|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **Subject** | **Measure** | **Date available** | **Application process** | **Contact information** |
| **Statutory Sick Pay (SSP)** | * People who cannot work due to coronavirus and are eligible for SSP will get it from day one, rather than from the fourth day of their illness
* SSP will be payable to people staying at home on Government advice, not just those who are infected
* If employees need to provide evidence to their employer that they need to stay at home due to coronavirus, they can get it from NHS 111 Online instead of having to get a fit note from their doctor
* Self-employed claimants on Universal Credit required to stay at home or are ill as a result of coronavirus will not have a Minimum Income Floor applied for a period of time while affected
 | Retrospectively from 13 March 2020 | Directly with employer | <https://www.gov.uk/statutory-sick-pay/how-to-claim><https://www.gov.uk/government/publications/guidance-to-employers-and-businesses-about-covid-19/covid-19-guidance-for-employees> |
| **SSP Relief** | Statutory sick pay relief package for SMEs* This refund will cover up to two weeks’ SSP per eligible employee who are either ill or been told to self-isolate.
* Employers with <250 employees (as of 28 February) can reclaim SSP for employees unable to work due to coronavirus. Refund will be for up to two weeks per employee.
 | Retrospectively from 13 March 2020 | Government will work with employers to set up the repayment mechanism for employers as soon as possible | <https://www.gov.uk/employers-sick-pay><https://www.gov.uk/government/publications/guidance-to-employers-and-businesses-about-covid-19/guidance-for-employers-and-businesses-on-coronavirus-covid-19> |
| **Business Rates Holidays****For those that pay:****For those that pay little or none:** | A 12-month business rates holiday for retail, hospitality and leisure businesses in England* If you are currently receiving the retail discount for your Business Rates bill, you will receive a revised bill with 100% relief.
* If your business occupies a property in the retail sector with a rateable value of £51,000 or more, or your business occupies a property in the leisure/hospitality sectors, you may also be eligible for the 100% discount on your business rates bill.
* If you are a nursery, you will be entitled to the 100% relief for the next year. You should contact your Local Authority for more information.

The Government will provide additional Small Business Grant Scheme funding for local authorities to support small businesses that already pay little or no 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.**Eligibility*** Your business is based in England
* You are a small business and already receive SBBR and/or RRR
* You are a business that occupies property
 | Guidance to be published by 20 MarchFunding from early April | Contact your Local AuthorityLocal Authority will then be in touch in the coming weeks to provide details of how to claim this money | <https://www.gov.uk/find-local-council><https://www.gov.uk/government/publications/guidance-to-employers-and-businesses-about-covid-19/covid-19-support-for-businesses#support-for-businesses-that-pay-business-rates><https://www.gov.uk/government/publications/guidance-to-employers-and-businesses-about-covid-19/covid-19-support-for-businesses#support-for-businesses-that-pay-little-or-no-business-rates> |
| **Loans** | The Coronavirus Business Interruption Loan Scheme to support long-term viable businesses who may need to respond to cash-flow pressures by seeking additional finance:* Temporary Coronavirus Business Interruption Loan Scheme, delivered by British Business Bank, will support businesses to access bank lending and overdrafts.
* Government will provide lenders with a partial guarantee of 80% on each loan to give lenders further confidence in continuing to provide finance to SMEs.
* The Government will not charge businesses or banks for this guarantee, and the Scheme will support loans of up to £5m in value. The first six months of these loans will be interest free, as the Government will cover these payments.
* Business remain responsible for repaying any facility they take out.
 | Early w/c 23 March 2020 | Businesses will be able to get finance under the scheme from a large number of providers, including the main high street banks | <https://www.british-business-bank.co.uk/ourpartners/coronavirus-business-interruption-loan-scheme-cbils/our-partners/> |
| **Tax** | The HMRC Time To Pay Scheme to help with tax | Ongoing | Call HMRC - 0800 0159 559 | <https://www.gov.uk/difficulties-paying-hmrc> |
| **Business Insurance** | Government’s medical advice is sufficient to enable businesses which have insurance policy that covers both pandemics and Government ordered closure to make a claim | 16 March | Directly with your own insurance company | <https://www.gov.uk/government/publications/guidance-to-employers-and-businesses-about-covid-19/covid-19-support-for-businesses#insurance> |
| **Mortgage Break** | Mortgage lenders have agreed to support customers experiencing issues with finances as a result of Covid-19, including payment holidays of up to three months, to give people time to recover and ensure they do not have to pay towards their mortgage in the interim. | 17 March | Directly with your own mortgage company |  |
| **Essential Workers** | Parents whose work is critical to the COVID-19 response include those in health and social care and in other key sectors. | 20 March |  | <https://www.gov.uk/government/publications/coronavirus-covid-19-maintaining-educational-provision/guidance-for-schools-colleges-and-local-authorities-on-maintaining-educational-provision> |
| **Chancellor’s emergency measures**  | * Government will help pay people's wages through a coronavirus job retention scheme.
* Businesses can apply for a grant of up to £2,500 a month to cover 80% of salary for those retained but not working
* VAT for all businesses deferred until end of June and the business loan scheme will now be interest free for 12 months
* Universal Credit allowance increases £1,000 a year and the next tax self-assessments will be deferred until start of next year
* Self-employed will get full Universal Credit at a rate equivalent to statutory sick pay, and a further £1bn to cover 30% of house rental costs
* Further measures next week (w/c 23 March) to ensure SMEs will be able to access the credit they need
 | 20 March | Many of the measures will be implemented at Government level.Grant applications can be made through HMRC - 0800 0159 559 with information available from the Chamber’s Information team  | <https://www.gov.uk/government/publications/guidance-to-employers-and-businesses-about-covid-19> |
| **Poverty Relief Fund**  | Martin Lewis has made £1m available to fund urgent small-charity coronavirus poverty relief VAT for all businesses deferred until end of June and the business loan scheme will now be interest free for 12 months  | 20 March | Apply directly online: <https://docs.google.com/forms/d/e/1FAIpQLSd52bTaGvsLvBtBXuvl1TKzKWSY-GMjHrwRv5qAkr58S45teQ/viewform> | <https://blog.moneysavingexpert.com/2020/03/i-m-making-p1m-available-to-fund-urgent-small-charity-coronavirus/> |
| **Support for Customers and The Vulnerable** | The John Lewis Partnership, which includes Waitrose, has announced new measures to help its shops meet the needs of customers with a particular focus on the elderly and the vulnerable | 20 March |  | <https://www.johnlewispartnership.co.uk/media/press/y2020/jlp-announces-new-measures-to-support-customers.html> |
| **Ventilator Production** | The Government is looking for businesses to support in the production and supply of ventilators and ventilator componentsAs well as manufacturers, we are looking for businesses with the following skills:* design/specification
* rapid prototyping
* contract/product assembly
* certification/regulation/testing
* logistics
* medical training
 | 20 March | Apply online:<https://ventilator.herokuapp.com/> | <https://www.gov.uk/government/news/production-and-supply-of-ventilators-and-ventilator-components> |
| **Coronavirus Business Interruption Loan Scheme** | CBILS is a new scheme, announced by The Chancellor at Budget 2020, that can provide facilities of up to £5m for smaller businesses across the UK who are experiencing lost or deferred revenues, leading to disruptions to their cashflow | 23 March | Apply online:<https://www.british-business-bank.co.uk/ourpartners/coronavirus-business-interruption-loan-scheme-cbils/for-businesses-and-advisors/> | <https://www.british-business-bank.co.uk/ourpartners/coronavirus-business-interruption-loan-scheme-cbils/> |