

## UK GOVERNMENT and INDUSTRY COVID SUPPORT

**Update April 25<sup>th</sup> 2021**

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## UK GOVERNMENT and INDUSTRY COVID SUPPORT

### ENGLAND

#### Support grants – closure dates confirmed: **31st March 2021**

The Government have confirmed the closure dates for most of the current support grants. No closure date has been given for the Additional Restrictions Grant (ARG). Please do ensure you (and your tenants) have applied for all relevant grants, particularly in light of the enhanced State Aid provisions.

[Closed Business Lockdown Payments](#) – applications close on 31<sup>st</sup> March

[Local Restrictions Support Grants \(Open\)](#) - applications close on 31<sup>st</sup> March

[Local Restrictions Support Grants \(Closed\) \(Addendum\)](#) – applications close on 31<sup>st</sup> March and 31<sup>st</sup> May (see table below)

Scheme	End date
National lockdown, 5 November 2020	31 March 2021
National lockdown, 5 January 2021: first payment cycle, 5 January to 15 February	31 March 2021
National lockdown, 5 January 2021: second payment cycle, 16 February to 31 March	31 May 2021

### RETROSPECTIVE GRANT ELIGIBILITY *(for all grant funding from August 1<sup>st</sup> 2020)*

#### Updated March 5<sup>th</sup> 2021

- Who will receive this funding? The person who according to the billing authority's records was the ratepayer in respect of the hereditament on 5 January 2021 is eligible for the grant.
- For the purposes of these grant schemes, there is also new guidance added for Local Authorities on what constitutes a trading business, for the purposes of grant eligibility. Paragraphs 57 to 62 in the LRSG Closed document ([here](#)) for current lockdown grants sets out the characteristics that indicate a "trading businesses" and in particular we would highlight this direction to Local Authorities. Indicators that a business is trading include:
  - The business is engaged in business activity; managing accounts, **preparing for reopening**, planning and implementing COVID-safe measures.

Local Authorities must use their discretion to determine if a business is trading.
- Where Local Authorities have previously rejected applications from businesses that were not open, but can be considered to have been trading, **Local Authorities are asked to revisit these applications and pay these businesses retrospectively**. In light of the deadlines laid out above, **licensees should contact their local authorities BEFORE March 31<sup>st</sup> 2021** regarding previously denied grant applications.
- If a business is required to close its main, in-person service but adapts its business to operate takeaway, click and collect or online with delivery services, it will be considered closed and be eligible to receive grants under this scheme because its substantive business must close.

## UK GOVERNMENT and INDUSTRY COVID SUPPORT

### 1. GOVERNMENT FUNDING - GRANTS SUMMARY

#### ENGLAND

Rateable Value	Less than £15k	£15k - £51k	Greater than £51k	
<b>LRSG (Open) Monthly</b>	<b>£934</b>	<b>£1,400</b>	<b>£2,100</b>	
<b>LRSG (Closed) Monthly</b>	<b>£1,334</b>	<b>£2,000</b>	<b>£3,000</b>	This grant applies to pre-5th January 2021 claims
<b>LRSG (Closed) Addendum 42-day cycle</b>	<b>£2,001</b>	<b>£3,000</b>	<b>£4,500</b>	This grant replaces the previous (Closed) grant, from 5th January 2021
<b>Wet Led Grant One-off, Wet Led</b>	<b>£1,000</b>			
<b>Closed Business Lockdown Payment One-off</b>	<b>£4,000</b>	<b>£6,000</b>	<b>£9,000</b>	This grant was announced by Rishi Sunak on 5th January
<b>ARG Discretionary</b>	<b>Councils have funding to provide on a discretionary basis. We strongly urge you to apply and keep chasing.</b>			Additional £500 million supplied by Government in 2021

The above menu and their applicability by date and Tier are described ([click here](#)) and below.

Roslyns, leading industry accountants, helpfully also spell out up-to-date grant availability simple in the attached link and then click (top-left)

<https://www.roslyns.co.uk/toolkit>



## UK GOVERNMENT and INDUSTRY COVID SUPPORT

**Update March 24<sup>th</sup> 2021**

### *Restart Grant guidance for Local Authorities published*

BEIS has issued [guidance to Local Authorities](#) \* in England for the payment of the Restart Grants which start on 1<sup>st</sup> April. The full guidance is [here](#).

The updated eligibility guidance is available [here](#).

