



# Navigating COVID-19

## Autumn lockdown

# Housekeeping

- This webinar is best experienced through headphones which will cut out the background noise.
- To ask questions please go to “**questions**” in your control panel. You can ask questions ‘**anonymously**’ if you prefer.
- You don’t have to wait until the Q&A session to ask your question, send them throughout the webinar.
- We’ll try and answer as many as possible, but don’t worry we’ll also answer any others we haven’t had time to cover after the webinar.
- We will be uploading the recording to our website in the next few days.
- [www.acenet.co.uk/covid-19](http://www.acenet.co.uk/covid-19)

# Agenda

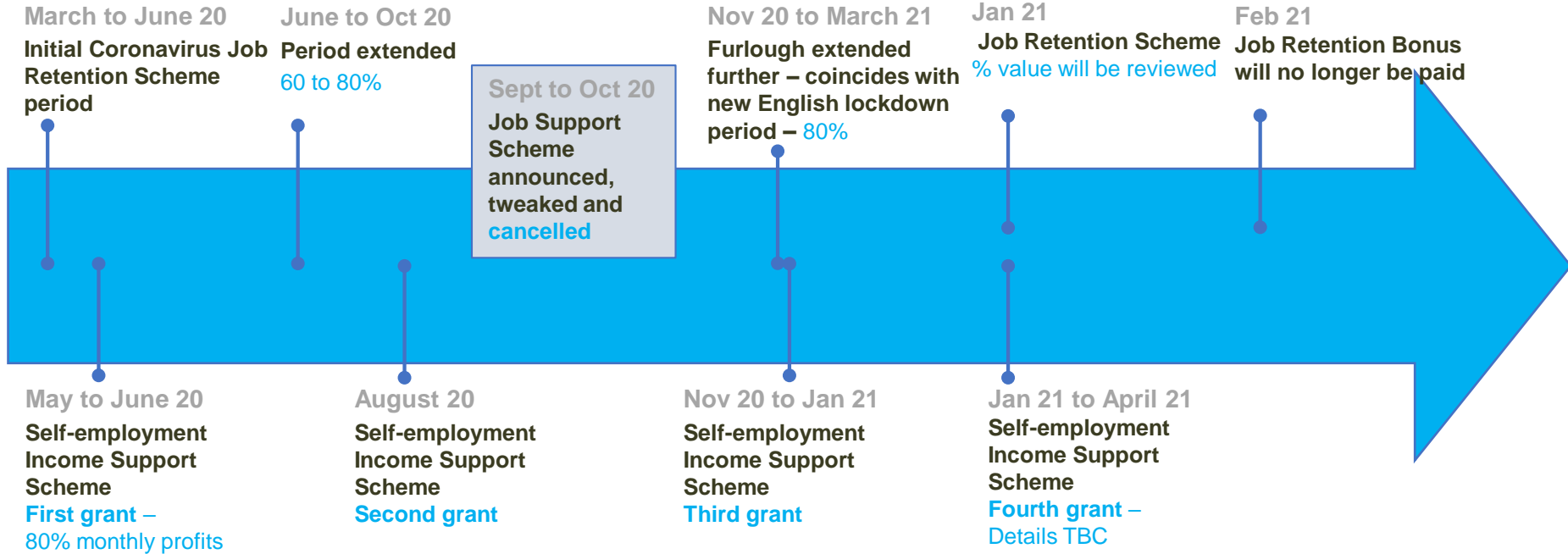
- Coronavirus Job Retention Scheme with **Claire Clifford, ACE**
- Grants & Business loan overview with **Hannah Vickers, ACE**
- Q&A



## Claire Clifford

Head of Business Support  
and Corporate Services  
ACE

# Support so far - timeline



# Coronavirus Job Retention Scheme

- Employees must have been consulted and agree to be furloughed
- You can decide to top up the 80% of salary for unworked hours
- Public holidays and annual leave must be paid at 100%
- Furloughed employees must be confirmed in writing and records of this should be kept for six years:
  - Amount claimed for each employee
  - Claim period for each employee
  - Claim reference number
  - Calculations (in case HMRC need more information)
  - Usual hours worked, including any calculations for flexibly furloughed employees
  - Actual hours worked for flexibly furloughed employees

