

Coronavirus Update 14

Overview PKF-FPM aim to keep in touch with clients by providing continual updates of the support measures available to businesses operating across the Island of Ireland, North and South in these unprecedented times arising from COVID-19. We have been very encouraged by the positive feedback and recognition that our Coronavirus updates are unique as a single up-to-date reference source for businesses operating across Northern Ireland & Ireland. Since our last update relevant to NI, the Government have released their third iteration of the Coronavirus Job Retention Scheme, which brought with it several changes to eligibility criteria and practical application. There have also been new funding schemes introduced for directors and for individuals who are newly self-employed, as well as additional supports for businesses impacted by the localised restriction measures introduced by the NI Executive.

Relevant to Ireland, there has been further changes to the Employment Wage Subsidy Scheme from 1 January 2021. In October 2020, the Government introduced the Covid Restrictions Support Scheme to help many business forced to close. It is acknowledged that this is an extremely fluid and changing environment and as a result we will continue to provide further Coronavirus Updates in light of this. Previous Coronavirus Updates are available for downloading from pkffpm.com. Coronavirus update 14 is up to date as at **18 January 2021**. In addition to Covid-19, it is acknowledged that Brexit presents significant challenges for businesses operating on the island of Ireland. Please refer to the Brexit and Cross Border Solutions Page on our website: pkffpm.com.

Northern Ireland Financial Supports

The UK Government and Northern Ireland Executive have announced unprecedented financial measures to support businesses and protect jobs and the self-employed during the devastating COVID-19 pandemic.

1 CORONAVIRUS JOB RETENTION SCHEME (CJRS)

What is it: Under the Coronavirus Job Retention Scheme, all UK employers can access grants to continue paying part of their employees' salaries. The scheme has recently been extended until 30 April 2021. Employers can claim 80% of an employee's usual salary up to a maximum of £2,500 per month.

On 5 November 2020, the Government released the third iteration of the CJRS. Key changes to this version of the scheme were:

- Extension of the scheme to 30 April 2021;
- Removal of tapering to 70% of an employee's salary;
- Employees required to be on the payroll before 30 October 2020 to be eligible (this opens the scheme up to a group of employees who would not have been eligible previously); and
- There is no requirement for either employers or their employees to have availed of the scheme previously to be eligible.

Flexible Furlough

Previous guidance outlined that furloughed employees should not undertake work for employers while they are furloughed. Revised flexibility measures mean that from 1 July 2020, furloughed workers are permitted to work part time for their employers.

Employers can choose the hours/shift patterns these employees work and will be responsible for paying the employees for the number of hours worked. The government will 'top up' salaries as required to ensure employees continue to receive 80% of their salary up to £2,500 per month.

The period claimed under flexible furlough must be a minimum of 7 calendar days. Employees can enter into a flexible furlough agreement more than once.

Employer contributions

From 1 August 2020, the Government contribution no longer covers an employer's NIC and pension contributions and employers must cover this element of the cost.

For what period: The scheme is due to close on 30 April 2021.

Who is eligible: Changes to eligibility criteria announced by the Government on 5 November 2020 mean that more employees will now be eligible than would have been under the original CJRS Scheme.

To be eligible for both full furlough and flexible furlough, employees must have been on their employer's payroll on 30 October 2020, meaning that the employer must have made a PAYE RTI submission to HMRC notifying a payment of earnings for that employee. Employees do not need to have been furloughed previously.

All employers with a UK, Isle of Man or Channel Island bank account and UK PAYE schemes can claim the grant.

How to access: Full guidance in respect of the application process is provided on Gov.uk. Claims must be submitted online by 11.59pm 14 calendar days after the end of the month you are claiming for (or the next working day where this falls on a weekend or bank holiday).

HMRC have outlined that claims will be checked with payments withheld or repayment required if dishonest or inaccurate information is provided. Employers are advised to ensure payroll systems and personnel files are maintained for a minimum of 5 years.

For more information: [Click Here](#)

2 JOB RETENTION BONUS SCHEME

What is it: Payments under the Job Retention Bonus Scheme were expected in February 2021, however this payment date was withdrawn by the Government on 5 November 2020, following the extension of the CJRS.

An announcement in relation to revised dates for this scheme is expected in late January 2021.

3 SELF EMPLOYMENT INCOME SUPPORT SCHEME (SEISS)

What is it: The UK Government announced a package of support to protect the jobs of self-employed workers across the UK.

Two SEISS grants have been issued to date and applications for these two initial grants have now closed. However, on 5 November 2020, the Government announced an extension in the form of an additional two grants, each available for three-month periods covering November 2020 to January 2021 and February 2021 to April 2021. The first of these additional SEISS grants will comprise a taxable lump sum calculated at 80% of 3 months average trading profits, capped at £7,500 in total. Details of the second additional grant (i.e. covering February 2021 to April 2021) will be announced in due course.

Recipients of the Income Support Grant Scheme can continue their normal trading activity or take on other employment including voluntary work & retain their entitlement to the grant.

Who is eligible: To be eligible for this extended support self-employed individuals, including members of partnerships, must:

- Have been previously eligible for the SEISS first and second grant (although they do not have to have claimed the previous grants);
- Declare that they intend to continue to trade and either:
 - are currently actively trading but are impacted by reduced demand due to coronavirus; or
 - were previously trading but are temporarily unable to do so due to Coronavirus.

To have been eligible for the initial two grants (and therefore eligible for the extended grants), individuals and members of partnerships must have met the following criteria:

- Trading profits of less than £50,000 in 2018/19 or an average trading profit of less than £50,000 from 2016/17, 2017/18 and 2018/19 tax years;
- Using the individual's tax returns, HMRC will calculate their trading profits by taking turnover less any allowable business expenses and capital expenditure (e.g. capital allowances, flat rate expenses, qualifying care relief and business expenses deducted through the trading allowance). HMRC will not deduct any losses carried forward from earlier years from your trading profits;
- More than half of their income in these periods must come from self-employment;
- They must have traded in the 2019/20 tax year, are continuing to trade when they apply for the scheme (or would be except for COVID-19), intend to continue to trade in the 2020/21 tax year and they have lost trading profits due to COVID-19; and
- They must have submitted an Income Self-Assessment Tax Return for 2018/19 tax year.

Individuals who pay themselves a salary and dividends through their own company are not covered by this scheme.

How to access: Eligible individuals can claim the third SEISS grant online from 30 November 2020 using their Government Gateway login. Application dates for the fourth SEISS grant will be announced in due course.

For more information [click here](#).

4 NEWLY SELF-EMPLOYED SUPPORT SCHEME (NSESS)

What is it: The NSESS is aimed at supporting newly self-employed individuals who have been impacted by COVID-19. The scheme opened on 3 December 2020 and, as announced in January 2021, the application window has been extended to 5 February 2021 to allow applicants the opportunity to include evidence from their 2019/20 HMRC tax return.

The NSESS is supported by the NI Department for the Economy and provides financial support to newly self-employed individuals (sole traders and those in partnerships) whose business has been

adversely impacted by COVID-19 and who were not able to access support from the UK Government's SEISS.

It comprises a one-off taxable grant of £3,500.

Who is eligible: Newly self-employed individuals are eligible if:

- They commenced trading as self-employed between 6 April 2019 and 5 April 2020 and their business has been adversely impacted by COVID-19; and
- Their trading profits for 2019/20 are below £50,000.

Under the original criteria, at least 50% of the individual's income must have been from self-employment however this has since been amended. If the individual can demonstrate that they moved from paid employment to self-employment later in the financial year, then income from previous employment will be disregarded.

How to access: Application for the scheme is via the Invest NI website, which can be accessed [here](#). Applications close on 5 February 2021.

5 CORONAVIRUS BUSINESS INTERRUPTION LOAN SCHEME (CBILS)

What is it: A temporary Coronavirus Business Interruption Loan Scheme, delivered by the British Business Bank and 23 participating lenders in Northern Ireland, aims to support primarily SMEs to access bank loan and overdraft facilities. **On 17 December 2020, the Government announced that the CBILS will be extended until 31 March 2021.**

What does it include: The loan scheme will support businesses to apply for a loan of up to £5 million, with the Government providing lenders with a government-backed guarantee of 80% of each loan (subject to a per-lender cap on claims) to give lenders further confidence in continuing to provide finance to SMEs. The Government will not charge fees to businesses or banks. The borrower always remains 100% liable for the debt.

What does it cover: A wide range of business finance products are supported, including term loans, overdrafts, invoice finance and asset finance. The Government will cover the first **12 months** of interest payments. Finance terms are up to **6 years** for term loans and asset finance facilities. For overdrafts and invoice finance facilities, terms will be up to **3 years**. Applications will not be limited to businesses that have been refused a loan on commercial terms, extending the number who can benefit. However, the Treasury has not capped the interest rates banks can charge.

Security: Banks will be banned from asking company owners to guarantee loans with their own savings or properties when borrowing up to £250,000. Following a recent update to the terms of the scheme, insufficient security is no longer a condition to access facilities over £250,000.

Who is eligible: To be eligible, businesses must:

- Be UK-based in its business activity;
- Have annual turnover of no more than **£45 million** per year;
- Have a borrowing proposal which the lender would consider viable, were it not for the current pandemic;
- Self-certify that it has been adversely impacted by COVID-19;
- Not have been classed as a "business in difficulty", if applying to borrow more than £30,000*.
- Larger firms with a turnover of up to £500m will also be eligible for more help – with state-backed loans of up to £25m available to firms with revenues of between £45m - £500m, who are unable to secure regular commercial financing.

