

ADMIRAL COVID-19 GENERAL LICENSEE GUIDANCE

UK GOVERNMENT AND INDUSTRY SUPPORT

Updated October 27th 2020

On October 22nd the Chancellor announced additional support to help businesses suffering as a result of the tightening Covid-19 restrictions.

1. Hospitality businesses in Tier 2 will become eligible for support through **the extension of Local Restriction Support Grants**.
2. The Government will provide **increased contributions under the previously announced Job Support Scheme to help businesses which remain open**.
3. Grants for the self-employed under the **Self Employed Income Support Scheme will be increased**.

The detail behind this increased level of state funding is outlined **in detail below**.

GOVERNMENT FUNDING

The new business support finder tool can be found at <https://www.gov.uk/business-coronavirus-support-finder>

More details on support for businesses can be found on the coronavirus business support hub: <https://www.gov.uk/coronavirus/business-support>

In particular, the following government funding is available:

Non-repayable

1. **Government GRANT Funding*** (England, Wales, Scotland)
2. **Self-Employment Income Support Scheme (SEISS)***
3. **Job Support Scheme (JSS)**. *Starts Nov 1st 2020 - for Open and Closed pubs across all 3 Tiers*
4. Coronavirus Job Retention Scheme (CJRS)* – applicable to all PAYE staff and licensees if they are PAYE'd through their own company. *Ends Oct 31st 2020*
5. Job Retention Bonus (JRB)*
6. Coronavirus Statutory Sick Pay Rebate Scheme (CSSRS)*
7. Universal Credit support
8. Self-isolation supplement for low-income workers*

Repayable

9. VAT (and other taxes) deferral
10. Bounce-back loan scheme*
11. Coronavirus Business Interruption Loan Scheme (CBILS)

**Further described in the following pages.*

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Admiral's advice:

- We expect that all licensees apply for 1. – grant support.
- For licensees themselves, in terms of income support, you should apply for one of 2, 3, 4, 6 or 7 whichever is most appropriate
- Licensees with staff should now apply for 3. JSS, having previously availed of 4. CJRS (government pays to 'furlough' staff)
- All licensees should avail of 5. if possible and 9. – VAT and HMRC taxes deferral
- Taking a repayable loan (10/11) *may* make sense in order to pay some critical debts and create some working capital. The **Bounce Back loan scheme attracts zero interest for 12 months, and a low 2.5% rate thereafter** which is certainly attractive and may be useful. Clearly, this is still repayable debt, and licensees should understand all elements of these loan deals and avail of accountant advice where possible.
- Your staff may qualify for 7. or 8. above.

We expand on the most likely relevant schemes below, but please view the government website links above. The BBPA has also updated our summary of local lockdowns, [here](#).

1. Government GRANT funding – every licensee should apply

Update October 22nd 2020

ENGLAND, Tier 3: Central Government - New grants for businesses **required to close**

The government had previously announced cash grants of up to £1,500 every three weeks to help businesses forced to close under a local lockdown (see below).

On October 9th the Chancellor announced that this support would be as follows payable every 2 weeks, i.e. the grant becomes payable after 2 weeks of closure rather than 3 weeks.

The amount of grant available is dependent upon your rateable value as follows:-

- RV under £15,000 - grant available £1,300 per month
- RV £15,000-£51,000 - grant available £2,000 per month
- RV over £51,000 - grant available £3,000 per month

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ENGLAND, Tier 2: Central Government - Local Restrictions Support Grant

Additional funding to allow local authorities to support businesses in Tier 2 areas which are not legally closed, but which are severely impacted by the restrictions on socialising. The funding local authorities will receive will assume that businesses receive grants equivalent to 70% of the grants for which legally closed businesses are eligible (Tier 3 above).

This would be equivalent to:

- | | |
|---|----------------------------|
| • For properties with an RV of £15k or under, | grants of £934 per month |
| • For properties with an RV of between £15k-£51k, | grants of £1,400 per month |
| • For properties with an RV of £51k, | grants of £2,100 per month |

It will be up to Local Authorities to determine what precise funding to allocate to each business – the above levels are only an approximate guide.

This scheme will initially run until April, with a review point in January.

Who is eligible?

Local authorities have the freedom to determine the precise eligibility criteria for these grants in their local areas. The guiding principle for local authorities is to use the funding to support businesses which have not been legally required to close, but which are nonetheless severely impacted by reduced demand caused by Tier 2 restrictions on socialising.

How can businesses access the grants?

Grants will be administered by Local Authorities, and businesses are likely to need to apply to their local authority for support. It is up to local authorities to determine the payment schedule and timings for these grants.

What can businesses use the grants for?

Businesses can choose to spend the grants as they wish. We expect that many businesses will use the grants to cover high fixed property-related costs.

What about areas which have been living under Tier 2-equivalent restrictions for several months already? Will you help them?

Some areas have been subject to restrictions on socialising for several months, before the tiering system was introduced. Funding for these areas will be backdated until the point at which these restrictions began.

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ENGLAND, Tiers 2&3: Regional Government – Leisure & Hospitality support

We believe that your region will likely make **additional funds** available, but may do so only for a short time (14 days). Please stay vigilant and access your Local Authority website daily for details. Your Admiral BDM is there to assist you – please make contact as required.

