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Written 14 April 2021

## **BUSINESS NEWS**

Welcome to our round up of the latest business and Covid-19 news for our clients. Please contact us if you want to talk about how these updates affect your business. We are here to support you through these tough times.

The Office for National Statistics (ONS) has released its latest indicators for the UK economy and society. The percentage of businesses currently trading has increased gradually from 71% in early January 2021 to 75% in late March 2021, according to the latest figures.

See: [Coronavirus and the latest indicators for the UK economy and society - Office for National Statistics \(ons.gov.uk\)](#)

The main points from the latest ONS figures on the impact on output in the UK economy in February 2021 shows that:

- Monthly gross domestic product (GDP) grew by 0.4% in February 2021 but remains 7.8% below its February 2020 level.
- The most significant contributor to the rise in GDP was a month-on-month rise of 0.2% in services in February 2021, but this sector remains 8.8% below its February 2020 level.
- Monthly production grew by 1.0% in February 2021 but remains 3.5% below its February 2020 level.
- Monthly manufacturing grew by 1.3% but remains 4.2% below its February 2020 level.
- Monthly construction grew by 1.6% but remains 4.3% below its February 2020 level.

Hopefully with lockdown easing we will see an increase in business activity over the next few months. Please contact us if you need assistance with reopening, finance and planning ahead.

There is a lot of positive news surrounding the UK vaccination programme including recent analysis that vaccines have prevented more than 10,400 deaths in older adults in England and that more than 32 million people have had the first and nearly 8 million have had their second dose. The next stage of the programme is underway with the target of all UK adults offered a first dose by the end of July.

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The government has updated its vaccination programme and issued the protocol for the Moderna vaccine. This protocol is for the administration of the Vaccine to individuals in accordance with the national COVID-19 vaccination programme. See: [National protocol for COVID-19 Vaccine Moderna - GOV.UK \(www.gov.uk\)](https://www.gov.uk/government/publications/national-protocol-for-covid-19-vaccine-moderna)

The government has also published the eagerly awaited Global Travel Taskforce publication “Safe return of international travel.” This sets out the recommendations made by the government’s Global Travel Taskforce to support the safe return of international travel following the coronavirus pandemic.

See: [Global Travel Taskforce: safe return of international travel - GOV.UK \(www.gov.uk\)](https://www.gov.uk/government/publications/global-travel-taskforce-safe-return-of-international-travel)

As lockdown eases and more businesses open we look forward to warmer times and a better summer!

## **COVID-19 GOVERNMENT SUPPORT NEWS**

Below is our weekly roundup of changes to government support information generally and for businesses, employers and the self-employed.

### **Changes to the Coronavirus Job Retention Scheme (CJRS)**

#### Calculations

Government guidance on calculating how much you have to pay your furloughed employees for hours on furlough and how much you can claim back has been updated with new maximum wage tables and claim dates.

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See: [Calculate how much you can claim using the Coronavirus Job Retention Scheme - GOV.UK \(www.gov.uk\)](#)

[Find examples to help you calculate your employees' wages](#)

Check examples to help you calculate your employee's wages, National Insurance contributions and pension contributions if you're claiming through the Coronavirus Job Retention Scheme.

See: [Find examples to help you calculate your employees' wages - GOV.UK \(www.gov.uk\)](#)

[Check which employees you can put on furlough to use the Coronavirus Job Retention Scheme](#)

The Section on employee transfers under TUPE and on a change in ownership has been updated.

See: [Check which employees you can put on furlough to use the Coronavirus Job Retention Scheme - GOV.UK \(www.gov.uk\)](#)

[Steps to take before calculating your claim](#)

The section about employee reference dates added and changes made throughout the page to include employee reference dates.

See: [Steps to take before calculating your claim using the Coronavirus Job Retention Scheme - GOV.UK \(www.gov.uk\)](#)

[Penalties for not telling HMRC about CJRS overpayments - CC/FS48.](#)

If you have received a grant but were not eligible or you have been overpaid, find out what penalties you may have to pay if you do not tell HMRC.

See: [Penalties for not telling HMRC about Coronavirus Job Retention Scheme grant overpayments - CC/FS48 - GOV.UK \(www.gov.uk\)](#)

## **Self-Employment Income Support Scheme (SEISS) Update**

This guidance has been updated with information about the fourth SEISS grant. The online service to claim the fourth grant will be available from late April 2021. If you are eligible based on your tax returns, HMRC will contact you in mid-April to give you a date that you can make your claim from. It will be given to you either by email, letter or within the online service. You must make your claim on or before 1 June 2021.

