

# **Business Support Guide for Customers**

# A USEFUL GUIDE ON GOVERNMENT ASSISTANCE AVAILABLE TO BUSINESS OWNERS AND THE SELF-EMPLOYED AFFECTED BY CORONAVIRUS

We value our customers and are here to support you with our products and services, but also with practical help on how you can protect and support your business, employees and income during these difficult times.

There are a number of government supported schemes, grants and initiatives designed to assist businesses and our short guide gives you a basic overview on the range of support available, where to find further information and how to make applications.

A great place to start your research is the government's Coronavirus Business Support Finder Tool:

<https://www.gov.uk/business-coronavirus-support-finder>

Simply complete the short on-line questionnaire and then get quickly signposted to the most suitable support schemes that you may be eligible for.

The government is regularly reviewing the available schemes, so this guide will be updated as and when necessary.



Some additional sources of information which may also be useful are given below:

<https://builduk.org/coronavirus/>

<https://www.citb.co.uk/urgent-messages/>

<https://www.eca.co.uk/coronavirus>

<https://www.select.org.uk/select-help-covid-19-pandemic/>



| Scheme   | Scheme Details   | Further Information   |
|--|--|---|
| <b>Coronavirus Job Retention Scheme</b>              | <p>You can apply to make use of the government's job retention scheme (CJRS) which will continue to pay a part of your employees salaries who may otherwise have been made redundant as a result of the crisis. The scheme is applicable to any of your employees who are not currently working but who remain on your payroll – commonly known as 'furloughed' employees.</p> <p><b>From 1st July 2020 claims will only be allowed for employees who have had a successful previous claim between 01/03/20 and 30/06/20.</b></p> <p><a href="http://www.gov.uk/guidance/claim-for-wage-costs-through-the-coronavirus-job-retention-scheme">www.gov.uk/guidance/claim-for-wage-costs-through-the-coronavirus-job-retention-scheme</a></p>  | <p>You must have:</p> <ul style="list-style-type: none"> <li>• Created and started a PAYE payroll scheme on or before 19 March 2020</li> <li>• Enrolled for PAYE online</li> <li>• A UK bank account</li> </ul> |
| <b>Coronavirus Business Interruption Loan Scheme</b> | <p>Supports businesses with an annual turnover of up to £45 million, by offering access to loans, overdrafts, invoice finance and asset finance of up to £5 million for up to 6 years.</p> <p>The government will also cover the first 12 months of interest payments and any lender-levied fees. This means smaller businesses will benefit from no upfront costs and lower initial repayments.</p> <p><a href="http://www.gov.uk/guidance/apply-for-the-coronavirus-business-interruption-loan-scheme">www.gov.uk/guidance/apply-for-the-coronavirus-business-interruption-loan-scheme</a></p>   | <p>The scheme is delivered through commercial lenders, backed by the government-owned British Business Bank.</p> <p><a href="https://bit.ly/2Bqw4dm">https://bit.ly/2Bqw4dm</a></p>                             |
| <b>Small Business Grant Funding</b>                  | <p>If you are a small business you can apply to receive a small business coronavirus grant. The additional funding has been provided by central government to local authorities and the grants available are designed to support small businesses that occupy premises (both owned and rented) and who currently receive a form of rate relief. The scheme varies slightly in England, Wales, Scotland &amp; Northern Ireland.</p> <p><b>England</b><br/> <a href="http://www.gov.uk/government/collections/financial-support-for-businesses-during-coronavirus-covid-19#business-support-grant-funds">www.gov.uk/government/collections/financial-support-for-businesses-during-coronavirus-covid-19#business-support-grant-funds</a></p> <p><b>Scotland</b><br/> <a href="https://www.mygov.scot/non-domestic-rates-coronavirus/small-business-support-grant/">https://www.mygov.scot/non-domestic-rates-coronavirus/small-business-support-grant/</a></p> <p><b>Wales</b><br/> <a href="http://www.businesswales.gov.wales/coronavirus-advice/support/financial-support-and-grants">www.businesswales.gov.wales/coronavirus-advice/support/financial-support-and-grants</a></p> <p><b>Northern Ireland</b><br/> <a href="https://www.nibusinessinfo.co.uk/business-support/%C2%A310000-small-business-support-grant-scheme-ni-only">https://www.nibusinessinfo.co.uk/business-support/%C2%A310000-small-business-support-grant-scheme-ni-only</a></p> | <p>You do not need to do anything. If you are eligible, your Local Authority will be in touch with you with details on how to claim the grant funding.</p>  |

