

Unicom coronavirus customer guide

Helping you prioritise during coronavirus

Updated: 2nd April 2020



We're with you

Introduction

These are unprecedented times.

We know that many of you are greatly affected by coronavirus. Worried about your own health, how to do the right thing by your staff and how to keep your businesses afloat.

There's so much information for you to absorb, and it's changing day to day, that sometimes it can be hard to focus on what the real priorities are.

That's why we created this guide.

In it you'll be able to find out what help is available, how you can access it and most importantly how to prioritise what you need to do to ensure you stay healthy, look after your employees and protect your businesses.

The support you need is out there. This guide will help you find it.



Chris Earle
Chief Executive Officer

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Priority 1 > Look after yourself and your family

Social distancing

During this coronavirus pandemic the Government advice is that it's essential that you look after yourself and your family. Your health must come first.

The single most important action we can all take, in fighting coronavirus, is to social distance in order to protect the NHS and save lives. When we reduce our day-to-day contact with other people, we will reduce the spread of the infection.

That is why the Government has introduced three new measures:

1. Requiring people to stay at home, except for very limited purposes
2. Closing non-essential shops and community spaces
3. Stopping all gatherings of more than two people in public

These measures came into effect on Monday 23 March. The Government will look again at these measures after three weeks and relax them if the evidence shows this is possible.

You should now only leave the house for one of four reasons:

1. Shopping for necessities, for example food and medicine, which must be as infrequent as possible
2. One form of exercise a day, for example a run, walk, or cycle - alone or with members of your household
3. Any medical need, or to provide care or to help a vulnerable person
4. Travelling to and from work, but only where you cannot work from home

If you do go out, you should stay 2 metres (6ft) away from other people and wash your hands as soon as you get home. Remember, you can spread the virus even if you don't have symptoms.

All Government advice and information on coronavirus can be found here - <https://www.gov.uk/coronavirus>

Specific Government advice on social distancing can be found here - <https://www.gov.uk/government/publications/full-guidance-on-staying-at-home-and-away-from-others>



Priority 1 > Look after yourself and your family (continued)

Managing your physical wellbeing

During these times it can feel difficult to keep motivated to stay active and eat healthily. Lack of routine, social distancing and self-isolation make it hard to continue usual exercise routines. You may end up moving less so it's important to stay active and have the right nutrition as both keep your immune system functioning properly.

You can find some general hints and tips for keeping healthy at home here - <https://www.goodhousekeeping.com/uk/health/health-advice/a31697332/staying-fit-healthy-self-isolating>

Staying active

- Current Government advice states that people, including those who are self-isolating, can still go out to exercise if they feel well enough. You should keep at least 2 metres from other people if you do go out for a walk or run
- If you don't want to leave the house to exercise there are plenty of at-home workouts available online or via apps;
 - <https://www.nhs.uk/live-well/exercise/10-minute-workouts>
 - <https://www.bbc.co.uk/news/uk-51933762>
 - <https://www.youtube.com/user/thebodycoach1>

Nutrition

- Avoid stocking up on unhealthy snacks (difficult we know!)
- Keep to your regular meals – it can be easy to have a lack of structure when it comes to meals and social distancing but try to eat as you would do normally
- Drink plenty of water
- <https://www.nhs.uk/live-well/eat-well/the-eatwell-guide>
- <https://www.bbcgoodfood.com/recipes/collection/quick-and-healthy>

Managing your mental wellbeing

It's natural to be worried about coronavirus and how this may affect your daily life. The good news is that there are many resources available online to help you get through this. Here are some links on managing mental wellbeing during these difficult times:

- <https://mentalhealth.org.uk/>
- <https://www.mind.org.uk/information-support/coronavirus-and-your-wellbeing>
- <https://www.who.int/docs/default-source/coronaviruse/coping-with-stress>

Priority 2 > Look after and retain your employees

Your employees are the lifeblood of your business so it's vital to keep them safe and retain them so your business can thrive again when the coronavirus pandemic has passed.