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See: [Claim a grant through the Self-Employment Income Support Scheme - GOV.UK \(www.gov.uk\)](https://www.gov.uk/claim-a-grant-through-the-self-employment-income-support-scheme)

### **How HMRC works out trading profits and non-trading income for the SEISS**

HMRC look at your trading profits and non-trading income on your Self-Assessment tax returns to check if you meet the eligibility criteria for the fourth grant. They also use your average trading profits to work out how much grant you will get.

See: [How HMRC works out trading profits and non-trading income for the Self-Employment Income Support Scheme - GOV.UK \(www.gov.uk\)](https://www.gov.uk/how-hmrc-works-out-trading-profits-and-non-trading-income-for-the-self-employment-income-support-scheme)

***If you need help in claiming the fourth SEISS grant please contact us. We have access to accurate calculators to work out your likely claim amount.***

### **Recovery Loan Scheme update**

The Recovery Loan Scheme supports access to finance for UK businesses as they grow and recover from the disruption of the COVID-19 pandemic.

Up to £10 million is available per business. The actual amount offered, and the terms are at the discretion of participating lenders.

The government guarantees 80% of the finance to the lender. As the borrower, you are always 100% liable for the debt.

The scheme is open until 31 December 2021, subject to review.

Loans are available through a network of accredited lenders, listed on the British Business Bank's website.



### Eligibility

You can apply for a loan if your business:

- is trading in the UK

You need to show that your business:

- would be viable were it not for the pandemic
  - has been adversely impacted by the pandemic
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- is not in collective insolvency proceedings (unless your business is in scope of the Northern Ireland Protocol in which case [different eligibility rules may apply](#))

Business that received support under the earlier COVID-19 guaranteed loan schemes are still eligible to access finance under this scheme if they meet all other eligibility criteria.

#### Who cannot apply

Businesses from any sector can apply, except:

- banks, building societies, insurers and reinsurers (but not insurance brokers)
- public-sector bodies
- state-funded primary and secondary schools

#### What you can get

- term loans or overdrafts of between £25,001 and £10 million per business
- invoice or asset finance of between £1,000 and £10 million per business

No personal guarantees will be taken on facilities up to £250,000, and a borrower's principal private residence cannot be taken as security.

#### How long the loan is for

The maximum length of the facility depends on the type of finance you apply for and will be:

- up to 3 years for overdrafts and invoice finance facilities
- up to 6 years for loans and asset finance facilities

#### How to apply

Find a lender accredited to offer Recovery Loans from the list on the British Business Bank website: [Recovery Loan Scheme: current accredited lenders - British Business Bank \(british-business-bank.co.uk\)](https://www.british-business-bank.co.uk/recovery-loan-scheme/current-accredited-lenders)

#### **Financial support for businesses during coronavirus (COVID-19)**

The website outlining what financial support you can get for your business has also been updated. This helps businesses find out how to access the support that has been made available, who is eligible, when the schemes open and how to apply.

Here are the links to the available government schemes:

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- Coronavirus Job Retention Scheme: [Coronavirus Job Retention Scheme - GOV.UK \(www.gov.uk\)](https://www.gov.uk/coronavirus-job-retention-scheme)
  - Claim back Statutory Sick Pay paid to employees due to coronavirus: [Check if you can claim back Statutory Sick Pay paid to employees due to coronavirus \(COVID-19\) - GOV.UK \(www.gov.uk\)](https://www.gov.uk/claim-back-statutory-sick-pay)
  - Pay VAT deferred: [Pay VAT deferred due to coronavirus \(COVID-19\) - GOV.UK \(www.gov.uk\)](https://www.gov.uk/pay-vat-deferred)
  - Making your Self-Assessment payments including Class 2 National Insurance contributions: [Making your Self Assessment payments including Class 2 National Insurance contributions - GOV.UK \(www.gov.uk\)](https://www.gov.uk/making-your-self-assessment-payments)
  - If you cannot pay your tax bill on time: [If you cannot pay your tax bill on time - GOV.UK \(www.gov.uk\)](https://www.gov.uk/cannot-pay-tax-bill)
  - Retail, hospitality or leisure business eligibility for business rates relief (England): [Check if your retail, hospitality or leisure business is eligible for business rates relief due to coronavirus \(COVID-19\) - GOV.UK \(www.gov.uk\)](https://www.gov.uk/retail-hospitality-leisure-business)
  - Check if your nursery is eligible for business rates relief (England): [Check if your nursery is eligible for business rates relief due to coronavirus \(COVID-19\) - GOV.UK \(www.gov.uk\)](https://www.gov.uk/nursery-eligibility)
  - Self-Employment Income Support Scheme: [Check if you can claim a grant through the Self-Employment Income Support Scheme - GOV.UK \(www.gov.uk\)](https://www.gov.uk/self-employment-income-support-scheme)
  - Corporate Financing Facility (larger businesses): [Apply for the COVID-19 Corporate Financing Facility - GOV.UK \(www.gov.uk\)](https://www.gov.uk/corporate-financing-facility)

