

Coronavirus Business Support Toolkit

(Updated 9th February 2021)



• COVID-19 Micro-business E-commerce Grant (MBEG)

MBEG is open to any micro-sized retailer that wants to prepare for growth, develop their customer base and find new markets by enhancing their digital offering, building e-commerce capability and increasing online sales. The scheme was developed and is operated by Invest Northern Ireland.

What is available?

Businesses can access up to a maximum grant of £5,000 to support 80% of eligible costs (projects must have a minimum of £1,250 of eligible expenditure).

Eligible activities include the services of a supplier(s) providing expertise to:

- Review current digital marketing capabilities and online sales channels.
- Develop a digital marketing/e-commerce strategy to drive sustainable growth in online sales.
- Implement an enhanced online e-commerce system or improvements to your existing e-commerce solution for the business.
- In-house training and knowledge transfer to develop the digital marketing and e-commerce capability of the employees for the business.
- Improve integration and automation with existing e-commerce systems.
- <https://www.nibusinessinfo.co.uk/content/covid-19-micro-business-e-commerce-grant>

• Job Retention Bonus

A £1000 bonus for businesses that have retained furloughed employees is due to launch on 15th February. The Job Retention Bonus is a £1,000 one-off taxable payment to the employer, for each eligible employee that they furloughed and kept continuously employed until 31 January 2021.

You will be able to claim the bonus between 15 February 2021 and 31 March 2021. You do not have to pay this money to the employee.

To read the guidelines and access the claim form visit <https://www.gov.uk/guidance/check-if-you-can-claim-the-job-retention-bonus-from-15-february-2021>

• Large Tourism & Hospitality Business Support Scheme (LTHBSS)

The scheme, which will be administered by Tourism NI, will provide grant to support eligible businesses on a flat per room amount plus a percentage of 2019's turnover. The inclusion of turnover gives some recognition to business performance. The maximum grant any one business can receive will be capped at £12,500.

Eligibility criteria

Tourist accommodation providers meeting the following criteria will be eligible for the Bed and Breakfast, Guest House and Guest Accommodation Scheme:

- the tourism accommodation provider must be compliant with the Tourism (Northern Ireland) Order 1992 and have received certification from Tourism NI;
- the accommodation was certified by Tourism NI and operational on or before 23 March 2020;
- the accommodation has an active listing on the Tourism NI consumer website as at 1 April 2020;
- the accommodation adheres to the various regulations applicable to tourism accommodation including but not limited to the following – fire safety regulations, liquor licensing laws, package holiday regulation and food hygiene etc;
- the accommodation is fully tax compliant (registered with HMRC and all relevant tax filing with HMRC are up to date) on the date of application;
- the tourist accommodation provider was viable prior to the Covid-19 pandemic and has taken all reasonable steps to safeguard the viability of the business.
- Support received under previous grant schemes will be considered in calculating the level of grant under this scheme. For example, a business which received the £10,000 Small Business Support Grant would only be able to access £2,500 under the Tourism NI Scheme. Businesses that received funding as part of the £25,000 Retail, Hospitality, Tourism and Leisure Scheme will be excluded from the Tourism NI scheme.

How to apply

- The Bed and Breakfast, Guest House and Guest Accommodation Scheme opens to applications on Thursday 28 January 2021. For more information visit www.nibusinessinfo.co.uk/

• Wet Pubs Business Support Scheme

The (WPBSS) scheme is aimed at helping to keep companies in business and protect jobs, and to help prevent business closure and promote economic recovery.

Who is eligible

Businesses meeting the following criteria will be eligible for the WPBSS:

1. The business is named within the Health Protection (Coronavirus, Restrictions) (No.2) Regulations (Northern Ireland) 2020 AND
2. The business is eligible for the Localised Restrictions Support Scheme.
3. The business was closed for at least one full week during the period 4 July to 23 September 2020. The applicant will be eligible to apply for the number of full weeks it was closed during this period.
4. Wet pubs who have an attached off licence business are eligible for support if the wet pub element of their business was closed. Businesses must have been actively trading before they were forced to close due to COVID-19 lockdown/restrictions.

The following will be ineligible:

1. Businesses who operated at a reduced capacity (for example those who offered a takeaway service only).
2. Businesses which have failed to comply with a prohibition notice under regulation 7 of The Health Protection (Coronavirus, Restrictions) Regulations (Northern Ireland) 2020(b)) would not be eligible for support under the scheme.

