

Covid-19: Support for Business



Welsh Government support:

Guidance for individuals and businesses in Wales, with links to the latest coronavirus information announcements, guidance and publications from the Welsh Government can be found [here](#).

Also available is the latest [specific guidance](#) on all local lockdowns/restrictions in relation to the following counties:

- Bridgend
- Caerphilly
- RCT
- Blaenau Gwent
- Merthyr
- Newport
- Llanelli
- Cardiff
- Swansea
- Blaenau Gwent
- Torfaen
- Vale of Glamorgan

The Welsh Government has published a [Q&A document](#) in respect of frequently asked questions relating to the Wales specific guidance and restrictions, plus the position in Wales with regards to the re-opening of businesses.

Workplace Guidance:

[Keep Wales safe at work in Manufacturing](#)

[Keep Wales Safe – at work in construction and other outdoor work.](#)

[Keep Wales safe in offices and other contact centres](#)

[Keep Wales safe in labs and research facilities](#)

[Keep Wales safe working in or from a vehicle](#)

[Guidance for people working in sport, recreation & leisure industries](#)

[Workplace Guidance Hairdressing & barber businesses](#)

[Guidance for organisations managing culture/heritage destinations open to the public](#)

[Workplace guidance for tattoo and body piercing services](#)

[Workplace guidance for beauty, holistic and wellbeing services](#)

[Guidance on working in other people's homes \(scroll down\)](#)

[Workplace guidance for the Retail sector](#)

[Underground attractions - supplementary guidance](#)

[Workplace guidance for Creative Industries](#)

[Taxi and private hire vehicle guidance](#)

[Hospitality and retail businesses: frequently asked questions](#)

The Welsh Government Workforce Risk Assessment Tool is here (updated 16 September): <https://gov.wales/covid-19-workforce-risk-assessment-tool>

The Test, Trace, Protect toolkit for critical worker employers includes a variety of downloadable print, digital and social assets for critical worker employers to use in their workplaces, as part of their employer comms and on their social channels:

<https://gov.wales/toolkit-critical-worker-employers>
<https://llyw.cymru/pecyn-cymorth-ar-gyfer-cyflogwyr-gweithwyr-hanfodol>

Schemes:

Development Bank of Wales

Support offered by the Development Bank of Wales [can be viewed here](#) or by contacting 03000 603000.

Economic Resilience Fund (ERF) (part of a £1.1bn Welsh Government funding package announced by the First Minister on 30 March)

The [£500m ERF fund](#), announced by WG on 30 March, was designed to support firms of all sizes, including social enterprises and charities that are not eligible for other WG Covid-19 non-repayable grant support schemes.

The first phase saw the £100m Development Bank of Wales' loan scheme fully subscribed in a week. A further £200m of funding was released and applications for this opened on 17 April. However, the fund was paused on 27 April, following the very large number of applications, giving WG an opportunity to consider what further support businesses, charities and social enterprises need.

The ERF [eligibility checker](#) reopened Tuesday 9th June to allow companies time to prepare their applications, ahead of **phase 2** of the fund reopening for applications at the end of the month.

The second phase of the Fund, which closed for applications on 20 July, enabled businesses to access a further £100m of the ERF, targeted at microbusinesses, SMEs and large businesses of critical economic importance yet to receive financial assistance from the ERF.

ERF – Phase 3

On 28 September the Minister for Economy, Transport and North Wales announced a third phase of ERF which will enable businesses to access a further £140m of support. The eligibility checker will open in the **week commencing 5 October**, with further details [here](#) and the associated press notice [here](#).

New Start-up Grant Scheme

A **start-up grant scheme** was launched on 29 June to support up to 2,000 start-up firms with £2,500, which fall outside the UK Government's Self Employment Income Support Scheme (SEISS) as they only began trading in 2019.

The fund will be worth £5m initially with flexibility for the future.

To be eligible for the start-up grant, businesses must have:

- not received funding from the Welsh Government's Economic Resilience Fund or the Non-Domestic rate Grant;
- been set up between the 1 April 2019 and 1 March 2020 and have not qualified for the UK Government's Self Employment Income Support Scheme;
- less than £50,000 turnover;
- experienced a drop in turnover of more than 50 per cent between April and June 2020.