*Note that as of 25 September 2020, there have been changes around the classification of businesses in financial difficulty.

If the business has already received a Bounce Back Loan, they can still apply for the CBILS however will be required to settle the Bounce Back Loan and then extend the CBILS Loan by the same amount.

How to access: The scheme is now available through 23 participating lenders in Northern Ireland.

It is recommended that if you are experiencing lost or deferred revenues, leading to disruptions to cashflows that you talk to your bank or finance provider (not the British Business Bank) as soon as possible and discuss your business plan with them. The scheme is due to close on 31 March 2021.

For more information: [Click Here](#)

6 SUPPORT FOR LARGER FIRMS THROUGH THE COVID-19 CORPORATE FINANCING FACILITY (CCFF)

What is it: This facility will provide funding to businesses by purchasing commercial paper of up to one-year maturity, issued by firms making a material contribution to the UK economy.

By purchasing short-term corporate debt, known as commercial paper, the scheme provides a quick and cost-effective way to raise working capital for companies who are fundamentally strong but are experiencing severe disruption to cashflows, helping businesses across a range of sectors to pay wages and suppliers.

This will support your company if it has been affected by a short-term funding squeeze and allow you to finance your short-term liabilities. It will also support corporate finance markets overall and ease the supply of credit to all firms.

Who is eligible: On 22 September 2020, the Bank of England announced that the CCFF would close to new applications on 31 December 2020. However, companies who were already signed up to the facility can continue to issue new commercial paper until the CCFF closes completely on 23 March 2021.

For more information: [Click Here](#)

7 BOUNCE BACK LOAN SCHEME

What is it: The Bounce Bank Loan Scheme was announced on 27 April 2020 and is a fast track finance scheme designed to help small and medium sized businesses affected by COVID-19 to apply for loans of up to £50,000. The scheme is open to applications until 31 March 2021.

Businesses who already have a Bounce Back Loan but borrowed less than they were entitled to can top up their existing loan to the maximum amount. Top-up applications are also open until 31 March 2021.

What does it cover: Loans of between £2,000 - £50,000 are available with the Government guaranteeing 100% of the loan. No repayments, fees or interest will be payable during the first 12 months. Interest rates have been fixed at 2.5% with terms of up to 6 years.

Who is eligible: To be eligible, businesses must:

- Be based in the UK;
- Have been adversely affected by COVID-19; and
- Have been established before 1 March 2020.

If the business was classed as a business in difficulty on 31 December 2019, confirmation that it is complying with additional state aid restrictions will be required.

If the business has already received a loan under the CBILS, it can transfer the balance into a Bounce Back Loan.

How to access: The scheme is delivered through a network of accredited lenders with the loans easy to apply for through a short, standardised online application with loans reaching businesses within days.

For further information click [here](#).

8 CORONAVIRUS FUTURE FUND

What is it: The Future Fund issues convertible loans to innovative UK companies with good potential that typically rely on equity investment and are affected by COVID-19.

What does it cover: The application process is investor led. The Future Fund will match 100% of the amount provided by investors up to maximum of £5m and a minimum of £125k. Loans will have a minimum of 8% interest per annum and can accrue until the loan converts. It will mature after 36 months. The loans can convert into shares in the company in certain circumstances.

Eligibility Criteria: Companies must:

- Be UK incorporated;
- If part or a group, be the parent company applying. Have raised at least £250,000 in equity investment from third-party investors in the last 5 years.
- Not be publicly listed;
- Have been incorporated on or before 31 December 2019;
- Satisfy one of the following:
 - At least 50% of employees are UK-based; or
 - At least 50% of revenues are from UK sales.

How to Access: The scheme is delivered by the British Business Bank. The investor must make the application through the Future Fund portal; the company then confirms the details and the contract is finalised. The scheme is open for applications until 31 January 2021. For further information, [click here](#).

9 LOCALISED RESTRICTIONS SUPPORT SCHEME (LRSS)

What is it: The Localised Restrictions Support Scheme provides financial support to certain businesses which have been required to close or severely limited their operations under Health Protection Regulations put in place by the NI Executive.

What does it cover: There are three levels of support available for businesses who are eligible and whose application is successful. The level of support is based on the Net Asset Value of the property from which the business operates:

Rate	Level of support (£)	Criteria
Lower rate	£800 per week of restrictions	- Sole occupant operating from a property with NAV of £15,000 or less; - Guesthouse or B&B with capital value; or - Business that is the occupier of part of a property which is restricted, with any NAV.
Standard rate	£1,200 per week of restrictions	- Sole occupant of a property with NAV between £15,001 and £51,000.
Higher rate	£1,600 per week of restrictions	- Sole occupant of a property with NAV of £51,000 or more

The scheme is designed to support the occupying business in a property, not the landlord or letting agent. Applications must be submitted by an authorised representative for the business which operates the in the premises. If a business occupies more than one eligible premises, they may apply for support in respect of each one; this will require separate online applications for each property.

Eligibility Criteria: Eligibility for the LRSS is linked to Health Protection Regulations published by the Department of Health and is subject to change based on the requirement to close certain

sectors periodically in response to the ongoing Coronavirus pandemic. The most up-to-date list of eligible sectors can be accessed [here](#).

How to Access: Applications are to be submitted online via the Department of Finance's [website](#).

If a business has previously submitted a successful application, and localised restrictions are extended or reinforced, further payments will be issued automatically. There is no need to reapply.

Further information can be accessed by [clicking here](#).

10 REDUCTION IN VAT RATES FOR HOSPITALITY & TOURISM SECTORS

What is it: VAT rates in the hospitality & tourism sector are to be cut from 20% to 5% from 15 July 2020 to 31 March 2021 (note the extension to the original reduction, which was due to end on 12 January 2021).

What does it cover: The reduced VAT rate will apply to:

- Eat-in or hot takeaway food and non-alcoholic drinks from restaurants, cafes, and pubs;
- Accommodation including hotels, B&Bs, campsites and caravan sites; and
- Attractions such as cinemas, theme parks and zoos;

For what period: 15 July 2020 to 31 March 2021.

11 RATES RELIEF

What is it: Rates holiday for businesses

What does it cover: In Northern Ireland, ALL business ratepayers, excluding public sector and utilities, benefitted from a 4-month rates holiday from April – July 2020. Furthermore, on 31 March 2020, the Finance Minister announced a 12.5% reduction in the regional rate for 2020-21.

Additional measures are available for businesses in specific sectors or circumstances:

12-month rates holiday

Businesses may be eligible for a 12-month rates holiday for the full financial year from 1 April 2020 until 31 March 2021. Businesses in the following sectors may be eligible:

- Hospitality, tourism and leisure;
- Retail services (excluding certain supermarkets and off-licences); and
- Childcare.

Hardship Rates Relief

This relief is available for non-domestic ratepayers who have been affected by exceptional circumstances. Its purpose is to provide short-term assistance to businesses that are suffering unexpected hardship to the extent that the viability of the business would be threatened if an award were not made. If An applicant is successful, then an element of rates already paid may be remitted.

How to Access: The 4-month rates holiday was applied automatically and monthly Direct Debit payment plans will be automatically updated to collect payments between July 2020 and March 2021. In contrast, the 12-month rates holiday and Hardship Rates Relief Schemes must be applied for separately. Eligibility is assessed by Land & Property Services. Businesses must apply for both reliefs separately to be considered for both.

For more information: [Click Here](#)

12 HMRC TIME TO PAY ARRANGEMENTS

HMRC has a set up a phone helpline to support businesses and self-employed people concerned about not being able to pay their tax due to coronavirus (COVID-19).

The helpline allows any business or self-employed individual who is concerned about paying their tax due to coronavirus to get practical help and advice. Up to 2,000 experienced call handlers are available to support businesses and individuals when needed. If you run a business or are self-employed and are concerned about paying your tax due to coronavirus, you can call HMRC's helpline for help and advice: **0800 024 1222**.

For those who are unable to pay due to coronavirus, HMRC will discuss your specific circumstances to explore:

- agreeing an instalment arrangement
- suspending debt collection proceedings
- cancelling penalties and interest where you have administrative difficulties contacting or paying HMRC immediately

Opening hours are Monday to Friday 8am to 8pm, and Saturday 8am to 4pm. The helpline will not be available on Bank Holidays.

13 SELF EMPLOYED / INDIVIDUALS SUPPORTS

- The minimum income floor for access to Universal Credit has been suspended for self-employed people affected by the economic impact of coronavirus until 30 April 2021.
- Universal Credit standard allowance increasing by £1,040 for the 2021 tax year (6 April 2020 – 5 April 2021).
- Self-assessment income tax payments for the self-employed initially due by 31 July 2020 can be deferred to 31 January 2021.
- Interest rate reduced to 0.1% from March 2020.

14 SUPPORT FOR BUSINESSES WHO ARE PAYING SICK PAY TO EMPLOYEES

What is it: The Government brought forward legislation to allow employers to reclaim Statutory Sick Pay (SSP) from day one of an employee's absence. This will cover up to 2 weeks of SSP per eligible employee who has been off work because of COVID-19. Eligibility criteria has been updated to include employees who have been advised by letter to shield because they are clinically vulnerable, or those who have received a self-isolation notification from the Public Health Association due to close contact with a confirmed case.

Employers should maintain records of staff absences and payments of SSP, but employees will not need to provide a GP fit note as alternative means of certification will be considered acceptable in these circumstances. SSP is available in respect of employees earning an average of £118 per week and is payable at a rate of £94.25 a week.

