

COVID-19

Supporting you through the Crisis

Customer guide to Government help for your business

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Supporting you through the crisis

At Rexel we are here to support you, not only with all the products and solutions you need to keep vital services running through the current crisis, but also with information that may help you keep your business thriving through and beyond these challenging times.

There is much support and advice available from the Government which is particularly helpful for smaller businesses and the self-employed, so we have provided a brief summary on each, and links through to the relevant web pages so you can check your eligibility and how to apply.

We cannot provide any advice on any of these areas, but hope you find the links useful in helping you make informed business decisions.

We wish all of our customers, employees and families a safe and secure passage through the coming months, and assure you we will be doing all we can to support you so that as an industry, we all emerge from the crisis with renewed optimism and stronger ties together.

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An overview of all business support available can be found on this government website link <https://www.businesssupport.gov.uk/coronavirus-business-support/>

1. Supporting your business

1.1 Coronavirus Business Interruption Loan Scheme

The temporary Coronavirus Business Interruption Loan Scheme supports **small and medium-sized businesses** with access to loans, overdrafts, invoice finance and asset finance of up to £5 million and for up to six years. The Government will also make a Business Interruption Payment to cover the first 12 months of interest payments and any lender-levied fees, so smaller businesses will benefit from no upfront costs and lower initial repayments.

Find out more here: <https://www.businesssupport.gov.uk/coronavirus-business-interruption-loan-scheme/>

1.2 Small Business Grant Funding

The Government is providing additional funding for Local Authorities to support small businesses that already pay little or no business rates because of small business rate relief (SBRR), rural rate relief (RRR) and tapered relief. This will provide a one-off grant of £10,000 to eligible businesses to help meet their ongoing business costs.

Find out more here: <https://www.businesssupport.gov.uk/small-business-grant-funding/>

2. Supporting your employees

2.1 Coronavirus Job Retention Scheme

Under this scheme, all UK employers with a PAYE scheme will be able to access support to continue paying part of their employees' salary for those that would otherwise have been laid off during this crisis. This applies to employees who have been asked to stop working, but who are being kept on the payroll, otherwise described as 'furloughed workers'.

Find out more here: <https://www.businesssupport.gov.uk/coronavirus-job-retention-scheme/>

2.2 Statutory Sick Pay Rebate

The Government will bring forward legislation to allow small and medium-sized businesses to reclaim Statutory Sick Pay (SSP) paid for staff sickness absence due to coronavirus. This refund will cover up to 2 weeks' SSP per eligible employee who has been off work because of coronavirus.

Find out more here: <https://www.businesssupport.gov.uk/statutory-sick-pay-rebate/>

3. Support for your tax payments

3.1 Support for Businesses Paying Tax

All businesses and self-employed people in financial distress, and with outstanding tax liabilities, may be eligible to receive support with their tax affairs through HMRC's Time To Pay service. These arrangements are agreed on a case-by-case basis and are tailored to individual circumstances and liabilities.

Find out more here: <https://www.businesssupport.gov.uk/support-for-businesses-paying-tax/>

3.2 VAT Deferral

The Government is supporting businesses by deferring Valued Added Tax (VAT) payments for 3 months.

Find out more here: <https://www.businesssupport.gov.uk/vat-deferral/>

3.3 Deferral of Self-Assessment payment

The Self- Assessment payment on account, that is ordinarily due to be paid to HMRC by 31 July 2020 may now be deferred until January 2021.

Find out more here: <https://www.businesssupport.gov.uk/deferral-of-self-assessment-payment/>

4. Helplines

4.1 Business Support Helpline

If you want to talk to someone about how these schemes apply to your business, in England you can contact the Government's Business Support Helpline for free advice: 0300 456 3565 Monday to Friday, 9am to 6pm. **Find more details and helplines in Scotland, Wales and Northern Ireland here:** <https://www.gov.uk/business-support-helpline>

4.2 HMRC Helpline

HMRC have additional helplines, including one set up to support businesses and self-employed people concerned about not being able to pay their tax due to coronavirus on **0800 0159 559**. You can find more details about contacting HMRC online.

5. Further self-help

5.1 Insurance policies

Check the terms and conditions of your policies.

5.2 Banks/other credit providers

Ask your bank about payment holidays on loans, alongside access to fixed term saving accounts.

5.3 Rental costs

Laws have been passed to prevent landlords evicting tenants from rental properties for 3 months.

5.4 Universal Credit

Self-employed people may be able to claim these benefits. Find out more here:

Find out more here: <https://www.gov.uk/universal-credit>

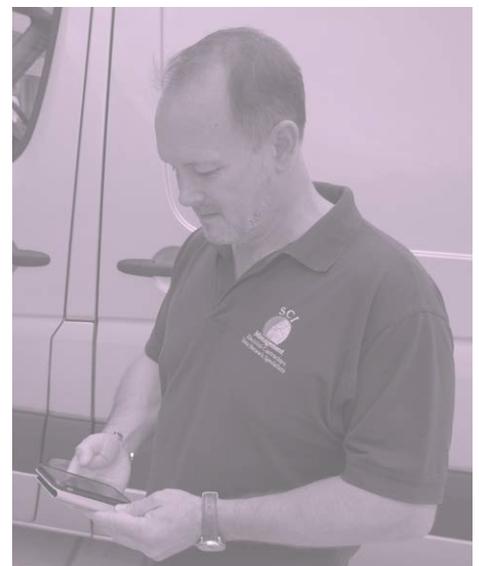
5.5 Electrical Industries Charity

Find out about the support available for those in the electrical industry negatively impacted by the COVID-19 crisis.

<https://www.electricalcharity.org/index.php/covid-19>



Rexel is proud to work in partnership with the Electrical Industries Charity



To find your nearest branch go to:
www.rexel.co.uk/branchlocator

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