

Written 11 October 2021

BUSINESS NEWS NORTHERN IRELAND

Welcome to our round up of the latest business 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!

The best way to predict the future is to create it!

The latest Office for National Statistics (ONS) survey to June 2021 showed that the UK gross domestic product (GDP) is estimated to have increased by 5.5% in Quarter 2 (Apr to June) 2021, revised from the first estimate of a 4.8% increase. However, the level of GDP is now 3.3% below where it was pre-pandemic at Quarter 4 (Oct to Dec) 2019, revised from the previous estimate of 4.4% below. The increase in GDP was expected as the UK moved out of lockdown, however, more worrying for businesses is the rise in inflation and therefore a possible rise in interest rates that accompanies growth in GDP.

The news is not that positive right now and the TV and the press are currently full of worrying stories about global bottlenecks and supply chain problems, energy bills rising, HGV drivers and staff shortages. We have also seen rising prices, queues at the petrol pumps and now a flatlining post Pandemic economy.

The end of the stamp duty holiday, higher VAT in the hospitality industry and less generous universal credit payments mean the most immediate task facing the government is to prevent the economy from going backwards over the coming months.



All the negativity in the press can lead to us feeling “out of control” and uncertain about in what direction we should take our business. We firmly believe in our clients and their aims, hopes and ambitions and in remaining positive, we also believe the best way to predict the future is to create it!

There is an old saying “A sailor without a destination will never get a favourable wind”.

It is easier to get to your destination with a plan. We all know this simple truth. If you are driving from A to B it helps to know where A is and the directions you need to take.

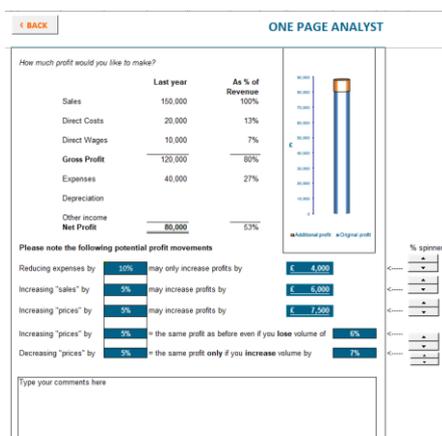
Planning ahead is the single most important exercise any business owner can do. If you have a vision of what you want your business to look like when it is “complete” then you are in a position to drive your business towards the vision and you can monitor how you are doing as you go along. If you do not have a plan then you could get blown around like “flotsam in the sea”, without any control.

If you agree it is hard to accomplish anything without a plan, let’s start thinking about how we can make it successfully through the coming winter and make our business more resilient to factors outside of our control. Here are our thoughts:

- 1 Take time to review your personal objectives – the business is there to provide you with what you want from life, and this is the most important element of any plan.
- 2 Look at where the business is now its strengths, weaknesses, opportunities and threats and get a clear understanding of its position in the marketplace, the competition, the systems and the way things are done and the improvements that could be made.
- 3 Focus on what the business is to look like when it is “complete” or running profitably and successfully. Then you can determine priorities – the big issues that need to be focussed on – this is the plan!
- 4 Write down the plan and define what it must achieve, and the actions needed. Monitor how it is doing towards the vision each month and what actions have been completed and what needs to be done to keep the business moving towards the plan.
- 5 Allocate responsibility for taking the actions.
- 6 Monitor, review and adjust regular activities to keep the business on track towards the plan.

It is also a good idea to look at where you are now and plan for a range of scenarios “good and bad” so that you can be flexible about the direction you should take.

Ask us about our One Page Analyst, a “what if” scenario planner which takes your projected 2021 figures and allows you to work out the effect on profit of reducing expenses, increasing sales, increasing or decreasing prices.



Please talk to us about helping you with forecasting and planning for the next few months. We have helped many clients with “what if” scenarios and their future planning.

Check which expenses are taxable if your employee works from home due to coronavirus

The HMRC guidance has been recently updated to reflect the fact that employees can no longer be furloughed using the Coronavirus Job Retention Scheme. The scheme ended on 30 September 2021.

If any of your employees are working from home due to coronavirus (COVID-19), either because your workplace has closed, or they are following advice to self-isolate then HMRC accepts there are non-taxable types of equipment, services or supply.

For example - if you provide a mobile phone and SIM card without a restriction on private use, limited to one per employee, this is non-taxable.

Broadband - if your employee already pays for broadband, then no additional expenses can be claimed. If a broadband internet connection is needed to work from home and one was not already available, then the broadband fee can be reimbursed by you and is non-taxable. In this case, the broadband is provided for business and any private use must be limited.

Laptops, tablets, computers, and office supplies - if these are mainly used for business purposes and not significant private use, these are non-taxable.

