

COVID-19: What help can I get?

The Argonon Group values all contributions by persons engaged by us.

This summary has been created to help all our workers engaged in the past, currently and in the future, through this difficult time. It is intended to help you understand the different options available to those that are employed, self-employed or have their own business via a loan out.

It is important to note that this document is to provide general support and guidance and is for information purposes only. Whilst we have taken every care to ensure that the information provided is accurate, and up to date, this is not a legal document, nor can it be relied upon as Argonon giving legal, financial, business or employment advice or guidance. Individuals should ensure that they obtain the appropriate legal, financial and/or employment advice necessary.

Please be aware that information is rapidly changing as government is constantly reviewing the circumstances and the level of support available. This revised document is up to date as of 29 June 2020¹ and will be continuously reviewed and updated to bring you guidance. You won't be notified of these updates, therefore it is up to you to check you have the most recent version available. You should always check the government website for the most up to date information and that will override any guidance or information available here.

Look after yourselves and each other.

Best wishes,
The Argonon Group HR and Legal teams

¹ The previous last versions were updated 24 March 2020 and 6 April 2020.

For those in the United Kingdom

Tax Support

A dedicated helpline has been set up to help self-employed individuals and businesses in financial distress and with outstanding tax liabilities to offer support with individuals' tax affairs. Through this, self-employed individuals may be able to agree a bespoke Time to Pay arrangement. The Government has also announced that interim tax payments usually due in July will be waived for 2020. If you are concerned about being able to pay your tax due to COVID-19, call HMRC's dedicated helpline on 0800 0159 559.

<https://www.gov.uk/government/news/tax-helpline-to-support-businesses-affected-by-coronavirus-covid-19>

Working from home expenses

HMRC have confirmed that those individuals who are having to work from home due to the COVID-19 outbreak will be able to claim additional tax relief. Individuals can claim up to £4 per week (rising to £6 from 6 April 2020) in tax relief to cover additional expenses incurred due to having to work from home. Usually if you work from home voluntarily or you choose to work from home, you will not be eligible. However, HMRC has relaxed their rules on this relief due to the COVID-19 crisis. You can claim either via your annual self-assessment for or by completing an online P87: <https://www.gov.uk/guidance/claim-income-tax-relief-for-your-employment-expenses-p87>

You will need to create a Government Gateway login in order to access the service. It is possible to claim in retrospect for this tax relief, so it is recommended that this tax relief is applied for in one go once you return to work. Once they have processed your claim, HMRC will be able to apply this relief to your tax code.

You do not need to provide bills or receipts for this relief and the exact amount you will get will be dependent upon the tax bracket you fall into.

Self-Employment Income Support Scheme ("SEISS")

For self-employed persons (including members or partnerships) adversely affected by the COVID-19 Pandemic and who meet the criteria set out below, a taxable grant will be available to you and you will be contacted directly by HMRC once the scheme is up and running (date TBC but no later than early June) in order to apply for the scheme

To qualify you must:

1. have trading profits/partnership of no more than £50,000;
2. receive the majority of your income from self-employed work (i.e. these profits constitute more than have your taxable income), or;
3. have average trading profits in 2016-17, 2017-18, and 2018-19 of less than £50,000 and these profits constitute more than half of your average taxable income in the same period
4. have filed a 2018/19 tax return;
5. traded in the 2019/20 tax year;
6. intend to continue trading in the 2020/21 tax year;
7. have lost trading/partnership trading profits due to COVID-19; and
8. Are trading when you apply, or would be except for COVID-19

The Government extended the deadline for filing a 2018/19 tax return to 23 April 2020.

The amount paid to self-employed persons will be 80% of your average monthly profits over the last three (3) years up to a maximum of £2,500 pcm (2016-2017, 2017-18, 2018-19- if you do not have three (3) years of tax returns, the average monthly profits will be based on what tax returns you have filed in the last three (3) years) provided you meet point 4 of the criteria set out above.

The scheme will initially run for three (3) months but may be extended by the Government if deemed necessary.

If you are deemed eligible, once HMRC have processed your claim, a one-off payment will be made to you.

If you are eligible, you must make your first claim on or before 13 July 2020.