Local Authority Discretionary Grants Fund (England) – (Old, June 9th 2020)

- The Government has updated the eligibility criteria for the Local Authority Discretionary Grants Fund. To be eligible a business should have ongoing fixed property-related costs, and occupy property (or part of a property) with a rateable value or annual mortgage/rent payments below £51,000.
- The full guidance is available [here](#).
- The full set of criteria for a business are that it:
 - is based in England
 - has relatively high ongoing fixed property-related costs
 - occupies property (or part of a property) with a rateable value or annual mortgage/rent payments below £51,000
 - was trading on 11 March 2020
 - can show that your business has suffered a significant fall in income due to COVID-19.

However, local councils have been directed to prioritise certain businesses and have discretion in how they decide the grants. Businesses cannot apply if they are already claiming under another COVID-related government grant scheme, except for CJRS and SEISS.

WALES: Economic Resilience Fund payments (Updated October 21st 2020)

The Welsh Economy Minister Ken Skates outlined the package of support for Welsh businesses in light of the decision to put in place a two week “firebreak” shutdown:

- Payments of £1,000 for businesses that are eligible for Small Business Rates relief and occupy a property with a rateable value of £12,000 or less.
- Payments of up to £5,000 for retail, hospitality and leisure businesses that are required to close and which occupy a property with a rateable value of between £12,001 and £50,000.
- A discretionary £2,000 top-up grant for businesses closed or materially affected by the firebreak lockdown.
- A further discretionary £1,000 grant for businesses that were materially affected by local lockdown measures for 21 days or more prior to the start of the firebreak lockdown period.

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The full announcement can be found [here](#). The Welsh Government is also providing a further £20 million towards business grants meaning £100 million will be available for this purpose. Previously, companies were required to provide a percentage of the funding to access these grants, but Welsh Government has now confirmed it will provide 100% funding for businesses forced to close during the firebreak.

SCOTLAND: Grant payments (Updated October 24th 2020)

Scotland's' five-level framework – details announced.

The Scottish Government has announced details of its proposed five-level framework (reflected in its updated [Strategic Framework](#) document). The framework is due to be introduced nationally from 2nd November.

Levels 1, 2 and 3 will be broadly equivalent to the UK Government tier levels to offer some uniformity with measures in England. Levels will be reviewed on a regular basis.

Key impacts on hospitality reflected in the framework are:

1. In level 2 – alcohol sales indoors will have to be accompanied by a meal;
2. In level 3 - alcohol sales will not be permitted indoors or outdoors;
3. In level 4 - hospitality venues will have to close.

However, it is important to note that this is still a draft document, subject to consultation, parliamentary debate and approval. The debate and vote are scheduled for 27th October. Consultation will be happening with both industry and trade associations, including ourselves, and officials.

As yet, there is no indication which regions will be within each level when the framework comes into effect on 2nd November.

Details of grants available to businesses as part of the framework have also been published ([here](#))

1. From 2nd November, firms that are required by law to close will be eligible for grants every four weeks for as long as the restrictions last. Based on rateable values, awards will be for either £2,000 or £3,000.
2. Businesses which can remain open, but are directly constrained by the measures, will be eligible for grants worth £1,400 or £2,100, again based on rateable value.
3. This support is in addition to the UK Government's revised furlough scheme launching on 1st November.
4. These grants will be provided regardless of level, to eligible businesses, and paid in fortnightly instalments (subject to discussions with local authorities)

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Mid-October Scotland 2020 update

The First Minister confirmed that the restrictions currently in place for hospitality will be **extended by one week to Monday, 2nd November when a new 'strategic framework' (outlined above) will come into effect**. The framework will involve a tier system with different levels of restriction for hospitality in each. Whilst the government have been keen to emphasise their desire to closely align with other parts of the UK, there might be differences in how the systems will work.

The First Minister did confirm that the £2,000/£3,000 grants announced for premises which were forced to close due to the measures will be proportionally increased to cover the extended period. From the First Minister's comments it was implied that this uplift will also apply to the Discretionary fund payments (previous max. £1,500) for those businesses not fully closed and members of the supply chain.

Applications for the 16-day restriction support are now OPEN. This provides grants of £3,000 or £2,000 for premises forced to close in the central belt. It also allows businesses not closed but impacted by restrictions to apply for a grant of up to £1,500. Information is available [here](#) but applications should be made to the relevant local authority. These grants went live yesterday, with all the information, including **direct links to the applications on Local Authority websites** [here](#).

- Grants of up to £3000 for bars, restaurants and other businesses required to close by regulations.
- £2,000 for those with RVs up to £51,000.
- £3,000 for those with RVs over £51,001.
- Grants to be distributed by Local Authority.
- Grants to cover 16-day closure period.
- Should be distributable in around one week.

Employment Support

- £9 million fund to help with costs of re-furloughing staff.
- Support with 20% contribution required.
- Exact details still to be confirmed.

Discretionary / Hardship Fund

- Grants of up to £1,500 for businesses which can remain open but directly impacted.
- Includes supply chain members.
- Exact details still to be confirmed.

The press release is available [here](#) but we are still awaiting the full details, especially how the employment support package will be distributed. This may appear on [FindBusinessSupport.Gov.Scot](#) or [ScotGov Publications](#).

