

COVID-19

BUSINESS SUPPORT UPDATE

Issue 2, 23 March 2020

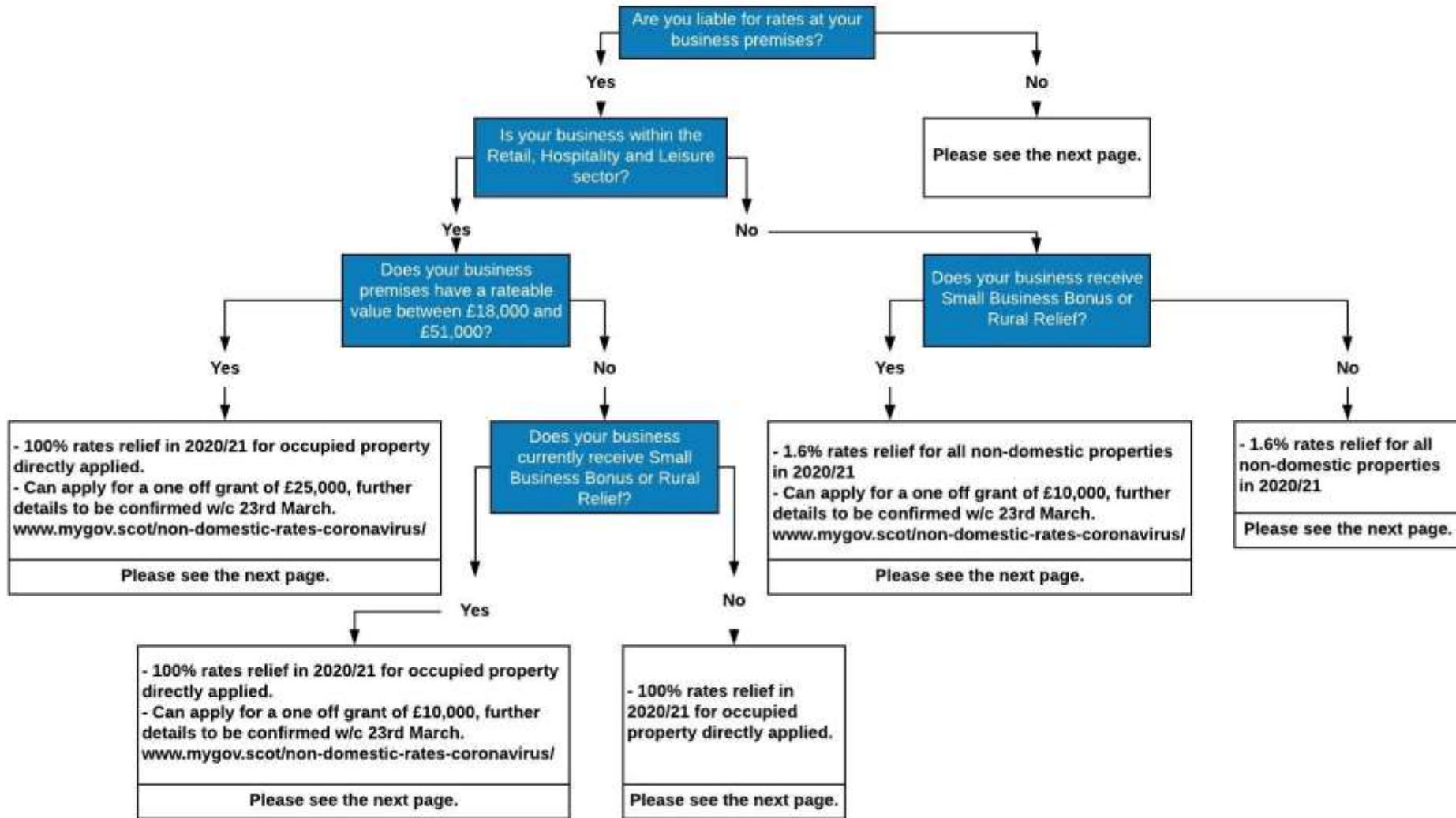
We know that these are unprecedented times for the business community, and that support and advice for you is changing daily and coming from multiple sources. We have produced this flow chart to direct you to the latest support available based on current UK and Scottish Government information. We'll keep this flow chart updated as and when new advice and clarity on proposed support programmes are released. If, after using this resource, you still have questions, we've included a helpful set of phone numbers and links for you to find the advice you need.

Tel: 01292 616 349

Email: COVID19.BusinessSupport@south-ayrshire.gov.uk



COVID-19 – Business Support Flow Chart



Do you have employees, how many?

If you are a sole trader with no business premises

- If you are self employed, income tax payments due in July 2020 under Self Assessment will be delayed until January 2021. Auto applied.
- Deferral of VAT payments from 20 March until 30 June 2020. Auto applied.
- HMRC Time to Pay Service for all businesses and self-employed people in financial distress and with outstanding tax liabilities – via HMRC 0800 0159 559.
- Business Interruption Loan Scheme – applied via your bank, further information due w/c 23rd March.
- Insurance if you have cover for Pandemics or Government-ordered closure, check with you insurer.
- If you have existing loans with Business Loans Scotland and West of Scotland Loan Fund – three month capital and interest holiday. Applied directly by BLS.
- If you are having issues with business debt please see businessdebtline.org for further advice. Or call 0800 197 6026
- If you are suffering from personal debt please contact South Ayrshire Council Information and Advice Hub. 0300 123 0900
- Please contact Jobcentre Plus if you require personal benefits advice. 0800 169 0190

Up to 250 staff

- Coronavirus Job Retention Scheme, HMRC will reimburse 80% of furloughed workers wage cost up to £2,500 per month. Details at www.gov.uk/government/publications/guidance-to-employers-and-businesses-about-covid-19/covid-19-support-for-businesses
- Deferral of VAT payments from 20 March until 30 June 2020. Auto applied.
- Reclaim up to 2 weeks' Statutory Sick Pay per eligible employee who has been off work as a result of COVID-19. further information from www.gov.uk/government/publications/guidance-to-employers-and-businesses-about-covid-19/covid-19-support-for-businesses
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250 + staff

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Further support resources

USEFUL NUMBERS

- HMRC helpline: 0800 0159 559
- Scottish Enterprise business support line: 0300 303 0660
- Business Gateway (general): 0300 013 4753
- Business Gateway (South Ayrshire): 01292 427551
- Business Gateway (North Ayrshire): 01294 507509
- Business Gateway (East Ayrshire): 01563 898434

LINKS

- Scottish Government business support website: findbusinesssupport.gov.scot/coronavirus-advice
- Scottish Government COVID-19 updates: <https://www.gov.scot/coronavirus-covid-19/>
- Education provision for key workers: <https://www.gov.scot/publications/coronavirus---school-and-elc-closures-guidance-on-critical-childcare-provision-for-key-workers/>
- Social enterprises and charities: <https://www.the-sse.org/news/how-to-prepare-for-corona-as-a-social-enterprise-charity-or-impact-organisation/>