Key points to note in the guidance are:

- It is a one-off payment.
- Funding will be made available to all Local Authorities from 1<sup>st</sup> April 2021.
- The Restart Grant will also support hospitality, accommodation, leisure, personal care and gym business premises with one-off grants of up to £18,000 in Strand Two of the Restart Grant. The following thresholds apply for these businesses:
  - Businesses occupying hereditaments appearing on the local rating list with a rateable value of exactly £15,000 or under on 1<sup>st</sup> April 2021 will receive a payment of £8,000.
  - Businesses occupying hereditaments appearing on the local rating list with a rateable value over £15,000 and less than £51,000 on 1<sup>st</sup> April 2021 will receive a payment of £12,000.
  - Businesses occupying hereditaments appearing on the local rating list with a rateable value of exactly £51,000 or over on 1<sup>st</sup> April 2021 will receive a payment of £18,000.
- **Any changes to the rating list** (rateable value or to the hereditament) **after 1st April 2021 should be ignored for the purposes of eligibility**. Local Authorities are not required to adjust, pay or recover grants where the rating list is subsequently amended retrospectively to 1st April 2021.
- \* Paragraphs 23-25 [here](#) set out how to determine if a business can be treated as trading as at 1st April.
- It is expected that Local Authorities will provide local businesses with grant funding as soon as possible from 1st April 2021.
- The **application closure date for this scheme is 30th June 2021** and final payments must be made by 31st July 2021.
- **You should confirm with your LA/council to see if you need to re-apply, notwithstanding previous grants received.**

The guidance for the **Additional Restrictions Grants (ARG)** has also been updated to reflect that a further £425m of funds will be available to Local Authorities for payments from 1<sup>st</sup> April 2021. However, one of the conditions for the funding being provide to a Local Authority is that they have to demonstrate that they have fully used any previous funding that they had received for ARGs. The updated ARG guidance is available [here](#).

**April 22<sup>nd</sup> update** - There is a large amount of ARG funding that could still be available!

## UK GOVERNMENT and INDUSTRY COVID SUPPORT

### Update February 22<sup>nd</sup> 2021

#### *Local Restrictions Support Grants (LRSB) - updated guidance to Local Authorities*

The Government (BEIS) has today published updated guidance to Local Authorities confirming that **LRSB (Closed) payments are to be made for the 44-day period from 16<sup>th</sup> February to 31<sup>st</sup> March.**

The amounts are:

- Businesses occupying hereditaments appearing on the local rating list with a rateable value of exactly £15,000 or under on the date of the commencement of the widespread national restrictions will receive a payment of £2,096 per 44-day qualifying restriction period.
- Businesses occupying hereditaments appearing on the local rating list with a rateable value over £15,000 and less than £51,000 on the date of the commencement of the widespread national restrictions will receive a payment of £3,143 per 44-day qualifying restriction period.
- Businesses occupying hereditaments appearing on the local rating list with a rateable value of exactly £51,000 or above on the commencement date of the widespread national restrictions, will receive £4,714 per 44-day qualifying restriction period.

The full guidance is available [here](#).

\* The **Additional Restrictions Grant (ARG)** supports businesses that are not covered by other grant schemes or where **additional funding is needed**.

#### Check if you're eligible for the coronavirus Additional Restrictions Grant

The Additional Restrictions Grant (ARG) provides local councils with grant funding to support closed businesses that do not directly pay business rates as well as businesses that do not have to close but which are impacted. In addition, larger grants can be given than those made through LRSB (Closed).

Local councils can determine which businesses to target and determine the amount of funding from the ARG. Local councils also have the freedom to determine the eligibility criteria for these grants. However, the Government expects the funding to help those businesses which – while not legally forced to close – are nonetheless severely impacted by the restrictions.

This could include:

- businesses which supply the retail, hospitality, and leisure sectors
- businesses in the events sector
- business required to close but which do not pay business rates

FAQs

<https://www.admiraltaverns.co.uk/wp-content/uploads/2020/11/Additional-Restrictions-Grant.pdf>

Eligibility

<https://www.gov.uk/guidance/check-if-youre-eligible-for-the-coronavirus-additional-restrictions-grant>

## UK GOVERNMENT and INDUSTRY COVID SUPPORT

### **BUSINESS RATES**

Local Authorities will extend the current 100% business rates relief for the retail, hospitality and leisure sector due to end on 31<sup>st</sup> March 2021 by a further 3 months.