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2. Self-Employed Income Support Scheme (Updated October 22nd 2020)

The government had previously announced SEISS Grants 3 and 4 for the periods 01.11.20 to 31.01.21 to 30.04.21 respectively.

SEISS Grant 3 has been improved from 20% to 40% of three months average trading profits to be paid out in a single instalment and capped at £3,750.

The level of SEISS Grant 4 will be set at a later date once the government has reviewed the situation.

These grants will be available to anyone who was previously eligible for SEISS grants 1 and 2 and meets the eligibility criteria - for any self-employed person who has either been ordered to temporarily stop trading, or who is facing significantly reduced demand.

SEISS 3rd Grant

- The grant period will be for the three month period from 1st November 2020.
- The grant will be less than previous grants namely 20% of the average monthly profit subject to a cap of £1,875 per month. *Revised upwards now – see above*
- You must meet the eligibility criteria for the previous SEISS grants (but you do not have to have claimed previously).
- Unlike the second grant where you must have been adversely affected by coronavirus, to be able to claim under the third grant you must be actively trading at the time the grant is claimed and intend to continue to trade and be impacted by reduced demand due to Covid-19 in the qualifying period. Further guidance on these tightening criteria are expected later.

Initial Guidance on Self-Employment Income Support Scheme (SEISS) – May 29th 2020

- The Chancellor has announced that the **Self-Employment Income Support Scheme (SEISS) will be extended** - with those eligible able to claim a second and final grant capped at £6,570. The first SEISS grant, which opened for applications on 13th May, will close to new applications on 13th July. Eligible individuals will be able to make their claim for the first grant any time until this date, and those eligible will have the money paid into their bank account within six working days of completing a claim.
- The Government's SEISS will be extended, thereby allowing individuals to claim a second and final grant in August. The grant will be worth 70 per cent of their average monthly trading profits, paid out in a single instalment covering three months' worth of profits, and capped at £6,570 in total.

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- The abovementioned extension relates to the SEISS which began on May 5th whereby HM Revenue and Customs (HMRC) began contacting customers who may be eligible for the government's Self-Employment Income Support Scheme (SEISS). Those who are eligible will be **able to claim a taxable grant worth 80% of their average trading profits up to a maximum of £7,500** (equivalent to three months' profits), paid in a single instalment.

HMRC is also inviting customers, or their agents, to go online and check their eligibility for SEISS. In order to receive quick confirmation from the eligibility checker, individuals should:

- have their Unique Taxpayer Reference (UTR) and their National Insurance Number to hand make sure their details are up-to-date in their Government Gateway account
- Once the online check is complete, eligible customers will be given a date when they can submit their claim. They will also be encouraged to update their contact details.

The claim process is as follows:

<https://www.admiraltaverns.co.uk/wp-content/uploads/2020/05/Self-Employed-Claims-Process.pdf>

The claims service opened on 13th May. The claims process is simple, and those eligible will have the money paid into their bank account by 25th May, or within six working days of completing a claim.

Eligibility

Individuals are eligible if their business has been adversely affected by coronavirus, they traded in the tax year 2019 to 2020, intend to continue trading, and they:

- earn at least half of their income through self-employment
- have trading profits of no more than £50,000 per year
- traded in the tax year 2018 to 2019 and submitted their Self-Assessment tax return on or before 23 April 2020 for that year

HMRC is using information that customers have provided in their 2018 to 2019 tax return – and returns for 2016 to 2017 and 2017 to 2018 where needed – to determine their eligibility and is contacting customers who may be eligible via email, text message or letter.

You can get more information on the Self-Employed Income Support Grant here:

<https://www.gov.uk/guidance/claim-a-grant-through-the-coronavirus-covid-19-self-employment-income-support-scheme#eligible>

Register for the [next live webinar about coronavirus \(COVID-19\) – Self-employment Income Support Scheme \(SEISS\)](#)

Further details in can be found in the SEIS [factsheet](#).

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3. Job Support Scheme (JSS) – EFFECTIVE FROM NOV 1st 2020

Update October 22nd 2020

JSS – OPEN

The Job Support Scheme for open business originally required the employee to have worked 33% of their normal hours with the employer paying 33% of the unpaid worked hours on top and the government paying 33% of the unworked hours.

This scheme has now been made more attractive by reducing the minimum hours to be worked to 20% with the employers contribution towards un-worked hours being reduced to 5%.

The government will now pay 61.67% of the unworked hours up to a cap of £1,541.75 per month.

Remember though if you intend claiming the Job Retention Scheme Bonus of £1,000 in February 2021 for each previously Furloughed member of staff, they must remain employed between 1st November 2020 and 31st January 2021 and MUST earn at least £520 per month.

A very helpful and illustrative JSS-OPEN factsheet link is here:

<https://www.admiraltaverns.co.uk/wp-content/uploads/2020/10/JSS-Factsheet.pdf>

JSS – CLOSED

Expanded Job Support Scheme (for forced Closures)

The recently announced scheme has been expanded to remove the need for the employee to work at least one third of their normal hours instead of the employer having to contribute towards the unworked hours, the government will now pay 67% of the employees normal pay up to a maximum of £2,100.

Businesses will only be eligible to claim under the scheme whilst they are subject to restrictions and the employee must be off work for a minimum of 7 days.

