

Coronavirus Information support for North Ayrshire Council Community Briefing 1

The information within this document sets out a number of new schemes of assistance in light of the Coronavirus pandemic.

Any community group / social enterprise / charity employing staff via PAYE will be able to access the schemes laid out in this document

Organisations that trade will also be able to benefit from the new Coronavirus cash grants and loans as well as the specific third sector grants. Please note that the cash grants would only be relevant to those groups occupying premises for which business rates (and the small business bonus scheme qualification) apply.

New Support and Funding Available

Name of Scheme	What does it do?	Who and what is eligible?	How can it be accessed?
Statutory Sick Pay (SSP) Relief Package	Allows small-and medium-sized businesses and employers to reclaim Statutory Sick Pay (SSP) paid for sickness absence due to COVID-19.	<ul style="list-style-type: none"> ➤ This refund will cover up to 2 weeks' SSP per eligible employee who has been off work because of COVID-19 ➤ Employers with fewer than 250 employees will be eligible - the size of an employer will be determined by the number of people they employed as of 28 February 2020 ➤ Employers will be able to reclaim expenditure for any employee who has claimed SSP (according to the new eligibility criteria) as a result of COVID-19 ➤ Employers should maintain records of staff absences and payments of SSP, but employees will not need to provide a GP fit note <input type="checkbox"/> <p>Eligible period for the scheme will commence the day after the regulations on the extension of Statutory Sick Pay to those staying at home comes into force.</p>	<ul style="list-style-type: none"> ➤ The UK Government will work with employers over the coming months to set up the repayment mechanism for employers as soon as possible. ➤ Further info available here: https://www.gov.uk/government/publications/guidance-to-employers-andbusinesses-about-covid-19
Business Rates (All Businesses)	Rates Relief	<ul style="list-style-type: none"> ➤ 1.6% relief for all properties, freezing the poundage rate next year 	Directly applied to business rates bills from 1st April 2020. Further details available here: https://www.mygov.scot/non-domesticrates-coronavirus/
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Business Rates (Specific Sectors)	Rates holiday for 2020/21 tax year	<ul style="list-style-type: none"> ➤ A full year's 100% non-domestic rates relief for retail, hospitality and tourism business ratepayers. 	Directly applied to business rates bills from 1st April 2020. Further details available here: https://www.mygov.scot/non-domesticrates-coronavirus/
Name of Scheme	What does it do?	Who and what is eligible?	How can it be accessed?
Cash Grants	Direct grant support to specific businesses	<ul style="list-style-type: none"> ➤ £10,000 grant awarded to all small firms receiving the small business bonus or rural relief ➤ £25,000 grants for hospitality, leisure and retail properties with a rateable value between £18,000 and £51,000. This includes rugby / bowling / tennis clubs etc, animal charities /exhibition and arts venues 	Full details and application on https://www.north-ayrshire.gov.uk/coronavirus/Business-licensing-Coronavirus-COVID-19-updates.aspx
Name of Scheme	What does it do?	Who and what is eligible?	How can it be accessed?
Coronavirus Business Interruption Loan Scheme	Loan Support with UK Government Guarantee	<ul style="list-style-type: none"> ➤ UK Government will provide lenders with a guarantee of 80% on each loan (subject to a per lender cap on claims) ➤ No charge to businesses or banks from the UK Government) ➤ Supports loans of up to £5 million ➤ Interest free for the first 6 months – interest payments are covered by the UK Government 	Full details and application on https://www.british-business-bank.co.uk/ourpartners/coronavirus-business-interruption-loan-scheme-cbils/
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COVID-19 Corporate Financing Facility	Purchase of short-term debt (Larger firms only)	<ul style="list-style-type: none"> ➤ New lending facility to raise working capital via the Bank of England directly purchasing short-term debt. ➤ Supports companies that are fundamentally strong but have been affected by a short-term funding squeeze ➤ Supports the corporate finance market overall which eases the supply of credit to all firms 	Full details to be announced by UK Government w/c 23rd March 2020. Further info available here: https://www.gov.uk/government/publications/launch-of-covid-19-corporate-financing-facility-cdff
Name of Scheme	What does it do?	Who and what is eligible?	How can it be accessed?
Insurance	Insurance pay-out (based on cover)	<ul style="list-style-type: none"> ➤ Businesses that have cover for both pandemics and government-ordered closure should be covered. ➤ UK Government has confirmed with the insurance industry their advice to avoid pubs, theatres etc on 17th March 2020 is sufficient to make a claim 	Check with your business's insurer

