



Statutory Sick Pay, Coronavirus Job Retention Scheme, Employment and Support Allowance, Universal Credit and Self-employment Income Support Scheme, Coronavirus Business Interruption Loan Scheme, Scottish Self-Employed Hardship Fund, Welsh Economic Resilience Fund

Statutory Sick Pay (SSP)

If you cannot work due to coronavirus and are eligible for **SSP** you will get it from day one, rather than from the fourth day of your illness. This will apply from 13 March 2020. SSP will be payable if you have coronavirus or are self-isolating on government advice.

Eligibility

You need to be classed as an Employee and earn an average of at least £118 per week. SSP is paid at the rate of £94.25 per week.

Isolation Notes

If you have to provide evidence to your employer that you need to stay at home due to having symptoms of coronavirus an isolation note can be obtained NHS 111 online. If you live with someone who has symptoms, an Isolation Note can be obtained from the NHS website.

Coronavirus Job Retention Scheme

This scheme will run to 30 June 2020 but will be extended if necessary. If your employer cannot cover staff costs due to Covid-19, they may be able access support to continue paying part of your wage. If your employer intends to access the Coronavirus Job Retention Scheme, they will discuss with you becoming classified as a furloughed worker. This would mean that you are kept on your employer's payroll, rather than being laid off. To qualify for this scheme, you should not undertake work for them while you are furloughed. This will allow your employer to claim a grant of up to 80% of your wage for all employment costs, up to a cap of £2,500 per month. You will remain employed while furloughed. Your

employer could choose to fund the differences between this payment and your salary but does not have to.

Employees who were employed on 19 March 2020 (previously 28 February 2020) are eligible for furlough, provided the employer had submitted Real Time Information payroll data by 28 February.

If you currently have more than one employer, you can be put on furlough by one employer and continue to work for another. If you're put on furlough by more than one employer, you'll receive separate payments from each employer. The 80% of your regular wage up to a £2,500 monthly cap applies to each job. The furlough period must be for a minimum period of three consecutive weeks.

Employees (or PAYE workers) on fixed-term contracts can be re-employed, furloughed and claimed for if either:

- their contract expired after 28 February 2020 and an RTI payment submission for the employee/PAYE worker was notified to HMRC on or before 28 February 2020
- their contract expired after 19 March 2020 and an RTI payment submission for the employee/PAYE worker was notified to HMRC on or before 19 March 2020

If the employee's (or PAYE worker) fixed term contract has not already expired, it can be extended, or renewed. A claim can be made for them if an RTI payment submission for the employee was notified to HMRC on or before 19 March 2020.

Employees and PAYE workers that started and ended the same contract between 28 February 2020 and 19 March 2020 will not qualify for this scheme. This is not specific to those on fixed-term contracts, the same would apply to employees on all other contracts.

Eligible individuals who are not employees

The UK government has now provided further guidance on who is covered by the scheme. As well as employees, the grant can be claimed for any of the following groups, if they are paid via PAYE:

- office holders (including company directors)
- salaried members of Limited Liability Partnerships (LLPs)
- agency workers (including those employed by umbrella companies)
- limb (b) workers

The guidance below sets out specific considerations for those individuals who are paid via PAYE, but who are not necessarily employees in employment law. Unless explicitly set out below, all other guidance is applicable to these cases, and should be followed.

https://www.gov.uk/guidance/claim-for-wage-costs-through-the-coronavirus-job-retention-scheme?mc_cid=177bacbc11&mc_eid=655e46d5ec

Office Holders

Office holders can be furloughed and receive support through this scheme. The furlough, and any ongoing payment during furlough, will need to be agreed between the office holder and the party who operates PAYE on the income they receive for holding their office. Where the office holder is a company director or member of a Limited Liability Partnership (LLP), the furlough arrangements should be adopted formally as a decision of the company or LLP.

Company Directors

As office holders, salaried company directors are eligible to be furloughed and receive support through this scheme. Company directors owe duties to their company which are set out in the Companies Act 2006. Where a company (acting through its board of directors) considers that it is in compliance with the statutory duties of one or more of its individual salaried directors, the board can decide that such directors should be furloughed.

