



COVID-19 Tool Kit

This information is accurate as of Monday 23rd March 2020 18:00

We are all tasked with steering through these rough waters, resisting knee jerk reactions is hard but very necessary. The team at Apex are here to listen, support and advise. We are here to help answer any questions and to support you, your teams and your business through these challenges. Please keep talking to us, pick up the phone, send an email, we genuinely will do whatever we can to help. Never underestimate the old saying 'a problem shared is a problem halved'...

Introduction

The Government have confirmed some really strong support for the business community, we want you to have the maximum benefit of this and will keep working hard so that you remain informed. Number one on most of our lists is the Job Retention Scheme, as soon as we see it hit the HMRC website we will let you all know.

The overriding aim of this scheme is the preservation of people's jobs and throughout this toolkit we will provide you with a number of options you may wish to consider.

If you still have team members working in your premises please make sure they are all safe to be there. As leaders we are ultimately responsible for the welfare of those we employ. Anyone who is in the high risk category must be at home isolating now. Anyone who is still working should be fully cared for and equipped to be safe whilst undertaking their role.

You are an amazing group of resilient people and we enjoy working with each and every one of you. Thank you for the ongoing support you give us, it is appreciated and we as a team are certainly looking forward the future when COVID-19 is not the main topic of conversation.

Signpost to Relevant Support/ Helplines

- ▶ <https://www.gov.uk/government/publications/guidance-to-employers-and-businesses-about-covid-19/covid-19-support-for-businesses> In depth information on support for businesses.
- ▶ <https://www.british-business-bank.co.uk/ourpartners/coronavirus-business-interruption-loan-scheme-cbils/accredited-lenders/> Business interruption loans are now live, we have found you the list of British Business Bank lenders offering these at 12 months interest free. These are also 80% guaranteed by the Government to the lender which should make access easier than a normal bank loan.
- ▶ <https://www.plymouth.gov.uk/businesses/businessrates/coronaviruscovid19supportbusinesses> Support from Plymouth City Council. If you are based outside of Plymouth, please contact your Local Authority.
- ▶ <https://www.acas.org.uk/coronavirus> ACAS is the independent employment advisory service for you and your team.
- ▶ www.gov.uk/coronavirus The Government's overview on coronavirus.
- ▶ <https://www.who.int/emergencies/diseases/novel-coronavirus-2019> The World Health Organisation's coronavirus section.

Government Job Retention Scheme

We will update you as soon as the HMRC portal is live.

- ▶ We believe redundancies should be kept as a last resort for businesses. This is a temporary situation and although we need to keep focused on the ‘here and now’, we need to also consider business post COVID-19. The Government Job Retention Scheme is a significant support to businesses to help protect jobs/income and plan for the future. Using this scheme will mean your teams will be taken care of and ready to come back to support your business when we are past the worst.
- ▶ Rather than making redundancies, you now have the option to temporarily lay off (or “furlough”) team members that can no longer carry out their role or where the work demand has significantly reduced/ceased due to the impact of the virus.
- ▶ If you are planning on furloughing any of your team, we have included example letters for you to use within this toolkit. Our letters are consistent with the Apex values that we are so proud of.
- ▶ The government have committed to covering 80% of wages up to £2,500 per month per team member. This can be backdated to the 1st March. You also have the choice to make up the 20% shortfall if you wish.

Government Job Retention Scheme (Continued)

And other support for businesses

- ▶ To access this funding, submit information about your furloughed team member to the HMRC portal, that will be launched soon. The expectation is for this to be in place by the start of April, but we will keep you updated.
- ▶ This is a much better alternative to making redundancies, as you can retain team members who will be ready to return to the business when needed. It also protects the majority of the team member's income for the furlough, when there will be added pressure on household finances.
- ▶ The Chancellor, Rishi Sunak, has said that these measures will initially last for three months, but will be extended for longer if required.