Who is eligible: Businesses must:

- Have already paid for the employee's sick pay;
- Be small or medium-sized UK based business employing fewer than 250 employees as of 28 February 2020; and
- Have a PAYE payroll scheme that started before 28 February 2020.

How to Access: Employers can claim back SSP online using their Government Gateway login. Records relating to SSP claims must be kept for a minimum of 3 years.

For more information: [Click Here](#)

15 INTERTRADEIRELAND EMERGENCY BUSINESS SUPPORTS

What is it: InterTradelreland, the cross-border trade body established under the Good Friday / Belfast Agreements, is offering two supports for businesses to help them respond to the COVID-19 pandemic. These two supports are the Emerging Business Solutions and the E-Merge Programme.

Under the Emergency Business Solutions Programme, InterTradelreland provides emergency, fully funded business support to the value of £2,000/€2,250 (including VAT) to ensure businesses can avail of essential support to respond to the COVID-19 pandemic.

In respect of the E-Merge initiative, this programme offers fully funded support to the value of £2,500/€2,800 (including VAT) to help SMEs to develop online sales and ecommerce solutions.

What does it cover: In respect of the Business Solutions Programme, specific areas for consideration include:

- Guidance and direction to relevant Government Supports and help in applying, where feasible;
- Emerging guidance: cashflow/people/supply chain;
- Completion of lending applications for loan supports;
- HR and People related issues (covering employment, contracts, redundancy advice and other legal aspects);
- Helping businesses change production to offer other products or services to mitigate immediate risk; and
- Support in rapidly repositioning business strategy

In respect of the E-Merge Programme, areas of support include:

- E-Marketing- How to promote and sell online;
- Website updates/ design;
- Promotion through social media;
- SEO optimization;
- Identification of sectoral e-markets; and
- Advice on online payment systems/ retail/ billing/ security.

Who is eligible: InterTradelreland have extended this support with applications invited from SMEs from the manufacturing and tradeable service sector (including the construction sector) registered on the island of Ireland (North or South), no previous involvement with ITI is required. To qualify for support, businesses must trade cross border on the island of Ireland, i.e. have customers or suppliers in the opposite jurisdiction from where they are based; have a satisfactory trading history (min. 18 months & established turnover); have the capacity to deliver the project; and have less than 250 employees and annual turnover of less than £40m

How to access: In respect of Emergency Business Solutions, click [here](#) to complete the online application form

In respect of E-Merge Programme, click [here](#) to complete the online application form.

16 WET PUBS BUSINESS SUPPORT SCHEME (WPBSS)

What is it: The WPBSS is a new support launched by the Department for the Economy. It provides supports to wet pubs whose premises were required to close or cease trading during the period from 4 July 2020 to 23 September 2020.

The scheme opened on 11 January 2021. Eligible businesses will receive a one-off payment that covers the full weeks they were closed during the 12-week period specified.

Who is eligible: The scheme is open to businesses who are 'wet pubs'. Under the scheme, a wet pub is defined as:

- One which only serves drinks and does not offer food as a main meal; and

- It was required to close during the period between 4 July and 23 September 2020.

Furthermore, the following eligibility criteria will also apply:

- The business is named within the Health Protection Regulations 2020;
- The business is eligible for the Localised Restrictions Support Scheme (LRSS);
- The business was closed for at least one full week during the specified period;
- Wet pubs with an attached off licence business are also eligible if the wet pub element was closed;
- Businesses must have been actively trading before they were forced to close due to COVID-19 lockdown/restrictions.

Businesses who operated at a reduced capacity (e.g. serviced takeaway service) will not be eligible.

How to access: There is no requirement to apply for the scheme, the Department for the Economy has worked with Land & Property Services to identify eligible businesses in the 'wet pubs' industry. Potentially eligible businesses will be contacted via email and will be supplied with a supplementary information form. It is anticipated that all such emails will be issued by 22 January 2021.

The supplementary form must be completed and returned within 5 days of issue.

Further information, including what to do if you expected to be eligible for the scheme but didn't receive an email, can be accessed by clicking [here](#).

17 COVID RESTRICTIONS BUSINESS SUPPORT SCHEME (CRBSS)

What is it: Invest NI is administering the COVID Restrictions Business Support Scheme (CRBSS) Part A and Part B on behalf of the Department for the Economy. The scheme is in place to compensate businesses who have been forced to close or have been severely impacted as a result of the increased Health Protection Regulations.

The first round of applications for Parts A and B of the scheme initially closed on 16 December 2020. However, Diane Dodds, Minister for the Economy, announced that the scheme was to reopen from 7 January 2021.

CRBSS Part A is aimed at businesses required to close or cease trading under the Health Protection (Coronavirus Restrictions) (No. 2) Regulations 2020, but who are not eligible for the Local Restrictions Support Scheme (LRSS).

CRBSS Part B is aimed at businesses who have not been forced to close but are part of the supply goods and services (either directly or indirectly) to a business which has been forced to close under the Health Protection Regulations 2020.

What does it cover: Businesses eligible for Part A will receive a grant of up to £600 for each week that the relevant Health Protection Regulations are in place. Part B will be divided into those paying business rates and those who aren't. For businesses paying rates, the grant will be determined based on the net asset value of the property and will range from £400 - £800 per week. Businesses not paying rates will receive a grant of £300 per week.

Who is eligible:

CRBSS Part A is open to businesses who meet the following criteria:

- The business was named within the Health Protection Regulations 2020 as required to close but is not eligible for the Localised Restrictions Support Scheme;
- The business operates in Northern Ireland and was trading on 16 October 2020; and

- The income lost as a result of the business having to close is the main source of income (i.e. accounts for more than 50% of total income).

CRBSS Part B is open to businesses who meet the following eligibility criteria:

- Must supply goods or services to a business named in the Health Protection Regulations (directly or indirectly);
- Must be dependent on a business named in the Health Protection Regulations being open and fully operational, e.g. a business that supplies services to wedding venues would be impacted by these venues being closed due to the restrictions in place.

Businesses who are eligible for the Localised Restrictions Support Scheme will not be eligible for the CRBSS.

How to Access: Businesses who were eligible for the first round of the CRBSS do not need to reapply to the reopened scheme. They will automatically receive an additional payment to cover the extended period of the restrictions while they are required to stay closed.

For new applicants, eligibility can be assessed via Invest NI's online eligibility questionnaire which can be accessed [here](#) for Part A and [here](#) for Part B. Once businesses are satisfied that they are eligible, they can also submit their applications via these links.

Applications for both schemes are expected to close on 5 February 2021.

18 UNIVERSITIES & REGIONAL COLLEGES – NORTHERN IRELAND

What is it: The Department for the Economy is funding over 3,000 places on short courses provided by the local further and higher education providers. Universities and Regional Colleges across Northern Ireland are offering several supports to businesses.

A range of accredited courses are available to include courses in hospitality, customer service, leadership and management.

A tailored delivery plan will be created, implemented and delivered and will enable the company, and its employees, to introduce new skills to their workforce.

Innovation Vouchers

Separate to the courses discussed above, Regional Colleges are working with Invest NI as Knowledge Provider Partners as part of the Innovate Voucher Programme. Vouchers of up to £5k are available to SMEs to work with an expert from the College to help the business innovate, develop and grow.

What does it cover: The fund will support organisations highlighted above in meeting their on-going costs to include rent/lease, utility bills, insurances and essential maintenance etc.

Who is eligible: Eligibility for the free short courses differs based on the institution offering the training and the course being applied for. Eligibility can be confirmed by visiting the educational institution's own website.

To be eligible for the Innovation Vouchers Scheme, applicants must be an NI registered SME and have not been in receipt of R&D grants in the last 5 years.

How to access: For further information on short training courses [click here](#). Prompt application is advised as some courses will commence in early 2021.

For further information on Innovation Vouchers, [click here](#). Applications will reopen from 18 January 2021 to 5 February 2021.

19 NEW APPRENTICESHIP INCENTIVE SCHEME

What is it: This scheme is open to all employers who support the recruitment of new apprentices.

The employer will be eligible for up to £3,000 for each new apprenticeship opportunity created between 1 April 2020 – 31 March 2021. The bonus applies to all new apprenticeship opportunities and includes apprentices who have been made redundant.

It comprises:

- Payment 1: £2,000 after 90 days retention following start of new paid apprenticeship; and
- Payment 2: £1,000 after 200 days retention following start of new paid apprenticeship.

Who is eligible: The scheme is open to employers who take on an apprentice participating in the Department for the Economy funded ApprenticeshipsNI or Higher-Level Apprenticeship. The application process will seek to confirm that there has been no displacement of existing apprentices to support recruitment of new apprentices.

How to Access: Further information and the application form can be accessed [here](#).

20 INVEST NI: LIMITED COMPANY DIRECTORS SUPPORT SCHEME (LCDSS)

What is it: The Limited Company Directors Support Scheme (LCDSS) is designed to provide financial support to company Directors who have personally been adversely impacted by COVID-19.

The LCDSS will provide a one-off taxable grant of £3,500 to eligible company directors. Whilst applications are permitted for individuals who hold more than one directorship, only one grant will be issued per person.

Who is eligible: The Director must meet all of the following criteria:

- Resident of NI;
- Must be a Person with Significant Control (PSC) for the company/companies listed in the application;
- Must work in the company/companies named in the application;
- At 31 March 2020, at least 50% of their income must have come from their director's remuneration and dividends and they must have been paid remuneration or dividends exceeding £4,375 by the company/companies listed in the application;
- Their projected remuneration and dividends from the company for the 2020/21 financial year must be 40% lower than it would have been in the absence of COVID-19. This should include any furloughed income received; and
- Total taxable income for 2020/21 must be less than £50k.