Reimbursing expenses for office equipment your employee has bought - if your employee needs to buy home office equipment to allow them to work from home, they will need to discuss this with you in advance. If you reimburse your employee the actual costs of the purchase, then this is non-taxable provided there is no significant private use.

Employers can continue to pay their employees £6 a week to cover the additional expenses of working from home and the amount would be free of tax and national insurance. This is to cover the additional costs of electricity, heating and water whilst working from home. It has been confirmed that the amount may be paid regardless of the number of days that employees work from home.

HMRC guidance can be seen here: [Check which expenses are taxable if your employee works from home due to coronavirus \(COVID-19\) - GOV.UK \(www.gov.uk\)](https://www.gov.uk/guidance/check-which-expenses-are-taxable-if-your-employee-works-from-home-due-to-coronavirus-covid-19)

If you need to discuss employee expenses or loans or are looking to develop a more resilient employee expense policy for the future please talk to us and we will be delighted to assist you.

Webinars designed to help small and medium-sized enterprises work with the defence sector.

The Defence Science and Technology Laboratory (Dstl) has announced dates for a new series of webinars designed to help small and medium-sized enterprises work with the defence sector.

They are free to attend, and businesses do not need to have worked previously with Dstl or in the defence sector. Attendance is welcomed from equipment and material manufacturers, engineers, innovators, researchers, academics, and others who have a genuine interest and ability to work with Dstl.

Webinar dates and times:

- Cyber: 19 October 2021, 10am to 11:15am
- Defence S&T Futures: 19 October 2021, 1pm to 2:15pm
- Advanced energetic materials: 16 November 2021, 10am to 11:15am
- High speed and hypersonic science and technology: 14 December 2021, 10am to 11:15am
- Directed energy weapons science and technology future roadmap: 16 December 2021, 1pm to 2:15pm
- Space: 18 January 2022, 10am to 11:15am
- Artificial intelligence: 20 January 2022 1pm to 2:15pm

See: [Sign up for Searchlight webinars - GOV.UK \(www.gov.uk\)](https://www.gov.uk/sign-up-for-searchlight-webinars)

Consultation on the UK Marine Strategy Programme of Measures

The Department for Environment, Food & Rural Affairs (DEFRA) has opened a UK-wide public consultation has been launched on the Marine Strategy which has been developed with input from scientific experts and policy-makers across the 4 UK administrations.

The aims of the Strategy are consistent with the UK government and devolved administrations' vision of "clean, healthy, safe, productive and biologically diverse oceans and seas". This requirement to monitor and assess the state of the UK seas is enshrined in UK legislation and demonstrates the combined commitments of the four UK Administrations to work together to monitor and protect what are some of the most biologically diverse and productive seas in Europe. They will also continue to collaborate internationally with those countries that share our seas, particularly through OSPAR, our regional seas convention, to protect and conserve the marine environment of the North-East Atlantic.

The target audiences for the consultation are groups or individuals who use the sea for whatever purpose, or have an interest in it, business users of the sea and national and local interest groups.

You can find out more and complete the survey here: [UK Marine Strategy Part Three: Programme of Measures - Defra - Citizen Space](#)

Advice for UK visa applicants and temporary UK residents

Following recent lockdown changes the guidance for visa applicants and temporary residents has been updated and applicants and temporary residents are expected to take all reasonable steps to leave the UK where it is possible to do so or apply to regularise their stay in the UK.

Applicants and temporary residents are allowed to access Visa and Immigration services as these are considered an essential public service. They must follow current COVID-19 rules for where they live, in [England](#), [Scotland](#), [Wales](#) and [Northern Ireland](#).

For the full guidance see: [Coronavirus \(COVID-19\): advice for UK visa applicants and temporary UK residents - GOV.UK \(www.gov.uk\)](#)

Mental health: a decade of change in just 2 years

Last week UK Health and Social Care Secretary Sajid Javid spoke at the Global Mental Health Summit 2021. He commented that around 1 in 5 adults in Britain experienced some form of depression in the first 3 months of this year. That's over double the figure before the COVID-19 pandemic and almost half of adults have reported that their wellbeing has been affected.

As a result, the UK has seen more people seeking help, both here and around the world, at a time when health systems were already under the greatest of strains.

A survey by the World Health Organization (WHO) showed that the pandemic disrupted mental health services in 93% of countries worldwide.

The government hosted a public consultation from 13 January 2021 to 21 April 2021 on a set of proposals to reform the Mental Health Act. They received over 1,700 responses. The report below is the government's formal response to this consultation. The Welsh response is currently being translated and will be uploaded as soon as possible.

See: [Reforming the Mental Health Act: government response - GOV.UK \(www.gov.uk\)](#)

MEA Start Up and Innovate competition now open

As part of Global Entrepreneurship Week, Mid and East Antrim (MEA) Borough Council are holding a competition to identify and recognise innovation exhibited by early-stage micro-enterprises within the borough area.

