

## Covid-19: Support for veterinary businesses

### Support for employees

[The Coronavirus Job Retention Scheme](#) is open to all UK employers for at least 4 months starting from 1 March 2020. It is designed to support employers whose operations have been severely affected by COVID-19. Employers can use this scheme anytime during this period.

Employers can claim for 80% of furloughed employees' (employees on a leave of absence) usual monthly wage costs, up to £2,500 a month, plus the associated Employer National Insurance contributions and minimum automatic enrolment employer pension contributions on that wage. As an employer you can choose to fund the differences between this payment and the employee's salary. This would mean that employees are kept on the payroll, rather than being laid off. We expect the scheme to be up and running by the end of April.

The scheme is open to all UK employers that had created and started a PAYE payroll scheme by 19 March 2020 and have a UK bank account. Furloughed employees can be on any type of contract, including:

- full-time employees
- part-time employees
- employees on agency contracts
- employees on flexible or zero-hour contracts

If your employee is on sick leave or self-isolating, they'll be able to get Statutory Sick Pay. You cannot claim for employees while they're getting Statutory Sick Pay, but they can be furloughed and claimed for once they are no longer receiving Statutory Sick Pay.

You can claim for furloughed employees who are shielding in line with public health guidance (or need to stay home with someone who is shielding) if they are unable to work from home and you would otherwise have to make them redundant.

To be eligible for the grant, when on furlough, an employee cannot undertake work for, or on behalf, of the organisation. This includes providing services or generating revenue. Employers are free to consider allocating any critical business tasks to staff that are not furloughed.

Furloughed employees can engage in training, if in undertaking the training the employee does not provide services to, or generate revenue for, or on behalf of their organisation.

You can only submit one claim every 3 weeks, which is the minimum length an employee can be furloughed for. We recognise that in order to make a rota system work, furloughing needs to be more flexible. We are calling for greater flexibility so that veterinary businesses can manage their rotas and teams. We're working hard to secure this for veterinary businesses, but we need your help to amplify the message. We urge you to write to your local MP - and MSP, AM or MLA where appropriate using [our template letter](#).

HMRC are currently setting up a system for reimbursement. Once more details of the system become known, we will provide an update. Members can access the legal advice line for further information.

	<p>If an employee is furloughed, they can still request and take their holiday in the usual way. If they are normally entitled to take bank holidays, then this applies during furlough.</p>
<p><b>Support for the self employed</b></p>	<p>The <a href="#">Coronavirus Job Retention Scheme</a> only covers employees. There is a separate <a href="#">Self-employment Income Support Scheme</a> for the self-employed or members of a partnership. This scheme will allow you to claim a taxable grant worth 80% of your trading profits up to a maximum of £2,500 per month. HMRC will pay the grant directly into your bank account, in one instalment.</p> <p>To qualify you must:</p> <ul style="list-style-type: none"> <li>• have submitted your Income Tax Self-Assessment tax return for the tax year 2018-19. If you have not submitted, you must do this by 23 April 2020.</li> <li>• have traded in the tax year 2019-20</li> <li>• be trading when you apply, or would be except for COVID-19</li> <li>• intend to continue to trade in the tax year 2020-21</li> <li>• have lost trading/partnership trading profits due to COVID-19</li> </ul> <p>Your self-employed trading profits must also be less than £50,000 and more than half of your income come from self-employment.</p> <p>The online service you'll use to claim is not available yet. HMRC will aim to contact you by mid May 2020 and will make payments by early June 2020. HMRC are currently setting up a system for reimbursement. Once more details of the system become known, we will provide an update The Chancellor has indicated that the system may not be up and running until June 2020.</p> <p>Directors who pay themselves a salary and dividends through their own company are not covered by the scheme. We're working hard to secure support for vets paid through dividends, but we need your help to amplify the message. We urge you to write to your local MP - and MSP, AM or MLA where appropriate using <a href="#">our template letter</a>.</p> <p>If you are a director and paid through PAYE you may be able to get support <a href="#">using the Job Retention Scheme</a>. If you're getting less work or no work because of COVID-19, you can also:</p> <ul style="list-style-type: none"> <li>• <a href="#">apply online for Universal Credit</a></li> <li>• <a href="#">apply for 'new style' Employment and Support Allowance</a>, if you have a disability or health condition that affects how much you can work</li> </ul> <p>You do not need to go into a Jobcentre Plus office to apply or get a payment.</p>
<p><b>Support with Statutory Sick Pay</b></p>	<p><a href="#">The Coronavirus Statutory Sick Pay Rebate Scheme</a> will repay employers the <a href="#">current rate of Statutory Sick Pay (SSP)</a> that they pay to current or former employees for periods of sickness starting on or after 13 March 2020.</p> <p>If you're an employer who pays more than the current rate of SSP you can only claim the current rate amount.</p> <p>The repayment will cover up to 2 weeks starting from the first day of sickness, if an employee is unable to work because they either:</p>

- have coronavirus
  - cannot work because they are self-isolating at home
- Employees do not have to give you a [doctor's fit note](#) for you to make a claim.