The company in which they are an eligible director must:

- Be currently trading but impacted by COVID-19, or previously trading but temporarily unable to due to COVID-19;
- Be based and operating in NI;
- Have been trading at 1 March 2020; and
- Intend to continue trading.

The scheme is not open to individuals who are eligible for the Newly Self-Employed Support Scheme.

How to Access: Online applications opened on 21 January 2021 and will close on 18 February 2021; The application form and an eligibility checker can be accessed [here](#).

21 INVEST NI: ADDITIONAL SUPPORTS

Additional Invest NI supports

In addition to the LCDSS and administering several support schemes on behalf of the Department for the Economy, Invest NI are keen to utilise all of their existing programmes to assist Invest NI clients best respond to COVID-19 and plan for the recovery post-pandemic.

The best initial steps to explore potential supports for Invest NI clients will either be through nibusinessinfo.co.uk or through the business support line at 0800 181 4422. This contact line will then put the business in contact with the appropriate Invest NI Executive. Alternatively, you can visit their website: investni.com

22 HOSPITALITY SECTOR SUPPORTS

Bed & Breakfast, Guest House and Guest Accommodation Scheme

What is it: This scheme is administered by Tourism NI and will comprise a grant of up to £12,500. It will provide support to approximately 900 accommodation businesses in Northern Ireland.

Grant amount will be determined based on a flat amount per room, plus a percentage of 2019 turnover. Amounts received in 2020 under the £10,000 Small Business Support Grant will be considered when calculating the grant receivable under this new scheme.

Who is eligible: Tourist accommodation providers are required to meet the following criteria:

- Must be compliant with the Tourism (Northern Ireland) Order 1992;
- Must be certified by Tourism NI and operational on or before 23 March 2020;
- Must have an active listing on the Tourism NI consumer website as at 1 April 2020;
- Must adhere to the various regulations applicable to tourism accommodation;
- Must be fully tax compliant at the date of application; and
- Must have been a viable business prior to the pandemic and have taken all reasonable steps to safeguard the viability of the business.

How to access: Applications open **28 January 2021**. Eligible businesses should apply through the online Tourism NI Flexigrant System. Further information can be accessed [here](#).

Large Tourism and Hospitality Business Support Scheme

What is it: In January 2021, the Department for the Economy launched a new £26.1m support package for larger hospitality and tourism businesses who have been impacted by COVID-19. The scheme will provide financial support to help these businesses meet their fixed costs and overhead obligations.

It is a tiered scheme, which will comprise of a one-off payment based on weekly amounts of between £2,400-£41,900 depending on the business' NAV.

Who is eligible: The scheme is open to businesses with a Net Annual Value of £51,001 and above which meet the following criteria:

- Must be named within the Health Protection (Coronavirus) Regulations (NI) 2020;
- Must be eligible for the LRSS; and
- Must be operating in NI and was trading before 16 October 2020.

How to access: DfE will contact eligible businesses to provide an application form. Grant payments will be issued in March 2021. Further information can be accessed [here](#).

Tourism NI: COVID-19 Business Support Helpline

What is it: Tourism NI have established a dedicated telephone line service and online enquiry facility for businesses in the tourism and hospitality sector in Northern Ireland.

Businesses can get in touch with queries and Tourism NI will provide sector-specific guidance.

How to access: Call 028 95925313. The telephone line is open between the hours of 9am-5pm Monday to Friday. Outside of these hours online queries can be submitted [here](#).

23 OTHER RELEVANT BUSINESS-RELATED SUPPORTS

COVID-19: R&D Tax Credits repayments HMRC have improved their resourcing so that they can make tax repayments quickly to help the cashflows of businesses struggling in the face of the COVID-19 pandemic. One of the biggest sources of tax repayments is claims for R&D tax credits. This applies to all sizes of businesses, small as well as big.

Making Tax Digital extension: HMRC have announced a one-year extension of Making Tax Digital (MTD) to facilitate a VAT soft landing period in response to the COVID-19 pandemic. HMRC are providing all MTD businesses with more time to put in place digital links between all parts of their functional compatible software. This means that all businesses now have until their VAT Return period starting on or after **1 April 2021** to put digital links in place.

Three month extension of filing of accounts: From 25th March 2020, businesses were able to apply for a three-month extension for filing their accounts. On 26 June 2020 the Temporary Modifications in relation to filing requirements were signed into law and came into force on 27 June 2020. The measures introduced by the regulations relieved the burden on businesses during the coronavirus (COVID-19) outbreak, allowing them to focus all their efforts on continuing to operate. Private company and LLP filing deadlines that fall any time between 27 June 2020 to 5 April 2021 are extended from 9 to 12 months. PLCs are extended from 6 to 9 months. This is a temporary measure and it will not automatically extend any filing deadlines that fall on 6 April 2021 or later.

Cycle to Work Scheme: The UK Government has been promoting the benefits of the Cycle to Work Scheme, which allows commuters to pay for bikes via salary reductions from pre-tax income.

Holiday pay accruals: The UK Government has announced that all workers will be allowed to carry over up to 4 weeks of unused leave into the next two leave years. In addition, the Government has also confirmed that they will relax the requirement on businesses to ensure that workers take the statutory amount of leave in any one year.

Universal Credit: Help to claim benefits - Changes have been made to Statutory Sick Pay and how Universal Credit supports self-employed claimant. This is to make sure people in work can take the necessary time off to stay at home if they are suffering from coronavirus or to prevent its spread. New claims to Universal Credit can be made online - additional telephone support is available via the Universal Credit Service Centre if you need help with a new claim.

Childcare sector support: Two separate schemes have been established;

- The Childcare Sustainability Fund (CSF) is an £8.5m funding package which aims to assist with additional costs of compliance with Health Regulations imposed by COVID-19. Deadline for applications is 5 February 2021. More Information can be accessed [here](#).
- The Childcare Temporary Closure Support Fund (CTCSF) is designed to provide financial assistance for COVID-19 related closures in the childcare sector between 1 September 2020

and 31 December 2020. Deadline for applications is 5 February 2021. More information can be accessed [here](#).

Commercial Tenants The Government announced an extension to the protection of Commercial tenants from eviction from 30 June 2020 to 31 December 2020 for no payment of rent. This is not a rent holiday.

Working Tax Credit (WTC): The basic element of Working Tax Credit (WTC) has been increased by £1,045 to £3,040 from 6 April 2020 until 5 April 2021.

Stamp Duty Land Tax: A temporary increase to the Nil Rate Band of Residential Stamp Duty Land Tax (Stamp Duty) came into force at on 9 July 2020. This means that there will be no stamp duty payable on the first £500,000 of all property sales Applicable from 9 July 2020 – 31 March 2021.

Northern Ireland Fishing Package: DAERA launched a package to help the NI Fishing Fleet cover its fixed costs for 3 months. This was followed by a further allocation of £1.7m announced on 5 October 2020. The package is based on vessel size and the monthly payments to cover the fishing fleet fixed costs. DAERA will inform eligible vessel owners about how to apply for the scheme and provide further details including appeals.

Film & TV Production Restart Scheme (FTPRS): Scheme Aimed at assisting TV shows and films get back into production. Compensation will be provided for additional costs incurred due to COVID-19 restrictions, delayed productions and abandoned productions. Registrations must be submitted by 30 April 2021 and claims must be made by 30 November 2021. For more information [click here](#).

Sport Sustainability Fund (SSF): £25m fund aimed at assisting the sports sector to address the economic consequences of COVID-19. Applications will be accepted from a recognised governing body of sport. Clubs and entities should apply for funding through their relevant governing body. The deadline for applications is 20 January 2021. For more information [click here](#).

FCA updates to COVID-19 repossession guidance: Updates to guidance on mortgages and consumer creditor repossessions during the pandemic have resulted in the easing of some of the FCA's previous restrictions. Current guidance means that firms should not enforce repossessions before 31 January 2021 unless in exceptional circumstances, however the FCA has proposed extending this guidance to apply until 1 April 2021. Comment from the FCA confirming this is expected in due course.

Ireland Financial Supports

1 EMPLOYMENT WAGE SUBSIDY SCHEME

What is it: The Employment Wage Subsidy Scheme (EWSS) provides a flat rate subsidy to qualifying employers based on the number of employees on their payroll and it charges them a reduced rate of employer PRSI of 0.5% on wages paid to employees eligible for the subsidy payment.

Who is eligible: The scheme is available to employers who can demonstrate that as a result of Covid-19 disruption their business will experience a 30% reduction in turnover or customer orders between 1 July and 31 December 2020 for pay dates in 2020 and between 1 January 2021 and 30 June 2021 for pay dates in 2021. Turnover and customer orders are compared to same period in 2019 where the business was in existence prior to 1 July 2019 for pay dates in 2020 and prior to 1 January 2019 for pay dates in 2021. Employers must hold a valid tax clearance certificate to enter the scheme and must continue to hold tax clearance for the duration of the scheme.

The 30% reduction in turnover or customer orders is looking at the period as whole rather than on a monthly basis. Employers are required to undertake a review on the last day of every month to ensure they continue to meet the eligibility criteria. If they no longer qualify, they should deregister for EWSS with effect from the following day (first day of the following month).

Seasonal workers and new hires are eligible for the scheme provided they are not connected parties.

What does it cover: EWSS will pay a flat rate subsidy of up to €350 per week per employee. A subsidy will not be available for employee's whose gross weekly earnings are less than €151.50 or greater than €1,462.

