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19th March 2020

ALL MEMBERS MEMORANDUM No 53-20

COVID-19: MEASURES TO PROTECT YOUR BUSINESS

List of previous BCSA COVID-19 Memos:

1. AMM 37-20: Preventing the spread of disease
2. AMM 43-20: Latest information
3. AMM 49-20: Employers and Employees
4. AMM 50-20: Contractual advice

BUILD UK HELPLINES AND ASSISTANCE

As BCSA are members of Build UK, BCSA members are able to access the full range of Build UK member services.

Build UK have set up a coronavirus update page [here](#) as a central hub for all advice and information.

You may find the information below particularly relevant:

[Citation – Employers Q&A](#)

Citation helpline: 0345 844 4848 – quote “Advice Card number 95730”

Croner (for employment/HR matters also) : 0844 249 9873

UK GOVERNMENT ASSISTANCE

Small Business Grant Scheme

- The government will provide additional funding for local authorities to support small businesses that already pay little or no business rates.
- This funding will provide a one-off grant of £10,000 to businesses currently eligible for small business rate relief (SBBR) or rural rate relief.
- If your business is eligible for SBRR or rural rate relief, you will be contacted by your Local Authority – you do not need to apply.
- The Business Secretary will write to all Local Authorities by the end of the week with information on this scheme, and to encourage them to prepare to deliver this quickly.

Coronavirus Business Interruption Loan Scheme

- A new temporary Coronavirus Business Interruption Loan Scheme, delivered by the British Business Bank, will launch next week to support businesses to access bank lending and overdrafts.
- This is to help ensure that eligible businesses facing short-term cash flow difficulties can continue to access finance as they respond to the temporary impact of the coronavirus outbreak on cash flow.
- The government will provide as much capacity as required for this scheme. There will be no fee for lenders or borrowers to benefit from this guarantee.
- The Scheme will support loans of up to £5 million in value. Businesses can access the first 6 months of that finance interest free, as government will cover the first 6 months of interest payments.
- The scheme is open to businesses with a turnover of less than £41m (as long as the business is long-term viable and is UK based) which meet the scheme's eligibility criteria. Full details on the eligibility criteria will be announced shortly.

The first loans will be available next week and further details of the new scheme will be announced shortly. Businesses worried about accessing finance now should speak to their usual lender.

BEIS (Department for Business, Energy and Industrial strategy) HELPLINE (UK)

- Businesses should read and follow the online [guidance for employees, employers and businesses](#). If you have a query that isn't covered by this guidance you can contact the Business Support Helpline on: **0300 456 3565**

ACAS WEBINARS FOR EMPLOYERS

Members can join a free ACAS webinar 'Coronavirus – an advisory webinar for employers'. The webinar provides practical advice for employers to help manage the impact of coronavirus in the workplace. It includes:-

- steps that can help reduce the spread of the virus
- effective ways of communicating with employees
- self-isolating, time off, sickness certification and sick pay
- altering working hours, shift patterns and working arrangements
- remote working and the use of technology

Businesses can find out more and [register here](#). Two dates still have spaces available as of the date of this memorandum.

IRELAND GOVERNMENT ADVICE FOR BUSINESSES:

<https://www.gov.ie/en/campaigns/4cf0e2-covid-19-coronavirus-information-for-employers-and-employees-test/>

NORTHERN IRELAND:

<https://www.nibusinessinfo.co.uk/content/coronavirus-covid-19-advice-businesses>

SCOTTISH GOVERNMENT:

<https://www.gov.scot/publications/coronavirus-covid-19-update-scottish-parliament/>

WELSH GOVERNMENT

<https://businesswales.gov.wales/coronavirus-advice>

DEBORAH HARRISON

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