The Government has published advice for employers which can be found here - <https://www.gov.uk/government/publications/guidance-to-employers-and-businesses-about-covid-19/guidance-for-employers-and-businesses-on-coronavirus-covid-19>

Looking after your employees

Some of the key Government advice is:

- Businesses and workplaces should encourage their employees to work at home, wherever possible
- If someone becomes unwell in the workplace with a new, continuous cough or a high temperature, they should be sent home and advised to follow the advice to stay at home
- Employees should be reminded to wash their hands for 20 seconds more frequently and catch coughs and sneezes in tissues
- Employees will need your support to adhere to the recommendation to stay at home to reduce the spread of coronavirus to others
- Employers should use their discretion concerning the need for medical evidence for certification for employees who are unwell. This will allow GPs to focus on their patients

Looking after the reputation of your business

Doing the right thing for the health of your employees during coronavirus should keep them safe. But it will also reflect well on you as a business and an employer.

Many people – including existing and potential customers of yours – are watching to see how businesses respond to coronavirus. They are then making decisions on whether they want to do business with that entity again depending on how they are acting, particularly with their employees.

You only need to see the negative press that a number of high-profile companies have had to see how passionately people feel about this.

Looking after the future of your business

We all want to get back to normal as quickly as possible. However, it's vital for businesses that they have an employee base when that time comes.

The help is there.

Priority 2 > Look after and retain your employees (continued)

Support in paying your staff

What is the funding category	What are the details?	Am I eligible to use it?	How do I apply?	Relevant website	Is there anything else I need to know?
Coronavirus Job Retention Scheme	Rather than lay your staff off, you can get support to continue paying 80% of an employee's salary (capped at £2500 a month) if that employee would otherwise have been laid off	All UK businesses are eligible	<p>You'll need to:</p> <ol style="list-style-type: none"> designate those affected employees as "furloughed employees" tell the affected employees tell HMRC about these furloughed employees through a new online portal HMRC is setting up <p>When deciding whether you can furlough an employee you will still have to comply with employment law.</p>	https://www.gov.uk/government/publications/guidance-to-employers-and-businesses-about-covid-19/covid-19-support-for-businesses#support-for-businesses-through-the-coronavirus-job-retention-scheme	<p>Grants will be provided by HMRC</p> <p>Wages are backdated to 1st March 2020</p> <p>Set up for an Initial period of 3 months, but this will be extended if necessary</p> <p>There is no limit on the total level of funding available</p> <p>The ambition is for the first grants to be "paid within weeks" with a scheme "in place" by the end of April 2020</p>

Priority 2 > Look after and retain your employees (continued)

Recover all Statutory Sick Pay Payments

What is the funding category	What are the details?	Am I eligible to use it?	How do I apply?	Relevant website	Is there anything else I need to know?
Reclaiming statutory sick pay (SSP)	The government will allow SMEs and employers to reclaim SSP paid for sickness absence due to coronavirus – up to 2 weeks per eligible employee	All UK businesses with fewer than 250 employees will be eligible - the size of an employer will be determined by the number of people they employed as of 28th February 2020	There is no existing mechanism for the recovery of SSP by employers (unlike other statutory payments such as Statutory Maternity Pay). The government has committed to working with employers to work out a mechanism for this recovery	Further details of the rebate scheme will be provided shortly once legislation has passed	<p>This refund will cover up to 2 weeks' SSP per eligible employee who has been off work because of COVID-19</p> <p>Employers will be able to reclaim expenditure for any employee who has claimed SSP (according to the new eligibility criteria) as a result of COVID-19</p> <p>Employers should maintain records of staff absences and payments of SSP, but employees will not need to provide a GP fit note. If evidence is required by an employer, those with symptoms of coronavirus can get an isolation note from NHS 111 online (https://111.nhs.uk/covid-19) and those who live with someone that has symptoms can get a note from the NHS website (https://www.nhs.uk/conditions/coronavirus-covid-19/self-isolation-advice)</p> <p>The eligible period for the scheme will commence the day after the regulations on the extension of SSP to those staying at home comes into force</p>

Priority 3 > Pay your suppliers, your landlord and other businesses that you work with

It's difficult.

Due to coronavirus your business might not be able to trade right now, or you might be trading at a greatly reduced capacity. And it might be tempting to consider stopping payments to your suppliers, your landlord and other businesses that you work with because of this.

Instead we think that this is the time to keep the wheels of industry turning, to keep other small businesses in business and to work together to get through these difficult times. The Government, and other organisations, have introduced a number of schemes to provide cashflow support to your business. You should look to take advantage of all the help available to you. The help is there.

