

## HPH supporting you during the COVID-19 situation

Version 5 – 9 April 2020

### Changes from the previous version are shown in Royal Blue

The Chancellor has set out a package of measures to support public services, people and businesses through the period of disruption caused by COVID-19. We are aware that some of these measures will take a while to for you to access and cashflow may be tight. Please [click this link](#) to find our cashflow tips in these difficult times.

**Please click on the hyperlinks to take you to the relevant information.**

We will update this sheet and our advice to you as and when more information becomes available.

### GOVERNMENT AND OTHER SUPPORT FOR CHARITIES

- [Get your gift aid claims in electronically - do not wait](#)
- Extra £750m for frontline charities in cash grants to cope with increased demand
- £360m allocated by government departments to charities providing key services
- [£370m to small and medium-sized charities through National Lottery Community Fund](#)
- [National Emergencies Trust giving monies to your local Community Foundations](#)
- [Charity financial reporting guidance for going concern and risk reporting](#)

Currently there is limited information about which charities which can apply and the level of support available. Now is the time to review your normal grant application information to ensure you are ready to apply once money is released and the process announced. Review whether typical grant applications cover some of your current costs.

**YORK BASED BUSINESSES or NON-FOR PROFITS, WHICH HAVE NOT RECEIVED GRANT FUNDING ALREADY - MAXIMUM GRANT £1k AVAILABLE ON A FIRST COME FIRST SERVED BASIS:** <https://www.york.gov.uk/COVIDMicroGrant>

**Head Office: 54 Bootham, York, YO30 7XZ t: 01904 611164**  
**Branch: 13 Hornbeam Square South, Harrogate, HG2 8NB t: 01423 520623**  
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## GOVERNMENT SUPPORT FOR INDIVIDUALS

The package of measures to support individuals includes:

- Coronavirus Job Retention Scheme
- A Statutory Sick Pay for self employed
- Universal Credit and New Style Employment and Support Allowance

Other matters to consider with your providers:

- Does your insurance cover any loss of earnings?
- Can you obtain a repayment holiday being offered by your lender?
- [Is your bank offering interest free arranged overdrafts up to £500?](#)
- Is your bank waiving fees and penalties if you wish to withdraw money early from fixed term saving accounts?

## GOVERNMENT SUPPORT FOR BUSINESSES

The package of measures to support businesses includes:

### *Employers*

- Coronavirus Job Retention Scheme
  - Example furlough letter
- A Statutory Sick Pay relief package for SMEs
- Check which expenses are taxable if your employee works from home

### *Self-employed.*

- Self-employment Income Support Scheme (*scheme not yet available - HMRC will contact you if eligible to invite you to apply*)
- A Statutory Sick Pay for self employed
- Universal Credit and New Style Employment and Support Allowance
- Deferring Income Tax payments for the self-employed (*no action is required – do not make payment of any July 2020 instalment*)

### *Taxation*

- Deferring Income Tax payments (*no action is required – do not make payment of any July 2020 instalment*)
- Deferring VAT Payments (*no action is required other than our advice to cancel your DD, but you MUST still file your Returns on time*)
- HMRC Time To Pay Scheme (any taxes)

### *Business Rates*

- Small business grant funding of £10,000 for all business in receipt of small business rate relief or rural rate relief (*no action is required should be received in April 2020*)

### *Industry specific*

- A 12-month business rates holiday for all retail, hospitality and leisure businesses in England  
*(no action is required)*  
Grant funding of £25,000 for retail, hospitality and leisure businesses with property with a rateable value between £15,000 and £51,000 *(no action is required should be received in April 2020)*  
(Further information if you are unsure if you qualify as for the retail schemes)
- Support for nursery businesses that pay business rates – (further guidance)
- New technology challenge to support people
- Updated guidance for farmers landowners and rural businesses

### *Cash and loans - Expanded assistance*

- The Coronavirus Business Interruption Loan Scheme offering loans of up to £5 million for SMEs through the British Business Bank
- A new lending facility from the Bank of England to help support liquidity among larger firms, helping them bridge coronavirus disruption to their cash flows through loans

### *Protections and other relaxations*

- The government are offering protection from eviction for commercial tenants for non-payment of rent up to 30 June.
- You can apply for a 3 month extension period to file accounts at Companies House during COVID-19
- IR35 rules delayed by 12 months to 6 April 2021
- Relaxed restrictions over carrying over annual leave

There are other relaxed rules specific to certain industries – [click here](#)

**These measures are coming out quickly and sometimes the details of how these measures will be administered are not yet fully set out.** If you wish to discuss any of the above, please email your usual HPH contact or telephone us on 01904 611164 to arrange a call-back.