The current business rates holiday (100% relief) will now run until 30<sup>th</sup> June 2021 and business rates for the following 9 months to 31<sup>st</sup> March 2022 will be discounted by up to two thirds for closed businesses.

Local Authorities have been instructed not to issue unadjusted business rates bills in April this year. **We would recommend that your tenant checks their business rates bill when it does arrive to ensure that the appropriate relief has been included.**

### **PAVEMENT LICENSES and OUTDOOR/MARQUEE EXTENSION**

This licence can be applied for costing only £100. Details are on the attached link:

[https://www.admiraltaverns.co.uk/wp-content/uploads/2021/03/Pavement-Licence\\_Mar11-21.pdf](https://www.admiraltaverns.co.uk/wp-content/uploads/2021/03/Pavement-Licence_Mar11-21.pdf)

The Government's intention is to extend the provision of temporary pavement licences for a further 12 months, **to September 2022**. Below sets out the Government's expectation that councils should grant long pavement licences, without the need to reapply or pay a further fee:

*"We have made clear in the pavement licence guidance that **we expect local authorities to grant licences for 12 months or more unless there are good reasons not to**, such as plans for future changes in use of road space. Therefore, unless there are very good reasons, **we would expect licences granted under these provisions to continue to apply into this summer so that businesses do not have to reapply or be charged a further application fee** when they are able to re-open to serve customers outdoors. These temporary provisions are currently due to expire on 30 September 2021, but to give further certainty to businesses I will be introducing secondary legislation to extend these provisions for a further 12 months, subject to Parliamentary approval."*

In addition to the pavement licence extension, it also confirms:

- Any venue, even if it is listed, **can put up a marquee or structure of any size on their land without planning permission, and keep it up until September 2021**
- Takeaway sales of food can continue, until March 2022.

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### WALES: Economic Resilience Fund payments

#### **Update March 12<sup>th</sup> 2021**

An additional £150 million is being made available to support businesses in Wales, which will operate as a top up to the NDR Restrictions Business Fund Grant, will help businesses in the hospitality, tourism, leisure and non-essential retail sectors that are liable for non-domestic rates (as of 1<sup>st</sup> March 2021 and who were in occupation of the premises at this time). The grant will be available regardless of the number of employees the business has.

Eligible business with a rateable value:

- Under £12,000 will receive an additional **£4,000** grant payment.
- Between £12,001 and £500,000 will receive an additional **£5,000** grant.

Businesses who have already received a previous Restrictions Non-Domestic Rate Grant of either £3,000, £5,000 or multiples thereof, should not need to apply for the top-up scheme detailed above, as payments will be made automatically, with payments commencing from 22<sup>nd</sup> March 2021.

If, after checking your bank account, you have not received the top-up payment by **15 April 2021**, but believe you qualify, please follow up with your Council quoting your business rates reference number.

<https://businesswales.gov.wales/coronavirus-advice/>

### **ERF Restrictions Business Fund – updated Feb 3<sup>rd</sup> 2021**

The ERF Restrictions Business Fund will provide the following financial assistance in February to last through March 31<sup>st</sup> 2021, as follows:

- Businesses in the hospitality sector that are in receipt of Small Business rate relief (SBRR) and have a rateable value of £12,000 or less will be eligible **for a £3,000 payment**.
- Hospitality businesses with a rateable value of between £12,001 and £51,000 will **be eligible for a £5,000 payment** if impacted by the restrictions.
- **The detail can be found** <https://businesswales.gov.wales/coronavirus-advice/restrictions-business-fund-extension>

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### How to access the ERF Restrictions Fund:

Businesses **must be on the non-domestic rates (NDR) rating list for their local authority on 1 September.**

Businesses who received the Restrictions Business Grant in December via their Local Authority will begin receiving payments via the Restrictions Business Fund into their bank account during February. These businesses will not be required to re-register their details.

For all other eligible businesses to receive any of the ERF Restrictions Fund, businesses will need to register their details, as well as making a short on-line application to their respective local authority for the discretionary elements. These payments will start to reach businesses in February.

Businesses are able to access the registration and application process to access the funding through the Business Wales and Local Authority websites.



