

South Cambridgeshire

OPEN FOR BUSINESS

Coronavirus Business Advice and Support Update – Wednesday 18 March 2020

Please note that the information provided in this newsletter is correct as of the afternoon of Wednesday 18 March 2020. The situation is fast moving and we will be sending out regular updates to local businesses. However, we would suggest monitoring the key webpages outlined below for changes in the advice and support available.

Sources of information and support for businesses

For the latest information and advice, employers and business owners should read the government's [guidance for employees, employers and businesses](#).

If you can't find the information that you need from the published guidance you can speak directly to an advisor on the Government's Business Support Helpline. The number to call is: [0300 456 3565](tel:03004563565)

HMRC have launched a [tax helpline](#) to help businesses concerned about paying their tax due to coronavirus. The number to ring is [0800 0159 559](tel:08000159559).

Business rates reliefs and grants

The Government has announced a number of [business rates reliefs and grants](#). Updated guidance for local authorities regarding full eligibility criteria and implementation of these reliefs/grants will shortly be published by Government. South Cambridgeshire District Council will then be identifying eligible business properties, adjusting the affected accounts and re-billing eligible ratepayers.

Please check our [website](#) for any further updates in the first instance. We will be doing our best to implement the new changes in a timely manner.

Loans

A new temporary Coronavirus Business Interruption Loan Scheme, delivered by the [British Business Bank](#), will launch next week to support businesses to access bank lending and overdrafts. The government will provide lenders with a guarantee of 80% on each loan (subject to a per-lender cap on claims) to give lenders further confidence in continuing to provide finance to SMEs. The government will not charge businesses or banks for this guarantee, and the Scheme will support loans of up to £5 million in value. Businesses can

access the first 6 months of that finance interest free, as government will cover the first 6 months of interest payments.

Advice for employers and employees

The Government will bring forward legislation to allow small and medium-sized businesses and employers to reclaim [Statutory Sick Pay](#) (SSP) paid for sickness absence due to COVID-19.

The Government has prepared [updated guidance](#) for employees on staying at home, working from home and sick pay.

ACAS has published [information for employees and employers](#), including information on simple steps to help protect the health and safety of staff, sick pay and absence from work.

Pubs and restaurants

[Planning rules will be relaxed](#) so pubs and restaurants can operate as hot food takeaways without a planning application during the coronavirus outbreak.

Government Guidance

The Government has issued guidance on the [cleaning of environments](#) in the workplace and other non-healthcare settings.

Companies House has produced [guidance](#) if coronavirus has affected your company and you need more time to file your accounts.

Industry Guidance

There is also new and updated COVID-19 [industry guidance](#) for :

- educational settings such as schools or universities
- prisons, immigration centres and other places of detention
- shipping and sea ports
- transport hubs including airports and train stations
- hostels and day centres (rough sleepers)

Insurances

The Government have announced that businesses that have cover for both pandemics and government-ordered closure should be covered, as the government and insurance industry confirmed on 17 March 2020 that advice to avoid pubs, theatres etc is sufficient to make a claim.

Insurance policies differ significantly, so businesses are encouraged to check the terms and conditions of their specific policy and contact their providers. Most businesses are unlikely to be covered, as standard business interruption insurance policies are dependent on damage to property and will exclude pandemics.