The online service you'll use to reclaim SSP is not available yet. HMRC will announce when the service is available and this guidance will be updated.

**Deferring tax payments**

[Defer your VAT payment](#) if you're a UK VAT registered business and have a VAT payment due between 20 March 2020 and 30 June 2020, you have the option to:

- defer the payment until a later date
- pay the VAT due as normal

If you're in temporary financial distress because of COVID-19 more help is available from HMRC's [Time to Pay scheme](#).

If businesses are due to pay a self-assessment payment on account by 31 July 2020 but the impact of the coronavirus causes you difficulty in making payment by that date, then you may [defer payment](#) until January 2021.

**Grants to businesses**

**England**

The government will provide [Small Business Grant Scheme](#) funding for local authorities to support small businesses that already pay little or no business rates because of small business rate relief (SBRR), rural rate relief (RRR) and tapered relief. This will provide a one-off grant of £10,000 to eligible businesses to help meet their ongoing business costs.

[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. This grant is currently unavailable to veterinary practices. We're

**Scotland**

A one-off grant of £10,000 will be available to small businesses who get [Small Business Bonus Scheme relief](#) or [Rural Relief](#).

The Scottish Government has [recently announced](#) additional support for business. The package includes £120 million to extend the Small Business Grant scheme to ensure that, in addition to a 100% grant on the first property, small business rate payers will be eligible to a 75% grant on all subsequent properties.

Retail, hospitality and leisure businesses with a rateable value between £18,001 and up to and

**Wales**

[The Welsh Government](#) is working in partnership with local authorities to deliver the grants to qualifying businesses.

A £10,000 grant to all businesses eligible for small business rates relief (SBRR) in Wales with a rateable value of £12,000 or less.

The Welsh Government announced a £400 million emergency funding pot, providing:

- Grants of £10,000 for micro-businesses employing up to nine people. This includes sole traders employing staff. Qualifying businesses will be able to apply by mid-April.

**Northern Ireland**

[Businesses in Northern Ireland](#) can access the COVID Small Business Grant where a grant of £10,000 will be issued This is for all businesses with a NAV up to £15,000

A Hospitality, Tourism and Retail Sectors Grant Scheme is also operating, where a grant of £25,000 will be provided to qualifying companies in these sectors with a rateable value up to £51,000. This grant is currently unavailable to veterinary practices. We're working hard to secure this for veterinary businesses, but we need your help to amplify the message. We urge you to write to your local MP

	<p>working hard to secure this for veterinary businesses, but we need your help to amplify the message. We urge you to write to your local MP using <a href="#">our template letter</a>.</p>	<p>including £51,000 will be able to apply for a one-off grant of £25,000. This grant is currently unavailable to veterinary practices. We're working hard to secure this for veterinary businesses, but we need your help to amplify the message. We urge you to write to your local MP and MSP using <a href="#">our template letter</a>.</p> <p>You can also get this grant if you applied for <a href="#">Business Growth Accelerator Relief</a>, <a href="#">Disabled Relief</a> or <a href="#">Fresh Start</a> but are eligible for the <a href="#">Small Business Bonus Scheme</a>.</p>	<ul style="list-style-type: none"> <li>○ Grants of up to £100,000 for small and medium-sized firms with between 10 and 249 employees. Qualifying businesses will be able to apply from early April.</li> <li>○ Support for larger Welsh companies, which are of critical social or economic importance to Wales. This element will be open to qualifying businesses within the next few weeks.</li> </ul> <p>A grant of £25,000 is being made available for retail, leisure and hospitality businesses occupying properties with a rateable value of between £12,001 and £51,000. This grant is currently unavailable to veterinary practices. We're working hard to secure this for veterinary businesses, but we need your help to amplify the message. We urge you to write to your local MP and AM using <a href="#">our template letter</a>.</p>	<p>and MLA where appropriate using <a href="#">our template letter</a>.</p>
<p><b>Rates relief</b></p>	<p>100% Business rates relief has been announced for businesses in retail, hospitality, leisure, and nursery. The <a href="#">Government has provided guidance</a> to local government does not consider veterinary practices "to be an eligible use for the purpose of this relief." We're working hard</p>	<p>New regulations introduced to the Scottish Parliament confirm a 100% rates relief for businesses in the hospitality and leisure sectors for the whole of 2020-21. This will cover a range of businesses, including restaurants, bars, pubs, cafes, shops, cinemas, bingo halls and letting</p>	<p>Welsh government has provided a 100% Business rates relief has been announced for businesses in retail, hospitality, leisure. <a href="#">Welsh government guidance</a> notes that veterinary practices are not considered as retail, leisure or hospitality use for the purpose of rates relief in Wales. However, it</p>	<p><a href="#">All NI businesses</a> will pay zero rates for the three months (April, May, June). This automatically reduces your rates bill by 25% for the year, in addition to any existing rate reliefs. This applies to all businesses and does not need to be repaid.</p>