Further information can be found in this [guidance note](#). FAQs in **English** and **Welsh** are also available via the **Business Wales website**.

New Regulations - Two-metre rule to protect workers in Wales during the coronavirus outbreak

On 7 April new regulations come into force which apply the 2 metre social distancing rule to any workplace, including homes where work and repairs are being undertaken and outdoor spaces. The new rules apply to those workplaces not already covered by the original stay-at-home rules. The guidance, updated 14 September, can be found at: [Guidance under regulation 7A of the Health Protection \(Coronavirus Restrictions\) \(Wales\) Regulations 2020](#)

Keep Wales Safe at Work Guidance for Employers and Employees Safety and physical distancing signs for employers

Key points and lines to take (provided by David Rosser on 6 April):

- This is not about whether a workplace should stay open or not, it is about HOW it operates.
- If employers give thought to how to implement 2m distancing, and are clear about any circumstances when and why it can't be done – and whether other protections can then be introduced (PPE?) then it will have COMPLIED.
- Ideally, the company should discuss this with its employees.
- All four police forces have been consulted and employers should NOT expect the constabulary to visit tomorrow.
- The Welsh Government has undertaken to review how this is being implemented within two weeks and any further lessons learned and subsequent guidance will be communicated then.
- This was done by regulations and not advice because of the seriousness of the public health situation that faces us – it was felt that making this the law would impress on the minority of employers not taking this seriously enough that they do need to give every serious thought to how to protect employees.

In summary – this is NOT about closing workplaces. It is about putting the onus on employers to think very seriously about implementing 2m distancing whenever they can.

NB:

- Employers should be referred to the Welsh Government guidance.
- It is not our role to tell companies that what they plan to do is legal or not, and we should not get drawn into that. Unless and until we set up a legal helpline if companies do not want to rely on their own judgement – and they should be able to do just that – then they should consult their own advisors.
- If companies have concerns or solutions then please provide feedback (to David) as that will influence future implementation.



UK Government schemes available for Wales based companies

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

UK Government has published a list of [additional government resources](#) to help businesses, employees and the self-employed affected by coronavirus. UK Govt. has also produced videos to help and support businesses affected by coronavirus and businesses can register for free [webinars](#) to learn more about the support available. Latest update **24 September**.

[Guidance](#) has been published to help businesses and organisations **recognise, contain and report outbreaks of coronavirus**.

The UK Government launched new [guidance](#) on 11 May, developed in consultations with businesses, industry leaders, unions and the devolved administrations, to help get Brits safely back to work. There are 8 workplace guidance documents available and updated on **18 September** under [Working safely during coronavirus \(COVID-19\) guidance](#).

On 8 July, the UK Government presented '[Plan for Jobs](#)' to Parliament outlining how they will boost job **creation** in the UK. The plan includes:

- A **Job Retention Bonus** to help firms keep furloughed workers, with employers will receiving a one-off bonus of £1,000 for each furloughed employee still employed as of 31 January 2021.
- A **£2 billion Kickstart Scheme** to create hundreds of thousands of new, fully subsidised jobs for young people aged 16-24, claiming Universal Credit and at risk of long-term unemployment. Funding available for each six-month job placement will cover 100% of the National Minimum Wage for 25 hours a week, with employers able to top this wage up.
 - The Kickstart scheme opened for applications on 2 September, details, updated **18 September**, on how to apply for a grant through this Scheme and a link to the online application form can be found [here](#)
 - See also [guidance](#) on becoming a representative for a group of employers, including details on what information needs to be provided to apply for a grant through this Scheme.
 - [Promotional materials](#) and [employer resources](#) are available and can be used by supporters of the Kickstart Scheme. These materials help explain what the Kickstart Scheme is and how it works.