The current subsidy rates are:

Employee Gross Weekly Wages	Subsidy Payable
Less than €151.50	Nil
From €151.50 to €202.99	€203
From €203 to €299.99	€250
From €300 to €399.99	€300
From €400 to €1,462	€350
More than €1,462	Nil

For what period: The scheme will run until 31 March 2021.

How to access: Employers or their agents can register for EWSS on ROS.

For more information: [Click Here](#)

2 PANDEMIC UNEMPLOYMENT PAYMENT

What is it: The Pandemic Unemployment Payment (PUP) is available to employees and the self-employed who have lost their job on or after 13 March due to the COVID-19 pandemic.

Who is Eligible: An individual who has lost their job due to Covid-19, aged between 18 and 66 and living in the Republic of Ireland is eligible for PUP. A self-employed individual can earn up to €960 gross through self-employment over an eight week period and retain their full PUP.

The scheme will close to new applicants on 31 March 2021.

What does it cover: PUP is currently paid at 4 rates depending on your previous earnings.

The current PUP rates are:

Previously Weekly earnings	PUP
Less than €200	€203
From 200 to €299.99	€250
From €300 to €399.99	€300
€400 or more	€350

For what period: PUP will be paid until 31 March 2021. From 1 April 2021 anyone receiving PUP will need to apply for either Jobseekers Benefit or Jobseekers Allowance or Jobseekers Benefit for self employed.

How to access: The simplest way to apply for PUP is online at mywelfare.ie A basic MyGovID account is required to submit the application.

3 COVID RESTRICTIONS SUPPORT SCHEME (CRSS)

What is it: The Covid Restrictions Support Scheme (CRSS) is financial support for companies, self-employed individuals and partnerships who carry on a trade or trading activities, from a business premises located wholly within a geographical region for which COVID-19 restrictions are in operation. Businesses that are either forced to temporarily close their business, or operate at significantly reduced levels, because of the restrictions are eligible.

Who is eligible: CRSS is only available to businesses who are required to prohibit or considerably restrict customers from accessing their business premises to purchase goods or services, with the result that the business either has to temporarily close or to operate at a significantly reduced level. Furthermore, the business is required to hold an up to date tax clearance certificate. CRSS is not available to construction businesses or to anyone carrying on a profession. Nor is it available to businesses established after 12 October 2020.

What does it cover: CRSS provides a qualifying business with a cash payment known as "Advance Credit for Trading Expenses" (ACTE). This payment will be equal to 10% of their average weekly turnover in 2019 up to €20,000 and 5% thereafter, subject to a maximum weekly payment of €5,000, for each week that their business is affected by the Covid restrictions.

For what period: CRSS will operate from 13 October 2020 to 31 March 2021.

How to access: Businesses can register for CRSS on ROS and submit claims for ACTE on ROS. A claim may be made through ROS as early as the beginning of the claim and no later than eight weeks from the date on which the claim period commences.

For more information: [Click Here](#)

4 ENTERPRISE SUPPORT GRANT

What is it: A grant of up to €1,000 to assist eligible self-employed recipients who were previously in receipt of the Covid-19 pandemic unemployment payment.

What does it cover: The Enterprise Support Grant is available to assist self-employed recipients with the costs associated with restarting their business which was closed due to the Covid-19 pandemic. Reopening costs may include costs associated with safety measures, business advice or mentoring, repairs, fuel and wages. Normal business costs are generally not included.

Who is eligible: The self-employed recipient must not be liable to commercial rates and must:

- have been in receipt of the Covid-19 pandemic unemployment payment and have closed their claim on or after 18 May 2020;
- have reopened their business which was closed due to the pandemic;
- employ less than 10 people;
- have an annual turnover of less than €1 million;
- are not eligible for the Covid-19 Business Restart Grant;
- can produce VAT receipts/ invoices in respect of business restart costs and expenses claimed, if requested to do so.

How to access: Scheme opened for applications on 14 August through the Local Authorities.

For more information: [Click Here](#)

5 SBCI - COVID-19 WORKING CAPITAL LOAN SCHEME

What is it: The Strategic Banking Corporation of Ireland (SBCI) has launched a new COVID-19 Working Capital Loan Scheme to cover:

- Future working capital requirements
- To fund innovation, change or adaptation of the business to mitigate the impact of COVID-19

Loans cannot be used to refinance undertakings in financial difficulties or refinance existing debt. The scheme is aimed at businesses impacted by COVID-19 with turnover/profitability being negatively impacted by a minimum of 15%.

What does it cover: Loans of between €25,000 and €1.5m per eligible enterprise. Up to €500,000 unsecured.

Maximum interest rate of 4% with optional interest only repayments potentially available at the start of the loan period.

For what period: Loan terms ranging from 1 year to 3 years.

Who is eligible: Viable micro, small and medium sized enterprises and Small MidCap enterprises (not a SME but has fewer than 500 employees) that meet the eligibility criteria i.e.

- Established and operating in the Republic of Ireland.
- Have fewer than 250 employees
- Have turnover of €50m or less (or €43m or less on their balance sheet)
- Are independent and autonomous i.e. not part of a wider group of enterprises
- Have less than 25% of their capital held by public bodies

Who is not eligible:

- Those involved in primary agriculture and/or aquaculture sector
- Are in financial difficulty (excluding cashflow pressures caused by COVID-19 impact)
- Are bankrupt or being wound up or having its affairs administered by courts

- In the last 5 years has entered into an arrangement with creditors, in the context of being bankrupt or wound-up or having its affairs administered by courts
- Are convicted of an offense concerning professional misconduct by judgement, fraud, corruption, involvement in a criminal organisation, money laundering or any other illegal activity where such illegal activity is detrimental to the European Union's financial interests.

How to access: Apply for an eligibility letter online to SBCI **ASAP**. The scheme is now open with AIB, Bank of Ireland and Ulster Bank open for Credit Applications.

For more information: [Click Here](#)

6 FUTURE GROWTH LOAN SCHEME

What is it: The Strategic Banking Corporation has launched a new Future Growth Loan Scheme which makes up to €800 million of loans available with a term of 7-10 years. This scheme will be available to eligible Irish businesses and the primary agriculture and seafood sectors to support strategic long-term investment such as the investment in Machinery/Equipment, R&D, Business Expansion etc.

What does it cover: Loans will range from €25,000 to €3 million per eligible business, with unsecured loans up to €500,000. The initial maximum interest rate is capped at 4.5% for loans up to €249,999 and 3.5% for loans more than or equal to €250,000 for the first six months. The rates thereafter are variable and will be dependent on the cost of funds at that point in time.

For what period: Loan terms range from 7 to 10 years.

Who is eligible: Viable micro, small and medium sized enterprises (SMEs) and Small Mid-Cap enterprises (not a SME but has fewer than 500 employees) that meet the eligibility criteria i.e;

- Is established and operating in Ireland
- Has fewer than 250 employees
- Has turnover of €50m or less (or €43m or less on their balance sheet)
- Are independent and autonomous i.e. not part of a wider group of enterprises
- Have less than 25% of their capital held by public bodies

Who is not eligible:

- is in financial difficulty
- is bankrupt or being wound up or having its affairs administered by courts
- In the last 5 years has entered in to an arrangement with creditors, in the context of being bankrupt or wound-up or having its affairs administered by the courts
- is convicted of an offense concerning professional misconduct by judgement, fraud, corruption, involvement in a criminal organisation, money laundering or any other illegal activity where such illegal activity is detrimental to the European Union's financial interest

How to access: Apply for an eligibility letter online to SBCI. The scheme will be open with AIB, Bank of Ireland, Ulster Bank and KBC open for Credit Applications.

For more information: [Click Here](#)

7 PANDEMIC STABILISATION & RECOVERY FUND

What is it: Ireland Strategic Investment Fund (ISIF) will make available a new €2 billion fund to support medium and large enterprises in Ireland affected by Covid-19. The new fund, to be known as the Pandemic Stabilisation and Recovery Fund (PSRF) will focus on commercially viable companies across all sectors.

What does it cover: Investment will be via a range of instruments including equity, debt and other hybrid instruments and will be complementary to other government agency supports. It is expected that the minimum investments made available will be in excess of €3 million.

Who is eligible: The PSRF will focus on investment in large and medium enterprises employing more than 250 employees or with annual turnover in excess of €50 million. All business sectors will be considered subject to the ISIF's responsible investment policies.

How to access: Initial Applications can be made to psrf@isif.ie enclosing the company details, business plan, latest available financial information, projections for the next 12 months along with details of how the company has been affected by Covid-19 and how it plans to use any new investment.

For more information: [Click Here](#)

8 €200M PACKAGE OF SUPPORTS FOR SME INCLUDING A RESCUE & RESTRUCTURING SCHEME

What is it: A new Scheme that will be available through Enterprise Ireland for viable but vulnerable firms that need to restructure or transform their businesses. Announced in Budget 2020, the rescue and restructuring fund is designed to support businesses in difficulty and/or companies facing acute liquidity needs, in line with the relevant EU guidelines, to restructure their business. Funding is available to SMEs which have tried and failed to secure funding from the market and there are two main supports:

Temporary Restructuring Support

- The Temporary Restructuring Support provides assistance to businesses in difficulty and/or companies facing acute liquidity challenges, due to exceptional and unforeseen circumstances. Funding is provided to support the restructuring of a company and will take the form of a loan with a term of up to 18 months.
- Support will only be provided to eligible companies where they have been unable to secure funding from the market
- Loans are expected to be in the range of between €100,000 and €3m
- The support must achieve a well-defined objective of common interest and eligibility will be determined on a case-by-case basis
- Companies must have started operating in their current sector more than 3 years previously.

