



A Government update

Given the live nature of Covid-19, we have been updating guidance as much as possible to respond to the questions and concerns businesses have raised.

We have just launched a new FAQ section on the business support website, which can be found here: <https://bit.ly/FAQsStayHome>

The FAQs highlight that with the exception of the businesses the Government ordered to close - please find the full list here: <https://bit.ly/BizClose> - there has been no Government ordered closure of any other business.

Where businesses continue to stay open, employers should take every possible step to facilitate their employees working from home. If your employees cannot work from home - e.g. if they operate machinery, work in construction or manufacturing or are delivering front-line services - then employees can still travel to work, provided they are well and no one in their household is self-isolating.

Employers who have people in their offices or onsite should ensure that employees are able to follow Public Health England guidelines including, where possible, maintaining a 2 metre distance from others, and washing their hands with soap and water often for at least 20 seconds (or using hand sanitiser gel if soap and water is not available). Where that is not possible, and there are many types of jobs where that will be challenging, the PHE/Chief Medical Officer Advice is that it is okay to come to work

Guidance for businesses on the Coronavirus Job Retention Scheme

The Government has today published guidance for businesses on how to access the Coronavirus Job Retention Scheme.

Under the Coronavirus Job Retention Scheme, all UK employers with a PAYE scheme will be able to access support to continue paying part of their employees' salary for those that would otherwise have been laid off during this crisis.

This applies to employees who have been asked to stop working, but who are being kept on the pay roll, otherwise described as 'furloughed workers'. HMRC will reimburse 80% of their wages, up to £2,500 per month. This is to safeguard workers from being made redundant. The Coronavirus Job Retention Scheme will cover the cost of wages backdated to 1 March and is initially open for 3 months, but will be extended if necessary.

Guidance for Employers

Employers will be able to use a portal to claim for 80% of furloughed employees' (employees on a leave of absence) monthly wage costs, up to £2,500 a month, plus the associated Employer National Insurance contributions and minimum automatic enrolment employer pension contributions on that wage. We expect the scheme to be up and running by the end of April.

Please use the following link to access the guidance:

www.gov.uk/guidance/claim-for-wage-costs-through-the-coronavirus-job-retention-scheme

Self-employment income support scheme

Last night the government announced the support package for those people who are self-employed. It will provide a grant worth 80% of your profits up to a cap of £2500. You can apply if you're a self-employed individual or a member of a partnership and you:

- have submitted your Income Tax Self-Assessment tax return for the tax year 2018-19
- traded in the tax year 2019-20
- are trading when you apply, or would be except for COVID-19
- intend to continue to trade in the tax year 2020-21
- have lost trading/partnership trading profits due to COVID-19

It will be up to a maximum of £2,500 per month for 3 months and paid into your bank account in one instalment.

The scheme is not live yet and HMRC will contact you if you are eligible for the scheme and invite you to apply on line. Please do not contact HMRC now as doing so will only delay the urgent work being undertaken to introduce the scheme. More information can be found at:<https://www.gov.uk/guidance/claim-a-grant-through-the-coronavirus-covid-19-self-employment-income-support-scheme>

Insurance cover on unoccupied properties

For those businesses who have had to close for the foreseeable future – please check your insurance cover. Some policies have specific clauses around vacancies and how many days you are allowed. This is particularly important if you have stock on site. I am aware some businesses have had to make some amendments to their policies to ensure they have sufficient cover.

Regards

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