Other measures to support business cash flow

- ▶ There are various measures in place for businesses:
 - ▶ Deferring VAT and income tax payments for 3 months
 - ▶ Statutory Sick Pay relief for SME's.
 - ▶ Businesses with less than 250 employees
 - ▶ Can reclaim SSP, £94.25 per week, for up to 2 weeks if employees are off work because of Covid-19
 - ▶ A 12 month business rates holiday for all retail, hospitality and leisure businesses in UK.
 - ▶ A new lending facility from the Bank of England to help support liquidity amongst larger firms, helping them bridge disruption to their cash flows through loans.

Useful information for your Team

- ▶ SSP is paid at £94.25 per week for up to 28 weeks, and is paid from day one of sickness following a government amendment.
- ▶ If you are self-isolating due to coronavirus, you will be eligible for SSP, even if you are not physically sick yourself.
- ▶ You can get an “isolation note” by visiting NHS 111 Online, rather than going to the doctor.
- ▶ If you get a letter about being furloughed/temporarily laid off do not panic. This means your employer is taking part in the Job Retention Scheme that the Government has set up. The government will cover 80% of your salary up to £2500 per month. Your employment continues, and you will go back to work after COVID-19. If your salary is affected by furlough, you may be eligible for the support of DWP, including universal credit.
- ▶ Some banks and building societies are taking applications for mortgage repayment holidays. If your finances have been affected by the coronavirus we would encourage you to contact your lender to discuss.
- ▶ If you engage any contractors and the coronavirus has affected their ability to pay tax, HMRC now have a “time to pay” helpline: 0800 0159 559.
- ▶ Local authorities are also showing flexibility for council tax, you can call up to potentially arrange a short term break.
- ▶ It is so important to talk if you are worried or stressed. Let your employer know if there is something else you think they could do to support or inform you better.

Looking after wellbeing

- ▶ Working from home/self-isolation can be very challenging for many people. It is important that you look after yourself during this time.
- ▶ Have a routine and structure to your day - this is to try to keep your work days as close to your normal work routine as possible.
- ▶ Plan your day. This will help with your routine.
- ▶ Having clear boundaries with times (start, finish, breaks) will help you be productive and ensure you take regular breaks.
- ▶ Be as social as possible, while distancing - plan calls and video calls with colleagues where possible to maintain human interaction.
- ▶ Your diet can change being at home a lot, for better or worse. Try to eat healthy, and try new things now you can cook lunches at home, it'll make a nice change from your quick packed lunches!
- ▶ Be as active as possible and get out in the garden where possible, especially while the weather is nice!
- ▶ Keep a regular sleep pattern.
- ▶ Take up new hobbies while you have the chance - there might be something you have wanted to try, but simply haven't had the time, now is your chance!

FAQ's

- ▶ **When will the government job retention scheme go live?**
 - We are expecting it to go live at the beginning of April. We will update you as soon as we have a definite answer.
- ▶ **What do I have to do to Furlough one or more of my team members?**
 - Apex have created some example letters that you can use to notify your team members. They have been written in a compassionate and human way. We recommend that you contact your affected team members maybe by video call so that the letters do not come as a shock.
- ▶ **What do I have to do to access the Furlough funding?**
 - Once the government job retention scheme goes live, there will be a portal on HMRC website whereby you can provide details of your affected furlough team member. We are expecting HMRC to provide further details shortly. Once again, we will update you as soon as this happens.
- ▶ **We are a small business. What do we have to do to access the £10,000 government grant?**
 - Providing you qualify for small business rate relief you don't have to do anything to access the grant. Local authorities will be overseeing this funding process and you will not be required to apply.

Stay Safe

From the whole team at Apex, whether you are in the office, at work, or at home, stay safe!

We are all optimistic that we will see the best of people during these challenging times, so we all need to look after ourselves and others.

We are grateful for your support, and we will do our best to continue to support you.

On our website, there are regular coronavirus updates, here is the link:

<https://www.apexhr.co.uk/news/>