### **Awarding of functional skills in 2021**

Details, by awarding organisation, of the different assessment options available for functional skills in 2021 can be found at the link below.

#### Arrangements for 2021

There are 3 ways learners will be able to access a result.

- 1.** Assessments can continue to take place in a training provider, college, school, employer premises or alternative location, where it is safe for them to do so in line with public health guidance.
- 2.** Assessments can be taken remotely or online.
- 3.** Where neither of these options is possible, and learners need a result to progress, then the grade can be awarded through alternative arrangements.

This flexibility will mean many learners will be able to quickly progress and not be delayed. It will also ensure that apprentices can progress through their apprenticeship and to future employment.

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As lockdown restrictions lift, more learners will be able to access assessments at their school, college, training provider or workplace as well as remotely, and the need for alternative arrangements will decrease.

### The options available

Learners who are ready or waiting to take their functional skills assessment can do so now. They can do this through in-person or remote arrangements. Remote arrangements can refer to the use of remote assessment, remote invigilation, or both. The table below shows what assessment options each awarding organisation offers.

<b>Awarding organisation</b>	<b>Remote invigilation</b>	<b>On-screen or computer based</b>	<b>Paper based</b>	<b>Awarding organisation provided test centre</b>
AQA	No	No	Yes	No
C&G	On request	Yes	Yes	On request
EAL	No	Yes	On request	On request
FAQ	Yes	Yes	Yes	On request
Highfield	Yes	Yes	Yes	No
NCFE	Yes	Yes	Yes	No
NOCN	Yes	Yes	Yes	On request
OCR	No	Yes	Yes	No
Open Awards	Yes	Yes	Yes	On request
Pearson	On request	Yes	Yes	No
Skillsfirst	Yes	Yes	On request	No

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Learners should speak to their training provider, college or school about which options are offered by the awarding organisation that they are registered with. For reformed functional skills qualifications, if the most appropriate option for the student is not offered by the awarding organisation then it is possible to swap to another awarding organisation.

To find out further information about these options please contact the relevant awarding organisation.

If none of these options are possible, and it is not possible to delay assessment until spring or summer, then the result can be awarded through alternative arrangements.

Remote arrangements can refer to the use of remote assessment, remote invigilation, or both.

### Remote assessment

Remote assessment is an assessor examining a learner while they are completing the required and timed assessment tasks. The assessor is in a different location to that of the learner. It is a live assessment and is different to on-screen or online assessment. It does not cover independent completion of required tasks or generation of evidence without direct supervision and/or observation of an assessor.

### Remote invigilation

Remote invigilation can be one or both of live supervision or after-the-fact supervision of a learner completing the required assessment tasks. The invigilator is in a different location to the learner. It ensures that the learner completes the assessment under the required conditions so that the awarding organisation can assure itself of the validity of the assessment and secure the award of the qualification. The invigilator is not assessing the learner.

Note that remote assessment and remote invigilation can take place in a location outside of an approved centre (such as at the learner's home or an employer's premises). Remote invigilation can be a sole measure or part of a suite of measures to ensure that the assessment has been conducted under secure conditions.

See: [Awarding of functional skills in 2021 - GOV.UK \(www.gov.uk\)](https://www.gov.uk/government/news/awarding-of-functional-skills-in-2021)

### **Private providers of coronavirus testing**

The lists of and information about approved suppliers of private testing kits for coronavirus (COVID-19) has been updated.