Under the expanded Job Support Scheme, payments to businesses will be via a HMRC claims service to be made available early December and claims will be paid monthly in arrears. Therefore you will need to engage with your employees to let them know when they might expect to receive their funded wages particularly where you do not have funds to pay the employee on their normal pay day.

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The scheme starts on 1st November 2020 and is set to be available for 6 months and will be reviewed in January 2021.

If your business is required to close before 1st November 2020 then you will have to rely, where possible, on the current Job Retention Scheme and place eligible staff back on Furlough. Remember though whilst you can still Furlough eligible staff on a part or full time basis up to 31st October 2020 you are required to contribute 20% of the 80% Furlough pay as well as the employer NIC and pension contributions.

In both the Open and Closed schemes the employer remains liable to pay the employer NIC and employer pension contributions. Government has published a policy paper on both JSS Open and JSS Closed, available [here](#).

Original September JSS announcement

The government has recently announced the Job Support Scheme (JSS) to replace the current Job Retention Scheme (JRS) which ends on 31st October 2020.

The new scheme becomes effective on 1st November and is designed to help employers retain staff by avoiding redundancies and the cost associated therewith.

The new scheme will be in place until 30th April 2021.

In principal the new scheme is a means of placing an employee on short-time working without necessarily triggering redundancy. The employee must work a minimum of one third of their normal hours to be eligible for the scheme.

Under the scheme the employer must pay for the hours worked plus one third of the hours they do not work. The government will also contribute one third of the pay relating to the hours not worked meaning that the employee is paid for the hours they have worked plus two thirds of the hours they cannot work. The grant provided by the government is capped at £697.92 per month.

Therefore if you were only able to provide the employee with one third of their normal hours (the minimum that must be worked) **the employer ends up paying 55% of the employees normal pay** with the government paying the equivalent of 22% of the normal pay meaning that the minimum pay received by the employee for working one third of their normal hours is 77%.

Obviously the more hours worked by the employee, the more the employer pays. For example if the employee works two thirds of their normal hours, the employer ends up paying 77% of their normal pay with the government paying the equivalent of 11% of the normal pay.

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4. Coronavirus Job Retention Scheme (CJRS) – ENDS EFFECTIVE OCT 31st 2020

Latest

With rising numbers of areas being affected by local lockdowns and the possibility of some form of national lockdown sadly, there may be negative impacts upon trading levels. If trading levels dip to the extent that some staff need to be Furloughed again you must remember that only staff that have been previously Furloughed can be claimed for under the Job Retention Scheme.

For those eligible staff you can Furlough them on a part time or full time basis until the scheme ends on 31st October 2020.

- Until the scheme ends you are expected to pay the employers national insurance and pension contributions.
- In September the Job Retention Scheme will only pay 70% of the 80% Furlough pay, you must contribute the other 10%.
- In October the Job Retention Scheme will only pay 60% of the 80% Furlough pay, you must contribute the other 20%.

Annual Leave

We would also remind you that employers can request staff to take annual leave whilst Furloughed. This may reduce the level of unused holidays being carried forward. You must give twice as much notice as the period of leave to be taken. Any amount of any annual leave should not be in excess of the employee's normal hours. When asking a Furloughed member of staff to take annual leave, the Furlough pay relating to the holidays taken should be topped up by 20% meaning that the total contribution to Furlough pay is 30% in September and 40% in October.

The Drinks Trust End of Furlough Grant (Update Oct 13th 2020)

The Drinks Trust is offering individuals experiencing **immediate financial hardship as a result of the end of the furlough scheme access to a grant of £250 and a range of wellness services.**

Qualifying individuals will have worked in the drinks industry sector, in any capacity of it, or within the hospitality industry with drinks, for 1-year full time or 2 years part-time, at any point in their career.

To find out more visit <https://www.drinkstrust.org.uk/end-of-furlough>

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Previous JCRS

From 1st September, the Government has reduced its contribution of furlough wages from 80% to 70% and employers will have to pay 10% of employees' wages for the time they are being furloughed. Employers will also continue to pay their National Insurance and pension contributions. Guidance on how to claim is available [here](#).

The Chancellor outlined further details on the extension of the Coronavirus Job Retention Scheme (CJRS) including improved flexibility to bring furloughed employees back part time in July and a new taper requiring employers to contribute to furloughed salaries **from 1st August**.

With regards to the CJRS, from 1st July, businesses will be given the flexibility to bring furloughed employees back part time. This is a month earlier than previously announced to help support people back to work. Individual firms will decide the hours and shift patterns their employees will work on their return, so that they can decide on the best approach for them - and will be responsible for paying their wages while in work. From 1st July the CJRS can only be used for those staff that had been furloughed by 10th June.

- From 1st August, the level of government grant provided through the CJRS will be slowly tapered to reflect that people will be returning to work. That means that for June and July the Government will continue to pay 80% of people's salaries. In the following months, businesses will be asked to contribute an increasing share, but individuals will continue to receive that 80% of salary covering the time they are unable to work.
- The scheme updates mean that the following will apply for the period people are furloughed:
 - o June and July: The Government will pay 80% of wages up to a cap of £2,500 as well as employer National Insurance (ER NICs) and pension contributions. Employers are not required to pay anything.
 - o August: The Government will pay 80% of wages up to a cap of £2,500. Employers will pay ER NICs and pension contributions – for the average claim, this represents 5% of the gross employment costs the employer would have incurred had the employee not been furloughed.
 - o September: The Government will pay 70% of wages up to a cap of £2,190. Employers will pay ER NICs and pension contributions and 10% of wages to make up 80% total up to a cap of £2,500. For the average claim, this represents 14% of the gross employment costs the employer would have incurred had the employee not been furloughed.
 - o October: The Government will pay 60% of wages up to a cap of £1,875. Employers will pay ER NICs and pension contributions and 20% of wages to make up 80% total up to a cap of £2,500. For the average claim, this represents 23% of the gross employment costs the employer would have incurred had the employee not been furloughed.

