

FREQUENTLY ASKED QUESTIONS

FUNDING SUPPORT – February 2021

Tourism NI and PKF-FPM delivered this webinar as part of Tourism NI's Tourism Enterprise Development (TED) Programme. Following the session, the PKF-FPM team kindly provided responses to a number of industry questions received during the webinar*. Please find below.

Questions and Responses

Q: Are there supports available for restoration work on historic buildings for example guesthouse chimneys, additional ensembles?

A: At present, there are no capital grant schemes operating for the tourism industry, however during 2020 the Department for Communities and local councils did operate capital schemes (which have since closed), therefore monitoring of all scheme announcements is recommended, as similar schemes may open in the future.

Coronavirus loans such as the Bounceback loan offer favourable lending terms, which may be a suitable alternative for businesses who cannot obtain capital grants.

Q: I am a Director of multiple companies; can I make multiple claims under the Limited Company Director Support Scheme (LCDSS)?

A: Whilst applications are welcomed from individuals who hold multiple Directorships, only one LCDSS payment will be granted per person.

Q: Can you clarify the meaning of 'earnings' with respect to the LCDSS?

A: Earnings will comprise all remuneration (salary), dividends paid and furlough payments received by the Director.



Q: CRBSS Part B- is it too late to apply, has it reopened?

A: The CRBSS Part B is currently open for applications (as of 8 February 2021), which can be submitted via the INI portal.

Q: Will payments for the LRSS and CRBSS be extended beyond 5 February 2021?

A: Yes, both the LRSS and CRBSS schemes have been extended until at least 5 March 2021, to reflect the extension of the lockdown restrictions in NI. Payment will continue automatically and there is no need to reapply.

Q: I applied for the LRSS but have not received my payment yet, when can I expect this?

A: DfE have confirmed that they are still working through applications made prior to 26 December 2020. Guidance indicates that there is no need to reapply if you are still waiting on a response. Checking all emails, including spam/junk is advised.

Q: Are B&Bs eligible for the LRSS?

A: Yes – B&Bs are eligible for support under the LRSS. If domestically rated, certification from TNI is required. If you have not applied for the LRSS before, you can apply now and have your claim backdated to 26 December 2020.

Q: Lots of self-catering businesses getting enquiries on emergency workers, essential workers, people moving house. Is it OK to take these bookings and does it impact supports for example the LRSS. How should businesses manage this and report on it?

A: The LRSS criteria states that the business must have been forced to close or severely limit its operations. Therefore, the business may continue to offer essential services, provided that these services are still significantly reduced when compared to ordinary trading circumstances. A record of bookings taken should be maintained, with comparison against a normal trading year to prove that the bookings taken do not constitute ordinary trading levels.

Q: I operate a B&B and pay domestic rates, am I eligible for the 12-month rates holiday?

A: A B&B's eligibility for the 12-month rates holiday will depend on whether they are registered as entirely domestic (in which case they aren't entitled), or mixed domestic and non-domestic (in which case they may be entitled to the holiday).

If they are currently a domestic-only property but believe they should be registered as mixed domestic and non-domestic, they can register for a property valuation to be completed by LPS.

B&Bs can also avail of financial support via the Bed & Breakfast, Guest House and Guest Accommodation Scheme, which was developed to support businesses who are domestic rate payers and therefore missed out on other funding. This scheme is administered by Tourism NI and will comprise a grant of up to £12,500, to be determined based on a flat amount per room, plus a percentage of 2019 turnover. Applications can be submitted via Tourism NI's Flexigrant system.

Q: What funding is available for Self-Catering businesses?

A: If you operate a self-catering business you can get support via the LRSS.

If your self-catering business is valued as a domestic property, as long as you are certified by TNI, you can avail of £800 per week for each week of the restrictions

If your self-catering property is rated on a commercial business - you should be eligible to £800 per week if NAV is less than £15k, £1,200 if NAV is between £15k and £51k and £1,600 if NAV is above £51,000.

Q: What supports are available for sole traders who have an additional 'side job'?

A: Sole traders may be eligible for the LRSS (backdated to 26 December 2020) or the CRBSS Part A or Part B (backdated to 16 October 2020). To be eligible for the latter scheme, their income must have reduced by 40% and income lost must be the business' main source of income.

In addition, they may also be eligible for the Self-Employed Support Scheme (4th grant to be announced March 2021) or the Newly Self-Employed Support Scheme (applications close 19 February 2021). However, to be eligible for these, 50% of their total personal income must come from self-employment.



Q: What supports are available for Tour Guides?

A: Tour guides were not specifically noted within the Health Protection Regulations as a business which had to close, but clearly they have been impacted. Therefore, the CRBSS Part B may be a viable option.

To avail of Part B you must supply goods/services to a business named in the Health Protection Regulations (directly or indirectly), must be dependent on that business being open and fully operational, turnover must have reduced by 40% and the income lost must be the business' main source of income (i.e. accounts for 50% or more).

Q: What supports are available golf clubs? We initially submitted an application for the LRSS but were unsuccessful.

A: The dates that this business applied for the LRSS are important; the latest Health Protection Regulations, amended on 12 Jan 2021 specifically note the following had to close:

“Outdoor sports and exercise facilities including activity centres, equestrian centres, marinas and venues etc.”

On this basis, golf clubs may now be eligible. Contact with the DfE to clarify the eligibility of golf clubs is recommended: Localised.Restrictions@finance-ni.gov.uk

Q: What professional advice is available for a business who is unsure whether their Business Interruption Insurance policy covers the impact of COVID-19?

A: In order to ascertain whether your entitlement to BI insurance was impacted by the Supreme Court Ruling made in January 2021, you should speak to your insurance broker and potentially seek legal advice from a solicitor. Members of Hospitality Ulster are being offered complimentary legal advice on their BI policies, so this is a very helpful option for businesses who are members of the organisation.

Q: When can wet pubs expect to receive their grant payment?

A: Per DfE, applications are being processed at present, no payment date has been confirmed for this scheme.

*Please note - all answers correct as of 9th February 2021 – and subject to change as the current Covid-19 situation continues to evolve.

*Delivered as part of the Tourism Enterprise Development (TED) Programme
on behalf of Tourism NI by:*

