

Written 29 July 2020

C19 BUSINESS NEWS UPDATE

The headlines today show concern over a second wave of the Pandemic and there are calls for more “intelligent” quarantine and airport tests. We are in a “New Normal” and it is clear from those businesses who are successfully coping is that being flexible is a key ingredient to making it through the next few months. We have a number of “what if” tools and planning tools to help with your planning so please do ask.

The next stage of the Job Retention Scheme commences August and we have a number of data collection tools and calculators to help you work through claims. Please ask us if you would like these.

CORONAVIRUS JOB RETENTION SCHEME (CJRS)

The government reminds employers that the 31 July is the last day that they can submit claims for periods ending on or before 30 June. Employers can now submit claims for periods starting on or after 1 July.

See: https://www.gov.uk/guidance/claim-for-wage-costs-through-the-coronavirus-job-retention-scheme?utm_source=24698feb-73f3-45a2-a0f8-e443a374d1f6&utm_medium=email&utm_campaign=govuk-notifications&utm_content=immediate

IF YOU HAVE CLAIMED TOO MUCH OR NOT ENOUGH FROM THE CJRS

If you have claimed too much or if you want to delete a claim in the online service, you must do this within 72 hours.

If you have made an error in a claim that means you have received too much, you must pay this back to HMRC. You can either:

- tell HMRC as part of your next online claim (your new claim will be reduced, and you'll need to keep a record of the adjustment for 6 years)
- contact HMRC to pay the money back (you should only do this if you're not submitting another claim)

If you've overclaimed a grant and have not repaid it, you must notify HMRC by the latest of either:

- 90 days after the date you received the grant you were not entitled to
- 90 days after the date you received the grant that you were no longer entitled to keep because your circumstances changed
- 20 October 2020

If you do not do this, you may have to pay a penalty. If you do repay any overclaimed grant, this will prevent any potential tax liability in respect of the overpayment of Coronavirus Job Retention Scheme. HMRC will not be actively looking for innocent errors in their compliance approach.

Find out more about when you may have to pay a penalty and other information, including:

- how HMRC decides how much the penalty will be
- when HMRC will not charge a penalty
- how to appeal against a penalty

See: <https://www.gov.uk/government/publications/penalties-for-not-telling-hmrc-about-coronavirus-job-retention-scheme-grant-overpayments-ccfs48>

IF YOU HAVE NOT CLAIMED ENOUGH

If you have made an error that has resulted in receiving too little money, you will still need to ensure you pay your employees the correct amount. You should contact HMRC to amend your claim. As you are increasing the amount of your claim, they may need to conduct additional checks.

After 31 July, you will no longer be able to amend a claim relating to the period up to 30 June to add an employee that should have been included on a claim submitted before that date. You must make sure that any remaining claims still to be made for the period to 30 June include all of your eligible employees. Amendments for any other errors you made that resulted in you not claiming enough will still be permitted after 31 July.

For the full details see: https://www.gov.uk/guidance/if-youve-claimed-too-much-or-not-enough-from-the-coronavirus-job-retention-scheme?utm_source=83a547f1-9dc1-4222-b096-e6c48a5d192c&utm_medium=email&utm_campaign=govuk-notifications&utm_content=immediate

SELF-EMPLOYMENT INCOME SUPPORT SCHEME (SEISS) UPDATE

The scheme is now closed to new claims for the first grant. However, the scheme has been extended. If you were eligible for the first grant and can confirm to HMRC that your business has been adversely affected on or after 14 July 2020, you will be able to make a claim for a second and final grant from 17 August 2020. You can make a claim for the second and final grant if you are eligible, even if you did not make a claim for the first grant. The online service is not available yet. If you are eligible you will be able to make a claim for a second and final grant from 17 August 2020. HMRC will contact you if you're eligible.

See: https://www.gov.uk/guidance/claim-a-grant-through-the-self-employment-income-support-scheme?utm_source=2fd2800b-6392-4f0c-b2a2-63fccbc57446&utm_medium=email&utm_campaign=govuk-notifications&utm_content=immediate

If you made a claim in error as you were not eligible for the grant, have been overpaid or would like to make a voluntary repayment, tell HMRC and pay some or all of the grant back.

See: https://www.gov.uk/guidance/tell-hmrc-and-pay-the-self-employment-income-support-scheme-grant-back?utm_source=5d950c18-4e5b-4376-9cd4-03d9f2f28eeb&utm_medium=email&utm_campaign=govuk-notifications&utm_content=immediate

Please talk to us if you are intending to make a claim as we have a calculator to assist you.

EAT OUT TO HELP OUT – LOOK FOR THE LOGO

Diners who eat-in will benefit from a 50% discount, up to a maximum of £10 per person, on food and non-alcoholic drinks, any Monday to Wednesday in August.



More than 53,000 outlets across the UK have so far signed up to the UK government's Eat Out to Help Out scheme - and a new official government online finder is available to help diners locate them.

See: https://www.tax.service.gov.uk/eat-out-to-help-out/find-a-restaurant/?_ga=2.13660593.723239962.1595955620-1794852922.1586417949



Find a restaurant that's registered for the scheme

Enter a full postcode

Search

As Eat Out to Help Out stickers and posters start to appear in the windows of restaurants, cafes, bars and other establishments across the country, customers who want to take advantage of the scheme are advised to look out for the logo.

