

## TED Programme Top Tips: GOVERNMENT SUPPORTS AVAILABLE

*(Information subject to change - correct as of 11th February 2021)*



### Job Retention Scheme (JRS)

- Eligibility for the scheme changed in November 2020, the criteria was widened – employers and employees who previously were not deemed eligible may now be able to apply.



### Compliance

- Supporting information must be retained for 5 years.
- HMRC compliance checks are ongoing, common information requests include:

#### HMRC Compliance Information Request

Employee names & NI numbers

Furlough start & end date for each employee

Evidence of pre-Covid salary: BACs, payslips or declaration signed by employees

Calculations to support usual salary and furloughed salary

Confirmation employees were on RTI submission on required date(s)

Any adjustments made in arriving at the final claim amount



### Employee sick pay

- Statutory sick pay for up to 2 weeks can be reclaimed from the Government for employees who are diagnosed with COVID-19 and individuals who receive shielding letters or isolation orders from the Public Health Authority.



### Self-Employment Income Support Scheme (SEISS)

- Details of the 4th grant are expected to be announced on 3 March 2021.
- Timely filing of all personal 2019/20 tax returns is recommended, as this may be taken into consideration in the application process.



### Limited Company Directors Support Scheme (LCDSS)

- Individuals who hold multiple directorships are only eligible to claim this grant once.
- Eligibility criteria is detailed; Invest NI have developed an 'eligibility checker' tool which can be accessed on their website and provides clarification on whether an individual is eligible.



### Wet Pubs Business Support Scheme (WPBSS)

- Businesses which comprise a wet pub and an off-licence are eligible for the grant even if the off-licence continued to operate provided the wet pub element of the business was closed.
- Eligibility for the WPBSS was determined based on LRSS applications and Land and Property Services records. If a business expected to receive the WPBSS but didn't receive an application form, it is possible that they did not declare themselves as a wet pub on their LRSS application. This should be clarified with DfE.



### Localised Restrictions Support Scheme (LRSS)

- Going forward, all new applicants for the LRSS will have their claims backdated to 26th December 2020 (previously claims were backdated to 16th October 2020).
- The LRSS has been extended until 5th March 2021, in light of the extended lockdown restrictions. Businesses do not need to reapply, payment will be automatic.



### COVID Restrictions Business Support Scheme (CRBSS)

- The CRBSS has been extended until 5th March 2021, in light of the extended lockdown restrictions. Businesses do not need to reapply, payment will be automatic.
- Eligibility criteria is detailed; Invest NI have developed an 'eligibility checker' tool which can be accessed on their website and provides clarification on whether a business is eligible.
- CRBSS applications can be strengthened by obtaining an accountant's letter, verifying the revenues disclosed. This is not an obligatory step.





### Coronavirus Loans

- Businesses who have already obtained the Bounce back Loan are not precluded from obtaining the Coronavirus Business Interruption Loan (CBILS). The balance on the Bounce back Loan would be repaid and then consolidated into one CBILS facility.
- CBILS loans can take the form of a traditional term loan, overdraft facility, invoice financing or asset financing facility. Businesses can opt to obtain the type of facility that suits their businesses needs, capitalising on the favorable lending conditions.



### Business Interruption (BI) Insurance

- Steps to take in making the BI claim:

Check insurance policies	Speak to your insurance broker/ legal advisor	Contact insurer	Calculate losses
<ul style="list-style-type: none"> <li>• BI may be an add-on to standard buildings &amp; contents policies</li> <li>• Disease clause</li> <li>• Prevention of access clause</li> </ul>	<ul style="list-style-type: none"> <li>• Seek advice on whether your policy covers the impact of COVID-19</li> <li>• Some local legal firms are offering free legal advice to hospitality sector</li> </ul>	<ul style="list-style-type: none"> <li>• State your intent to file an insurance claim</li> <li>• Backlog expected therefore prompt contact is encouraged</li> </ul>	<ul style="list-style-type: none"> <li>• Subjective: are gross revenues or profits ensured? What is the timeline of the loss event?</li> <li>• Seek advice if this is complex</li> </ul>

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



Further details on supports available can be found at [covid19.tourismni.com/support-centre](https://covid19.tourismni.com/support-centre)