Where one or more individual directors' furlough is so decided by the board, this should be formally adopted as a decision of the company, noted in the company records and communicated in writing to the director(s) concerned.

Where furloughed directors need to carry out particular duties to fulfil the statutory obligations they owe to their company, they may do so provided they do no more than would reasonably be judged necessary for that purpose, for instance, they should not do work of a kind they would carry out in normal circumstances to generate commercial revenue or provides services to or on behalf of their company.

This also applies to salaried individuals who are directors of their own personal service company (PSC).

Company directors with an annual pay period

Those paid annually are eligible to claim, as long as they meet the relevant conditions. This includes being notified to HMRC on an RTI submission on or before 19 March 2020, which relates to a payment of earnings in the 19/20 tax year. The requirement for there to be payment of earnings in the 19/20 tax year applies for any employee being claimed for under the scheme, irrespective of how frequently they are paid (e.g. weekly, fortnightly or monthly). This will be relevant for those on an annual pay period if the last payment notified to RTI was before 5 April 2019 and no further payments were notified until after 19 March 2020.

An employer can make their claim in anticipation of an imminent payroll run, at the point they run their payroll or after they have run their payroll.

Salaried Members of Limited Liability Partnerships (LLPs)

Members of LLPs who are designated as employees for tax purposes ('salaried members') under the Income Tax (Trading and Other Income) Act (ITTOIA) 2005 are eligible to be furloughed and receive support through this scheme.

The rights and duties of a member of an LLP are set out in an LLP agreement and in the absence of an agreement, default provisions in the LLP Act 2000, based upon company and

partnership law. Such an agreement may include separate agreement between the LLP and an individual member setting out the terms applicable to that member's relationship with the LLP.

To furlough a member, the terms of the LLP agreement (or any such agreement between the LLP and the member) may need to be varied by a formal decision of the LLP, for example to reflect the fact that the member will perform no work in the LLP for the period of furlough, and the effect of this on their remuneration from the LLP.

For an LLP member who is treated as being employed by the LLP (in accordance with s863A of ITTOIA 2005), the reference salary for this scheme is the LLP member's profit allocation, excluding any amounts which are determined by the LLP member's performance, or the overall performance of the LLP.

Agency Workers (including those employed by umbrella companies)

Where agency workers are paid through PAYE, they are eligible to be furloughed and receive support through this scheme, including where they are employed by umbrella companies.

Furlough should be agreed between the agency, as the deemed employer, and the worker, though it would be advised to discuss the need to furlough with any end clients involved. As with employees, agency workers should perform no work for, through or on behalf of the agency that has furloughed them while they are furloughed, including for the agency's clients.

Where an agency supplies clients with workers who are employed by an umbrella company that operates the PAYE, it will be for the umbrella company and the worker to agree whether to furlough the worker or not.

Limb (b) Workers

(Section 230 (3)(b) of Employment Rights Act 1996 - covers an individual who has entered into or works under or worked under "any other contract...whereby the individual undertakes to do or perform personally any work or services for another party to the contract whose status is not by virtue of the contract that of a client or customer...".)

Where Limb (b) Workers are paid through PAYE, they can be furloughed and receive support through this scheme.

Those who pay tax on their trading profits through Income Tax Self-Assessment, may instead be eligible for the Self-Employed Income Support Scheme (SEISS), announced by the Chancellor on 26 March 2020.

Contractors with public sector engagements in scope of IR35 off-payroll working rules (IR35)

Public sector bodies will follow the Crown Commercial Services guidance in the vast majority of cases. Where organisations are not primarily funded by the government and whose staff cannot be redeployed to assist with the coronavirus response, it may be appropriate to

claim under the CJRS. Contractors who are deemed employees according to the off-payroll working rules might be eligible for this scheme.

If the public sector organisation wished to furlough a contractor, they would have to confirm this with both the contractor's Personal Service Company (PSC) and the fee-payer (as set out in the off-payroll working rules).

