

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 from the UK government is [information](#) on guidance and support for individuals and businesses in Wales.

Wales Covid Regulations

The [Coronavirus Control Plan](#), updated **8 January** builds on the traffic-light framework of restrictions originally put in place in May. See [here](#) for the simple guide to alert levels in Wales.

The First Minister [announced](#) on **16 December** that Wales has met the criteria in the new traffic-light *Coronavirus Control Plan* to move to alert level four. On **19 December** he [announced](#) that these new restrictions would be implemented on **20 December** and that they would apply to all of Wales.

Details of the current regulations in Wales can be found [here](#) along with associated [Level 4 FAQ guidance \(updated 15 January\)](#). Separate guidance on Business Closures:Alert Level 4 can be found at Annex 1.

[Travellers exempt from Welsh border rules](#), updated guidance as at **17 January** explains who is exempt from self-isolation requirements under new Welsh border rules introduced due to coronavirus.

Financial Assistance:

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, is 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 but was paused on 27 April, following the very large number of applications.

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 grant fund, covering the period from October 2020 to 31 March 2021, opened for applications on the 28 October 2020 but due to high demand, was suspended on 30 October while applications are processed. The [Business Wales Covid home page](#) provides the latest information.

ERF Phase 3 and Firebreak

As a result of the firebreak, which ran from **23 October** until **9 November**, a range of businesses were required to temporarily close their doors or reduce their operations. The ERF is therefore being enhanced to almost £300m, which includes an extra £150m to support to businesses affected by the firebreak. The press release can be found [here](#).

The £80m fund recently announced to help businesses develop in the longer term, will be increased to £100m, which includes £20m ring-fenced for tourism and hospitality. This third phase of ERF also incorporates a £200M Lockdown Business Fund which is still open for applications despite the ERF Business Grant being suspended. This fund will be delivered by local authorities to eligible businesses.

Businesses will also be able to access the support available through the existing Job Retention Scheme or the new expanded Job Support Scheme.

The business development grant element of ERF Phase 3 is now fully subscribed. Latest information as at 1 November can be found on [Business Wales](#).

ERF Phase 4

Welsh Government announced on 5 November that options for a 4th phase ERF, with £300m of funding support, are being discussed. Further details to follow.

ERF – in response to restrictions in the hospitality and leisure sectors

On **30 November**, the First Minister [announced](#) that from **Friday 4 December**, pubs, bars, restaurants and cafes had to close by 6pm and could not serve alcohol. After 6pm they could only provide takeaway services.

- The Welsh Government is making a further £340m available through the Economic Resilience Fund to support businesses affected by the new changes to the regulations. It will include a specific fund to support hospitality and tourism businesses delivered via [Business Wales](#). The press release dated 10 December can be found [here](#).
- The new Welsh Government support is split into two funds: a £160m Restrictions Business Fund and a £180m sector-specific Economic Resilience Fund grant scheme.

- The Restrictions Business Fund will enable eligible businesses in the hospitality, tourism and leisure sectors which pay non-domestic rates (NDR) to access grants of up to £5,000. It is estimated around 60,000 businesses, with a rateable value of under £150,000 will receive this support.
- Businesses not on the NDR system, will be able to continue to apply to local authorities for the Lockdown Discretionary Grant of up to £2,000.
- In addition, hospitality, tourism and leisure businesses will be able to access a sector specific Economic Resilience Fund grant scheme.
- The [eligibility checker](#) for this new package went live on 11 December and the application process for the Sector Specific Grants will open at **12:00 midday on 13 January 2021** and will remain open for 2 weeks or until funds are fully committed. See [press release](#) dated **12 January**.
- This grant is to support businesses impacted by the restrictions introduced on 4 December 2020.
- Any business affected should visit the [Business Wales](#) website in the first instance or contact the Business Wales helpline on 03000 6 03000.

A [written Statement](#) was published on 1 December on the Financial support for businesses affected by the additional restrictions. An FAQ document updated 18 December is also available [via this link](#).

ERF Enhanced– In response to new level four restrictions

The Welsh Government [announced](#) on **18 December** that a new support package of an extra £110 million will be available to support businesses affected by the new alert level four restrictions. This new package is in addition to the £340 million Restrictions Business Fund and targeted hospitality fund already available to businesses under alert level three.

- The new restrictions will mean all non-essential retail, close contact services, gyms and leisure centres, hospitality and accommodation close at the end of trading on 19 December.
- Businesses in the hospitality and non-essential retail sector, which are impacted by the new restrictions, receive small business rates relief and have a rateable value of £12,000 or less will be eligible for a £3,000 payment.
- Hospitality and non-essential retail businesses with a rateable value of between £12,001 and £150,000 will be eligible for a £5,000 payment.
- Tourism, leisure, retail and supply chain businesses in the same rateable value bracket will also be eligible for this support if their turnover has fallen by 40% or more during the restriction period.
- Eligible hospitality and non-essential retail businesses, which registered for non-domestic rate support during the firebreak will be paid directly through their local authority

More information about the package of business support is available on the [Business Wales website](#).