Stop paying Business Rates

What is the funding category	What are the details?	Am I eligible to use it?	How do I apply?	Relevant website	Is there anything else I need to know?
Business rates holiday for retail, hospitality and leisure businesses	<p>This will be introduced for the 2020 to 2021 tax year and you don't need to do anything.</p> <p>If you got the retail discount in the 2019 to 2020 tax year you will be rebilled by your local authority.</p>	<p>All property occupiers in the retail, leisure and hospitality sectors including shops, cinemas, restaurants, music venues, museums, art galleries, theatres, caravan parks, gyms, small hotels, B&Bs, guest houses, sports clubs, night clubs and club houses and nurseries will receive 100% rates relief between 1 April 2020 and 31 March 2021.</p> <p>Additional property types that are not listed but fall within the overall description may be eligible and advice should be sought.</p>	<p>There is no action for you.</p> <p>It will be applied by the local council in the April Business Rates invoice.</p> <p>However, local authorities may have to reissue your bill automatically to exclude the business rate charge. They will do this as soon as possible.</p>	<p>https://assets.publishing.service.gov.uk/government/uploads/system/uploads/attachment_data/file/873622/Expanded_Retail_Discount_Guidance.pdf</p>	
Business rates holiday for nursery businesses that pay business rates	<p>This will be introduced for the 2020 to 2021 tax year and you don't need to do anything.</p>	<p>Properties that will benefit from the relief will be hereditaments:</p> <ul style="list-style-type: none"> occupied by providers on Ofsted's Early Years Register wholly or mainly used for the provision of the Early Years Foundation Stage 	<p>There is no action for you.</p> <p>It will be applied by the local council in the April Business Rates invoice.</p> <p>However, local authorities may have to reissue your bill automatically to exclude the business rate charge. They will do this as soon as possible.</p>	<p>https://www.gov.uk/government/publications/guidance-to-employers-and-businesses-about-covid-19/covid-19-support-for-businesses#support-for-nursery-businesses-that-pay-business-rates</p>	

Priority 3 > Pay your suppliers, your landlord and other businesses that you work with (continued)

Stop paying Business Rates - continued

What is the funding category	What are the details?	Am I eligible to use it?	How do I apply?	Relevant website	Is there anything else I need to know?
If your business pays little or no business rates	<p>The government will provide additional Small Business Grant Scheme funding for local authorities to support small businesses that pay little or no business rates because of small business rate relief (SBBR), rural rate relief (RRR) and tapered relief.</p> <p>This will give a one-off grant of £10,000 to eligible businesses to help meet their ongoing business costs.</p>	<p>You are eligible if:</p> <ul style="list-style-type: none"> • you are a small business and already receive SBBR and/or RRR • you are a business that occupies property 	<p>You don't need to do anything – your local authority will write to you if you're eligible.</p>	<p>https://www.gov.uk/government/publications/guidance-to-employers-and-businesses-about-covid-19/covid-19-support-for-businesses#support-for-businesses-that-pay-little-or-no-business-rates</p>	<p>Scheme funding is expected to be available from 1st April 2020.</p>
Empty Rates and Prohibition by law from occupation	<p>Following the Government's enforced 'lockdown' and closure of certain non-essential properties there is an opportunity for business occupiers and owners, under the Non-Domestic Rating (Unoccupied Property) (England) Regulations 2008 to seek and benefit from exemption of empty property rates. This is in addition to, and beyond, the statutory 3 or 6 months void rates holiday following vacation. This will generally be administered by application to the Local Billing Authority.</p>		<p>There is no action for you.</p>		

Priority 3 > Pay your suppliers, your landlord and other businesses that you work with (continued)