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### SCOTLAND: Additional Grant payments

Updated March 17<sup>th</sup> 2021

The Scottish Government has published the financial support package for the industry ([here](#)). Details of which are:

- on 22 March, one final four-weekly payment of the SFBF, with no new claims permitted.
  - Hospitality businesses >£51,001 in rateable value (RV) = £3k grant
  - Hospitality businesses below £51,000 RV = £2k grant
- on 19 April, all SFBF recipients to automatically receive a combined two-week supplement and a one-off restart grant. Further details are still forthcoming, however from immediate conversations with officials we're told the breakdown will be:
  - Hospitality businesses >£51,001 RV = £19.5k grant
  - Hospitality businesses between £15,001 and £51,000 RV = £13k grant
  - Hospitality businesses below £15,000 RV = £9k grant

January 16<sup>th</sup> 2021 update

Scotland has 2 elements of available grant funding

#### I. Additional January 2021 hospitality support

For business to be able to receive the grants confirmed earlier in the week (**£6k and £25k**) they will **need to apply for the Strategic Framework Business Fund (SFBF)**, many businesses will already be signed up for this since it opened in November. However, since 1 January, the previous cap on multiple premises (5) has been removed. As a result, multiple operators will need to submit applications for each of their sites.

They should then receive the SFBF support and top-up grants on 25 January. Premises will then continue to receive the SFBF support in future months for however long restrictions remain in place.

Details are available [here](#), alongside the individual applications to Local Authorities.

#### II. Ongoing Strategic Framework Business Fund (SFBF) continuing from 2020

The above is in addition to the economic support, which is part of the Strategic Framework Business Fund, which ensures all businesses in forced closed (Level 4 – everyone; Levels 2,3,4 for Wet pubs) will have **access to £3k (>£51k RV) and £2k (<£51k RV) every four weeks**. These grants can also be applied for via Local Authorities. Further information, including links to applications can be found here: [FindBusinessSupport.Gov.Scot](#)

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### 2. Self-Employed Income Support Scheme (Updated April 9<sup>th</sup> 2021)

The Budget 2021 has confirmed that the intended 4<sup>th</sup> grant will definitely go ahead and that there will in fact be a 5<sup>th</sup> grant.

The 4<sup>th</sup> grant will cover the 3 month period to 30<sup>th</sup> April 2021 with the 5<sup>th</sup> grant continuing until the end of September 2021.

Both the 4<sup>th</sup> and 5<sup>th</sup> grants will take into account 2019-20 tax returns as long as they have been submitted by 2<sup>nd</sup> March 2021. This means that self-employed taxpayers which commenced trade in the 2019-20 tax year may now be eligible to claim in respect of the 4<sup>th</sup> and 5<sup>th</sup> grants, even though they were not eligible for the previous grants.

#### Fourth SEISS Grant

The grant will be available to claim from late April and eligibility will depend on whether you have experienced a significant financial impact from coronavirus between February 2021 and April 2021.

The grant is taxable and is calculated based on 80% of three months average profits which is paid as a single payment capped at £7,500. The value of the grant is now based upon your trading profits for up to 4 tax years between 2016 and 2020 where available.

As the calculation now takes into account 2019-20 tax year, the amount of the grant may be higher or lower in value than any previous SEISS payments received.

As with the previous SEISS grants your tenant must claim the 4<sup>th</sup> grant using the online service.

From mid-April 2021 licensees should be given a personal claim date by HMRC which confirms the earliest date from which they can make their claim. HMRC may send this to them by email, letter or SMS depending upon the information previously supplied.

The Government guidance has been updated with information about the fourth SEISS grant.

The online portal for applications for the fourth SEISS grant **has opened**. **Claims must be submitted by 1<sup>st</sup> June 2021**. Full guidance is available [here](#) and the application portal can be accessed [here](#).

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### Fifth SEISS Grant

The 5<sup>th</sup> and final SEISS grant will cover the period May to September.

This grant will be determined by how much their turnover has been reduced as follows:-

- Higher reduction in turnover (30% or more) – the grant will be worth 80% of three months' average trading profits capped at £7,500.
- Lower reduction in turnover (less than 30%) – the grant will be worth 30% of three months' average trading profits.

Licensee will be able to claim the 5<sup>th</sup> grant from late July if they are eligible.

Further guidance on the 5<sup>th</sup> grant is expected and we will update you in due course.

### 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.
- The abovementioned extension relates to the SEISS which began on May 5<sup>th</sup> 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:

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<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. Coronavirus Job Retention Scheme (CJRS) – (updated March 17<sup>th</sup> 2021)

#### *Furlough scheme – schedule of dates and updated guide*

As part of the Spring 2021 Budget, the Chancellor announced that the Coronavirus Job Retention Scheme (CJRS) has been extended until the end of September. The Government has published some updated resources, which summarise the latest information on the CJRS and key dates to be aware of.