See: [Private providers of coronavirus testing - GOV.UK \(www.gov.uk\)](https://www.gov.uk/government/news/private-providers-of-coronavirus-testing)

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## Security Industry Authority (SIA) update - the private security industry - FAQs

Information about how the SIA are responding to the Coronavirus pandemic can be found here: [Covid-19 and the private security industry - FAQs - GOV.UK \(www.gov.uk\)](https://www.gov.uk/guidance/covid-19-and-the-private-security-industry-faqs)

## Safer travel guidance for passengers

Guidance on walking, cycling, and travelling in vehicles or on public transport during the coronavirus outbreak has been updated.

- England: [Coronavirus \(COVID-19\): safer travel guidance for passengers - GOV.UK \(www.gov.uk\)](https://www.gov.uk/guidance/coronavirus-covid-19-safer-travel-guidance-for-passengers)
- Scotland: [Coronavirus \(COVID-19\): local protection levels - gov.scot \(www.gov.scot\)](https://www.gov.scot/publications/coronavirus-covid-19-local-protection-levels/pages/introduction/)
- Wales: [Travel: coronavirus | Sub-topic | GOV.WALES](https://gov.wales/travel/coronavirus)
- Northern Ireland: [Coronavirus \(COVID-19\): overview and advice | nidirect](https://nidirect.gov.uk/coronavirus-covid-19-overview-and-advice)

## Haulier advice site locations

This website helps find sites where HGV and coach drivers can get free COVID-19 tests and check their documents to transport goods to the EU. It is regularly updated and the latest news can be seen here: [Haulier advice site locations - GOV.UK \(www.gov.uk\)](https://www.gov.uk/guidance/haulier-advice-site-locations)

## Working safely during coronavirus (COVID-19)

These guides are regularly updated and cover a range of different types of work. Many businesses operate more than one type of workplace, such as an office, factory and fleet of vehicles. You may need to use more than one of these guides as you think through what you need to do to keep people safe.

- England: [Working safely during coronavirus \(COVID-19\) - Guidance - GOV.UK \(www.gov.uk\)](https://www.gov.uk/guidance/working-safely-during-coronavirus-covid-19)
- Scotland: [Coronavirus \(COVID-19\): creating and maintaining safer workplaces - gov.scot \(www.gov.scot\)](https://www.gov.scot/publications/coronavirus-covid-19-creating-and-maintaining-safer-workplaces/pages/introduction/)
- Wales: [Keep Wales safe at work \[HTML\] | GOV.WALES](https://gov.wales/keep-wales-safe-at-work)
- Northern Ireland: [Coronavirus: Guide to making workplaces safer and priority sector list \(nibusinessinfo.co.uk\)](https://nibusinessinfo.co.uk/news/coronavirus-guide-to-making-workplaces-safer-and-priority-sector-list/)

## What to do if you're already getting benefits – Department of Work and Pensions (DWP) update

The guidance for people who were receiving benefits before the coronavirus (COVID-19) outbreak has been updated with the latest rates effective from 12 April.

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## Universal Credit

You will continue to get Universal Credit as normal during the coronavirus (COVID-19) outbreak.

If you are working while claiming Universal Credit, your payment will be adjusted if you can no longer work due to coronavirus. Tell DWP about the hours you are working in the usual way in your [online account](#).

The [standard allowance](#) increased on 12 April 2021. For example, for a single Universal Credit claimant (aged 25 and over) it has increased from £409.89 to £411.51 a month. This rate will remain in place until the withdrawal of the temporary uplift.

You must still inform them about [changes to your circumstances](#).

## Interviews and medical assessments

Interviews and assessments will be done by telephone. You should not go to a Jobcentre Plus unless asked to do so for an exceptional purpose, for example to collect your [Payment Exception Service](#) vouchers.

## If you are self-employed and claiming Universal Credit

Since 30 March 2020, the way your Universal Credit payment is worked out has changed because of coronavirus (COVID-19). Payments are no longer calculated using an assumed level of earnings, called a Minimum Income Floor. They are now based on your actual earnings. If your payments were calculated using the Minimum Income Floor, they may change.

## Other benefits

Your payments will not be affected if you get:

- Jobseeker's Allowance
- New Style Jobseeker's Allowance
- Employment and Support Allowance
- New Style Employment and Support Allowance
- Disability Living Allowance
- Personal Independence Payment
- Child Benefit

Interviews and assessments will be done by telephone.

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### Working Tax Credit and Child Tax Credit

If you are currently getting tax credits and you cannot work or you are working fewer hours because of coronavirus, you do not need to tell HMRC about this change as long as you are still employed or self-employed.