	<p>to secure this for veterinary businesses, but we need your help to amplify the message. We urge you to write to your local MP using <a href="#">our template letter</a>.</p>	<p>agents.</p> <p>Veterinary practices are not eligible for this relief. We're working hard to secure this for veterinary businesses, but we need your help to amplify the message. We urge you to write to your local MP and MSP using <a href="#">our template letter</a>.</p>	<p>will be for local authorities to determine if hereditaments are similar in nature to those listed for Wales' Non-Domestic Rates relief scheme. veterinary practices "to be an eligible use for the purpose of this relief."</p> <p>We're working hard to secure this for veterinary businesses, but we need your help to amplify the message. We urge you to write to your local MP and AM using <a href="#">our template letter</a>.</p>	
<p><b>(SME) Business Interruption Loans</b></p>	<p>The temporary <a href="#">Coronavirus Business Interruption Loan Scheme</a> supports SMEs with access to loans, overdrafts, invoice finance and asset finance of up to £5 million and for up to 6 years.</p> <p>The government will also make a Business Interruption Payment to cover the first 12 months of interest payments and any lender-levied fees, so smaller businesses will benefit from no upfront costs and lower initial repayments.</p> <p>The government will provide lenders with a guarantee of 80% on each loan (subject to pre-lender cap on claims) to give lenders further confidence in continuing to provide finance to SMEs. The scheme will be delivered through commercial lenders, backed by the government-owned British Business Bank. There are <a href="#">40 accredited lenders</a> able to offer the scheme, including all the major banks.</p> <p>The <a href="#">Scottish Government</a> has set aside a further £100 million fund to protect self-employed people and viable micro and SME businesses in distress due to COVID. This fund will be channelled through local authorities and enterprise agencies to target newly self-employed people and businesses who are ineligible for other Scottish Government or UK Government schemes.</p> <p>The Welsh Government has announced a new Economic Resilience Fund which aims to fill gaps within the support schemes already announced by the UK Government. The £500 million initiative includes a new £100 million Development Bank of Wales fund for companies experiencing cash flow problems as a result of the pandemic, providing loans of between £5,000 and £250,000 at favourable interest rates. You can check your eligibility using the <a href="#">COVID-19 Support Eligibility Checker</a>.</p>			
<p><b>(Large) Business Interruption Loans</b></p>	<p>The new <a href="#">Coronavirus Large Business Interruption Loan Scheme (CLBILS)</a> will provide a government guarantee of 80% to enable banks to make loans of up to £25 million to firms with an annual turnover of between £45 million and £500 million.</p> <p>This is intended to give banks the confidence to lend to many more businesses which are impacted by coronavirus. Facilities backed by a guarantee under CLBILS will be offered at commercial rates of interest.</p> <p>Government expects the scheme to be delivered through commercial lenders. The government will provide lenders with an 80% guarantee on</p>			

	<p>Individual loans for businesses that would be otherwise unable to access the finance they need.</p> <p>Lenders will still be expected to conduct their usual credit risk checks. This scheme allows lenders to specifically support businesses that were viable before the COVID-19 outbreak but now face significant cash flow difficulties that would otherwise make their business unviable in the short term.</p> <p>The new scheme will launch later this month and will support a wide range of businesses to access finance products including short term loans, overdrafts, invoice finance and asset finance. Businesses would remain responsible for repaying any facility they may takeout.</p> <p>Under the new Covid-19 Corporate Financing Facility, the Bank of England will buy short term debt from larger companies.</p> <p>The Welsh Government has announced a new Economic Resilience Fund which aims to fill gaps within the support schemes already announced by the UK Government. The £500 million initiative includes a new £100 million Development Bank of Wales fund for companies experiencing cash flow problems as a result of the pandemic, providing loans of between £5,000 and £250,000 at favourable interest rates. You can check your eligibility using the <a href="#">COVID-19 Support Eligibility Checker</a>.</p>
<p><b>Rent protections</b></p>	<p>Commercial tenants who cannot pay their rent because of COVID-19 will be protected from eviction.</p> <p>These measures will mean no business will automatically forfeit their lease and be forced out of their premises if they miss a payment up until 30 June.</p>