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- The cap will be proportional to the hours not worked. To enable the introduction of flexible furloughing, and support those already furloughed back to work, claims from July onwards will be restricted to employers currently using the scheme and previously furloughed employees. The number of employees an employer can claim for in any claim period cannot exceed the maximum number they have claimed for under any previous claim under the current CJRS.
- The scheme will close to new entrants on 30th June, with the last three-week furloughs before that point commencing on 10th June for new entrants.
- From 1st July, employers can bring back to work employees that have been furloughed for any amount of time and any shift pattern, while still being able to claim CJRS grant for the hours not worked. Employers will need to agree any flexible furlough arrangements with employees, and when claiming the CJRS grant will need to report and claim for a minimum period of a week.
- Employers will be required to submit data on the usual hours an employee would be expected to work in a claim period and actual hours worked. Employees who believe they are not getting their 80% share can also report any concerns to the HMRC fraud hotline. HMRC will take action against those found to be abusing the scheme.
- Further details can be found in the CJRS [factsheet](#).


FLEXIBLE FURLOUGHING and CLAIM CALCULATION – June 12th 2020

At the end of May the Chancellor set out how the CJRS will work between now and the end of October, when the scheme will end. The government has now published [detailed guidance](#) to confirm:

1. **How employers can bring previously furloughed employees back to work part-time from 1 July (known as flexible furloughing)** and how many employees they can claim for in any one claim.
2. How to claim, and the information employers will need to do so..
3. Details of calculating claim amounts.
4. More information on amending claims.

This week, the Chancellor announced that parents returning from maternity, paternity, shared parental, adoption and parental bereavement leave after the 10 June are exempt from the cut-off date for new entrants. This applies to employers who have previously submitted a claim for any other employee (between 1 March and 30 June). Employees need to have started the leave before 10 June and are returning after 10 June and they have to be on their employers' PAYE payroll on or before 19 March 2020. This is also covered in the updated guidance.

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HM Government

Coronavirus

Coronavirus Job Retention Scheme (CJRS): key dates

10 June Last date to furlough employees for the first time, to be eligible until October.

12 June Guidance on changes to CJRS available on GOV.UK.

30 June CJRS closes to anyone who hasn't been furloughed for three weeks before this date.

1 July Flexible furloughing begins – businesses can bring back employees as needed. CJRS grant will cover usual hours not worked.

31 July Final date to submit claims for staff furloughed before 30 June.


1 August Employers now pay national insurance (NI) and pension contributions for furloughed employees.

1 September Employers now pay **10%** of furloughed wages, plus NI and pension contributions.

1 October Employers now pay **20%** of furloughed wages, plus NI and pension contributions.

31 October Scheme closes.

Flexible furloughing continues until the scheme closes



Full guidance and further support is on GOV.UK – search for Coronavirus Job Retention Scheme.

GET HELP ▶ PROTECT YOUR BUSINESS ▶ SAVE JOBS

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INITIAL JCRS INFORMATION – April 2020

The websites below have detailed information on this scheme for furloughing your employees. We also attach the latest detailed advice regarding this scheme AND an employee template which you may find useful, [incl. critical advice at the end of this template.](#)

<https://www.admiraltaverns.co.uk/wp-content/uploads/2020/04/Coronavirus-Job-Retention-Scheme-28.4.pdf>

Furlough Template:

<https://www.admiraltaverns.co.uk/wp-content/uploads/2020/04/Furlough-Template-18.04.pdf>

The HMRC portal is now operational, and payments will take 4-6 days.

The guidance does set out a list of the requirements that an employer will be need to make a claim. This list keeps growing with each iteration, but currently it is the following:

- your employer PAYE reference number
- the number of employees being furloughed
- National Insurance Numbers for the employees you want to furlough
- Names of the employees you want to furlough
- Payroll/works number for the employees you want to furlough
- Your Self-Assessment Unique Taxpayer Reference or Corporation Tax Unique Taxpayer Reference or Company Registration Number
- The claim period (start and end date)
- Amount claimed (per the minimum length of furloughing of 3 consecutive weeks)
- Your bank account number and sort code
- Your contact name
- Your phone number

It might be useful for you as the licensee to start pulling this information together asap to be prepared to make an efficient and effective application.

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5. Job Retention Bonus (October 2020 update)

The Government has published guidance on how to find out if you're eligible to claim the Job Retention Bonus and what you need to do to claim it. Businesses will be able to claim it between 15th February 2021 and 31st March 2021.

The Job Retention Bonus is a £1,000 one-off taxable payment to employers for each eligible employee that was furloughed and then kept continuously employed until 31st January 2021. Employers do not have to pay this money to their employees.