- A [list](#) of regional contacts for employers applying for a grant through this Scheme is also available.
 - [New guidance](#), published 18 September, provides information on which Kickstart Gateway organisations in England, Scotland and Wales can apply for a Kickstart Scheme grant on behalf of a group of employers.
- **A total of £1.6 billion will be invested in scaling up employment support schemes, training and apprenticeships** to help people looking for a job. Young people, who are amongst the worst hit by the crisis, will benefit from this.
 - The plan will also create tens of thousands of jobs through **bringing forward work on £8.8 billion of new infrastructure, decarbonisation and maintenance projects**.
 - **A temporary increase to the Nil Rate Band of Residential SDLT (Stamp Duty) from £125,000 to £500,000** until 31 March 2021 to drive growth and support jobs across the housebuilding and property sectors.
 - **The rate of VAT applied on most tourism and hospitality-related activities will be cut from 20% to 5%.**
 - The **Eat Out to Help Out discount** to encourage people to safely return to eating out at restaurants and support over 129,000 hospitality businesses. Diners can get 50% off meals and non-alcoholic drinks, up to £10 per person, at participating restaurants, bars and cafes when they eat in every Monday, Tuesday and Wednesday during August. Participating restaurants and establishments will be reimbursed for the discount they pass onto customers. The Eat Out to Help Out Scheme closed on 31 August 2020. If businesses have already registered they can [submit a claim](#) until 30 September 2020.

New Business Support Finder Tool - Launched 20 April 2020

A new [support finder tool](#) has been launched to help businesses and self-employed people across the UK to quickly and easily determine what financial support is available to them during the coronavirus pandemic.

Financial Aid for Self Employed – Self-Employment Income Support Scheme Grant Extension

The Government continues to support millions of self-employed individuals by extending the Self Employment Income Support Scheme.

The SEISS grant extension will be limited to self-employed individuals who are currently eligible for the SEISS and are actively continuing to trade but are facing reduced demand due to COVID-19.

The extension will provide two grants and will last for six months from November 2020 to April 2021. Grants will be paid in two lump sum instalments each covering a three-month period. The first grant will cover 3 months' worth of profits from the start

of November until the end of January. It will be worth 20% of average monthly profits and will be capped at £1,875 in total.

This [factsheet](#) provides information on eligibility, what the grant covers and how to claim.

Coronavirus Job Retention Scheme

UK employers that cannot maintain their current workforce because their operations have been severely affected by coronavirus can furlough employees and apply for a grant that covers 80% of their usual monthly wage costs, up to £2,500 a month, plus the associated Employer National Insurance contributions and pension contributions (up to the level of the minimum automatic enrolment employer pension contribution) on that subsidised furlough pay.

The Scheme, originally open for three months to the end of May, has been extended to 31 October with employees continuing to receive 80% of their salary. The scheme still applies across all regions and sectors in the UK and continued in its current form until the end of July.

From 1 July 2020, businesses have the flexibility to bring furloughed employees back to work on a [part-time](#) basis. Individual firms will decide the hours and shift patterns their employees will work on their return and will be responsible for paying their wages while in work. See [publication](#) dated 29 May and the [policy paper](#) updated on **1 July**.

[Guidance](#) and information on [eligibility and how to claim](#), updated **7 September**, include details on how the furloughing scheme changed from 1 September. Also available is additional [Information](#) on checking if employers can use the CJRS.

Also updated on **11 September** is the guidance on [‘Steps to take before calculating claims using the Coronavirus Job Retention Scheme’](#) and on [‘how to calculate how much can be claimed under the scheme’](#).

Information on how much to pay furloughed employees for hours on furlough, how much to claim for employer NICs and pension contributions and how much you can claim back can be found [here](#), updated **11 September**. Also available are these [examples](#).

If claiming for 100 or more employees through the CJRS, employers can download and complete this [template](#), updated 7 September, with the details of the employees they’re claiming for and upload it when they claim (for claims on or after 1 July 2020).

The Job Retention Bonus was announced on 8 July. More information can be found in the government’s [Plan for Jobs](#).

[Further information about this scheme](#) was published on 31 July and full guidance will be published in the autumn.

Guidance on employers [claiming the wrong amount under the scheme](#) was updated **20 August**. See also [when penalties might need to be paid](#).

On **30 July** the guidance was updated to reflect a new law which has been passed which will ensure that [furloughed employees receive full redundancy payments](#).

Additional HMRC details on using the PAYE Real Time Information system was updated **28 August** and can be found [here](#).