We have attached two resources that provide useful summaries:

- A list of monthly deadlines, outlining when CJRS claims must be submitted and key dates when scheme grants will reduce from July.
- A helpful step-by-step guide, with the latest information on the CJRS and the steps employers and their agents need to take to make a claim.

[These resources](#) can also be found on the Government's website.


- As a reminder, the UK Government will continue to pay 80% of employees' usual wages for the hours not worked, up to a cap of £2,500 per month, up to the end of June 2021.
- For periods in July, CJRS grants will cover 70% of employees' usual wages for the hours not worked, up to a cap of £2,187.50. In August and September, this will then reduce to 60% of employees' usual wages up to a cap of £1,875.
- Employers will need to continue to pay their furloughed employees at least 80% of their usual wages for the hours they do not work during this time, up to a cap of £2,500 per month. This means, for periods between July and September, they will need to fund the difference between this and the CJRS grants themselves.
- As under the current CJRS, flexible furloughing will be allowed in addition to full-time furloughing, so employers can bring employees back to work for any amount of time and any shift pattern, while still being able to claim CJRS for hours not worked.

There's more information on the Government website on [the extension to the scheme and the support available](#), plus [webinars](#), which offer information on the CJRS.

#### **CJRS Eligibility From May**

For periods from 1<sup>st</sup> May 2021 onwards, employers will be able to claim for eligible employees who were on employers' PAYE payrolls at **2<sup>nd</sup> March 2021**. This means they must have made a PAYE Real Time Information (RTI) submission between 20<sup>th</sup> March 2020 and 2<sup>nd</sup> March 2021, notifying HMRC of earnings for that employee. The employer does not have had to have benefitted from the scheme before to make a claim as long as they meet the eligibility criteria.

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### CORONAVIRUS JOB RETENTION SCHEME: DEADLINES FOR CLAIMS

There are monthly deadlines for claims. Use this list of dates to help you submit before it's too late.

- 14 April 2021**  
Final date to submit claims for March 2021 by 11:59pm
- 14 May 2021**  
Final date to submit claims for April 2021 by 11:59pm
- 14 June 2021**  
Final date to submit claims for May 2021 by 11:59pm
- 1 July 2021**  
CJRS grants will reduce to cover 70% of employees' usual wages up to a cap of £2,187.50
- 14 July 2021**  
Final date to submit claims for June 2021 by 11:59pm
- 1 August 2021**  
CJRS grants will reduce to cover 60% of employees' usual wages up to a cap of £1,875

### CJRS - step by step guide

The Government has produced a new, easy to follow [seven-step guide](#) for employers on how to claim their employees' wages during the extended CJRS period.

They have also produced a [handy chart](#) with the deadline dates by which employers must submit claims over the next four months.

Essentially, **you only have 14 days after the end of the month to make your claim for that month** e.g. February claim must be submitted **by March 14<sup>th</sup>**!

### Furlough Template:

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

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### 4. Coronavirus Statutory Sick Pay Rebate Scheme (May 26<sup>th</sup> 2020)

- 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](#).

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### 5. Self-isolation Supplement Payment for low-income workers

- The Government announced on 27<sup>th</sup> 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 1<sup>st</sup> 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. 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. 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).
  - £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



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### 6. Deferral of VAT and TAX bills (April 18<sup>th</sup> 2021 update)

#### *Deferred VAT guidance updated (April '21)*

HMRC has updated the guidance on deferring VAT payments by adding information on penalties or interest that may be charged if businesses do not pay in full or make an arrangement to pay and how they might still be able to avoid these charges.

The key information is that businesses **may be charged a 5% penalty or interest if they do not pay in full or make an arrangement to pay by 30<sup>th</sup> June 2021**. The full guidance is available [here](#).

#### *Earlier update – Feb '21*

HMRC have announced further guidance and clarification in respect of the VAT Deferral New Payment Scheme which **went live on 23<sup>rd</sup> February 2021**. The scheme is now open and will remain open until **21<sup>st</sup> June 2021** giving more time to actually join the scheme.