You can still claim the bonus if you also make a claim for that employee through the [Job Support Scheme](#).

You can claim for employees that:

- you made an eligible claim for under the Coronavirus Job Retention Scheme
- you kept continuously employed from the end of the claim period of your last Coronavirus Job Retention Scheme claim for them, until 31st January 2021
- are not serving a contractual or statutory notice period for you on 31st January 2021 (this includes people serving notice of retirement)
- you paid enough an amount in each relevant tax month and enough to meet the Job Retention Bonus minimum income threshold

You must include payments you receive under the scheme as income when you calculate your taxable profits for Income Tax and Corporation Tax purposes.

The guidance will be updated with further details by the end of January 2021.

The Government has also published an example (available [here](#)) to help businesses decide which employees meet the minimum income threshold for the bonus.

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APPRENTICESHIPS, TRAINEESHIPS, KICKSTART PROGRAMME

The Chancellor of the Exchequer's set out a range of measures aimed at supporting jobs, backed by £3.7 billion of public funding.

The Kick Start scheme

Whereby the Government will directly pay employers who create jobs for 16-24 year olds. Firms will have to prove these jobs are additional. If you meet the conditions set by Government they will pay the wages of said employee for six months.

Apprenticeship and Kick Start Information

From Government - Education and Skills Funding Agency

<https://www.admiraltaverns.co.uk/wp-content/uploads/2020/08/Attack-the-Skills-Opportunity.pdf>

From 'HIT Training'

<http://hittraining.ctml2.com/hittraining/lz.aspx?p1=Vg3DA1MVM3NzU1MTgxMjE6OTU0MkYxMkFDNUlwNOY3QUlxNjFEMjJDRDJFQUEyQUI=-&CC=&p=0>

HIT has also outlined the level of Government funding that will be available for any new apprentice that commences employment and how they can support pubs with this.

<https://www.admiraltaverns.co.uk/wp-content/uploads/2020/07/001318-Admiral-Apprentice-Bonus-Leaflet.pdf>

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6. Coronavirus Statutory Sick Pay Rebate Scheme (May 26th)

- Small businesses and employers across the UK who have paid Statutory Sick Pay to staff taking COVID-related leave will be able to claim back the money from today.
- The scheme allows small and medium sized employers, with fewer than 250 members of staff, to apply to recover the costs of paying Statutory Sick Pay for two weeks - worth nearly £200 per employee.
- The new online service is being run by HMRC, and after making an application employers should receive the money within six working days. To get the rebate, employers will need to go online and provide simple information on the employees being claimed for. Guidance on how to claim is available [here](#) and you can check if you can claim [here](#).

8. Self-isolation Supplement Payment for low-income workers

- The Government announced on 27th August that people on low incomes who need to self-isolate and are unable to work from home in areas with high incidence of COVID-19 will benefit from a new payment scheme. The full announcement is [here](#).
- The scheme will be trialled from 1st September and will initially only apply in the areas of Blackburn with Darwen, Pendle, and Oldham. It is designed to support people who are unable to work from home while self-isolating, either after testing positive, or after being identified by NHS Test and Trace as living in the same household as – or coming into contact with – someone who has tested positive. It will be available to people currently receiving either Universal Credit or Working Tax Credit.
- Payments will be provided within 48 hours of the eligible individual providing the necessary evidence. There will be a rapid review of the scheme to assess the performance to consider how effectively vulnerable people have been reached, and consider how far it has helped reduce transmission of the virus in these areas. If the approach is successful, the scheme will be applied in other areas of high COVID-19 incidence.
- This will not reduce any other benefits that they receive. This payment equates to:
 - £130 if an individual has tested positive for coronavirus and has to self-isolate for 10 days (from the point they first developed symptoms).
 - £182 if a member of an individual's household has tested positive for coronavirus and they are asked to self-isolate for 14 days (from the point the member of their household first developed symptoms)

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- £13 per day (up to a maximum of £182) if an individual is identified as a non-household contact of another person who has tested positive for coronavirus and is asked to self-isolate up until 14 days after they were most recently in contact with the person who tested positive.
- To be eligible for the funding, individuals must meet the following criteria:
 - Have tested positive for Covid-19 or received a notification from NHS Test and Trace asking them to self-isolate
 - Have agreed to comply with the notification from NHS Test and Trace and provided contact details to the local authority.
 - Be employed or self-employed. Employed people will be asked to show proof of employment. Self-employed will be required to show evidence of trading income and that their business delivers services which the local authority reasonably judges they are unable to carry out without social contact
 - Be unable to work from home (checks will be undertaken on all applicants) and will lose income as a result
 - Be currently receiving Universal Credit or Working Tax Credit

9. Deferral of VAT and TAX bills (October 2020 update)

Deferral of VAT payments due to COVID-19 - Businesses who [deferred VAT](#) due from 20th March to 30th June 2020 will now have the option to pay in smaller payments over a longer period. Instead of paying the full amount by the end of March 2021, you can make smaller payments up to the end of March 2022, interest free. You will need to opt-in to the scheme, and for those who do, this means that your VAT liabilities due between 20th March and 30th June 2020 do not need to be paid in full until the end of March 2022. Those that can pay their deferred VAT can still do so by 31st March 2021. More information on the scheme will be available on GOV.UK in the coming months.