It should be formally agreed between these parties that the contractor is to do no work for the public sector organisation during their period of furlough. The fee-payer would be able to apply for the furlough payment of 80% of the monthly contract value, up to a maximum of £2,500, as well as the employer NICs on that subsidised wage. The fee-payer would then pay at least the amount of wage-grant received to the PSC, and report the payment via PAYE using the contractor's details, making the usual tax and National Insurance contributions (NICs) deductions for contracts in scope of the off-payroll rules.

The PSC would then be required to report the amount it pays to the contractor as deemed employment income via PAYE using box 58A on the PAYE Real Time Information return.

Where a contractor is continuing to receive payments from a public sector client (including through the CJRS or other any other scheme), income from this client should be excluded from any calculation of the reference pay for the purposes of the CJRS if the contractor also decides to furlough themselves as an employee or director of their own company.

The self-employed are not covered by the Job Retention Scheme.

<https://www.gov.uk/guidance/claim-for-wage-costs-through-the-coronavirus-job-retention-scheme>

If your salary is reduced as a result of these changes, you may be eligible for support via Universal Credit or Employment and Support Allowance.

Employment and Support Allowance and Universal Credit

If you are not eligible to receive SSP you can apply for Employment and Support Allowance and Universal Credit. You can also apply for these if you are prevented from working because of a risk to public health.

If you are already claiming benefits

People receiving benefits do not have to attend jobcentre appointments for three months. People will continue to receive their benefits as normal, but all requirements to attend the jobcentre in person are suspended. You should not attend the jobcentre unless directed to do so for an exceptional purpose.

Employment and Support Allowance (ESA)

You can apply for ESA if you are under state pension age and you have a disability or health condition that affects how much you can work. You can apply for ESA if you are **employed**, **self-employed** or **out of work**.

There are three types of ESA:

Contribution-based ESA

You can apply for contribution-based ESA if you've been employed or self-employed and paid National Insurance Contributions, usually in the last 2 to 3 years. National Insurance Credits also count.

Income-related ESA

You can apply for income-related ESA if you have not paid enough National Insurance contributions in the last 2 to 3 years. You cannot get income-related ESA if you have savings or investments worth over £16,000. However, you can now only apply for get income-related or contribution-based ESA if you have an illness or disability that affects your ability to work and you either receive the severe disability premium or you got the severe disability premium within the last month and you are still eligible for it.

New-Style ESA

To get 'new style' ESA you need to have worked as an employee or been self-employed and paid enough National Insurance contributions in the last 2-3 years. National Insurance credits also count. Your income and savings, and that of any partner will not affect how much new-style ESA you are paid. You cannot get ESA at the same time as: Statutory Sick Pay, Statutory Maternity Pay or Jobseeker's Allowance. You can however apply for 'new style' ESA up to 3 months before your SSP ends and you'll start getting ESA as soon as your SSP ends. You cannot get 'new style' ESA if you get the Severe Disablement Allowance or are entitled to it or were entitled to the severe disability premium in the last month, and you're still eligible for it. If you get Incapacity Benefit or Severe Disablement Allowance already, you might be moved to ESA. You'll be told what you need to do and how much ESA you'll get.

New style ESA and Universal Credit

You could get Universal Credit at the same time or instead of 'new style' ESA. However, if you get both at the same time, your new-style ESA payment will be deducted from your UC payment, so you are not guaranteed to get any extra money.

How to claim ESA

Check what type of ESA you are eligible for before you apply.