A visual timeline of key dates for the scheme can be found here.



Coronavirus Job
Retention Scheme - Ke

Additional information can also be found in this [factsheet](#).

The English and Welsh step by step guide for employers, published on 2 July, includes latest information about flexible furlough and overpayments and reflect changes to the scheme from Tuesday 1 September.

[Step by Step Guide Welsh Version](#) [Step by Step Guide English Version](#)

Guidance (updated 2 July) for people who are employed and cannot work due to coronavirus is [here](#).

[Guidance](#) on claiming for individuals who are not employees was updated **11 August**.

Job Support Scheme

On 24 September the UK government published [details](#) of the **Job Support Scheme** which follows the CJRS and is designed to protect viable jobs in businesses who are facing lower demand over the winter months due to Covid-19, to help keep their employees attached to the workforce. The scheme will open on **1 November 2020 and run for 6 months**.

The company will continue to pay its employee for time worked, but the cost of hours not worked will be split between the employer, the Government (through wage support) and the employee (through a wage reduction), and the employee will keep their job.

The Government will pay a third of hours not worked up to a cap, with the employer also contributing a third. This will ensure employees earn a minimum of 77% of their normal wages, where the Government contribution has not been capped. Employers using the Job Support Scheme will also be able to claim the Job Retention Bonus if they meet the eligibility criteria.

The Chancellor made a statement on the UK government's **winter economy plan** [here](#).

Coronavirus Business Interruption Loan Scheme (CBILS) – British Business Bank (open from 23 March 2020 and updated 3 April 2020)

Coronavirus Business Interruption Loan Scheme (CBILS) opened for applications from 23 March 2020 and supports a wide range of business finance products, including term loans, overdrafts, invoice finance and asset finance facilities. As announced on 3 April, the Chancellor has extended the CBILS so that all viable small businesses affected by COVID-19, and not just those unable to secure regular commercial financing, are eligible.

Changes include:

- The government is stopping lenders from requesting personal guarantees for loans under £250,000 and making operational changes to speed up lending approvals. The government will continue to cover the first twelve months of interest and fees.
- It will provide a government guarantee of 80% to enable banks to make loans of up to £25 million to firms with an annual turnover of between £45 million and **£500 million**. This will give banks the confidence to lend to more businesses which are impacted by coronavirus but which they would not lend to without CLBILS. Loans backed by a guarantee under CLBILS will be offered at commercial rates of interest and further details of the scheme is expected to be announced at the end of April 2020.
- The UK Government announced on [19 May](#) that the businesses would be able to benefit from larger loans under the Coronavirus Large Business Interruption Loan Scheme (CLBILS). The maximum loan size available under the scheme was increased from £50 million to **£200 million from 26 May** to help ensure large firms who do not qualify for the Bank of England's Covid Corporate Financing Facility (CCFF) have enough finance to meet cashflow needs during the outbreak. Additional information on CCFF can be found [here](#).
- **From 30 July** changes to state aid rules as a result of UK Government and industry lobbying mean that more small businesses can now benefit from loans of up to £5 million under the Coronavirus Business Interruption Loan Scheme (CBILS), it was announced today (30th July 2020). Previously businesses which were classed as 'undertakings in difficulty' were unable to access CBILS because of EU rules. From today, businesses in this category and which have fewer than 50 employees and a turnover of less than £9 million can apply to CBILS.

The [CBILS website](#) has the up to date information whilst further information on eligibility and how to find a lender can be found [here](#). (Updated 28 May).

[A New £1.25 Billion Funding Package Announced 20 April](#)



UK businesses driving innovation and development will be helped through the coronavirus outbreak with a new £1.25 billion government support package.

The Future Fund

The package includes a £500 million investment fund, **The Future Fund**, which is delivered in partnership with the British Business Bank to provide government loans to high-growth UK-based companies ranging from £125,000 to £5 million, subject to at least equal match funding from private investors. SMEs focusing on research and development will also benefit from £750 million of grants and loans.

The fund opened to applications on 20 May and runs until 30 September 2020. More information including eligibility criteria can be found [here](#) and detailed guidance is available on the [British Business Bank website](#).