If your tenant deferred a VAT payment that was originally due between 20<sup>th</sup> March 2020 and 30<sup>th</sup> June 2020 they can:-

- Pay the deferred VAT in full by 31<sup>st</sup> March 2021
- **Join the VAT Deferral New Payment Scheme by 21<sup>st</sup> June 2021 (this extended relief is not automatic)**
- Contact HMRC by phone (0800 024 1222) by 30<sup>th</sup> June 2021 if they need extra help

In order to **maximise** the time to pay the deferred VAT they must join the VAT Deferral New Payment Scheme by **19<sup>th</sup> March 2021** not 31<sup>st</sup> March 2021 as was previously announced (to allow for Direct Debit processing). If they join before this date you will have up to 11 instalments **which includes the initial payment at the time they apply**.

If they join by 21<sup>st</sup> April 2021 they will have up to 10 instalments including the initial payment  
If they join by 19<sup>th</sup> May 2021 they will have up to 9 instalments including the initial payment  
If they join by 21<sup>st</sup> June 2021 they will have up to 8 instalments including the initial payment

No interest is charged on the instalments and the deferred balance must be fully repaid by the end of March 2022.

To use the online VAT Deferral New Payment Scheme they must:

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- Join the scheme (licensee must do this; cannot be done via an agent!)
- Still have deferred VAT from the relevant period to pay
- Be up to date with their VAT returns
- Join by 21<sup>st</sup> June 2021
- Pay the first instalment when they join (so your tenant needs to consider the timing of their application and the impact upon the number of remaining instalments)
- Pay their instalments by Direct Debit\*

\* = HMRC will allow a different entry route if they want to join the scheme but cannot pay by Direct Debit

They can join the scheme at: <https://www.tax.service.gov.uk/pay-vat-deferred-due-to-coronavirus/eligibility>

### The VAT Annual Accounting Scheme

If you pay your VAT using this scheme and have deferred VAT from the relevant period you will be invited to join the VAT Deferral New Payment Scheme later in March 2021.

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

**Mortgage holidays** were due to end on 31st October 2020 have been extended. Borrowers who have been impacted by coronavirus and have not yet had a mortgage payment holiday will be entitled to a six month holiday and those that have already started a mortgage payment holiday will be able to top up to six months without this being recorded on their credit file.

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### 7. Recovery Loan Scheme (Updated February 8<sup>th</sup> 2021)

Applications for CBILS, CLBILS and Bounce Back loans will end on 31<sup>st</sup> March 2021, to be replaced by the new Recovery Loan Scheme. It will be facilitated by the Government-owned British Business Bank and delivered through its delivery partners. Lenders will offer facilities of up to £10 million to support businesses that are affected by the pandemic. There will be no limit on the number and aggregate value of loans that can be made under the scheme.

The scheme is based on the British Business Bank's existing Coronavirus Business Interruption Loan Scheme (CBILS) but is open to all businesses regardless of turnover.

The key parameters of the scheme are as follows:

- The percentage of the remaining balance of each loan that is guaranteed by the Government is 80 per cent.
- The maximum facility size will be £10 million per business, and the minimum facility size will be £25,001 for loans and overdrafts and £1,000 for asset and invoice finance.
- Businesses will be required to meet the costs of interest payments and any fees from the outset.
- Businesses who have made use of the current Coronavirus loan schemes will be able to access the new scheme.
- The lender must establish that the borrower has a viable business proposition assessed according to its normal commercial lending criteria. This may be, but is not required to be, determined without regard to any concerns over the borrower's short-to-medium term business performance due to the uncertainty and impact of COVID-19.

The scheme launches on 6<sup>th</sup> April and is open until 31<sup>st</sup> December, subject to review.

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### APPRENTICESHIPS, TRAINEESHIPS, KICKSTART PROGRAMME

**(Update Feb 10th 2021)**

#### *Incentive payments for hiring apprentices – extended to 31<sup>st</sup> March 2021*

The Government has announced that it is extending incentive payments for hiring new apprentices to 31<sup>st</sup> March. To receive incentive payments, employers will need to sign the latest employer agreement in their apprenticeship service account.

If employers take on apprentices as new employees between 1<sup>st</sup> August 2020 and 31<sup>st</sup> March 2021, they will receive:

- £2,000 for apprentices aged 16 to 24
- £1,500 for apprentices aged 25 and over

Full details are available [here](#)

#### **Funding boost to get more young people into work (Update Feb 4<sup>th</sup> 2021)**

The Government has announced a new £1,000 cash support for businesses to help with the cost of providing a traineeship.