<https://www.gov.uk/employment-support-allowance/eligibility>

How to apply

There are different ways to apply depending on what type of ESA you're applying for and if you're already getting Universal Credit

New-style ESA

If you're already getting Universal Credit, speak to your work coach or case manager about applying. You can do this by signing into your Universal Credit account.
If you're not already getting Universal Credit, you'll need to:

- Call and book a new claim appointment
- Fill in a claim form <https://www.gov.uk/government/publications/new-style-employment-and-support-allowance-esa-claim-form>

Telephone: 0800 328 5644

Textphone: 0800 328 1344

NGT Text Relay (if you cannot hear or speak on the phone): 18001 then 0800 328 5644

Video relay service for British Sign Language (BSL) users – check if you can use this service

Welsh language telephone: 0800 328 1744

Monday to Friday, 8am to 6pm

New claim appointment

At the moment, these will take place by telephone. You will be given the number to call to book this appointment when you have submitted your claim. All face-to-face assessments for health and disability-related benefits have been temporarily suspended.

What you'll need for your appointment

- your completed claim form;
- fit note (see above for obtaining an Isolation Note for Covid-19);
- proof of your identity;
- proof of address;
- proof of any pensions you get;
- proof of any health insurance payments you get.

Check your claim form to see what documents you can use to prove your identity and address.

You'll be told what documents you can use to prove your identity and if you need to have any other documents for your appointment. At your appointment, the work coach will talk with you about how your illness or disability affects your ability to work and the support you need. You'll agree what you need to do to get 'new style' ESA. This is called a 'Claimant Commitment'.

After you have made your claim, you will be told if you need to have a Work Capability Assessment and what group you will be put in. A Work Capability Assessment is used to find out if your illness or disability affects how much you can work. If you have an assessment booked, the Department for Work and Pensions (DWP) will contact you to let you know what you need to do instead.

Income-related or contribution-based ESA

To apply for income-related or contribution-based ESA, you can either:

- call Jobcentre Plus to apply by phone or;
- download and print and send the ESA1 form
<https://www.gov.uk/government/publications/employment-and-support-allowance-claim-form>

Jobcentre Plus

Telephone: 0800 169 0350

Textphone: 0800 023 4888

NGT Text Relay (if you cannot hear or speak on the phone): 18001 then 0800 169 0350

Video relay service for British Sign Language (BSL) users -

Welsh language telephone: 0800 012 1888

Monday to Friday, 8am to 6pm

After you have made your claim, you'll be told if you need to have a Work Capability Assessment and what group you'll be put in. If you disagree with a decision you can challenge this and it is called asking for 'mandatory reconsideration. If you're claiming both Universal Credit and 'new style' ESA, you'll only have one Work Capability Assessment.

What is Universal Credit (UC)?

You can apply for Universal Credit whilst waiting for the Self-Employed Income Support Scheme.

<https://www.gov.uk/guidance/claim-a-grant-through-the-coronavirus-covid-19-self-employment-income-support-scheme>

Universal Credit is a payment to help with living costs and was brought in to eventually replace:

Child Tax Credit (CTC)

Housing Benefit (HB)

Income Support (IS)

Income-based Job Seeker's Allowance (JSA)

Income-related Employment and Support Allowance (ESA); and

Working Tax Credit (WTC)

If you currently receive any of these benefits, **you cannot claim UC at the same time.** We have also had reports that payments under the Access to Work scheme or disability tax credits under the so-called legacy benefit may also be affected. You do not need to do anything until you hear from the DWP about moving to UC, unless you have a change in circumstances. If you're already claiming Universal Credit and think you may have been affected by coronavirus, please contact your work coach as soon as possible. You can do this using your online journal.

Eligibility to Universal Credit

You may be able to get Universal Credit if:

- you're on a low income or out of work
- you're 18 or over (there are some exceptions if you're 16 to 17)

- you're under State Pension age (or your partner is)
- you and your partner have £16,000 or less in savings between you*
- you live in the UK

***Savings**

On 14 April, a DWP spokesperson said in an email: "Most commonly, we would expect people to have business assets in a business account, including savings for tax liability, which would not be counted towards their capital limit. However, if someone has money in their personal account that is to be used for business purposes, it will not be counted towards their capital, but they may be asked to prove that the money is for business purposes. "People should make clear in their application the savings that are business assets, and note it in their online journal."