Self-assessed income tax payers can now also extend their tax bill over a 12 month period until next Jan.

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10. Bounce Back Loan Scheme

- This scheme will help small and medium-sized businesses affected by coronavirus (COVID-19) to apply for loans of up to £50,000 (based on 25% net annual sales)
- This loan scheme launched on 4 May 2020 - it is now open.
- The Bounce Back Loan scheme will help small and medium-sized businesses to borrow between £2,000 and £50,000.
- The government will guarantee 100% of the loan and there won't be any fees or interest to pay for the first 12 months. **The interest rate for the remainder of the loan has been set at 2.5%**
- Loan terms will be up to 6 years. No repayments will be due during the first 12 months.
- The scheme will be delivered through a network of accredited lenders (Banks). **You are likely best applying via the bank you have your business account with.**

Sept 24th 2020 update: More time and greater flexibility will be given to those who have claimed Bounce Back Loans. Businesses who have claimed Bounce Bank loans will be able to apply for their repayment terms to be extended from 6 to 10 years, thereby halving their average monthly repayment. Business can choose to make 'interest only' repayments and any business "in trouble" can apply to suspend repayments for up to 6 months. This will have no effect on any business's credit rating.

Eligibility

You can apply for a loan if your business:

- is based in the UK
- has been negatively affected by coronavirus
- was not an 'undertaking in difficulty' on 31 December 2019

Who cannot apply

If you're already claiming funding

You cannot apply if you're already claiming under the Coronavirus Business Interruption Loan Scheme (CBILS). If you've already received a loan of up to £50,000 under CBILS and would like to transfer it into the Bounce Back Loan scheme, you can arrange this with your lender until 4 November 2020.

How to apply

The closing date for applications has been extended from 4th November 2020 **until 30th November 2020** so if you haven't already applied and are intending to do so, now is the time to do this. More details about the scheme and how to apply are available on the British Business Bank's website, [here](#).

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HOSPITALITY VAT

VAT (non-alcohol) will be kept at the lower rate of 5% until 31 March 2021 for the hospitality and tourism industry.

PAVEMENT LICENSES and OUTDOOR SEATING AVAILABILITY

The detailed Government guidance on this topic can be found in our RFL website materials in the **red 'Government Regulations' box**.

The temporary pavement licences process introduces a streamlined consent route to allow businesses to obtain a licence to place temporary furniture, such as tables and chairs outside of cafes, bars and restaurants quickly, and for no more than £100. This is a streamlined process to allow businesses in England to secure these licences in time for the summer and, where they are deemed to have been granted, allow these licences to remain in place for a year but not beyond 30 September 2021.

In addition to this new process temporary amendments to the Licensing Act 2003 will allow venues with premises licences to sell alcohol for consumption off the premises without needing to apply for a variation of their licence.

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SUPPLIER SUPPORT

From DIAGEO (GUINNESS)

DIAGEO ANNOUNCES RECOVERY FUND TO HELP PUBS AND BARS WELCOME BACK CUSTOMERS AFTER LOCKDOWN

“Raising the Bar” is Diageo’s new global programme to support pubs and bars as you welcome customers back following the COVID-19 pandemic. We want to stand beside you every step of the way.

“Raising the Bar” in GB, will work in two ways. Any bar anywhere in the world will have free access to Diageo Bar Academy, where you can access best practice training and how to optimise your recovery.

Diageo will provide the physical equipment you need to re-open including:

- High-quality permanent sanitiser dispense units
- Medical grade hand sanitiser
- Personal protection equipment
- Online reservations and cashless systems

Please be aware that only pubs and bars are eligible for the pledge. In order to receive the support from the pledge, outlets must confirm they have shown support to their community during Covid-19.

Please note, this form is dedicated to pubs and bars within Great Britain. **Please visit www.diageobaracademy.com**

From BT SPORT – Digital Training

- BT Sport launches digital skills programme to help pubs and clubs kick start their businesses after lockdown
- Includes free, online webinars and instructional videos open to all
- BT Sport commercial customers will also have access to 1-2-1 digital training

Three live webinars will be run on the BT Business YouTube page, each tailored to the hospitality sector and on-trade market and are open for anyone to join. The webinars have been created with help from the BII, Ulster Hospitality and Club Mirror and will cover how venues can use an online presence to drive footfall and boost consumer confidence.

1. Get Your Business Visible Online

In this session attendees will learn how to use Google My Business to promote their business and drive footfall through the door in a post Covid-19 world. This session will cover the features of a Google business listing and how to engage and respond to customer needs. Attendees will learn practical tips on how to get set up with a Google My Business account and explore how to

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improve their reach with customers. Join here for recorded webinar:

<https://youtu.be/TLLHPDA47tA>

2. **Social Media 101**

This session explores how to use social media to promote business and reconnect with existing customers after lockdown and find new customers online. Attendees will learn about the opportunities that social media brings, how to use it to understand customers' needs and create valuable content. This session will also cover practical tips on how to set up and manage a Facebook business account. Join here:

for recorded webinar <https://youtu.be/Nw9BF1hSFHE>

3. **How to Build and Enhance Your Website**

This session will cover how to use websites to promote business and connect with customers online. Attendees will learn practical tips on how to set up a website and embed engaging content and functions to achieve their business goals. Join here:

for recorded webinar <https://youtu.be/LM79MWtmlDo>

In addition to the webinars, later this month a series of short, instructional videos will be released on BT's website and social media which cover a range of topics and also address potential solutions to the problems posed by the pandemic.