The logo means diners who eat-in will benefit from a 50% discount, up to a maximum of £10 per person, on food and non-alcoholic drinks, any Monday to Wednesday in August 2020 – and no voucher is required. Diners can take advantage of the offer as many times as they like during the month.

HM TREASURY CORONAVIRUS (COVID-19) BUSINESS LOAN SCHEME STATISTICS

The Government provides management information about the Coronavirus Business Interruption Loan Scheme (CBILS), Coronavirus Large Business Interruption Loan Scheme (CLBILS), Bounce Back Loan Scheme (BBLs) and Future Fund Scheme.

The Government publishes management information each Tuesday for each of the four schemes (CBILS, CLBILS, BBLs, Future Fund), including:

- the total number of applications
- the number of approved applications
- the value of loans approved

The applications figure includes:

- approved applications
- applications that are still to be processed
- applications that have been declined or turn out not to be eligible
- withdrawn applications, where borrowers decide not to proceed

For CBILS, this number includes a number of applications that have subsequently been converted to applications for the BBLs scheme.

For Future Fund, the number of applications includes only those where both a company and their lead investor have submitted information.

This information is available here: https://www.gov.uk/government/collections/hm-treasury-coronavirus-covid-19-business-loan-scheme-statistics?utm_source=34825e91-a9e2-4e94-9c9e-0875ab265765&utm_medium=email&utm_campaign=govuk-notifications&utm_content=immediate

MAKING AND REGISTERING AN LASTING POWER OF ATTORNEY (LPA) DURING THE CORONAVIRUS OUTBREAK

If you want to make an LPA now, you can still do so while observing government guidance on social distancing, self-isolating and shielding.

Making a LPA is an important decision that you should think about carefully. An LPA needs to be signed and witnessed by several people.

Once the LPA has been signed, you need to send it to the Government for registration. It may then be around 8 weeks before you get the registered LPA back and can start using it. This includes a 4-week waiting period required by law.

See:

https://www.lastingpowerofattorney.service.gov.uk/home?_ga=2.13726001.723239962.1595955620-1794852922.1586417949

TRAVEL CORRIDORS - LIST OF COUNTRIES AND TERRITORIES FROM WHERE YOU CAN TRAVEL TO ENGLAND AND MAY NOT HAVE TO SELF-ISOLATE

Coronavirus regulations mean that you must self-isolate for 14 days if you arrive in the UK from a country outside the common travel area.

The government is satisfied that it is now safe to ease these measures in England and has introduced travel corridor exemptions for some countries and territories.

See: https://www.gov.uk/guidance/coronavirus-covid-19-travel-corridors?utm_source=d9492bb5-494d-4171-93a2-ec2a0107fe28&utm_medium=email&utm_campaign=govuk-notifications&utm_content=immediate

ADULT SOCIAL CARE INFECTION CONTROL FUND

This Government guidance sets out the infection control measures that the infection control fund will support, including information on the distribution of funds and reporting requirements. The Adult Social Care Infection Control Fund is worth £600 million. The primary purpose of this fund is to support adult social care providers, including those with whom the local authority does not have a contract, to reduce the rate of COVID-19 transmission in and between care homes and support wider workforce resilience.

A small percentage of it may be used to support domiciliary care providers and support wider workforce resilience to deal with COVID-19 infections.

See: https://www.gov.uk/government/publications/adult-social-care-infection-control-fund?utm_source=83fd06f9-f382-4d23-a10d-79c61296c103&utm_medium=email&utm_campaign=govuk-notifications&utm_content=immediate

ADVICE FOR PEOPLE IN ENGLAND WITH ANIMALS

Advice for pet owners and livestock keepers on looking after the welfare of animals during the coronavirus (COVID-19) pandemic. This advice applies to England only.

See: https://www.gov.uk/guidance/coronavirus-covid-19-advice-for-people-with-animals?utm_source=4649fd19-31a0-4d2e-b96a-22fbd09f7f4e&utm_medium=email&utm_campaign=govuk-notifications&utm_content=immediate

VIDEO-WITNESSED WILLS TO BE MADE LEGAL DURING CORONAVIRUS PANDEMIC

The Government is to legalise the remote witnessing of wills – making it easier for people to record their final wishes during the coronavirus pandemic.

See: https://www.gov.uk/government/news/video-witnessed-wills-to-be-made-legal-during-coronavirus-pandemic?utm_source=b4ab35c1-2d3b-4a07-869e-45aa90bf6126&utm_medium=email&utm_campaign=govuk-notifications&utm_content=immediate

GET A FREE NHS TEST TO CHECK IF YOU HAVE CORONAVIRUS

You can have a swab test to check if you have coronavirus (COVID-19) now. You can choose to take the test:

- at a test site near you today and get your result tomorrow
- with a home test kit

There is another test, the antibody test to check if you've had coronavirus. This is not widely available yet.

See: https://www.gov.uk/get-coronavirus-test?utm_source=505a04f3-bd80-49f6-a3c1-69977110528e&utm_medium=email&utm_campaign=govuk-notifications&utm_content=immediate