Employers can now [apply for a £1000 cash boost](#) to help them take on new trainees. The funding is available until 31<sup>st</sup> July 2021 and can be used to help businesses with the cost of providing a work placement for a trainee. This includes providing facilities, uniforms or helping with travel costs. Businesses offering new traineeship opportunities will receive the £1,000 bonus for every trainee they take on with up to a maximum of 10 trainees. Employers can claim the cash incentive for all work placements that have been completed since 1<sup>st</sup> September.

This new cash boost is in addition to the apprentice scheme announced last year, which offers employers £2,000 for each new apprentice they hire aged under 25, and £1,500 for apprentice aged 25 and over. More details are available [here](#).

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### *Kick Start Scheme* (updated guidance March 5th 2021)

The Kickstart Scheme provides funding to create new job placements for 16-24 year olds on Universal Credit who are at risk of long-term unemployment. Employers of all sizes can apply for funding which covers:

1. 100% of the [National Minimum Wage](#) (or the [National Living Wage](#) depending on the age of the participant) for 25 hours per week for a total of 6 months
2. associated [employer National Insurance contributions](#)
3. employer minimum automatic enrolment contributions

Employers can spread the start date of the job placements up until the end of December 2021.

The guidance on the Kick Start Scheme has been updated with more information on what businesses can spend the £1,500 setup costs and employability support grant on. The funding is given for each person employed through the scheme and can be spent on:

- training and employability support (provided by the employer, Kickstart gateway or another provider)
- IT equipment and software
- uniform or Personal Protective Equipment

There is also further detail on what happens if the placement leaves the job placement early. In this situation, the employer must tell DWP as soon as possible if the placement:

- leaves their job placement before the end of the 6-month period
- needs to temporarily leave their job placement (for example for special leave or coronavirus-related restrictions)

DWP may be able to extend the funding period if the person has to temporarily stop working. If they leave permanently, DWP will pay the grant until the end of the month that they stopped working. Full details are [here](#).

The guidance for applying for a Kick Start Scheme grant has also been updated to include a funding schedule (to 'How you will get the funding' section) and to include more detail to the steps in 'Getting the young people into the job placements'. The full guidance is available [here](#).

### *Apprenticeship guidance – further update* (February 26th 2021)

The guidance for businesses providing apprenticeships has been updated again to state that eligible apprentices can now start their EPA before they achieve their functional skills qualifications, if they have been prevented from doing so by COVID restrictions.

<https://www.gov.uk/government/publications/coronavirus-covid-19-apprenticeship-programme-response>

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### *Further investment and extension of the Employer Incentive Scheme in Wales*

The Welsh Government has invested a further £18.7 million to extend incentives to support businesses in recruiting apprentices in Wales. The Employer Incentive Scheme, which will now run until 30 September, enables businesses to claim up to £4,000 for each new apprentice they hire under the age of 25. This is an uplift from the previous £3,000 grant.

- The £4,000 incentive will be available to businesses that are employing a young apprentice for at least 30 hours per week.
- Welsh businesses could also receive £2,000 for each new under 25 year old apprentice they employ for less than 30 hours a week, which is an increase of £500.
- For workers aged 25 and over, businesses can access £2,000 for each new apprentice they hire on a 30 hour or more contract, and a £1,000 incentive for apprentices working less than 30 hours.
- Payments are restricted to ten learners per business.

More information on the scheme is available on the [Business Wales Skills Gateway](#).

## HARDSHIP

### **The Drinks Trust End of Furlough Grant (Update Oct 13<sup>th</sup> 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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### HOSPITALITY VAT

#### **Tourism & Hospitality VAT Rate (updated from March 2021 Budget)**

The current VAT cut to 5% for tourism and hospitality businesses which was due to end on 31<sup>st</sup> March 2021 will be extended by 6 months until 30<sup>th</sup> September 2021 after which an interim rate of 12.5% will apply for a further 6 months until 31<sup>st</sup> March 2022. The standard rate of 20% will come back into force on 1<sup>st</sup> April 2022.

### Income Tax and National Insurance contributions exemption for employer-reimbursed COVID-19 antigen tests

A [Tax Information and Impact Note](#) has been published for this exemption from Income Tax and NICs for employer-reimbursed coronavirus antigen tests.

### Are You entitled to an INSURANCE PAYOUT ?

#### *FCA test case – Supreme Court judgement on Business Interruption policies*

The Supreme Court recently issued its decision on the FCA's test case regarding Business Interruption (BI) policies and claims submitted due to COVID-19. The FCA's update is available [here](#), and its full press release is [here](#).