# Coronavirus Job Retention Scheme

- If employees do not agree to be furloughed, then employers can dismiss them by reason of redundancy (if the redundancy definitions & process is followed).
- The recently extended furlough extension scheme has a process similar to Lockdown 1.0, but there is a shorter claim window:
  - Claims relating to November 2020 must be made by **14 December 2020**
  - Claims relating to December should be submitted by **14 January 2021**
  - Subsequent claims by 14<sup>th</sup> day of the following month

# Coronavirus Job Retention Scheme – annual leave

- Furloughed workers who do not book any holiday time will accrue statutory leave of 5.6 weeks per year while they are furloughed
- If you have an enhanced scheme you can request that this element is not accrued
- Employers can require furloughed employees to take holiday during furlough period
- Employers can enforce this by giving employees twice as much notice as the length of the holiday it wants them to take - for example a fortnight's notice for a week's holiday



# Coronavirus Job Retention Scheme – communication

- Whilst employees on furlough are **not permitted to undertake any work**, employers do have a **duty of care** which continues during furlough
- It is important to **maintain non work-related contact** with furloughed staff to discuss any relevant personal matters, especially their mental health and wellbeing, and to allow employees to ask any questions or raise concerns
- Contact also helps maintain furloughed employees' loyalty and engagement so that they can **return to work smoothly** after the lockdown
- Contact should be **arranged ahead of time**, so it is expected

## What about those not on furlough?

- Duty of care continues also with those employees who remain working at home or onsite
- Ensure that DSE risk assessments have been carried out
- Update Covid-19 workplace assessments, as per Government advice
- Think about Lone Working impacts
- Wellbeing initiatives – Listen, talk and share

## HR links

Unclear of the lockdown rules where your team are? This link will take you to the current restriction by postcode and region

[Postcode checker](#)

If your staff show symptoms share this link to book a test

[Covid-19 tests](#)

Need to work out furlough and normal working hours?

[Calculating furlough](#)

Employees needing some additional wellbeing support – ‘*Mind*’ is a great place to start

[Coronavirus and wellbeing](#)



Hannah Vickers

Chief Executive

ACE

## Ongoing support

- **Deferring VAT** - If you're a UK VAT registered business and had a VAT payment due between 20 March 2020 and 30 June 2020, you have the option to defer payment until 31 March 2021.
- **HMRC time to pay** - If you cannot pay your tax bill on time because of coronavirus, you may be able to delay it without penalty using HMRC's Time to Pay service.
- **Statutory Sick Pay (SSP) rebate scheme** – Small and medium-sized businesses can reclaim sick pay paid for staff sickness absence. This refund will cover up to two weeks' SSP per eligible employee who has been off work because of coronavirus.

# Loans

- **Bounce Back Loans** – A 100% government-guaranteed loan scheme specifically for loans between £2,000 and up to £50,000. Cash will be interest free for 12 months and no repayments will be required during that period. Repayment periods were extended in September by the Chancellor.
- **Coronavirus Business Interruption Loan Scheme** – The temporary scheme is offered by more than 40 lenders including the big four banks (Barclays, HSBC, Lloyds and RBS) and supports businesses with access to loans, overdrafts, invoice finance and asset finance, of a value of up to £5 million and for up to six years.
- **Coronavirus Large Business Interruption Loan Scheme** – As above but for larger businesses, with an annual turnover of over £45 million. All viable businesses can apply for up to £25 million of finance. Firms with a turnover of more than £250 million can apply for up to £50 million of finance.
- **COVID-19 Corporate Financing Facility** – For larger companies not covered by CLBILS, the Bank of England scheme will buy short-term debt supporting businesses which are fundamentally strong, but which have been affected by a short-term funding squeeze.



# Questions

# COVID-19 Hub

- **Replay webinars (like this one)**
- **Browse latest finance, employment scheme and HR and safety advice**
- **Download guidance notes**
- **Link to official govt. resources**

[www.acenet.co.uk/covid19](http://www.acenet.co.uk/covid19)







Thank you!