Defer VAT and income tax payments

What is the funding category	What are the details?	Am I eligible to use it?	How do I apply?	Relevant website	Is there anything else I need to know?
Defer VAT and income tax payments	VAT payments will automatically be deferred from 20 March 2020 to 30 June 2020 for all UK businesses. You do not need to make a VAT payment during this period. For income tax self-assessment, payments due on the 31 July 2020 will be deferred until 31 January 2021. It will be done automatically. No penalties or interest for late payment will be charged in the deferral period.	All UK businesses are eligible	There is no action for you.	https://www.gov.uk/government/publications/guidance-to-employers-and-businesses-about-covid-19/covid-19-support-for-businesses#support-for-businesses-through-deferring-vat-and-income-tax-payments	
Time to Pay scheme	All businesses paying tax to the UK Government which have outstanding tax liabilities and are in financial distress may be eligible to receive support with their tax affairs through HMRC's Time to Pay service.	You are eligible if your business: <ul style="list-style-type: none"> • pays tax to the UK government • has outstanding tax liabilities 	Arrangements are agreed on a case-by-case basis and are tailored to individual circumstances and liabilities. If you have missed a tax payment or you might miss your next payment due to COVID-19, please call HMRC's dedicated helpline: 0800 024 1222.	https://www.gov.uk/government/publications/guidance-to-employers-and-businesses-about-covid-19/covid-19-support-for-businesses#support-for-businesses-paying-tax-time-to-pay-service	

Priority 3 > Pay your suppliers, your landlord and other businesses that you work with (continued)

Apply for a grant today, from £10k to £25k

What is the funding category	What are the details?	Am I eligible to use it?	How do I apply?	Relevant website	Is there anything else I need to know?
Grants for retail, hospitality and leisure businesses	<p>The Retail and Hospitality Grant Scheme provides businesses in the retail, hospitality and leisure sectors with a cash grant of up to £25,000 per property.</p> <p>Businesses in these sectors with a property that has a rateable value of £15,000 and under will receive a grant of £10,000.</p> <p>Businesses in these sectors with a property that has a rateable value of between £15,000 and £51,000 will receive a grant of £25,000.</p>	<p>You are eligible for the grant if your business is in the retail, hospitality and/or leisure sector</p> <p>Properties that will benefit from the relief will be occupied hereditaments that are wholly or mainly being used:</p> <ul style="list-style-type: none"> • as shops, restaurants, cafes, drinking establishments, cinemas and live music venues for assembly and leisure • as hotels, guest and boarding premises and self-catering accommodation 	<p>Funding will be provided via local authorities.</p> <p>Guidance on eligibility now shared for local authorities in England only.</p>	<p>https://www.gov.uk/government/publications/guidance-to-employers-and-businesses-about-covid-19/covid-19-support-for-businesses#support-for-retail-hospitality-and-leisure-businesses-that-pay-business-rates</p>	<p>In Scotland retail, hospitality and leisure businesses with a rateable value between £18001 and up to and including £51k can apply for a one off grant of £25k.</p> <p>In Wales retail, leisure and hospitality businesses with a rateable value of £12k or less will get a grant of £10k. Those with a rateable value of £12001 to £51,000 will get a grant of £25k. This is administered through the business rates system.</p> <p>In Northern Ireland the retail, hospitality and leisure grants are per the figures for England</p>

Priority 3 > Pay your suppliers, your landlord and other businesses that you work with (continued)

Apply for the Corona Business Interruption Loan Scheme (CBILS)

What is the funding category	What are the details?	Am I eligible to use it?	How do I apply?	Relevant website	Is there anything else I need to know?
Corona Business Interruption Loan Scheme (CBILS)	<p>This scheme supports SMEs with access to working capital including loans, overdrafts, invoice finance and asset finance of up to £5 million and for up to 6 years.</p> <p>The government will cover the first 12 months of interest payments and any lender-levied fees, so smaller businesses won't face upfront costs and will get lower initial repayments.</p>	<p>You are eligible for the scheme if:</p> <ul style="list-style-type: none"> your business is UK based, with turnover of no more than £45 million per year your business meets the other British Business Bank eligibility criteria (https://www.british-business-bank.co.uk/ourpartners/coronavirus-business-interruption-loan-scheme-cbils/for-businesses-and-advisors) 	<p>The scheme is open for applications – talk to your bank or one of the 40 accredited finance providers.</p> <p>All major banks are offering this scheme. If you currently have a loan with monthly repayments you may want to ask for a repayment holiday to aid cash flow.</p>	https://www.british-business-bank.co.uk/ourpartners/coronavirus-business-interruption-loan-scheme-cbils	

Apply for a YouLend Cash Advance

What is the funding category	What are the details?	Am I eligible to use it?	How do I apply?	Relevant website	Is there anything else I need to know?
YouLend Cash Advance	<p>Our chosen partners, YouLend, can offer you a cash advance from your future card payment transactions to help your business through the next few weeks/months.</p> <p>Cash is available within 1-7 days. We'll credit your account with 5% of the loan – most of the commission payment we receive from YouLend.</p>	All UK businesses are eligible	You can visit the Cash Advance landing page within our website and apply directly there	https://shop.switchingon.com/	