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.

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

Workplace Regulations and Guidance

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

On 7 April new regulations came 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 26 October**, 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 (updated 28 September)

Sector Specific 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 working in or from a vehicle

Keep Wales Safe: guidance for tourism and hospitality

Workplace Guidance For Close Contact Services Businesses

Workplace guidance for the Retail sector

Workplace guidance for Labs and Research facilities

Taxi and private hire vehicle guidance

Workplace guidance for Creative Industries

Workplace Guidance for people working in sport, recreation and leisure industries

Guidance for organisations managing culture/heritage destinations open to the public

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 communications and on their social channels:

<https://gov.wales/toolkit-critical-worker-employers>

<https://llyw.cymru/pecyn-cymorth-ar-gyfer-cyflogwyr-gweithwyr-hanfodol>



UK Government schemes available for Wales based companies

UK Government has published guidance on the [financial support](#) available and provided a list of [additional government resources](#) to help businesses, employees and the self-employed affected by coronavirus. A [New Business Support Finder Tool](#) is also available. Businesses can register for free [webinars](#) to learn more about the support available. Latest update **14 January**.

[Guidance](#), updated **14 January**, has been published to help businesses and organisations **recognise, contain and report outbreaks of coronavirus**.

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 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 30 October, on how to apply for a grant through this Scheme and a link to the online application form can be found [here](#)
 - [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.
 - [Information](#), updated **14 January**, for organisations who want to be a Kickstart gateway and help employers apply for the Kickstart Scheme was added 9 October.
 - Guidance added on applying for a Kickstart Scheme grant for: **29 or less job placements** and **30 or more job placements** (updated **14 January**).
 - This [Guidance](#), 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.
 - Guidance added on [Kickstart Scheme terms and conditions](#), updated **22 December** for employers and gateways receiving the Kickstart Scheme grant from the Department for Work and Pensions.
 - Also available is a [template](#) for submitting a claim for 100 or more employees (for claims on or after 1 July 2020).
- **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% until the end of March 2021.**
- The **Eat Out to Help Out discount scheme** closed on 31 August 2020. New guidance as at 2 November on what to do if payments were received that businesses were not entitled to is [here](#). Also available is [guidance](#) on how to pay back all or some payments claimed.

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

The UK Government [announced](#) on 2 November increased support under the third instalment of the UK-wide SEISS to reflect the recent changes to the furlough scheme.

The scheme has been extended and made available for 3-month periods covering November 2020 to January 2021 and February 2021 to April 2021. The grants will increase from 55% to 80% of average profits - up to £7,500. 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 online service has closed for the first and second grant. Applications for the **third** grant opened on **30 November 2020**.

[Guidance](#) updated **29 November** provides information on eligibility and how to claim for the **third** grant. Also available is guidance on [how circumstances affect eligibility for the SEISS](#) (updated 2 December) and how [HMRC](#) will work out your trading profits and non-trading income if you're self-employed or a member of a partnership.

[Guidance](#) updated 2 December, is also available on how trading conditions affect eligibility for the SEISS. This includes information on what is meant by reduced demand or temporary closure and examples of how this could affect eligibility.

Guidance to clarify the eligibility conditions for Universal Credit and New Style Employment and Support Allowance, to add Pension Credit, New Style Jobseeker's Allowance and the Test and Trace Support Payment as other financial help that can be claimed, is available [here](#).

This [online service](#) can be used to check the status of a payment, if it's thought the grant amount is too low or if HMRC have asked for details to be updated for a claim.

Coronavirus Job Retention Scheme

The Chancellor [announced](#) on **17 December** that the UK wide furlough scheme will be extended for an extra month until the end of **April 2021**.

Under the scheme, the government will continue to pay 80% of the salary of employees for hours not worked until the end of April up to a maximum of £2,500 a month. Employers will only be required to pay wages, National Insurance Contributions (NICs) and pensions for hours worked; and NICs and pensions for hours not worked.

The eligibility criteria for the UK-wide scheme will remain unchanged and these changes will continue to apply to all Devolved Administrations.

This [guidance](#) updated **13 January** provides information on checking if employers can use the CJRS.

[Guidance](#) and [information](#) (updated **5 January**) on [eligibility and how to claim](#) includes all the latest information.

See also 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’](#) updated **13 January**.

Information and [examples](#) 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 **13 January**.

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

On 30 July a press release was published about a new law ensuring that [furloughed employees receive full redundancy payments](#).

Guidance, updated **9 November**, for people who were furloughed using the CJRS, then made redundant because their employer is now insolvent is available [here](#).

Guidance on employers [claiming the wrong amount under the scheme](#) was updated **23 December**. See also [when penalties might need to be paid](#).