Restructuring Aid

This equity-based support is provided to restore the viability of a business undertaking a far-reaching restructuring plan within a reasonable timescale.

- The scheme is open to SMEs which are in financial difficulty
- The aid will take the form of a co-funded equity investment against a Restructuring Plan. A company contribution of between 25% and 40% of the costs of the restructuring plan will be required
- The level of support will be between €100,000 and €3m
- The aid must achieve a well-defined objective of common interest and eligibility will be determined on a case-by-case basis
- Companies must demonstrate that they have been unable to secure capital from the market.

Available from Enterprise Ireland. More details are currently being finalised and are expected to be available very soon. For further information, contact your Development Advisor or contact the Covid-19 Business Response Unit at businessresponse@enterprise-ireland.com

9 SME CREDIT GUARANTEE SCHEME (CGS)

What is it: The Scheme aims to assist viable SMEs, which under normal lending criteria are unable to borrow from their bank, in accessing credit. The scheme operates by providing an 80% guarantee to participating finance providers (currently AIB, Bank of Ireland and Ulster Bank) on qualifying loans to SMEs. The Irish Government has announced that it is currently in the process of amending the CGS to include extending the funds available under this scheme to €2billion and reducing the level of interest rates available. Further details will be available shortly.

What does it cover: The scheme has been designed to address three barriers to lending; Inadequate collateral, novel business market, sector or technology which is perceived by finance providers as higher risk under current credit risk evaluation practices and the need for refinancing caused by the exit of an SMEs lender from the Irish market. The Government has repurposed the CGS to provide counter guarantees to the banks, mitigating credit risk or need for collateral. The CGS can now be used by businesses to obtain loans to support changes they need to make to their business in response to Covid-19. Facilities range from €10,000 up to €1 million. The scheme allows for a premium to be paid to the government in addition to interest rate charged by the bank. This premium is currently 0.5%.

For what period: Loan terms range up to 7 years.

Who is eligible: SME's may be eligible if;

- Are involved in a commercial activity
- Are a sole trader, partnership, franchise, co-operative or limited company
- In the lender's opinion have a viable business proposal and are able to repay the facility

Who is not eligible:

- Those involved in primary agriculture and/or aquaculture sector
- There are also restrictions on the funds being used fully to support export sales.

How to access: The scheme is available through participating lenders, AIB, BOI and UB.

For more information: [Click Here](#)

10 COVID-19 BUSINESS FINANCIAL PLANNING GRANT

What is it: The grant is designed to help companies to develop a strong financial plan, including the preparation of documentation required to support applications for external finance from banks and/or other finance providers (including Enterprise Ireland).

What does it cover: The grant, worth up to €5,000, will enable companies to access external support from approved financial consultants to prepare a financial plan to secure the company in the short to medium term.

Who is eligible: Open to all Enterprise Ireland clients and companies employing 10 or more in the manufacturing and internationally traded service sectors.

How to access: Applications are made directly to Enterprise Ireland through the company's Development Adviser or through the Covid 19 Business Response Unit at businessresponse@enterprise-ireland.com

For more information: [Click Here](#)

11 OTHER BUSINESS SUPPORTS CURRENTLY AVAILABLE FROM ENTERPRISE IRELAND

What is it: While the €200m support packages are being finalised Enterprise Ireland are making the following range of supports available to their clients.

What do they include:

- Up to €7,200 Finance in Focus grant to support businesses with financial planning
- 50% maximum grant of €5k grant towards the cost of preparing a strategic plan to examine the business exposure to COVID 19
- 50% Strategic consultancy grant (€35k max grant) towards hiring a consultant for grant
- 50% support up to €100k of salary cost for Key Manager Support Grants
- Up to €2,500 Lean Continuity Voucher available to help identify measures needed to ensure companies can continue to operate safely to provide critical goods and services
- Covid-19 Act On Initiative which offers advice, support and access to external consultants on strategic sourcing and transport and logistics.
- 50% support up to €50k for a business process improvement grant which includes e-marketing
- Enterprise Ireland has designed an online learning platform – <https://eilearn.ie> – for sharing best practices and up to date content on growing your business
- A Rapid Response Research & Innovation programme to help mitigate the Covid-19 pandemic has been developed by the Government's Research & Innovation agencies including Enterprise Ireland, Science Foundation Ireland, IDA, the Health Research Board and the Irish Research Council. Find out more here: www.sfi.ie/funding

Who is eligible: Enterprise Ireland clients.

How to apply: Details of how to apply for the grants are available from Enterprise Ireland Website or by contacting your Development Advisor.

For more information: [Click Here](#)

12 CURRENT ENTERPRISE IRELAND SUPPORTS

What is it: Enterprise Ireland currently have a range of existing supports to help businesses in the areas of innovation, diversification and competitiveness.

Innovation:

- *Agile Innovation Fund*

This fund is for companies that need to rapidly develop solutions or are planning their first R&D project. Eligible companies submit a short online application form to get approval for projects with a maximum expenditure of €300,000.

- *Business Innovation Funding*

Business Innovation Funding supports companies that want to seriously change how they do business. Projects should involve a real change to your company's business model, possibly by implementing a new innovative service delivery or production method.

- *R&D Funding*

This funding enables companies to conduct industry-led R&D that helps grow sales and employment. It supports them to expand to new markets or increase competitiveness through the strategic development of new or improved products, services and processes. Funding is available up to €650k.

Diversification:

- *Market Discovery Fund*

This is designed to help companies of all sizes to prepare to enter new markets. By providing funding to hire consultants with in-depth

knowledge of the target market, businesses can determine barriers to entry, assess the competitive landscape and identify opportunities. This support also enables companies to carry out market research and develop an effective strategy.

- *GradStart*

GradStart provides salary support of up to 70% for the employment of graduate talent with language fluency to assist client companies when expanding into new markets.

- *Market Research Centre*

The Enterprise Ireland Market Research Centre offers client companies access to market intelligence in the form of company, sector, market and country information needed to explore opportunities and compete in international markets. See market.research@enterprise-ireland.com

- *Strategic Marketing Review (SMR)*

The SMR includes 7 days consultancy support from a sales and marketing expert. The total cost is €6,300 and client companies can receive grant support of €5,000.

Competitiveness:

- *Operational Excellence Offer*

This incorporates business innovation, capital investment and capability building (including Lean) into a single project. The goal is to incentivise and support the key elements of a larger transformation project leading to significantly increased competitiveness. Funding is available up to a maximum of €150k.

- *Lean Business Funding*

Lean methodologies have helped hundreds of Irish companies to improve efficiency and to reduce waste in terms of operational processes. There are a full range of supports available in this area, ranging from initial consultancy awareness to an entire organisational level capability building or training project.

- *Lean Business Offer*

This program is designed to encourage clients to adopt Lean business principles in their organisation to increase performance and competitiveness is made up of three levels of support:

- LeanStart
- LeanPlus
- LeanTransform

- *Capital Investment Initiative (CII)*

The aim of the CII is to assist companies to improve productivity and competitiveness through the acquisition of new capital equipment and technology. The fund provides grant support up to a maximum of €250,000.

How to Access: Applications are made directly to Enterprise Ireland through the company's Development Adviser or through the Enterprise Ireland website www.globalambition.ie

13 NEW COVID-19 MICROFINANCE BUSINESS LOAN

What is it: A COVID-19 Business Loan from Microfinance Ireland and in conjunction with Local Enterprise Offices (LEOs) to support small businesses through the current period of uncertainty. It is designed for micro-enterprises (sole trader, partnership or Limited company) that are:

- Having difficulty accessing Bank finance; and
- Impacted, or may be impacted negatively by COVID-19 resulting in a reduction of 15% or more in turnover or profit.

What does it cover: Business loans from €5,000 up to €50,000 are available for eligible micro-enterprises. Loans can be used for

working capital and required business changes as a result of COVID-19.

Loans are 6 months interest free and repayment free moratorium, with the loan to then be repaid over the remaining 30 months of the 36-month loan period. Interest rates are 4.5% APR if submitted through LEO or referred by Bank or 5.5% APR if you apply to Microfinance Ireland directly. No fees or hidden costs with fixed repayments and no penalties for early repayment.

For what period: Loan terms are typically up to 3 years. For capital expenditure and in exceptional circumstances working capital loans may be funded up to 5 years.

Who is eligible? Micro enterprises that are currently trading (i.e. businesses with less than 10 employee and up to €2m annual turnover and a Balance Sheet with Net Worth/Capital Account/Equity that does not exceed €2m)

How to access: Documents needed to apply:

- COVID-19 Application Form
- COVID-19 Business Plan
- Cashflow Forecast
- 6 Months Bank Statements
- Central Credit Register Report (CCR) for Ltd Companies
- Aged Listings for Trade Debtors & Trade Creditors and Preferential Creditors for loans > €25,000

For more information: [Click Here](#)

14 WAREHOUSING OF DEFERRED TAX DEBTS: VAT AND PAYE

What is it: The Debt Warehousing Scheme allows businesses to 'park' PAYE (Employer) and VAT debts arising from the COVID-19 crisis, as well as self-assessed income tax amounts (balance of 2019 Income Tax liability and 2020 preliminary tax) and Temporary Wage Subsidy Scheme overpayments.

What does it cover: the scheme covers VAT and PAYE (Employer) debts incurred by businesses during the period of restricted trading caused by Covid-19 including VAT and PAYE arising from the current COVID-19 Level 5 public health restrictions, which are to remain in place until at least 31 January 2021.