Future Fund Update - 30 June

As of **30 June** more start-ups and innovative companies will be able to apply for investment from the government's **Future Fund**. Changes to the scheme's eligibility criteria will mean that UK companies who have participated in highly selective accelerator programmes and were required, as part of that programme, to have parent companies outside of the UK will now be able to apply for investment. Further information can be found [here](#).

Fast Start Competition

Innovative businesses and start-ups can benefit from a £40 million government investment to drive forward new technological advances. See [here](#) for details. The [Fast Start Competition](#) was launched in April and is managed by [Innovate UK](#). The investment comes from a £211 million government support package to drive forward business-led innovation and is part of a [wider investment package of £1.25 billion for innovative UK business](#) announced on 20 April.

Sustainable Innovation Fund

The UK Government announced, on 27 June, a £200 million package to help innovative businesses bounce back from the impacts of coronavirus. The [Sustainable Innovation Fund](#) aims to help companies recovering from the impact of coronavirus keep their cutting-edge projects and ideas alive and is open to companies across all parts of the UK.

Industrial Strategy Challenge Fund

UK registered technology and manufacturing businesses can apply for funding to develop innovative digital technologies that have the potential to transform supply chains. For further details, see the [publication](#) dated **6 July** and [here](#) for details on how to apply.

The Bounce Back Loan Scheme - a 100% government backed loan scheme for small business

The new [Bounce Back Loans scheme](#), announced by the Chancellor on 27 April, will allow businesses to borrow between £2,000 and £50,000 on an interest free basis for the first 12 months. Companies will be able to access these loans through a network of accredited lenders and the funds should reach businesses within days, providing immediate support to those that need it. The Government will provide lenders with a 100% guarantee for the loan and pay any fees and interest for the first 12 months. No repayments will be due during the first 12 months and work with lenders to ensure loans delivered through this scheme are advanced as quickly as possible and agree a low standardised level of interest for the remaining period of the loan. Details on eligibility criteria and how to apply are [here](#).

The new scheme will run alongside the existing [Coronavirus Business Interruption Loan Scheme](#) (CBILS) and [Coronavirus Large Business Interruption Loan Scheme](#).

Support for larger firms through the COVID-19 Corporate Financing Facility

Under the new [Covid-19 Corporate Financing Facility](#) the Bank of England will buy short term debt from larger companies to allow companies to finance short-term liabilities.

Corporate Insolvency and Governance Act 2020

[The Act](#) came force on 26 June. The Government has produced [guidance](#) on how measures of the Act can enable UK companies undergoing a rescue or restructure process to continue trading, giving them breathing space that could help them avoid insolvency. _

Sick pay

The UK Government has brought 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. The scheme opened for applications on **26 May** and guidance on [eligibility and how to claim](#) is here.

Holiday entitlement and pay

This [guidance](#) outlines how holiday entitlement and pay operate during the coronavirus pandemic. It is designed to help employers understand their legal obligations, in terms of workers who continue to work and those who have been placed on furlough as part of the government's [Coronavirus Job Retention Scheme \(CJRS\)](#).

HMRC Support for businesses paying tax: Time to Pay Service

HMRC have also scaled up their [Time to Pay](#) offer to all firms and individuals who are in temporary financial distress as a result of Covid-19 and have outstanding tax liabilities. HMRC's dedicated Covid-19 helpline gives practical help and advice on 08000 241222 from 8am to 4pm Monday - Friday and guidance is [here](#).

On 3 June, updated 8 July, the UK Government produced [guidance](#) on how to treat certain expenses and benefits provided to employees during COVID-19.

On 27 August HMRC published a briefing document on [how HMRC will continue to support customers and the economy](#) which contains information about the support schemes and policy changes that HMRC has implemented and their principles for the next steps around tax collection, benefits payments, compliance checks and debt activity.

Deferring Valued Added Tax (VAT) payments for 3 months.

The VAT payments deferral scheme ended on 30 June 2020.

An announcement by the Chancellor on 24 September 2020 about the option to pay smaller VAT payments over a longer period of time has been added to the guidance see [here](#).

Income Tax payments due in July 2020 under the Self Assessment system will be deferred to January 2021.