Additional HMRC details on using the PAYE Real Time Information system was updated **13 January** and can be found [here](#).

The English and Welsh step by step guide for employers, published on 2 July, includes latest information about flexible furlough and overpayments updated **23 December**.

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

Guidance (**updated 3 November**) for people who are employed and cannot work due to coronavirus is [here](#). Also available is [guidance](#) on claiming for individuals who are not employees, last updated **1 December**.

Job Retention Bonus

[The Job Retention Bonus](#) announced on 8 July is part of the government's [Plan for Jobs](#). These [examples](#) demonstrate how the minimum income threshold is used for Job Retention bonus claims and helps employers decide which employees will meet the minimum income threshold.

[Further information](#) on claiming this Bonus was published 2 October. However this [guidance](#) which includes information on eligibility and how to claim was withdrawn on **5 November 2020** as the Job Retention Bonus will no longer be paid in February, due to the Coronavirus Job Retention Scheme being extended until the end of April 2021. [Further details about the extension](#) are available.

Job Support Scheme (JSS) including Expanded JSS Open and JSS Closed **All guidance was withdrawn on 1 November 2020.**

The Job Support Scheme, which was due to start on 1 November 2020, has been postponed as the Coronavirus Job Retention Scheme is being extended until the end of **April 2021**.

Coronavirus Business Interruption Loan Scheme (CBILS) – British Business Bank

The Coronavirus Business Interruption Loan Scheme (CBILS) and the Coronavirus Large Business Interruption Loan Scheme (CLBILS) have been extended until **31 March 2021** as reflected in updated guidance dated **18 December**.

The [Coronavirus Business Interruption Loan Scheme \(CBILS\)](#) helps small and medium-sized businesses to access loans and other kinds of finance up to £5 million. The government guarantees 80% of the finance to the lender and pays interest and any fees for the first 12 months.

The [Coronavirus Large Business Interruption Loan Scheme \(CLBILS\)](#) helps medium and large sized businesses to access loans and other kinds of finance up to £200 million. The government guarantees 80% of the finance to the lender.

Additional information:

- 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.

- The maximum loan size available under the scheme was increased from £50M to £200M 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. The application deadline has been extended from 30 November 2020 to 31 March 2021.
- **[From 30 July](#)** changes to state aid rules mean that more small businesses can now benefit from loans of up to £5 million under 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 18 December)**.

[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 the application deadline has been extended to **31 January 2021**. Guidance on eligibility and how to apply, updated 2 November, can be found [here](#).

As of **30 June** more start-ups and innovative companies were able to apply for investment from this Fund. Changes to the scheme's eligibility criteria means 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](#).

Additional guidance is available on the [British Business Bank website](#).

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 2020 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 [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 (BLS) - a 100% government backed loan scheme for small business

The [Bounce Back Loans scheme](#) allows businesses to borrow between £2,000 and £50,000 on an interest free basis for the first 12 months. 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.

The application deadline has been extended to **31 March 2021**. Details on eligibility criteria and how to apply, updated **18 December**, are [here](#).

The BLS 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 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. Guidance on [eligibility and how to claim](#), was updated **10 November**.

Holiday entitlement and pay

[Guidance](#) has been produced which outlines how holiday entitlement and pay operate during the coronavirus pandemic and helps employers understand their legal obligations, in terms of workers who continue to work and those who have been placed on furlough.

HMRC Support for businesses paying tax: Time to Pay Service

HMRC has increased its **Time to Pay** offer to 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](#).

[New guidance](#) was published on **13 November** on what penalties HMRC may charge if overpayments of Coronavirus Job Retention Scheme, Self-Employment Income Support Scheme and Eat Out to Help Out Scheme are not disclosed.

HMRC has published details of [how HMRC will continue to support customers and the economy](#) which contains information, updated as at **11 November**, about the support schemes and policy changes that HMRC has implemented and 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 [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 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 to **31 March 2021**.

Companies House Support for Businesses

The latest comprehensive guidance, as updated on **6 November**, for Companies House customers, employees and suppliers can be found [here](#).

A temporary online service to upload a number of completed forms and send them to Companies House digitally has been developed. The latest release of the service went live on Tuesday 1 September, see [here](#) for the latest update as at 8 October.

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. The Companies etc. (Filing Requirements) (Temporary Modifications) Regulations 2020 (“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](#).

[Guidance](#) issued 6 November provides information advising Companies to sign up to the email reminder service for annual accounts and confirmation statement as paper reminders are no longer being sent by post.

[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 via the guarantee of 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

On **19 December** the First Minister announced that new Level 4 restrictions would come in to force from midnight on 19 December meaning non-essential retail, close contact services, gyms and leisure centres, hospitality and accommodation must close at the end of trading on 19 December.

Full details (including a table) of **Welsh Government's Level 4** regulations and requirements regarding all businesses that may open and those that must remain closed, updated **14 January**, can be found [here](#).