Partners

If you live with your partner, your partner's income and savings* will be taken into account, even if they are not eligible for Universal Credit. You and your partner can claim Universal Credit as a couple if one of you is under State Pension age and eligible for Universal Credit. However, when you both reach State Pension age your Universal Credit claim will stop. You may be able to apply for Pension Credit or other benefits as a couple when your Universal Credit stops. Ask your Jobcenter Plus work coach what else you could be eligible for.

How much is Universal Credit

How much Universal Credit you get will depend on your earnings and your circumstances will be assessed every month. Changes in your circumstances can also affect how much you're paid for the whole assessment period and not just the date you report them. The benefit cap may limit the total amount of UC that you receive.

Children

The number of children you have does not affect your eligibility for Universal Credit, but it may affect how much you get. If you have 1 or 2 children, you'll get an extra amount for each child.

If you have 3 or more children, you'll get an extra amount for at least 2 children. You can only get an extra amount for more children if any of the following are true:

- your children were born before 6 April 2017;
- you were already claiming for 3 or more children before 6 April 2017;
- any disabled or severely disabled child - no matter how many children you have or when they were born;
- other exceptions apply eg where claimants have had multiple births.

When can't you claim Universal Credit?

You cannot claim Universal Credit if you either:

- get the severe disability premium, or are entitled to it;
- got or were entitled to the severe disability premium in the last month, and you're still eligible for it.

If you have a change of circumstances that affects the severe disability premium or your other benefits, report it and you'll be told what to do next.

<https://www.understandinguniversalcredit.gov.uk/coronavirus/>

How to apply?

Claims are made online <https://www.gov.uk/apply-universal-credit>

<https://www.gov.uk/universal-credit/how-to-claim>

You have to apply as a couple if you and your partner live together. You do not need to be married. You might also need to phone the Universal Credit helpline to book an interview with a work coach. You'll be told if you need to do this after you apply.

What you need to apply

You will need:

- your bank, building society or credit union account details (call the Universal Credit helpline if you do not have one);
- an email address;
- information about your housing (eg how much rent you pay);
- details of your income (eg payslips);
- details of savings*, business assets, savings for business purposes ie paying tax and any investments, like shares or a property that you rent out;
- details of how much you pay for childcare if you're applying for help with childcare costs.

If you do not provide the right information when you apply it might affect when you get paid or how much you get.

Proof of identity

You also have to verify your identity online, for example your:

- driving licence;
- passport;
- debit or credit card.

Ways to get help with your Universal Credit application

If you need help with your application, ask straight away - the sooner you apply for Universal Credit, the sooner you get your first payment.

Universal Credit helpline (if you cannot use digital services at all or you have a question about your claim and cannot access your online claim)

Universal Credit helpline

Telephone: 0800 328 5644

Welsh language: 0800 328 1744

NGT text relay– if you cannot hear or speak on the phone: 18001 then 0800 328 5644

Textphone: 0800 328 1344
Monday to Friday, 8am to 6pm

Help to Claim is a free, independent, confidential and impartial service provided by trained advisers from Citizens Advice. They can help with things like how to gather evidence for your application or how to prepare for your first interview.

England and Wales <https://www.citizensadvice.org.uk/helptoclaim/>
Scotland <https://www.cas.org.uk/helptoclaim>

If you are employed – the taper rate and work allowances

There is no limit to how many hours you can work while claiming UC but for every £1 you earn your payment is reduced according to the “taper rate”. UC has a single taper rate for earnings set at 63%. So once any disregarded earnings have been taken into account (see Work Allowances below) UC will reduce, so for every £1 you earn your payment reduces by 63p.

If you are self-employed

If you are self-employed, the UC system makes an assumption of your monthly income based on the National Minimum Wage, irrespective of your actual earnings. It assumes you earn the equivalent of up to 35 hours a week at the NMW for your age group. This assumed income is known as the Minimum Income Floor (MIF).

This is particularly problematic as self-employed people are more likely to have fluctuating earnings. The level of UC and its reduction is based on the previous month’s earnings, so if in certain months earnings are extremely low, claimants are nevertheless assumed to have earned the MIF.