- How to communicate about the measures you're taking to keep your customers and staff safe
- Content creation and COVID-19
- Top tips for best pub photos
- How to create a Google My Business listing and a free Google website

BT Sport customers will also have access to 1-2-1 digital training with the BT Sport team. Sessions can be booked online and will be run over Skype, with specially trained BT agents who are on hand to help you and your venue. These will be allocated on a first-come-first-served basis. To book a place, visit:

<https://btsportprint.co.uk/digital-learning>

From HEINEKEN

www.thepubcollective.co.uk

From MOLSON COORS

<https://www.molsoncoors.com/InYourCorner>

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YOUR HEALTH and SAFETY INCL. STATUTORY COMPLIANCE

Electrical, Fire Safety & Gas Safe Testing

Due to the current COVID-19 Pandemic it is increasingly unfeasible & unsafe for statutory compliance tests to continue on our sites.

We will however continue to make reasonable endeavours to complete compliance testing where it is deemed safe to do so.

Where it is not safe we will adopt a Dynamic Risk Assessment (DRA).

Risk assessments involve analysing the risks and hazards of your workplace and implementing controls to either eliminate or reduce them.

Electrical & Fire Safety Testing

Please adopt the attached DRA immediately.

Electrical:

<https://www.admiraltaverns.co.uk/wp-content/uploads/2020/03/Dynamic-Risk-Assessment-Electrical.pdf>

Fire Alarm:

<https://www.admiraltaverns.co.uk/wp-content/uploads/2020/03/Dynamic-Risk-Assessment-Fire-Alarm.pdf>

If you have any queries, please call the Help Line or the Admiral Taverns Help Desk for support.

Over the down time we will monitor missed inspections and look to prioritise these sites once we have freedom of movement and safe environments to work in.

Gas Safe Testing

<https://www.admiraltaverns.co.uk/wp-content/uploads/2020/03/Dynamic-Risk-Assessment-Gas-Safety.pdf>

The Health & Safety Executive and Gas Safe are still currently expecting that all reasonable endeavours are made by Landlords to complete annual Gas Safe Tests.

There is a requirement to record all attempts to arrange and complete Gas Safe Tests in order to comply with this requirement.

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JCW our Gas Safe Contractor, has agreed to set up a month by month schedule of due inspections and record all attempts gain access to complete the inspections.

JCW will initially contact you and seek confirmation that the occupants of the site do not have COVID-19, that they do not fall into the 1.5m Government High Risk Category and that they are happy for an engineer to attend their site.

If you answer positively to the questions, then the engineer will arrange to visit and re-check with you the day before the visit.

If you answer negatively to any question, then the attempt will be recorded and a new attempt will be rescheduled for 4 weeks' time.

If you have any queries, please call the Help Line or the Admiral Taverns Help Desk for support.

Over this time we will monitor missed inspections and look to prioritise these sites once we have freedom of movement and safe environments to work in.

GREAT INTERNET RESOURCES

For these ever-changing circumstances, we recommend the following sources of up-to-date quality information and independent advice:

HEALTH AND WELLBEING

Personal Health – NHS. <https://www.nhs.uk/conditions/coronavirus-covid-19/>

BII Mental Health Awareness Guide

The BII have provided a guide covering some simple steps we can all take to look after ourselves during the Pandemic. To access this, click on the link below.

<https://www.admiraltaverns.co.uk/wp-content/uploads/2020/04/Mental-Health-during-a-Pandemic-BII-Guide.pdf>

Licensed Trade Charity

The Licensed Trade Charity helps pubs, bar and brewery people when you are in need of help. They support hundreds of people facing a crisis with practical, emotional and financial support each year.

<https://www.licensedtradecharity.org.uk/category/mental-health/>

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BUSINESS SUPPORT

Government Business Support – GOV.UK

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

<https://www.admiraltaverns.co.uk/wp-content/uploads/2020/04/Government-Helpful-Links.pdf>

Industry Accountants – a digestible and quality summary of latest government support available.

<https://www.haysmacintyre.com/covid-19>

PUB INDUSTRY SPECIFIC

BBPA

https://beerandpub.com/policies/covid-19/?utm_source=GDPR+-+Daily+Digest&utm_campaign=fb25b8b616-EMAIL_CAMPAIGN_10_2_2018_14_43_COPY_01&utm_medium=email&utm_term=0_7311a7a757-fb25b8b616-61449657

BII <https://www.bii.org/>

CPL Licensee Training Suite

Admiral is delighted to offer CPL's full suite of licensee training for six months for the heavily subsidised fee of £24.50 + VAT. Details attached and **please contact Ceri Radford (Admiral) as directed** by the link.

<https://www.admiraltaverns.co.uk/wp-content/uploads/2020/04/CPL-Learning.pdf>

Free Hospitality-Based Training

UKHospitality and CPL Learning have launched a new online training platform. UKH Pathway will be free to use whilst your pub remains closed due to coronavirus, and will provide access to learning, well-being and personal development resources for furloughed employees. To access this platform please click on the link below.

<http://ukhospitalityregistration.cpllearning.com/>