

Factsheet for businesses in Essex

What you need to know about the national restrictions

Guidance for businesses in the Essex County Council area as at 10 November 2020.

Key rules for businesses

Non-essential retail

Non-essential retail must close, including clothing, homeware, vehicle showrooms (other than for rental), betting shops, tailors, tobacco and vape shops, electronic goods, mobile phone shops and market stalls selling non-essential goods. These venues can continue with click-and-collect and delivery services.

Hospitality

Cafes, restaurants, pubs, bars and social clubs must close. They can continue to provide takeaway, click-and-collect, drive-through and delivery services.

Accommodation

Hotels, hostels, guest houses and campsites must close, except for specific circumstances such as if it is your main residence or you accommodate homeless people.

Leisure and sport

Gyms, leisure centres, swimming pools, tennis and basketball courts, golf courses, dance studios must close.

Entertainment

All entertainment venues must close, including theatres, concert halls, cinemas, museums, art galleries, soft play centres, zoos and theme parks.

Personal care

Hair, beauty, nail and tanning salons, tattoo parlours, spas and body piercing services must close. You can't provide these services at home or in a customer's home.

Working in other people's home

You can continue to work in other people's homes where necessary. This includes nannies, cleaners and tradespeople. When a meeting does not need to take place in a private home or garden, it should not - for example, you should meet a personal trainer in an outdoor public space.

A full list of the businesses that must close and those that can remain open can be found in GOV.UK's [new national restrictions guidance](#).

Businesses that can continue to operate

Some businesses can stay open, following Covid-secure guidelines. These include:

- essential retail such as food shops, pharmacies, garden centres, hardware stores, building merchants and off-licences
- cafes, restaurants and pubs can continue to provide takeaway, click-and-collect, drive-through and delivery services
- petrol stations, car repair and MOT services, bicycle shops, and taxi and vehicle hire businesses
- banks, building societies, post offices, loan providers and money transfer businesses
- funeral directors
- laundrettes and dry cleaners
- medical and dental services.

Support for businesses in Essex

The government has announced a further £20 per head to support businesses and local economies as a result of national restrictions. We estimate this will be £28m for Essex although details from Government have yet to be provided. It is expected this funding will go to District, Borough and City councils. This is on top of the £4.4m Essex County Council already received when entering the high tier, £2.2m of which was allocated for business support.

Current local support available includes:

Free business advice

All Essex businesses are eligible for 12 hours' free advice from [Back to Business Essex](#) up to 30 April 2021. This is fully funded by Essex County Council and delivered by the Let's Do Business Group.

[Business Essex Southend & Thurrock \(BEST\) Growth Hub](#) can help you identify programmes, initiatives and funding you can access.

[Colbea](#) offers free business advice to help you during the pandemic and beyond, whether you're a start-up or an established business. Essex and County Council and Colbea are running an [accelerator programme](#) to support start-ups.

Get business support from the [Essex Chambers of Commerce](#).

Get advice and guidance from the [National Federation of Self Employed & Small Businesses \(FSB\)](#).

Get support from [CBI](#).

Find training and resources on the [Institute of Directors \(IoD\)](#) website.

Get more space after the national restrictions

Essex councils are streamlining the approval process for businesses wishing to make use of pavements and parts of local roads for additional outdoor space. This is subject to safety, the needs of other road users and licensing requirements.

You need to apply for a licence and possibly other types of permission first. There are four different packages you can apply for. They each allow you to use a different type of outdoor space for tables, chairs, umbrellas, heaters, gazebos and other compliant furniture.

Package 1: use the pavement adjacent to your premises. To apply, email www.maldon.gov.uk/concessions and indicate your interest in package 1.

The three other packages allow you to use the road adjacent to your premises:

Package 2: use an existing parking bay as outdoor space.

Package 3: use side roads that are fully or partially closed, such as cul-de-sacs and no-through roads, as outdoor space.

Package 4: use any part of a highway (other than those in packages 1, 2 and 3) as outdoor space.

To apply for package 2, 3 or 4, email Covid19BizSupport@essex.gov.uk and indicate which package you are interested in.

You can read the [government guidance on pavement licences](#) for more information.

Kickstart Scheme

You can get funding through the Kickstart Scheme to create new job placements for 16 to 24 year olds on Universal Credit who are at risk of long term unemployment.

It covers 100% of the National Minimum Wage of National Living Wage (depending on the employees' age), your National Insurance contributions and minimum automatic enrolment contributions.

Essex County Council has applied to act as an intermediary for businesses in Essex, so businesses which can't meet the 30 minimum placements can participate. To register with the ECC Kickstart Scheme please email: kickstartessex@essex.gov.uk

You can also find out more about the [Kickstart Scheme](#) on GOV.UK.

Employee wellbeing support

The [Essex Wellbeing Service](#) can help public, private and voluntary organisations look after their employees' health and wellbeing.

We are developing more support packages to help businesses in Essex.

Visit <https://www.essex.gov.uk/latest-news> for updates.