For what period: The period covered by the arrangements is the duration of time during which the business was and is unable to trade, or was and is trading at a significantly reduced level, due to the Covid-19 related restrictions and includes two months after the business re-commences 'normal' trading. Warehoused debt for VAT and PAYE (Employer) commences for periods ending in February 2020.

There will be three phases in the scheme.

Period 1 – Covid-19 restricted trading phase.

Period 2 – Zero interest phase: This will last for 12 months after the end of Period 1.

Period 3 – Reduced interest phase: This will last from the end of Period 2 until the Covid-19 related debts built up in Period 1 are paid. A reduced interest rate of 3% per annum will be charged on the debt from Period 1.

How to access: Access to the scheme is automatic for businesses dealt with by Revenue's Business and Personal Divisions and on request for businesses dealt with by Revenue's Medium Enterprises and Large Corporates Divisions.

Businesses are required to file the relevant returns so that Revenue has visibility on the level of unpaid debt arising from the Covid-19 crisis. Tax clearance will not be affected by a business availing of tax debt warehousing under this arrangement.

15 CORPORATION TAX RETURNS – SURCHARGE FOR LATE SUBMISSION

What is it: The application of a surcharge for late CT1 Corporation Tax returns and iXBRL financial statements (where applicable) for accounting periods ending June 2019 onwards (i.e. due by March 23, 2020 onwards) is suspended until further notice.

Also, where a CT1 Corporation Tax return, in respect of an accounting period ending June 2019 onwards and due by 23 March 2020 onwards -

- is filed late
- is not a return that is deemed to be filed late under section 1084(1)(b) TCA 1997
- the late filing is the result of COVID-19 circumstances,

the late CT1 return may be completed without the restriction of reliefs, such as loss relief and group relief.

Who is eligible: All relevant corporate tax payers.

16 TEMPORARY MEASURES IN RELATION TO CLOSE COMPANY SURCHARGES

What is it: The close company surcharge is an additional charge to corporation tax on close companies. This surcharge is 20 per cent of the excess of the sum of the distributable investment/estate income of an accounting period over the distributions made for that period.

What does it cover: The Covid-19 circumstances may require many companies to retain cash in order to support their business: Companies may decide not to make distributions at this time.

In cases where a distribution is not made within that time in response to Covid-19 circumstances affecting the company, Revenue will, on application, extend the 18-month period for distributions by a further 9 months. This further time will enable the company to be better-informed, in relation to the impact of the current circumstances, before making a distribution.

Who is eligible: All relevant corporate tax payers.

How to apply: Applications should be made through MyEnquiries setting out the facts and circumstances that support the extension of the 18-month period.

17 RELEVANT CONTRACT TAX (RCT)

What is it: Revenue were scheduled to undertake a RCT Rate Review in March 2020. This has been suspended. This is the process that Revenue assess the current compliance record of each subcontractor to determine their correct deduction rate 35%, 20% or 0%.

For what period: Subcontractors will retain their current deduction rate.

Who is eligible: All subcontractors subject to RCT.

How to apply: This is an automatic relief with no application necessary.

For more information: [Click Here](#)

18 REVENUE TAX DEBT ENFORCEMENT

What is it: All debt enforcement activity has been suspended by Revenue.

For what period: Until further notice

Who is eligible: All taxpayers currently the subject of debt enforcement.

How to apply: This is an automatic relief with no application necessary

For more information: [Click Here](#)

19 COMMERCIAL RATES RELIEF

What is it: Waiver of commercial rates for businesses forced to close and business that experienced significant negative economic disruption due to public health restrictions imposed in response to Covid-19.

What does it cover: In May 2020 an initial three-month waiver of rates from 27 March 2020 was announced for businesses forced to close due to COVID-19. Since then the waiver was extended until 31 December 2020. In January 2021 the Government announced a further commercial rates waiver for the first quarter of 2021 for businesses most seriously affected by restrictions

For what period: The waiver applies from 27 March 2020 to 31 March 2021.

How to apply: Contact your local authority rate collector.

20 INTERTRADEIRELAND EMERGENCY BUSINESS SUPPORTS

What is it: InterTradelreland, the cross-border trade body established under the Good Friday / Belfast Agreement, has announced two additional supports for businesses, to help them respond to the COVID-19 pandemic. These two supports are known as firstly, Emerging Business Solutions and secondly, E-Merge Programme.

Under the Emergency Business Solutions Programme, InterTradelreland would provide emergency, fully funded business support to the value of £2,000/€2,250 (including VAT) to ensure businesses can avail of essential support to respond to the COVID-19 pandemic.

In respect of the E-Merge initiative, this is a programme offers fully funded support to the value of £2,500/€2,800 (including VAT) to help SMEs to develop online sales and ecommerce solutions.

What does it cover: In respect of the Business Solutions Programme specific areas for consideration include the following:

- Guidance and direction to relevant Government Supports and help in applying, where feasible.
- Emerging guidance: cashflow/people/supply chain;
- Completion of lending applications for loan supports;
- HR and People relating issues (covering employment, contracts, redundancy advice and other legal aspects); and
- Helping businesses change production to offer other products or services to mitigate immediate risk
- Support in rapidly reposition your business strategy

In respect of the E-Merge Programme, areas of support include:

- E-Marketing- How to promote and sell online
- Website updates/ design
- Promotion through social media
- SEO optimisation
- Identification of sectoral e-markets
- Advice on online payment systems/ retail/ billing/ security

Who is eligible: InterTradelreland have extended this support with applications invited from SMEs from the manufacturing and tradeable service sector registered on the island of Ireland (North or South), no previous involvement with ITI is required. To qualify for support, businesses must trade cross border on the island of Ireland, i.e have customers or suppliers in the opposite jurisdiction from where they are based; have a satisfactory trading history (min. 18 months & established turnover); have the capacity to deliver the project; and have less than 250 employees and annual turnover of less than £40m

How to access: In respect of **Emergency Business Solutions**, click [here](#) to complete the online application form
In respect of E-Merge Programme, click [here](#) to complete the online application form.

Availability is limited, it is recommended that you apply early to secure this fully funded support.

21 COVID-19 SUPPORTS FOR THE CHILDCARE SECTOR

What is it: Childcare businesses will qualify for EWSS (see section 1) with no turnover or orders test to be met. The Government will continue to pay for Early Childhood Care & Education (ECCE), pre-school programme for January 2021.

For what period: EWSS is in operation up to 31 March 2021 and the payments for ECCE will continue up to Friday 29 January during which time the childcare business is fully closed.

Who is eligible: Childcare business registered in accordance with Section 58C of the Child Care Act 1991 qualify for EWSS.

22 BUSINESS CONTINUITY VOUCHER

What is it: A new Business Continuity Voucher worth up to €2,500 is now available through Local Enterprise Offices.

What does it cover: The voucher is worth up to €2,500 in third party consultancy costs to help businesses develop short-term and long-term strategies to respond to the COVID-19 pandemic and to be ready for the recovery phase when it comes.

Who is eligible: Open to sole traders and companies across every business sector that employ up to 50 people.

How to access: To apply for the Business Continuity Voucher, companies submit a short application form to their Local Enterprise Office. Forms are available to download from:

<https://www.localenterprise.ie/Response>.

23 MENTORING

What is it: Clients of Local Enterprise Offices can work with an experienced mentor to identify solutions to areas of exposure within their business given the current COVID-19 challenges.

How to Access: email or telephone your Local Enterprise Office.

24 BENEFIT-IN-KIND – EMPLOYER PROVIDED VEHICLES

What is it: Revenue have provided clarification on the tax treatment of employer provided vehicles (car or van) during the period of Covid-19 restrictions.

What does it cover:

1. Where an employer takes back possession of the vehicle and an employee has no access to the vehicle, no BIK shall apply for the period.
2. Where an employee retains possession of a vehicle, but the employer prohibits the use of the vehicle, no BIK shall apply if the vehicle is not used for private use. Records should be maintained to show that the employer has prohibited its use and no such use has occurred, for example communication from employer, photographic evidence of odometer etc.
3. Where an employee still has possession of the vehicle and the employer allows private use of the vehicle but business and personal use are reduced then the amount of business mileage travelled in January 2020 may be used as a base month for the purposes of calculating the amount of BIK due.
4. Where an employee continues working and undertakes business travel, then the usual BIK rules apply.

For what period: The above rules apply

25 CURRENT LEO SUPPORTS AVAILABLE

Feasibility Study Grants

These grants available to assist a business promoter with researching market demand for a product or service and examining its sustainability. It includes assistance with innovation including specific consultancy requirements, hiring of expertise from third level colleges private specialists, design and prototype development. Grant payable up to €15,000 are available. To be eligible you must be a commercial enterprise operating with less than 10 staff.

Priming Grants

This Grant is a business start-up grant, available to micro enterprises within the first 18 months of start-up and may be available for sole traders, partnerships or limited companies that fulfil the following criteria:

- A business which on growth will fit the Enterprise Ireland portfolio
- A business employing up to 10 employees
- A manufacturing or internationally traded services business
- A domestically traded service business with the potential to trade internationally
- Need for money and having regard to deadweight and displacement

Priming Grants are claimable up to 50% of the investment or €150,000 whichever is the lesser. Eligible expenditure includes capex, salary costs, consultancy/marketing costs, general overhead costs.

Business Expansion Grants

This grant is designed to assist a business in its growth phase after the initial 18-month start-up period. Business Expansion grants may be awarded to sole traders, partnerships or limited companies that fulfil the following criteria:

- Located and operating within the LEO geographic area
- A business, which, on growth, will have the capacity to progress to the Enterprise Ireland portfolio
- A business employing up to 10 employees
- A manufacturing or internationally traded service business
- A domestically traded service business with the potential to trade internationally.

