innovation with a clear impact pathway that has the potential (within the period of the grant) to deliver a significant contribution to the understanding of, and response to, the COVID-19 pandemic and its impacts
- supports the manufacture and/or wide scale adoption of an intervention with significant potential
- gathers critical data and resources quickly for future research use.

Guidance

Your questions answered

Are you uncertain about how to access support from Government, how to implement new Government guidance or what new regulations you need to follow? The FSB has tried to [answer the key questions](#) for self-employed workers and employers during the Coronavirus crisis through a series of questions and answers. For self-employed workers this addresses cash flow issues, business premises and trading, business rates, paying tax and statutory sick and employment allowance and further actions to take. For employers, it addresses questions such as How will I pay my staff?, Do I still have to pay pension contributions to my staff?, and How should employers respond where employees refuse to work? You can also watch the FSB's free webinar on '[Coronavirus: financial help explained for SMEs and the self-employed](#)'.

Waste collection

If Greater Cambridge Waste collects your rubbish, please note that they are still collecting business and organisation's waste if bins are placed in their usual locations. If you'd like to suspend your collections please email trade@scambs.gov.uk.

Some messages from our Environmental Health and Licensing Service

Support and advice

During this difficult time for businesses, employees and residents, the Environmental Health & Licensing Service is prioritising support and advice for business and customers. If your business needs advice regarding food safety, health and safety, licensing or Covid-19 precautions in the workplace, please get in touch with the team on 03450 450 063 or env.health@scambs.gov.uk / licensing@scambs.gov.uk.

The Government website <https://www.gov.uk/coronavirus> provides businesses with lots of useful information regarding protecting yourself and others, employment and financial support, how to clean workplaces safely, etc. This information may be of use during these challenging times.

Takeway food

We are aware that many food businesses have re-purposed their operations to provide takeaway food due to the requirement for certain businesses to close. The Chartered Institute of Environmental Health (CIEH) have produced some [practical advice for businesses offering food delivery and takeaway](#), covering topics including allergens, driver pick-ups/drop-offs, safe food procedures, etc.

If you are a businesses which is now focusing on takeaway food operations, and you would like to supply alcohol, please ensure that your Premises Licence states 'off-sales' or 'both' under the section that reads "Where the licence authorises the supply of alcohol, whether these are on and/or off supplies". This is usually found on the second page of the licence summary (Part B) or page two of Part A. When delivering alcohol always ensure ID checks are carried out and that alcohol is not given to anyone under the age of 18.

Business closures

The Health Protection (Coronavirus, Restrictions) (England) Regulations 2020 requires that certain businesses be closed during the Covid-19 pandemic, restricts movements and provides enforcement powers to the local authority and Police to close businesses who are required to be shut during this time. To protect public health, and to ensure a level playing field for business, we will investigate concerns received about businesses not complying with the legislation and government advice and take enforcement action where required.

To date, we have received very few complaints regarding businesses being open when they should be closed or poor Covid-19 controls of those businesses remaining open e.g. poor social distancing or hand washing. We would like to thank businesses and employees for their continued support with these essential public health measures.

New and updated Government Guidance

[Advice and information](#) has been published on how employees can look after their mental health and wellbeing during the coronavirus (COVID-19) outbreak.

The Department for Transport have set out [temporary changes](#) to allow bus and lorry drivers who cannot complete compulsory CPC training to continue to drive.

The Government has issued guidance on [moving goods and clearing customs](#) during the Coronavirus outbreak as well as [temporary changes to customs policy and authorisations](#). [Import taxes were recently waived](#) on vital medical equipment including ventilators, Coronavirus testing kits and protective clothing.

[Information has been updated](#) about requirements that must be followed to make sure sanitiser products are safe to use.

HMRC has introduced a [temporary measure](#) to help brewers and publicans in the destruction of spoilt beer during the Coronavirus outbreak.

[Guidance](#) has been produced for the pharmaceutical and healthcare industry covering the Coronavirus outbreak. There is new [Guidance](#) on the fast-track approval of medical devices during COVID-19 outbreak and on [flexible approaches](#) Government is taking on good distribution practices for medicine.

The Government has relaxed the amount of [annual leave](#) that workers can carry over during the COVID-19 outbreak.

Following the Coronavirus outbreak, the Intellectual Property Office have made a number of alterations to their services. This includes alterations to [trademarks and designs](#), [patents](#) and [interrupted days](#).

[Authorisation notice](#) allowing tank vehicles, whose roadworthiness test certificate has been extended, to remain in service on the roads of Great Britain without a valid ADR 1(C) certificate.

[New guidance](#) provides advice to landlords and tenants on the provisions in the Coronavirus Act 2020, and further advice for landlords, tenants and local authorities more broadly about their rights and responsibilities during the COVID-19 outbreak.

Useful webinars

Take a look at [Cambridge Network's events pages](#) to find a range of webinars that could help your business through the next few months.

Feed your experience back to Government

Cambridgeshire and Peterborough Combined Authority is capturing the health of local business and the impact Coronavirus is having across Cambridgeshire and Peterborough. It will use this data to send back to Government and it will use the intelligence gathered to develop targeted support, information, advice and guidance. You can [fill out a survey](#) to let them know how Coronavirus is impacting your business.

The Department for Business, Enterprise, Innovation and Skills also welcomes information from businesses on the impacts of Coronavirus across supply, demand and labour markets, actions to address these impacts, and any gaps in the Government response from your perspective. Please send your intelligence to intel@beis.gov.uk. Please do copy Openforbusiness@scambis.gov.uk into your email as we are keen to understand the impacts of the crisis on the district's businesses.