

## C19 Business News Update

2 November 2020

### ENGLAND - NEW NATIONAL RESTRICTIONS FROM 5 NOVEMBER

The Government has issued Information on the new national restrictions, including what they mean for working from home and business closures and the financial support available.



The guidance covers:

- Stay at home
- Staying safe outside the home (Social Distancing)
- Meeting with family and friends
- Businesses and venues
- Weddings, civil partnerships, religious services and funerals
- Going to work
- Going to school, college and university
- Childcare and children's activities
- Visiting relatives in care homes
- Travel
- Financial support

See: [https://www.gov.uk/guidance/new-national-restrictions-from-5-november?utm\\_source=fc0c028c-b434-4b5f-a52f-7f28e1c1da8b&utm\\_medium=email&utm\\_campaign=govuk-notifications&utm\\_content=immediate](https://www.gov.uk/guidance/new-national-restrictions-from-5-november?utm_source=fc0c028c-b434-4b5f-a52f-7f28e1c1da8b&utm_medium=email&utm_campaign=govuk-notifications&utm_content=immediate)

## **Businesses and venues**

To reduce social contact, the Government has ordered certain businesses and venues to close. These include:

- all non-essential retail, including, but not limited to clothing and electronics stores, vehicle showrooms, travel agents, betting shops, auction houses, tailors, car washes, tobacco and vape shops.
- indoor and outdoor leisure facilities such as bowling alleys, leisure centres and gyms, sports facilities including swimming pools, golf courses and driving ranges, dance studios, stables and riding centres, soft play facilities, climbing walls and climbing centres, archery and shooting ranges, water and theme parks,
- entertainment venues such as theatres, concert halls, cinemas, museums and galleries, casinos, adult gaming centres and arcades, bingo halls, bowling alleys, concert halls, zoos and other animal attractions, botanical gardens;
- personal care facilities such as hair, beauty and nail salons, tattoo parlours, spas, massage parlours, body and skin piercing services, non-medical acupuncture, and tanning salons.
- Food shops, supermarkets, garden centres and certain other retailers providing essential goods and services can remain open. Essential retail should follow COVID-secure guidelines to protect customers, visitors and workers.
- Non-essential retail can remain open for delivery to customers and click-and-collect.
- Hospitality venues like restaurants, bars and pubs must close, but can still provide takeaway and delivery services. However, takeaway of alcohol will not be allowed.
- Hotels, hostels and other accommodation should only open for those who have to travel for work purposes and for a limited number of other exemptions which will be set out in law.

A full list of the business closures will be published and set out in law shortly.

## **Going to work**

Where people cannot do so (for instance people who work in critical national infrastructure, construction or manufacturing) they should continue to travel to work/attend their workplace.

The Government states that this is essential to keeping the country operating and supporting vital sectors and employers.



The risk of transmission can be reduced if COVID-secure guidelines are followed closely. Extra consideration should be given to those people at higher risk.

The Covid -secure guidelines can be found here: <https://www.gov.uk/guidance/working-safely-during-coronavirus-covid-19>

## **Update on Government financial supports**

### Mortgage payment holidays

Mortgage payment holidays will no longer end 31 October. 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.

The FCA will announce further information and we will update you when we have seen it.

### Business Grants

Businesses required to close in England due to local or national restrictions will be eligible for the following:

- For properties with a rateable value of £15k or under, grants to be £1,334 per month, or £667 per two weeks;
- For properties with a rateable value of between £15k-£51k grants to be £2,000 per month, or £1,000 per two weeks;
- For properties with a rateable value of £51k or over grants to be £3,000 per month, or £1,500 per two weeks.

Business grant policy is fully devolved. Devolved Administrations will receive UK Government financial support which they could use to establish similar schemes.

## The Coronavirus Job Retention Scheme (CJRS)

This has been extended until December. This was due to end 31 October. The Grant will ensure employees receive 80% of their current salary for hours not worked, up to a maximum of £2,500.



Businesses will have flexibility to bring furloughed employees back to work on a part time basis or furlough them full-time, employers will be asked to cover National Insurance and employer pension contributions.

As with the current CJRS, employers are still able to choose to top up employee wages above the scheme grant at their own expense if they wish.

The Government will confirm shortly when claims can first be made in respect of employee wage costs during November, but there will be no gap in eligibility for support between the previously announced end-date of CJRS and this extension.

The Job Support Scheme (JSS), which was scheduled to come in on Sunday 1st November, has been postponed until the furlough scheme ends.

Details on the CJRS can be found here: [https://www.gov.uk/guidance/claim-for-wages-through-the-coronavirus-job-retention-scheme?utm\\_source=7ff20fd-9d03-4182-85ce-2a8a285d8af3&utm\\_medium=email&utm\\_campaign=govuk-notifications&utm\\_content=immediate](https://www.gov.uk/guidance/claim-for-wages-through-the-coronavirus-job-retention-scheme?utm_source=7ff20fd-9d03-4182-85ce-2a8a285d8af3&utm_medium=email&utm_campaign=govuk-notifications&utm_content=immediate)

## Government increases support for self-employed across the UK

It was announced on the 2 November that the government is increasing its support to the self-employed over the coming months and ensuring people get paid faster than previously planned.



To reflect the recent changes to the furlough scheme, the UK-wide Self-Employment Income Support Scheme (SEISS) will be made more generous – with self-employed individuals receiving 80% of their average trading profits for November.

To ensure those who need support get it as soon as possible, payments will also be made more quickly with the claims window being brought forward from 14 December to 30 November.

As SEISS grants are calculated over three months, the uplift for November to 80 percent, along with the 40 percent level of trading profits for December and January, increases the total level of the third grant to 55 percent of trading profits. The maximum grant will increase to £5,160.

To be eligible for the Grant Extension self-employed individuals, including members of partnerships, must:

- have been previously eligible for the Self-Employment Income Support Scheme first and second grant (although they do not have to have claimed the previous grants)
- declare that they intend to continue to trade and either:
- are currently actively trading but are impacted by reduced demand due to coronavirus
- were previously trading but are temporarily unable to do so due to coronavirus

## Government loan schemes

More businesses will also be able to benefit from government loan schemes which have been extended to the end of January 2021, while firms can 'top up' existing Bounce Back Loans should they need additional finance.

See: [https://www.gov.uk/government/news/government-increases-support-for-self-employed-across-the-uk?utm\\_source=dfa7e39f-439e-400a-9b0d-0de7bf9ea9b3&utm\\_medium=email&utm\\_campaign=govuk-notifications&utm\\_content=immediate](https://www.gov.uk/government/news/government-increases-support-for-self-employed-across-the-uk?utm_source=dfa7e39f-439e-400a-9b0d-0de7bf9ea9b3&utm_medium=email&utm_campaign=govuk-notifications&utm_content=immediate)

Stay safe and rest assured we will keep all our clients fully informed of the new measures and how to claim as we get further details.