Business Expansion Grants are claimable up to 50% of the investment or €150,000 whichever is the lesser.

Technical Assistance for Micro Exporters (TAME)

The TAME grant enables companies to explore and develop new market opportunities. The TAME grant part-funds the costs that can be incurred investigating and researching export markets, e.g. exhibiting at Trade Fairs, preparing marketing material and developing websites specifically targeting overseas markets. The grant Covers 50% of eligible costs (net of vat) to a max of €2,500 in any calendar year, applications must be made prior to any expenditure being incurred.

How to access: Applications are made directly through Local LEO office or can be obtained online at <https://www.localenterprise.ie/>

26 LEO – TRADING ONLINE VOUCHER SCHEME

What is it: The Local Enterprise Offices (LEOs) €2,500 Trading Online Voucher is a Government grant scheme, designed to assist small businesses. It offers financial assistance of up to €2,500 along with training and advice to help your business trade online.

What does it cover: The grant is available to cover 90% of the costs of an online initiative and recipients can be awarded up to two grants of €2,500 to companies which have successfully implemented an initial grant offer.

For what period: Loan terms range up to 7 years.

Who is eligible: Micro enterprises that are currently trading (i.e. businesses with less than 10 employee and up to €2m annual turnover and a Balance Sheet with Net Worth/Capital Account/Equity that does not exceed €2m). The business must be registered and trading for at least six months.

Who is not eligible:

- Companies with charitable status & 'Not for profit' organisations
- Trade associations
- Professional service businesses, specialising in I.T.-related activities, who are already capable of trading online using existing in-house systems
- Projects essentially deemed to be comprising importation and/or distribution

How to access: The voucher can be applied for using the online application form through your local LEO.

For more information: [Click Here](#)

27 COVID-19 RETAIL ONLINE SCHEME

What is it: The objective of the Scheme is to support companies in the indigenous retail sector with a pre-existing online presence to respond to both the domestic and international consumer demand for a competitive online offer.

What does it cover: Successful applicants will be awarded funding to support a maximum of 80% of the project costs. Grants ranging from €10,000 to €40,000 will be awarded under the competitive scheme.

Who is eligible: Must be an Irish-owned retail enterprise that had 10 or more employees on or before 29 February 2020, have an existing online presence and has the potential to sustain or create jobs, generate growth in online transactions and with an ambition to internationalise their business in future.

Who is not eligible:

- Applications which do not propose company expenditure on the project of a minimum of €12,500 (grant of €10,000) will be

considered ineligible (the grant will reimburse up to 80% of eligible expenditure);

- Franchisees of retailers for whom the franchisor provides material online support;
- Projects which do not propose significant additional functionality to the online presence of the applicant company will be considered ineligible;
- Companies active in the primary production of agricultural products, fishery and aquaculture;
- Companies active in the provision of hospitality and leisure services (e.g. hotels, restaurants);
- Companies active in the sale or distribution of alcoholic beverages where consumed on the retail premises;
- Applications which include or relate to activities that Enterprise Ireland considers as ineligible or as involving an unacceptable reputational risk. Ineligible activities include activities relating to: the gambling sector, including 'gaming' (as defined in the Gaming and Lotteries Act 1956), adult entertainment, tobacco products and cannabis-based products which are not authorised as medicines

How to access: Applications must be made through Enterprise Ireland. Further details to be made available shortly.

For more information: [Click Here](#)

28 SUSTAINING ENTERPRISE FUND (SEF)

What is it: Operated through Enterprise Ireland, the SEF's aim is to provide manufacturing and internationally traded services companies, who have been impacted by a 15% or greater reduction in actual or projected turnover or profit, and/or have significant increase in costs as a result of the Covid-19 outbreak with capital to help stabilise and rebuild their businesses.

What does it cover: There will be funding of up to €800,000 available which will be in the form of advances or equity investments. Up to 50% of the funding provided will be non-repayable, with maximum non-repayable support of €200,000. There will be an annual administration fee applied to the repayable element of the funding of 4%.

Who is eligible:

- Employ 10 or more full time-employees;
- Are operating in the manufacturing and internationally traded services sectors

Who is not eligible:

- In financial difficulty on 31st of December 2019 (within the meaning of the General Block Exemption Regulation);
- That are active in the primary agricultural, fishery or aquaculture sectors;
- That operate in the coal and steel sector;
- Covered by specific rules for Financial Services

How to access: Funding is accessed through Enterprise Ireland and eligible companies will need to provide;

- A Business Sustainment Plan which details the business project plan, which if fully implemented, will enable the company to be financially viable
- Evidence of the need for Covid-19 support funding
- Identification of the sources of additional funding required to fully implement the business project plan
- Evidence of a drop of 15% or more (or projected) in income arising from the Covid-19 situation.

For more information: [Click Here](#)

29 SUSTAINING ENTERPRISE FUND (SEF) – SMALL ENTERPRISE

What is it: This is part of the overall Sustaining Surprise Fund but is aimed at smaller companies. This Fund will be used to support eligible companies to implement a Business Continuity Project Plan which must be provided by the company outlining the eventual stabilisation of the business.

What does it cover:

- Repayable funding of up to €50,000 available for companies with annual turnover of €1.5m - €5m
- Repayable funding of up to €25,000 available for companies with turnover of less than €1.5m
- Funding to be repaid subject to the project objectives being achieved
- An annual administration fee of 4%.

The funding to be repaid as follows:

- 3-year grace period
- Full repayment by the end of year 5, on successful achievement of the project objective.

Who is eligible: The eligibility criteria are the same as noted under the SEF guidelines except the business's turnover can not have exceeded €5 million.

How to access: Funding is accessed through Enterprise Ireland and more details can be found at [Click Here](#)

30 JULY JOBS STIMULUS PLAN

On Thursday, 23 July the Government announced the July Jobs Stimulus Plan to support businesses that are negatively impacted by Covid-19. The following Tax measures were included:

Stay and Spend Incentive

The stay and spend incentive is to encourage tourism within Ireland. It provides a tax credit of €125 per person for spending of up to €625 on non-alcoholic drinks, food or accommodation. A minimum spend of €25 is required.

The incentive will be administered using an app and the taxpayer must submit receipts to Revenue via the app. The incentive covers the period from 1 October 2020 to 30 April 2021.

Accelerated corporate tax losses

The accelerated corporate tax losses will allow companies that were previously profitable carry back trading losses early, leading to an immediate refund of some or all of their corporation tax. This will provide cash-flow support to previously profitable companies experiencing losses as a result of public health measures.

The maximum amount of the expected current year loss which will qualify for early carry-back will be 50%. The balance will qualify for carry-back under the normal rules in due course.

Reduction in standard rate of VAT

The July Stimulus includes a temporary reduction in the standard rate of VAT from 23% to 21% to stimulate spending. The reduction is for 6 months from 1 September 2020 to 28 February 2021.

Enhanced help to buy scheme

The Government announced an improvement to the help-to buy scheme to stimulate demand from first time buyers for new houses.

The maximum relief now available to first times buyers is the lesser of €30,000 or 10% purchase price of the new house/self build property. It was previously the lesser of €20,000 or 5%.

The change will be effective immediately and will apply to applicants who sign a contract for the purchase of a new house or who have yet to make the first draw down of the mortgage in the case of a self-build. It

will expire on 31 December 2020. All other parameters of the scheme will remain the same.

Cycle to work scheme

The current cycle to work scheme has a limit of €1,000 per bicycle and is only available once every 5 years. The amendments included in the July Stimulus allow for an increase expenditure to €1,500 for ebikes and €1,250 for bicycles and the purchase of a new bicycle every 4 years instead of 5 years.

31 RESTART GRANT PLUS

What is it: Grant of between €4,000 - €25,000 to enable businesses to reopen and get back to work.

What is covered: Costs associated with reopening and adapting to the changing COVID-19 environment.

Who is eligible:

- Commercial businesses that are in the rates system
- Have suffered 25% loss of turnover between 1 April – 30 June 2020
- Have less than 250 employees and turnover less than €25m
- Declare its intention to re-employ staff in receipt of TWSS.

Note: businesses that received a grant under the first scheme can reapply.

How to access: Apply through your local authority.

32 TOURISM INDUSTRY

€16m Package for Pubs, Bars & Nightclubs

What is it: On 28 August 2020 the Government announced a €16m support package to help pubs, bars and nightclubs, and to assist planning and adaptation for their re-opening. The new measures include Restart Grant Plus 40% Top Up, waiver of court fees and associated excise and stamp duties relating to the renewal of pub and other liquor licences in 2020 and waiver of excise duty on on-trade liquor licences on renewal in 2020.

Who is eligible: The support package is aimed at pubs, bars and nightclubs. The Restart Grant Plus 40% Top Up is aimed at business remaining closed and planning their re-opening.

What is covered: The Restart Grant Plus 40% Top Up increases the Restart Grant Plus to 40%. To qualify for the scheme, enterprises must have 250 employees or less; turnover of less than €100,000 per employee; and reduced turnover by 25% as a result of COVID-19.

The waiver of court fees applies to Court certificate for renewal of pub licence, public dancing licence, public music and singing licence, renewal of registration of registered club and restaurant certificate.

The waiver of excise duty on on-trade liquor licences on renewal in 2020 means the rate of excise duty on renewal of an on-trade licence is based on the annual turnover of the premises based on alcohol sales only.

How to access: Applications for the Restart Grant Plus 40% Top Up are made through your local authority.