Its [judgment](#) substantially allows the FCA's appeal and dismisses the insurers' appeals. This completes the legal process for impacted policies and means that many thousands of policyholders who have cover should now have their claims for COVID-related business interruption losses paid.

The judgment is complex and runs to 112 pages. The FCA's legal team have published a bulletin summarising the judgment on their [website](#).

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The FCA argued for policyholders that the 'disease' and 'prevention of access' clauses in the representative sample of 21 policy types provide cover in the circumstances of the COVID-19 pandemic, and that the trigger for cover caused policyholders' losses. The High Court's judgment last September said that most of the disease clauses and certain prevention of access clauses provide cover and that the pandemic and the Government and public response caused the business interruption losses. Six insurers appealed those conclusions for 11 of the policy types, but the Supreme Court has dismissed those appeals.

On the FCA's appeal, the Supreme Court ruled that:

- cover may be available for partial closure of premises (as well as full closure) and for mandatory closure orders that were not legally binding;
- valid claims should not be reduced because the loss would have resulted in any event from the pandemic;
- This will mean that more policyholders will have valid claims and some pay-outs will be higher.

The judgment brings to an end legal arguments under 14 types of policy issued by six insurers, and a substantial number of similar policies in the wider market which will now lead to claims being successful. The FCA notes that test case was not intended to encompass all possible disputes, but to resolve some key contractual uncertainties and 'causation' issues to provide clarity for policyholders and insurers. Today's judgment does not determine how much is payable under individual policies but provides much of the basis for doing so.

Insurers should communicate directly and quickly with policyholders who have made claims affected by the judgment to explain next steps. The Financial Conduct Authority has provided a [policy checker tool](#) and has also published a set of [FAQs](#) for policyholders with Business Interruption insurance policies.

Policyholders currently considering a full and final settlement offer from their insurer may wish to contact their broker and/or insurer before accepting any full and final settlement offer, in case it needs to be updated following the Supreme Court judgment.

### **ADMIRAL advice**

- If you have previously made a claim that was originally refused we recommend that you re-visit this and challenge it if necessary.
- If you have business interruption insurance but so far have not attempted to make a claim we suggest you do so.
- It should be noted that we believe that Todd & Cue policies are unlikely to be caught within the policy-types referred to above.



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### SUPPLIER SUPPORT (Updated March 20<sup>th</sup> 2021)

#### From the BII

Free Training Webinars – March 22<sup>nd</sup> – 26<sup>th</sup> focused on Staff and key aspects of your retail Offer

<https://bii.giraffemail.co.uk/index.php?action=social&chash=6c340f25839e6acdc73414517203f5f0.1102&s=972790b987d9916579fb880194f71bdd>

#### “All hands To The Pump” – free reopening and recovery webinars

National Pubwatch, Best Bar None, the Institute of Licensing, Purple Flag and other industry agencies have partnered to develop a **series of useful and informative webinars** and a resource library to assist all sectors of the industry negotiate “The Roadmap to Recovery”.

The webinars cover a broad range of issues and feature expert speakers from the trade associations including the BBPA, the Home Office plus licensing, environmental health, HR and recruitment professionals, hospitality training experts and operators of licensed premises.

Sessions include helping you understand regulations when reopening, refreshing your staff on topics such as responsible alcohol retailing and conflict management, what reopening could look like, covid, health & safety, food and fire safety tips and Q&As and more.

The webinars **begin on Monday 22<sup>nd</sup> March run for the next two weeks**. Please visit <https://allhandstotheump.com/events/> for the available sessions and further details on how to register.

#### 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.

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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 the [MyDiageo.com](https://mydiageo.com) website and registering for the Raising the Bar support programme.**

### SKY – Tier 2 pricing

SKY doesn't have a "market policy" but where tenants that still wish to trade whilst in Tier 2 and want to keep SKY active but may need support, they should contact sky to discuss their specific circumstances.

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

<https://youtu.be/TLLHPDA47tA>

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### 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/LM79MWtmIDo>

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](http://www.thepubcollective.co.uk)

### **From MOLSON COORS**

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

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### USEFUL 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/>

#### 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>

A 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>

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

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

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### PUB INDUSTRY SPECIFIC

#### **BBPA**

[https://beerandpub.com/policies/covid-19/?utm\\_source=GDPR+-+Daily+Digest&utm\\_campaign=fb25b8b616-](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](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/>