You must still tell HMRC about other [changes to your circumstances](#). This includes if you or your partner lose your job, are made redundant or cease trading.

The basic element of Working Tax Credit is £2,005 from 6 April 2021 until 5 April 2022. [Find out what this means for you](#).

You cannot claim Universal Credit and tax credits at the same time. If you get tax credits, they will stop when you or your partner applies for Universal Credit and you will be unable to claim them again, even if your Universal Credit claim is unsuccessful. [Check how tax credits and Universal Credit affect each other](#).

See: [Coronavirus \(COVID-19\): what to do if you're already getting benefits - GOV.UK \(www.gov.uk\)](#)

### **What to do if you were employed and have lost your job - Department of Work and Pensions (DWP) update**

Guidance for people who were employed and have lost their job due to coronavirus has been recently updated. If you have lost your job, you might be able to get New Style Jobseeker's Allowance (JSA), Universal Credit or Pension Credit.

#### New Style Jobseeker's Allowance (JSA)

You could get New Style JSA if:

- you usually work less than 16 hours a week
- you're under State Pension age
- you have made enough National Insurance contributions over the last 2 to 3 years

Your savings and partner's income will not affect how much you get. You might be able to get New Style JSA at the same time as Universal Credit.

[Find out more or apply for New Style JSA](#).

#### Universal Credit

You could get Universal Credit if:

- you have less than £16,000 in savings
  - you or your partner is under State Pension age
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If you are already getting tax credits, they will stop when you or your partner applies for Universal Credit.

You might be able to get Universal Credit at the same time as New Style JSA. Depending on your circumstances, Universal Credit can include additional amounts for things like rent or the costs of raising children.

[Find out more or apply for Universal Credit.](#)

### Pension Credit

You could get Pension Credit if:

- you and your partner have both reached State Pension age
- your weekly income is below £177.10 (for single people) or £270.30 (for couples)

You might still be able to get it even if you have savings, have a pension or own your home.

[Find out more or apply for Pension Credit.](#)

### Looking for other work

Find full or part-time jobs in England, Scotland and Wales using the [Find a job](#) service. There is a different service to search for [jobs in Northern Ireland](#).

### If you're still employed but cannot work

Other help is available if you're employed and:

- your employer has less or no work for you than normal
- you are off work because you have coronavirus symptoms, are self-isolating or shielding

See: [Coronavirus \(COVID-19\): what to do if you were employed and have lost your job - GOV.UK \(www.gov.uk\)](#)

### **Understanding the possession action process: guidance for landlords and tenants – Wales and England**

Guidance for landlords and tenants in the private and social rented sectors to explain the possession action process in the county courts in England and Wales has been issued: [Understanding the possession action process: guidance for landlords and tenants - GOV.UK \(www.gov.uk\)](#)

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## **Guidance for landlords, tenants and local authorities – England**

Non-statutory guidance for landlords, tenants and local authorities in the private and social rented sectors in the context of Coronavirus (COVID-19) has been updated.

See: [COVID-19 and renting: guidance for landlords, tenants and local authorities - GOV.UK \(www.gov.uk\)](https://www.gov.uk/guidance/covid-19-and-renting-guidance-for-landlords-tenants-and-local-authorities)

## **Reopening businesses and venues in England**

This guidance details the steps to reopen certain businesses and venues in England.

See: [Reopening businesses and venues in England - GOV.UK \(www.gov.uk\)](https://www.gov.uk/guidance/reopening-businesses-and-venues-in-england)

## **Closing certain businesses and venues in England**

This guidance sets out restrictions on certain businesses and venues in England during coronavirus restrictions and has been updated for compliance of different social groups with the official guidance. A qualitative study to understand attitudes, behaviours and the issues people face in the pandemic is included.

See: [Closing certain businesses and venues in England - GOV.UK \(www.gov.uk\)](https://www.gov.uk/guidance/closing-certain-businesses-and-venues-in-england)

## **Maintaining records of staff, customers and visitors to support NHS Test and Trace**

Designated venues in certain sectors must have a system in place to request and record contact details of their customers, visitors and staff to help break the chains of transmission of coronavirus.

The guidance has been updated in the 'Information to collect' section to give clarity on how venues should ensure that a customer has checked in.

See: [Maintaining records of staff, customers and visitors to support NHS Test and Trace - GOV.UK \(www.gov.uk\)](https://www.gov.uk/guidance/maintaining-records-of-staff-customers-and-visitors-to-support-nhs-test-and-trace)

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