The competition is open to micro-enterprises (with 10 employees or less) in any sector that have been trading for no longer than two years (as of 1 November 2021).

Applicants should demonstrate innovation resulting in positive outcomes such as:

- reduced environmental impacts / improved sustainability
- effectively responding to market challenges resulting from the pandemic

- reduced costs and/or increased profitability
- introduction of new processes, products or services
- successful entry into new markets

Three awards are available:

- 1st place - £1,000 plus specialist business mentoring and PR to raise the profile of your business
- 2nd place - £500 plus specialist business mentoring
- 3rd place - £250 plus specialist business mentoring

Winners are expected to spend the prize money on developing their business. Applicants will be asked how they propose to spend the first prize of £1,000 as part of the selection process.

To apply, you should request an entry form from amplify@mdandeantrim.gov.uk and submit it before the deadline, which is 17:00 Sunday, 24 October 2021.

See: [MEA Start Up and Innovate competition now open \(nibusinessinfo.co.uk\)](https://www.nibusinessinfo.co.uk/news/2021/09/24/mea-start-up-and-innovate-competition-now-open)

NI Entrepreneurship and Diversity Survey

The British Business Bank (BBB) is investigating the effects that ethnic and economic background, gender and place have on entrepreneurial opportunities and outcomes. This survey seeks to identify potential barriers to entrepreneurship across five key areas:

- Gender
- Ethnicity
- Disability
- Neurodiversity
- Socio-economically disadvantaged

Business owners and entrepreneurs are asked to complete this survey to help the BBB improve and shape the NI entrepreneurial and start-up space to create positive change for the business community.

See: [Do entrepreneurship barriers exist in NI? Survey \(surveymonkey.co.uk\)](https://www.surveymonkey.co.uk/surveys/Do-entrepreneurship-barriers-exist-in-NI?surveyid=5454545454545454)

Living Places and Spaces Grant Fund to launch

The Department for Infrastructure is to create a £500,000 Living Places and Spaces grant scheme.

The fund will open for applications in November and is being administered in partnership with the National Lottery Community Fund. It will offer small scale capital grants of between

£1,000 and £10,000. This is to support communities by creating more sustainable and resilient outdoor spaces through:

- greening - planting more trees and plants in an area
- rewilding - allowing nature to take over an area
- water management - slowing rainwater before it gets to the drainage systems.

The types of projects that could be funded include:

- community gardens (a single piece of land gardened collectively by a group of people)
- pocket parks and forests (small urban or rural forests)
- allotments (an area of land used for growing fruit and vegetables)
- rain gardens (an area which is planted so that rainwater from roofs, driveways, etc runs into it and soaks into the ground, and therefore does not cause flooding or other problems)
- green roofs (a roof that is partially or completely covered with vegetation)
- ponds and living walls or vertical gardens (vertical structures that have living plants or other greenery attached to them).
- installation of outdoor furniture or features to encourage usage
- measures to encourage walking, wheeling and cycling

Not-for-profit companies or community interest companies will be able to apply, however applications from sole traders and organisations that are aimed at generating profits primarily for private distribution will not be accepted.

The fund will open to applications on 1 November 2021, and these will be accepted until 5pm on 17 December 2021.

See: [Living Places and Spaces | The National Lottery Community Fund \(tnccommunityfund.org.uk\)](https://tnccommunityfund.org.uk)

New Apprenticeship Incentive Scheme

This incentive is available to all employers to support the recruitment of new apprentices. As an employer, you will be eligible for up to £3,000 for each new apprenticeship opportunity created from 1 April 2020 to 31 March 2022.

This bonus will apply to all new apprenticeship opportunities and includes apprentices who have been made redundant:

- Payment 1 - £2,000 after 90 days retention following start* of new paid apprenticeship

- Payment 2 - £1,000 after 200 days retention following start* of new paid apprenticeship

*For the purposes of this scheme the start of the paid apprenticeship refers to the date agreed with the training contractor as the date that the apprentice begins their ApprenticeshipsNI (AppsNI) or Higher Level Apprenticeship (HLA) programme or, in the case of apprentices who were made redundant and subsequently employed by another employer, the date the apprentice re-joined their programme.

This scheme is open to employers who take on an apprentice participating in the Department for the Economy funded ApprenticeshipsNI (AppsNI) or Higher Level Apprenticeship (HLA) programmes.

As part of the application process, checks will be made to ensure that apprentices on similar pathways have not been displaced to support recruitment if this is found to be the case eligibility may be impacted.

See: [Coronavirus: New Apprenticeship Incentive Scheme \(nibusinessinfo.co.uk\)](https://nibusinessinfo.co.uk)

New Export Support Service launched

UK businesses exporting to Europe can now access one-to-one advice via the new Export Support Service (ESS).