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HMRC Time to Pay Service	Tax relief	<ul style="list-style-type: none"> ➤ For all businesses and self-employed people in financial distress, and with outstanding tax liabilities, may receive support ➤ Case-by-case basis and tailored to individual circumstances 	Call HMRC's Dedicated Helpline on 0800 0159 559
Name of Scheme	What does it do?	Who and what is eligible?	How can it be accessed?
Planning Rules Relaxed (Specific Sectors)	Change of operations	<ul style="list-style-type: none"> ➤ Local Authorities to relax planning rules to allow pubs and restaurants to operate temporarily as takeaways 	Guidance to be published by Local Authorities.
Name of Scheme	What does it do?	Who and what is eligible?	How can it be accessed?
Visitor Levy Bill	Halting of Bill	<ul style="list-style-type: none"> ➤ The introduction of a visitor levy on tourism in Scotland will be halted 	Effective immediately
Name of Scheme	What does it do?	Who and what is eligible?	How can it be accessed?
Deposit Return Scheme	Extension of GoLive	The Deposit Return Scheme will now be introduced in July 2022	Effective immediately
Name of Scheme	What does it do?	Who and what is eligible?	How can it be accessed?
Business Loans Scotland and West of Scotland Loan Fund	Businesses with existing loans	3 month capital and interest holiday for all existing borrowers	Applied directly to loans via Business Loans Scotland
Name of Scheme	What does it do?	Who and what is eligible?	How can it be accessed?
EU Coronavirus Response Investment Initiative Direct	Direct €37 billion increase in EU Structural Funds (European Regional Development Fund (ERDF); European Social Fund (ESF); Cohesion Fund (CF); and European Maritime and Fisheries Fund (EMFF))	<ul style="list-style-type: none"> ➤ The European Commission has relinquished obligation to request refunding of unspent prefinancing for the listed Funds until programme closure. ➤ Member States can now use the amounts not recovered in 2020 to accelerate investments related to COVID-19 outbreak. ➤ Proposed for ERDF to support the financing of working capital in SMEs where necessary as a temporary measure. ➤ ERDF investment priority to strengthen research, technological development and innovation is modified to cover investment in products and services for fostering the crisis response capacities in public health services. Expenditure on this is eligible from 1st February 2020. 	Awaiting full European Commission and Member State (i.e. UK & Scottish Governments) legislative approval https://ec.europa.eu/info/sites/info/files/about_the_european_commission/eu_budget/13032_020_-_coronavirus_response_investment_initiative_final_v2_0.pdf