Income Tax Self-Assessment payments due on the 31 July 2020 will be deferred until the 31 January 2021. This is an automatic offer with no applications required. No penalties or interest for late payment will be charged in the deferral period. Guidance is [here](#).

VAT: reduced rate for hospitality, holiday accommodation and attractions.

VAT registered business can check [here](#) for guidance as at 21 July on whether they can temporarily reduce the rate of VAT on supplies relating to hospitality, accommodation, or admission to certain attractions. Also, check [here](#) for which attractions are eligible for the temporary reduced rate of VAT from 15 July 2020.

Companies House Support for Businesses

The latest comprehensive guidance, as updated **on 24 September**, for Companies House customers, employees and suppliers can be found [here](#).

As an emergency response to coronavirus, a temporary online service to upload a number of completed forms and send them to Companies House digitally was developed. The latest release of the service went live on **Tuesday 1 September**, which introduced the 2nd phase of insolvency documents, see [here](#) for the latest update.

Guidance on the voluntary strike off process, published 10 July, can be found [here](#). [Temporary measures to suspend voluntary strike off action was lifted 10 September.](#)

Guidance published **10 August** on resuming the compulsory strike off process from 10 October is available [here](#).

The UK Government produced [guidance](#) on 26 June on how the measures introduced by the **Corporate Insolvency and Governance Act 2020** will affect filings at Companies House.

On 27 June 2020, the Companies etc. (Filing Requirements) (Temporary Modifications) Regulations 2020 (“the regulations”) came into force. The measures introduced by the regulations will relieve the burden on businesses during the

coronavirus (COVID-19) outbreak and allow them to focus all their efforts on continuing to operate. Please see here for [guidance](#).

Guidance was published 16 July on:

- [How to file Companies House information online](#) and,
- [How to sign up for the email reminders service advising when company's accounts and confirmation statements are due](#).

[Information](#) was added on **22 July** on a service for Welsh companies and limited liability partnerships (LLPs) who prefer to use the Welsh language.

Commercial Insurance

Information on the effects on [commercial insurance](#) relating to notifiable/ unspecified notifiable diseases, government ordered closures has been published.

Government to support businesses through Trade Credit Insurance guarantee

The UK Government announced on 13 May that businesses with supply chains which rely on Trade Credit Insurance and who are experiencing difficulties maintaining cover due to Coronavirus will get support from the government. The government will temporarily guarantee business-to-business transactions currently supported by Trade Credit Insurance, ensuring the majority of insurance coverage will be maintained across the market. The details are [here](#).

On 4 June, the UK Government announced it would provide guarantees of up to £10 billion to Trade Credit Insurance schemes for business-to-business transactions – see [here](#).

The UK Government has produced information on how to treat certain expenses and benefits provided to employees during COVID-19 and how to report them to HMRC [here](#) for guidance as at 9 July. See also guidance on [VAT payments on account](#) updated on 3 July.

Also, guidance which enables employers to check which expenses are taxable if employees **work from home** due to coronavirus is [here](#).

Annex 1

List of businesses and premises that may now open with protective measures in place and which must remain closed

Details of the **Welsh Government's** regulations and requirements regarding businesses that may open and those that must remain closed as at **28 August** can be found [here](#) and in the table below.

Businesses and premises that must remain closed

Business, premises or place	Exceptions
Community centres, youth centres and similar	These are allowed to open for activities allowable in the Regulations and to provide public services without having to seek approval from local authorities.
Theatres	Performances/sessions may be broadcast without an audience, whether over the internet or as part of a radio or television broadcast. It is recommended that Public Health Wales guidelines are followed to ensure the safety of staff taking part.
Concert halls and other live music venues	Performances/sessions may be broadcast without an audience, whether over the internet or as part of a radio or television broadcast. It is recommended that Public Health Wales guidelines are followed to ensure the safety of staff taking part.
Nightclubs and other dance venues	Nightclubs are considered to be “venues where live or recorded music is provided for members of the public or members of the venue to dance”. Any nightclub that did not meet this definition would be allowed to open.
Skating rinks	
Strip clubs, lap dancing or other sexual entertainment venues	