At the moment, MIF has been lifted and the Chancellor confirmed that the MIF will be temporarily abolished to help the economy during the coronavirus outbreak.

Work Allowances

A work allowance is an amount of money that a person (or their partner) who is responsible for children, or who has a disability or health condition that affects their ability to work, can earn before their benefit starts to be reduced. Your work allowance is also lower if you get help with housing costs.

How is Universal Credit paid?

It is paid once a month, usually into your bank, building society or credit union account. Your payment can include an amount for housing which you’ll usually need to pay to your landlord. If you don’t have a bank, building society or credit union account, call the Universal Credit helpline to arrange a different way of getting paid.

When is Universal Credit first paid?

It usually takes around 5 weeks to get your first payment. The wait before your first payment is made up of a one-month assessment period and up to 7 days for the payment to reach your account.

Advance on payment

You can apply for an advance which usually takes about 10 days but the Chancellor has said that during the Covid-19 crisis, an advance can be paid immediately into your bank account.

Housing costs

You could get money to help pay your housing costs. How much depends on your age and circumstances. If you are a homeowner, you might be able to get a loan to help with interest payments on your mortgage or other loans you've taken out for your home.

Other support

If you receive Universal Credit you may also be able to get other financial support depending on your circumstances.

<https://www.gov.uk/universal-credit/how-to-claim>

Self-employment Income Support Scheme (SEISS)

<p>You can apply for Universal Credit whilst waiting for the Self-Employed Income Support Scheme.</p>
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On 26 March 2020, the government announced a scheme to support self-employed individuals (including members of partnerships) whose income has been negatively impacted by Coronavirus. The scheme will provide a grant to self-employed individuals or partnerships, worth 80% of their profits up to a cap of £2,500 per month.

HMRC will use the average profits from tax returns in 2016-17, 2017-18 and 2018-19 to calculate the size of the grant. The scheme will be open to those where the majority of their income comes from self-employment and who have profits of less than £50,000. The scheme will be open for an initial three months with eligible individuals contacted by HMRC in mid-May.

Am I eligible?

To be eligible for the scheme you must meet all the criteria below:

- Be self-employed or a member of partnership;
- Have lost trading/partnership trading profits due to COVID-19;
- File a tax return for 2018-19 as self-employed or a member of a trading partnership. Those who have not yet filed for 2018-19 will have an additional 4 weeks from this announcement to do so;
- Have traded in 2019-20; be currently trading at the point of application (or would be except for COVID 19) and intend to continue to trade in the tax year 2020 to 2021
- Have trading profits of less than £50,000 and more than half of your total income come from self-employment. **This can be with reference to at least one of the following conditions:**

- Your trading profits and total income in 2018/19
- Your average trading profits and total income across up to the three years between 2016-17, 2017-18, and 2018-19.

How do I access it?

Individuals should not contact HMRC now. HMRC will use existing information to check potential eligibility and invite applications in mid-May. HMRC will then pay the grant directly to eligible claimants' bank account. HMRC is urgently working to deliver the scheme; grants are expected to start to be paid out by beginning of June 2020. For eligible individuals who have not submitted their returns for 2018-19, they will have 4 weeks' notice from the date of the announcement to file their returns and therefore become eligible for this scheme.

HMRC are publishing guidance on the scheme <https://www.gov.uk/guidance/claim-a-grant-through-the-coronavirus-covid-19-self-employment-income-support-scheme> This guidance will continue to be updated.

Coronavirus Business Interruption Loan Scheme (CBILS)

This is intended to support small and medium-sized businesses, with an annual turnover of up to £45million, to access loans, overdrafts, invoice finance and asset finance of up to £5 million for up to 6 years.

The Business Interruption Payment will cover the first 12 months of interest payments and any lender-levied fees.

The CBILS scheme is delivered through commercial lenders, backed by the government-owned British Business Bank. There are 40 accredited lenders able to offer the scheme, including all the major banks.

Am I eligible?

You are eligible if:

- your business is based in the UK
- your business has an annual turnover of up to £45 million
- your business has a borrowing proposal which the lender would consider viable, if not for the coronavirus pandemic
- you can self-certify that your business has been adversely impacted by

How to apply?