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Scottish Government Wellbeing Fund	£50 million fund across Scotland to support at-risk people affected by Covid-19, including homeless people and those experiencing fuel poverty.	<ul style="list-style-type: none"> ➤ For charities and others who require additional capacity to work with target groups. 	Funding will be allocated direct to local authorities. Awaiting further details from Scottish Government of when local authorities will receive these funds. https://www.mygov.scot/scottish-welfare-fund/
Name of Scheme	What does it do?	Who and what is eligible?	How can it be accessed?
Scottish Government Supporting Communities Fund	£40 million fund to support the growth of community efforts at a local level	<ul style="list-style-type: none"> ➤ Funds for organisations who support people at risk because of age, isolation, carers, homeless people and asylum seekers and signposting people to sources of help, such as applying for benefits. ➤ Funding will be allocated direct to local authorities. 	Awaiting further details from Scottish Government of when local authorities will receive these funds.
Name of Scheme	What does it do?	Who and what is eligible?	How can it be accessed?
Scottish Government Third Sector Resilience Fund	£20 million to ensure health and continued viability of third sector organisations The Fund will provide grants between £5,000-£100,000, with a further £5m available in fully flexible, 0% interest loans starting at £50,000.	<ul style="list-style-type: none"> ➤ Specifically focused on third sector organisations cash flow and other problems ➤ Funding provided directly to third sector. ➤ The Fund will support registered charities, voluntary organisations and social enterprises that already deliver vital services in communities but that find themselves in financial difficulties directly as a result of the Coronavirus pandemic. 	The Fund will be delivered by: Firstport https://www.firstport.org.uk/news/covid-19-coronavirus-update/ Social Investment Scotland https://www.socialinvestmentscotland.com/covid-19-update/ Corra Foundation https://www.corra.scot/news/work-to-support-charities-and-communities-dealing-with-the-impact-of-coronavirus/ Further details will be available about the fund, eligibility, criteria and application process will be available soon
Name of Scheme	What does it do?	Who and what is eligible?	How can it be accessed?
Other Funders	Funders in Scotland are all talking and working together to try and work out how best they can help.	<ul style="list-style-type: none"> ➤ In the first instance, most funders are offering flexibility to those they already fund so that money can be used in whatever way is most helpful right now. 	If you have any concerns about how your organisation, or the work it delivers will be affected it is worth speaking to your current funders as a first step. It is highly likely that they will give you any flexibility you need.
Name of Scheme	What does it do?	Who and what is eligible?	How can it be accessed?
UK-wide disaster relief fund	Provision of funds for community groups providing care and support to older & vulnerable people hit by the social and economic impacts of the coronavirus	<ul style="list-style-type: none"> ➤ The Fund will support registered charities, voluntary organisations and social enterprises that already deliver vital services in communities. 	In Scotland this will be delivered by Foundation Scotland https://www.foundationscotland.org.uk/ They are working hard to set up processes to enable funds to be accessed by charities.

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Marks and Spencers Neighbourly	nationwide surplus redistribution scheme corporate volunteering – CSR	➤ Neighbourly supports through donating product and time as well as . .	https://www.neighbourly.com/MarksandSpencer/campaigns
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Martin Lewis Money Fund	he MoneySavingExpert.com founder wants to fund worthy projects such as foodbanks, charities engaged in community aid, and those offering financial advice and help.	➤ Neighbourly supports through donating product and time as well as . . If you're a registered charity specifically working to help deal with the financial impact of coronavirus you might be eligible for a grant of between £5,000 and £20,000.	https://blog.moneysavingexpert.com/2020/03/i-m-making-p1m-available-to-fund-urgent-small-charity-coronaviru/

OSCR, the Association of Chief Officers of Scottish Voluntary Organisations (**ACOSVO**) and the Scottish Council for Voluntary Organisations (**SCVO**) are committed to working together to support the sector through the COVID-19 pandemic:

<https://scvo.org/support/coronavirus/funding>

Key Website Pages specific to Covid-19 Business and Community Support:

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

Scottish Government: <https://findbusinesssupport.gov.scot/coronavirus-advice>

Business Gateway National: <https://www.bgateway.com/resources/coronavirus-support>

Business Gateway Local Offices: <https://www.bgateway.com/local-offices>

Federation of Small Businesses: COVID-19: Advice and guidance for small businesses and the self-employed

Scottish Chambers of Commerce: Business Advice & Guidance: Covid-19

ACAS - The Advisory, Conciliation and Arbitration Service: Advice for employers and employees

SCVO - Scottish Council; for Voluntary Organisations: <https://scvo.org/support/covid-19/funding/for-organisations/third-sector-resilience-fund>

Listed below are some tips on how to be more resilient at this time

- Put you, your staff and volunteers and your members health first
- Follow all official advice and keep up to date as this change daily
- Organisations need to review their operations and if you do not offer essential life line activity or service provision then consider how your organisation should operate within the official advice given
- Assess and implement remote work policies
- Check your insurance to see if you are covered for cancellation / interruption etc. Check particularly that it covers Coronavirus or pandemic disease and speak to your insurers if in doubt
- Ensure your accounts are up to date and that files are accessible to other committee members / trustees in the event of any emergency or illness
- Advise any suppliers if you think that you will have difficulty paying any outstanding invoices
- If you have perishable products then look at how they could be re-purposed for good and not wasted
- If you have social media – keep it going members / volunteers and staff who may be self-isolating will still enjoy regular updates and you could use the sites to help people feel less isolated
- Keep abreast of other local sites and post / tweet other information that may assist your members as well as others
- Access <http://www.northayrshire.community/covid-19-updates-for-communities/35201/> for local advice and initiatives