Priority 3 > Pay your suppliers, your landlord and other businesses that you work with (continued)

Funding for the self-employed

What is the funding category	What are the details?	Am I eligible to use it?	How do I apply?	Relevant website	Is there anything else I need to know?
Coronavirus (COVID-19) Self-employment Income Support Scheme	You can use this scheme if you're self-employed or a member of a partnership and have lost income due to coronavirus.	<p>You can apply if you're a self-employed individual or a member of a partnership and you:</p> <ul style="list-style-type: none"> • have submitted your Income Tax Self Assessment tax return for the tax year 2018-19 • traded in the tax year 2019-20 • are trading when you apply, or would be except for COVID-19 • intend to continue to trade in the tax year 2020-21 • have lost trading/partnership trading profits due to COVID-19 • have trading profits/partnership trading profits in 2018-19 of less than £50,000 and these profits constitute more than half of your total taxable income • have average trading profits in 2016-17, 2017-18, and 2018-19 of less than £50,000 and these profits constitute more than half of your average taxable income in the same period 	<p>You cannot apply for this scheme yet. HMRC will contact you if you are eligible for the scheme and invite you to apply online.</p> <p>Individuals do not need to contact HMRC now and doing so will only delay the urgent work being undertaken to introduce the scheme.</p>	You will access this scheme only through https://www.GOV.UK . If someone texts, calls or emails claiming to be from HMRC, saying that you can claim financial help or are owed a tax refund, and asks you to click on a link or to give information such as your name, credit card or bank details, it is a scam.	You need to submit your 2018-19 tax return by the 23rd April 2020 if you haven't already.

Country specific information

Scotland	Wales	Northern Ireland
<p>The Scottish Government has announced more help:</p> <ul style="list-style-type: none"> • 1.6% relief for all non- domestic properties – they don't need to apply as it will be applied to their bill by the local council • Retail, hospitality and leisure businesses will get 100% rates relief – they don't need to apply, it will be applied to their bill by their local council • Scottish airports will get 100% rates relief for a year as will organisations providing handling services for scheduled passenger flights at Scottish airport. We've just signed up AGS, a Scottish airport group. • Self-catering accommodation and caravans are eligible for a grant if they're a primary source of income for the ratepayer (one third or more) and were let out for 140 days or more in financial year 19-20 	<p>The Welsh Government has announced more help:</p> <ul style="list-style-type: none"> • Small business grant: <ul style="list-style-type: none"> - Small businesses who employ up to 9 people (including sole traders with staff) can apply for a grant up to 10k in mid-April. - Small and medium sized businesses who employ between 10 and 249 people can apply for a grant up to 100k. • Development Bank of Wales is offering all its business customers a three month capital repayment holiday • Economic Resilience Fund of £500m (for welsh firms of all sizes to support businesses forced to temporarily cease trading or which need cash flow support to adapt to remote working) https://smallbusiness.co.uk/wales-announces-500m-economic-resilience-fund-2550064/ It encompasses the grants referred to above. • £100m Development Bank of Wales fund available for companies experiencing cash flow problems as a result of the pandemic and will provide loans of between £5k and £250k at favourable interest rates. For businesses trading for more than two years which can show they were able to service that level of debt before the outbreak. 	<p>The Northern Ireland Government has announced more help:</p> <ul style="list-style-type: none"> • All businesses will pay zero rates for the next three months • Deferring the issuing of rates bills from April 2020 until June 2020 • Putting together proposals for a reduction in the regional business rate - this will benefit all businesses • If your business is affected by Reval2020, you will get the grant on the basis of whichever valuation list would benefit you the most – i.e. the 7th list which applies until 31 March 2020 or the 8th list which applies from 1 April 2020 • Small business support grant of £10k: the Northern Ireland government says if you pay business rates by DD then payment will be made directly into your bank account and payments will be in your bank accounts early w/c 30 March 2020. If you don't pay by DD and you think you're eligible for the £10k grant you need to complete an online form and if you are eligible it will be paid within a few days.

Version control

Date	Version	Updates made
02.04.20	0.1	Version 0.1 of this guide is issued



We're with you.

www.switchingon.com/coronavirus-we-want-to-help



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