Boosting customer confidence

We're preparing communications to encourage Essex residents to support local businesses when they can. This includes encouraging them to use local businesses for essential items during lockdown and to return to your venues and shops when national restrictions are lifted.

Support from the government

The government has announced new measures to support businesses during the national lockdown. For full details, read their [announcement on economic support](#).

As well as the schemes listed below, there is more [support available for specific sectors](#).

Coronavirus Jobs Retention Scheme (CJRS)

The government has extended CJRS until the end of March 2021 to help businesses keep people in employment. CJRS allows you to furlough employees and receive government support to pay wages for unworked hours.

Eligible employees will now receive 80 per cent of their usual salary for hours not worked, up to a maximum of £2,500 per month. Businesses will have flexibility to use the scheme for any amount of time or shift pattern, including furloughing employees full-time. There is no employer contribution to wages for hours not worked – you will only need to cover National Insurance and employer pension contributions.

Employees that were employed and on the payroll on 23 September 2020 who were made redundant or stopped working for their employer afterwards can be re-employed and claimed for.

You can claim for CJRS from Monday 9 November and it will be paid within 6 working days. Find out more about [CJRS and how to apply](#) on the GOV.UK website.

Self-Employment Income Support Scheme

The government has extended the Self-Employment Income Support Scheme to self-employed people experiencing reduced demand or those unable to trade due to Covid-19 restrictions. They will now give grants of 80 per cent of trading profits, as opposed to the previous 20 per cent.

The maximum grant will increase to £5,160. The window for claiming a grant will open on 30 November, two weeks earlier than previously announced.

Find out more about the [Self-Employment Income Support Scheme](#) on the GOV.UK website.

Coronavirus Business Interruption Loan Scheme (CBILS)

CBILS helps small and medium-sized businesses to access loans and other kinds of finance up to £5 million. The government has extended the application deadline to the end of January 2021.

The government guarantees 80 per cent of the finance to the lender and pays interest and any fees for the first 12 months. Find out more about [CBILS](#) on GOV.UK.

[Let's Do Business Group](#) is an Essex-based accredited delivery partner of the scheme. Find more delivery partners on the [British Business Bank](#) website.

Coronavirus Future Fund

The Future Fund provides government loans to UK-based companies ranging from £125,000 to £5 million, subject to at least equal match funding from private investors. It has been extended so you can apply up to 31 January 2021.

These convertible loans may be an option for businesses that rely on equity investment and are unable to access other government business support programmes because they are either pre-revenue or pre-profit. Find out more about the [Future Fund](#) on GOV.UK.

Bounce Back Loan Scheme

The government has adjusted the Bounce Back Loan Scheme rules to allow businesses who have borrowed less than their maximum (less than 25 per cent of their turnover) to top up their existing loan. The maximum loan available is £50,000.

The deadline for applications has been extended to 31 January 2021. Find out more about the [Bounce Back Loan Scheme](#) on GOV.UK.

Local Restrictions Support Grant

If your business was forced to close due to national or local restrictions, you will receive up to £3,000 per four weeks.

Businesses required to close will be eligible for the following:

£1,334 per month if your property has a rateable value of £15k or under

£2,000 per month if your property has a rateable value of between £15k-£51k

£3,000 per month if your property has a rateable value of £51k or more

Further government guidance on the Local Restrictions Support Grant will be available soon. You will be able to apply through your [local council](#) once eligibility criteria are confirmed.

Backdated cash grants for businesses in Tier 2 and 3 areas

Businesses in hospitality, leisure and accommodation sectors which were in Tier 2 and 3 areas prior to lockdown will receive backdated grants. These will be at the value of 70% of the value of closed grants, up to a maximum of £2,100 per four weeks up to Thursday 5 November 2020.

You will be able to apply through your [local council](#) once eligibility criteria are confirmed.

Commercial tenants eviction support extended

The government has [extended support](#) to stop business evictions this year. Commercial tenants will be protected from the risk of eviction until the end of 2020 helping businesses to protect jobs.

Recap of existing government support for businesses

Reduced VAT for hospitality, accommodation and attractions until the end of March 2021.

Business rates relief for hospitality, retail, leisure and nurseries until the end of March 2021.

The £1.57 billion Culture Recovery Fund and £750 million for Charities.

Tax deferrals for general tax, VAT and Income Tax Self-Assessment.

More information

Visit <http://www.essex.gov.uk/coronavirus> for Covid-19 information and support in Essex.

Visit <https://www.gov.uk/coronavirus> for government guidance on Covid-19.

Useful resources

Find [specific guidance for your sector](#) on GOV.UK.

Read [guidance on Covid-19 risk assessments](#) from the Health and Safety Executive.

Find [guidance for employers on Covid-19 testing](#) on GOV.UK.

Read the latest [government guidance on pavement licencing](#).

Read about the government support on [stopping business evictions this year](#) and the [code of practice for the commercial property sector](#).

For general enquiries, or if you have any feedback on this factsheet contact Essex County Council by emailing Covid19BizSupport@essex.gov.uk.