The Export Support Service is a new government helpline and online service where all UK businesses can get answers to practical questions about exporting to Europe.

It gives access to cross-government information and support in one place.

All UK businesses can use this free service, no matter the size of your business or in which part of the UK you are based. The Department for International Trade (DIT) will continue to work with businesses and business representative groups from all sectors, in all parts of the UK, to help make the service as useful as possible for businesses.

You can access the Export Support Service online or by calling 0300 303 8955 where you will be put in touch with a member of the export support team.

See: [Ask the export support team a question - GOV.UK \(www.gov.uk\)](https://www.gov.uk)

Sales Academy Programme for Fermanagh and Omagh

The Sales Academy forms part of the Fermanagh and Omagh District Council Innovating Business Growth Programme.

The core aim of the Sales Academy is to provide practical assistance to small business owner-managers in the council area to explore, target and convert new sales opportunities.

Programme details

The programme will be delivered in the following ways:

- skills development workshops
- one-to-one mentoring
- annual sales conference

The Sales Academy Programme is free and open to businesses that:

- are located in the Fermanagh and Omagh District Council area
- have been trading for more than 12 months
- employ less than 50 people
- demonstrate real potential for job creation

The programme also includes a series of six skills development workshops which are free to the public as well as to programme participants, running from 10:00 to 12:30 each day.

- [Gearing up to grow your business - 12 October 2021](#)
- [The Secrets of Excellent Customer Relationship Management - 2 November 2021](#)
- [Preparing to Engage with Potential Customers - 23 November 2021](#)
- [Marketing on a Shoestring - 7 December 2021](#)
- [An Introduction to doing business outside NI - 18 January 2022](#)
- [How to plan to keep sales growth as a key priority - 1 February 2022](#)

See: [Sales Academy Programme – Fermanagh & Omagh District Council \(fermanaghomagh.com\)](#)

Free rapid COVID-19 testing

Businesses across Northern Ireland are introducing rapid COVID-19 testing to support a safe return to the workplace. Rapid COVID-19 tests - also known as Lateral Flow Device (LFD) tests - provide a result within 30 minutes. It's recommended to test twice a week. Employees who take a test first thing in the morning will know their result before leaving the house.

See: [Workforce Asymptomatic Testing Programme: register an interest in delivering workplace testing | Department of Health \(health-ni.gov.uk\)](#)

Grants of up to £5,000 Available to Support Women Songwriters and Composers

Grants of up to £5,000 are available to support the development of outstanding women, trans and non-binary songwriters and composers of all genres and backgrounds at different stages of their career.

The funding is available to support touring, recording, promotion and marketing, community projects involving high-quality music creators, music creator residencies and live performances featuring new UK music.

The funding is being made available through the Performing Rights Society (PRS) for Music Foundation's Woman make Music Grants Programme and the closing date for applications is 18 October 2021.

See: [Women Make Music. - PRS for Music Foundation \(prsfoundation.com\)](https://www.prsfoundation.com/women-make-music)

Statement on Executive decisions – Covid relaxations 7 October 2021

Last week the Executive agreed a number of relaxations to the current Coronavirus restrictions, informed by medical and scientific advice.

From next Thursday, October 14, the Executive has agreed that:

- Further relaxations around the numbers permitted in private dwellings and a move away from the maximum number of people allowed to gather from 15 from four households to an overall cap of 30.
- The requirement for audience members to be seated when watching performances in indoor venues will be removed.

The regulations in relation to large house parties and raves will remain in place and are still not permitted.

The Executive has also agreed a further package of relaxations from October 31. Over the next few weeks, further work will be carried out with the sectors to prepare for appropriate mitigations to be put in place in advance of the regulations being lifted.

The Executive has agreed a date of October 31 for the following relaxations, with mitigations in place:

- Allow people to move around hospitality premises and indoor venues, including being able to stand to have a drink and eat food.
- The restriction on indoor dancing will be lifted.
- The need to maintain social distancing in hospitality settings, such as pubs and restaurants will move to guidance. Whilst the legal requirement for social distancing will now be removed, people are asked to keep close face-to-face contact to a minimum at all times.
- Nightclubs will be permitted to reopen.

See: [Statement on Executive decisions – Covid relaxations 7 October 2021 | The Executive Office \(executiveoffice-ni.gov.uk\)](https://www.executiveoffice-ni.gov.uk/statement-on-executive-decisions-covid-relaxations-7-october-2021)

International Travel update

A number of changes to international travel have been made, including the addition of 38 countries to the fully vaccinated policy and the removal of a significant number of countries from the 'red list'.

In addition, the UN vaccination programme will also be included in the vaccinated policy.

EU arrivals will also be able to show negative post-departure status using EUDCC and Dutch COVID (CoronaCheck) app.

See: [International Travel update | Department of Health \(health-ni.gov.uk\)](#)