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|--|---|---|
| <b>Discretionary Grant Fund</b>                    | <p>Small and micro businesses in England with fixed property costs who are not eligible to apply for small business grant funding may be eligible for discretionary grant funding.<br/>Grants are available for £25,000, £10,000 or any amount under £10,000.</p> <p><a href="http://www.gov.uk/guidance/apply-for-the-coronavirus-local-authority-discretionary-grants-fund">www.gov.uk/guidance/apply-for-the-coronavirus-local-authority-discretionary-grants-fund</a></p>   | <p>You cannot apply if you are already claiming under the Small Business Grant Fund scheme.<br/>You must be able to demonstrate that your business has suffered a significant fall in revenues as a result of the crisis.<br/>Apply through your local Council.</p>   |
| <b>Self Employed Income Support Scheme (SEISS)</b> | <p>This scheme allows you to claim a taxable grant worth 80% of your trading profits up to a maximum of £2,500 a month. The scheme has been extended until 19/10/2020.<br/>The grant will be subject to Income Tax and National Insurance contributions but does not need to be repaid.</p> <p><a href="http://www.gov.uk/guidance/apply-for-the-coronavirus-local-authority-discretionary-grants-fund">www.gov.uk/guidance/apply-for-the-coronavirus-local-authority-discretionary-grants-fund</a></p> <p>You can also make a claim for Universal Credit while you wait for the grant. You should record the grant as part of your self-employment income, and it may affect the amount of Universal Credit you get. This will not affect Universal Credit claims for earlier periods.</p> <p><a href="http://www.gov.uk/guidance/claim-a-grant-through-the-coronavirus-covid-19-self-employment-income-support-scheme">www.gov.uk/guidance/claim-a-grant-through-the-coronavirus-covid-19-self-employment-income-support-scheme</a></p> | <p><b>Claims for the 1st grant must be made on or before 13/07/2020.</b></p> <p>Claims for 2nd and 3rd grants can be made from 17/08/2020 but the online service for this is not ready yet.</p> <p><b>Universal Credit Helpline:</b><br/><b>0800 328 5644</b><br/><b>0800 328 1744 (Welsh Language)</b></p> |
| <b>Coronavirus Bounce Back Loan</b>                | <p>The Bounce Back Loan scheme helps small and medium sized businesses to borrow between £2,000 and £50,000.<br/>The government guarantees 100% of the loan and there won't be any fees or interest to pay for the first 12 months.<br/>Loan terms will be up to 6 years. No repayments will be due during the first 12 months. The government will work with lenders to agree a low rate of interest for the remaining period of the loan.<br/>The scheme will be delivered through a network of accredited lenders.</p> <p><a href="http://www.gov.uk/guidance/apply-for-a-coronavirus-bounce-back-loan">www.gov.uk/guidance/apply-for-a-coronavirus-bounce-back-loan</a></p>   | <p>You cannot apply for a bounce back loan if you are already claiming under the Coronavirus Business Interruption Loan Scheme (CBILS)</p>  |

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| <b>Statutory Sick Pay (SSP) - Small/Medium Sized Businesses</b> | <p>This scheme will repay employers the current rate of SSP that they pay to employees for periods of sickness starting on or after 13 March 2020.</p> <p>The repayment will cover up to 2 weeks starting from the first day of sickness, if an employee is unable to work because they either:</p> <ul style="list-style-type: none"> <li>• Have coronavirus</li> <li>• Cannot work because they are self-isolating at home</li> <li>• Are shielding in line with public health guidance</li> </ul> <p>Employees do not have to obtain a doctor's note for you to make a claim.</p> <p><a href="https://www.gov.uk/guidance/claim-back-statutory-sick-pay-paid-to-employees-due-to-coronavirus-covid-19">www.gov.uk/guidance/claim-back-statutory-sick-pay-paid-to-employees-due-to-coronavirus-covid-19</a></p> | <p>You must have already paid your employees sick pay before submitting a claim to get it back.</p>                     |
| <b>Income Tax Payment Deferrals</b>                             | <p><b>Income Tax</b></p> <p>The scheme supports the self-employed by allowing the deferral of the 2nd payment on account until 31st January 2021.</p> <p><a href="https://www.gov.uk/guidance/defer-your-self-assessment-payment-on-account-due-to-coronavirus-covid-19">https://www.gov.uk/guidance/defer-your-self-assessment-payment-on-account-due-to-coronavirus-covid-19</a></p>  | <p><b>Income Tax</b></p> <p>Self Assessment Helpline:<br/> <b>0300 200 3310</b><br/> Monday to Friday 08:00 – 16:00</p> |

## Lockwell locations

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|----------------------|----------------------|
| <b>BRIERLEY HILL</b> | <b>01384 480404</b>  |
| <b>BRISTOL</b>       | <b>0117 972 1113</b> |
| <b>COVENTRY</b>      | <b>024 7655 5582</b> |
| <b>DARTFORD</b>      | <b>01322 553000</b>  |
| <b>FAREHAM</b>       | <b>01489 580500</b>  |
| <b>GATESHEAD</b>     | <b>0191 491 4445</b> |
| <b>GLASGOW</b>       | <b>0141 810 4040</b> |
| <b>HEREFORD</b>      | <b>01432 353071</b>  |
| <b>LEEDS</b>         | <b>0113 277 9950</b> |
| <b>LEICESTER</b>     | <b>01530 839957</b>  |
| <b>MANCHESTER</b>    | <b>0161 928 7017</b> |
| <b>MIDDLEWICH</b>    | <b>01606 737828</b>  |
| <b>NOTTINGHAM</b>    | <b>0115 927 4381</b> |
| <b>RUGBY</b>         | <b>01788 543387</b>  |
| <b>RUNCORN</b>       | <b>01928 574437</b>  |
| <b>SHREWSBURY</b>    | <b>01743 442345</b>  |
| <b>STAFFORD</b>      | <b>01785 246226</b>  |
| <b>TELFORD</b>       | <b>01952 290026</b>  |
| <b>TEWKESBURY</b>    | <b>01684 274280</b>  |
| <b>WILLENHALL</b>    | <b>01902 609013</b>  |
| <b>WREXHAM</b>       | <b>01978 661545</b>  |

# EMERGENCY 24/7 SALES ORDER LINE

- 24 hours a day 7 days a week - manned order & enquiry phone line
- Experienced staff (real people) answering your call
- Ability to provide instant help & advice
- Able to organise local deliveries same day and emergency supplies where essential

**0808 196 4266**  
Email: [247emergency@lockwell.co.uk](mailto:247emergency@lockwell.co.uk)

**SAFE & OPERATIONAL**

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