3. Businesses that are:

- dissolved or about to be dissolved, insolvent or for whom insolvency action had been instigated; or
- dormant - ie not trading but not insolvent.

Application process

There is no requirement to make an application for the WPBSS through an online portal. The Department for the Economy (DfE) has worked with Land & Property Services to identify potentially eligible businesses within the 'wet pubs' industry.

For more information visit <https://www.nibusinessinfo.co.uk/content/coronavirus-wet-pubs-business-support-scheme>

• Self-Employed Support Scheme

The scheme will provide a one off taxable grant of £3,500 to newly self-employed in individuals (sole traders and those in partnerships). This scheme opened on 3rd December and closes on 7th January 2021. Note that this scheme is only for individuals that have not been eligible for the SEISS. Apply **HERE** - www.nibusinessinfo.co.uk/content/newly-self-employed-support-scheme

- A £5m financial assistance scheme is open to Private Coach and Bus operators. For further details or to apply <https://www.infrastructure-ni.gov.uk/news/mallon-opens-five-million-pound-financial-assistance-scheme-private-coach-and-bus-operators>
- £95m High Street Voucher Scheme in which households will be eligible for pre-paid voucher to support local businesses. It is initially thought that the voucher will be worth £200 and will not be redeemable online as the aim is to support local shops and businesses – however the exact value of the voucher has not yet been confirmed.
- £55m to extend the Localised Restriction Support Scheme to include non-essential retail, leisure and entertainment businesses which have been forced to close.
- £20m to support company directors - this will be welcomed as many company directors have not received any support to date. There is no information at this stage on what the support will look like or what the eligibility criteria will be.
- £20m to extend the 12 month rate holiday to the manufacturing sector.
- £10.6m to 1,000 wet pubs.
- £5m for B&B's.
- £3m to help local businesses to grow their online sales.
- £5m to support charities.
- A further £2.25m support for the Social Enterprise Support Fund which has previously oversubscribed.

• Localised Restrictions Support Scheme:

The scheme is only open to businesses which have been required to close or severely limit operations at their premises under the Health Protection (Coronavirus Restrictions) (No.2) Regulations (NI 2020). If you consider that your business is eligible for support from the Localised Restrictions Support payments are only issued when an online application for the relevant business premises has been submitted and is found to be eligible as per

the scheme's criteria. The scheme is designed to support the occupying business in a property, not the landlord or managing agent. For more information on eligibility and details of how to apply: www.nibusinessinfo.co.uk/content/coronavirus-localised-restrictions-support-scheme

• Covid Restrictions Business Support Scheme (CRBSS):

will operate in two parts:

- **Part A** - A business that is required to close or cease trading under the Health Protection (Coronavirus, Restrictions) (No.2) Regulations (Northern Ireland) 2020 but is not eligible for the Local Restrictions Support Scheme.
- **Part B** - A business which has not been forced to close, but is part of the direct supply chain to a business that is forced to close/cease trading under the Health Protection (Coronavirus, Restrictions) (No.2) Regulations (Northern Ireland) 2020, and as a result it has been severely impacted

For more information on eligibility and details of how to apply: www.nibusinessinfo.co.uk/content/covid-restrictions-business-support-scheme

• Mortgage payment holidays:

- Borrowers who have been impacted by Covid-19 and have not yet had a mortgage payment holiday will be entitled to a 6 month holiday and those that have already started a mortgage payment holiday will be able to top up to 6 months without this being recorded on their credit file. The FCA will announce further information on this shortly.
- Consumer Credit Payment holidays (such as personal loans and car finance). As with mortgages, borrowers impacted by Covid-19 who have not yet taken a payment holiday on that product will be able to top up to 6 months without this being recorded on their credit file. Borrowers with high-cost short-term credit products such as payday loans will continue to be entitled to a maximum month payment holiday. The FCA will announce further information on this shortly.
- Reduced VAT for hospitality, accommodation and attractions until the end of March 2021.
- Business Rates Relief for hospitality, retail, leisure and nurseries until the end of March 2021.
- Universal Credit Standard Allowance: increased by £20 per week

For more information on the above

https://assets.publishing.service.gov.uk/government/uploads/system/uploads/attachment_data/file/932077/ECONOMIC_SUPPORT_UPDATE_NOVEMBER_FINAL.pdf