The full rules of the scheme and guidance on how to apply is available on the British Business Bank website.

<https://www.british-business-bank.co.uk/ourpartners/coronavirus-business-interruption-loan-scheme-cbils-2/for-businesses-and-advisors/>

Coronavirus Bounce Back Loan

This scheme is intended to help small and medium-sized businesses affected by coronavirus (COVID-19) to apply for loans of between £2,000 and £50,000. The UK government will guarantee 100% of the loan and there won't be fees or interest to pay for the first 12 months. Loan terms will be up to 6 years and no repayments will be due during the first 12 months.

Who can apply?

You can apply if your business:

- Is based in the UK
- Has been negatively affected by coronavirus
- Was not an 'undertaking in difficulty' on 31 December 2019

If you are already claiming under the Coronavirus Business Interruption Loan Scheme, you cannot apply. However, if you have already received a loan of up to £50,000 and wish to transfer it into the Bounce Back Loan scheme, you can arrange this with the lender under 4 November 2020.

The scheme will be delivered through a network of accredited lenders and opens on 4 May 2020.

Scotland

Self-Employed Hardship Fund

The Fund (£34million) will be managed by Scottish local authorities. They will allocate funds to the newly self-employed facing hardship through grants of £2,000.

The fund will be open to the newly self-employed, who are suffering hardship, but who are not eligible for the UK's Self-Employed Income Support Scheme (SEISS), which is being managed by HMRC.

Who is eligible?

- you became self-employed on/after 6 April 2019 (did not submit a tax return including income from self-employment for 2018-19)
- over 50% of your individual income is from self-employment
- your trading profits were below £50,000 in the financial year 2019-20
- you have lost business due to coronavirus and are suffering financial hardship as a result
- you are ineligible for other COVID-19 related business support and the HMRC Self-Employment Income Support Scheme
- you do not receive working age benefit payments or have applied for but not yet started receiving Universal Credit
- you trade as self-employed, not as a limited company or partnership

- you have taken steps to limit costs and expenditure (including through schemes such as VAT deferral and seeking a mortgage payment holiday)
- you do not have access to sufficient savings or other sources of income to meet basic needs

Applications can be made via the www.FindBusinessSupport.gov.scot website.

Wales

Economic Resilience Fund

This fund is a £500 million fund to provide extra support to the Welsh economy, businesses and charities and plug the gaps in the support schemes.

The first phase saw the £100m Development Bank of Wales' loan scheme fully subscribed in a week – all applications are being processed.

This phase, which will release £200m of funding, will be targeted at microbusinesses, SMEs and large businesses of critical social or economic importance to Wales. The fund will go live for applications next week but those considering applying are being urged to go through the guidance to establish whether they are likely to be eligible.

To be eligible for this second phase of support, businesses, charities and social enterprises, must meet criteria including:

Micro businesses, including start-ups, employing up to nine employees could be eligible for up to £10k support. This includes sole traders employing staff. Businesses in this bracket could qualify for support from the fund if they:

- Have experienced in excess of a 40% reduction in turnover since 1 March 2020;
- Can demonstrate that efforts have been made to sustain business activity;
- Are not pursuing other forms of Welsh Government non-repayable grant funding support;
- Are not be entitled to business rate relief grants.

Small and medium sized firms with between 10 and 249 employees could be eligible for grants of up to £100,000 if they:

- Have experienced in excess of a 60% reduction in turnover since the first day of March;
- Are not be eligible for business rate relief grants, or if they are, that amount would be deducted from their allocation from this fund;
- Have a sustainable business plan to trade beyond the Covid-19 pandemic;

- Confirm no future compulsory redundancies will be made as long as the Coronavirus Job Retention Scheme is in place;
- Are not be pursuing any other form of Welsh Government non-repayable grant funding support

Full details on the eligibility criteria can be found at <https://fundchecker.businesswales.gov.wales/>

(updated 1 May 2020)