If you are eligible for the scheme, HMRC will contact you and invite you to apply online. You will access this scheme only through [GOV.UK](https://www.gov.uk). If someone texts, calls or emails claiming to be from HMRC, saying that you can claim financial help or are owed a tax refund, and asks you to click on a link or to give information such as your name, credit card or bank details, it is a scam.

For those struggling with cash flow in the meantime, the Chancellor recapped some of the other support measures available; Business Interruption Loans Scheme ([BILS](#)), deferred payments on account from July 2020 to Jan 2021 and [Universal Credit](#).

Other support available to self-employed persons

- ***Business Interruption Loans***

See below for further information.

- ***July Interim Tax Payments***

The Government is waiving the requirement to make an interim tax payment in July 2020 for self-employed persons. If your tax payments are set up to be processed via direct debit, you should contact your bank in order to cancel your direct debit in the interim.

- ***Universal Credit***

See below for further information.

- ***Benefits***

Statutory Sick Pay will be available from day 1 of any COVID-19 related sickness absence period or self-isolation period due to COVID-19 for those on PAYE. This will apply retrospectively from 13 March 2020. You can't get statutory sick pay if you're self-employed, but if you have to take time off work due to coronavirus – because you're sick or self-isolating, you might be entitled to claim benefits.

<https://www.gov.uk/statutory-sick-pay>

<https://www.gov.uk/government/news/coronavirus-support-for-employees-benefit-claimants-and-businesses>

- ***Not claiming benefits?***

If you're not claiming any benefits you might be entitled to claim employment and support allowance (ESA) or universal credit to top up your income. Here's how the benefits work:

Contribution-based employment and support allowance (“ESA”)

You can apply for this if you're directly affected by coronavirus or self-isolating according to Government advice. To be eligible you must have paid enough national insurance contributions in the last two to three years (see [full eligibility criteria](#) for more information – national insurance credits also count).

ESA pays up to £73/week – the amount won't be affected by either you or your partner's savings or income, though if you get a private pension worth more than £85/week, the amount of ESA will be reduced.

As part of its response to the coronavirus pandemic, the Government is changing the rules so you are eligible to claim ESA from the first day of sickness/self-isolation rather than the eighth, as previously was the case. This change has been announced but has not kicked in yet (the Department for Work and Pensions can't tell us currently when it will, but when it does, the new rule will be backdated to 13 March 2020).

Given that payments are made fortnightly in arrears, claimants who meet the criteria should receive their first payment after around two weeks from first applying for this benefit.

To apply, call Jobcentre Plus – 0800 055 6688 (textphone 0800 023 4888).

Universal credit

Universal credit is a payment to help with your living costs – it's paid monthly, or twice-monthly for some people in Scotland. Some who are self-employed and unable to work due to coronavirus may be able to claim. You won't be eligible to apply if you have £16,000 in savings or more.

The standard monthly allowances are currently as follows:

If you are single and under 25: £342.72 per month

If you are single and over 25: £409.89 per month

If you are in a couple and both under 25: £488.59 per month (for both)

If you are in a couple of either of you is over 25: £594.04 per month (for both)

If you've been running your business for a year or longer when you claim Universal Credit, the Government works out your benefit payment based on the minimum income floor. If you earn more than the minimum income floor you get less universal credit, while if you earn less than the minimum income floor you currently don't get any extra money to make up the difference.

As part of its response to the coronavirus pandemic the Government is temporarily suspending the minimum income floor, which means some claimants will get extra money to make up for lost earnings if they decrease due to coronavirus.

The amount of Universal Credit that you will receive will also depend on several factors including your current income, housing costs, whether you are entitled to a council tax reduction and childcare costs if any.

The Government have confirmed that individuals will be able to receive up to a month's advance upfront.

To apply for universal credit, see the Gov.uk website. For help, call the universal credit helpline: 0800 328 5644.

Film and TV Charity – hardship grant

The BFI and the Film and TV Charity have set up a new COVID-19 Film and TV Emergency Relief Fund. The fund provides emergency short-term relief to active workers and freelancers in the UK who have been directly affected by the coronavirus pandemic. The scheme is currently closed to new applications. To hear about the fund once it reopens, join the charity's mailing list: <https://filmtvcharity.org.uk/keep-in-touch/>

Debt Advice

National Debt Advice

The Government's Money Advice Service offers free debt counselling. Information can be found here:

https://nationaldebtadvice.org/?gclid=EA1a1QobChMI5u-7vlqp6AIVybTtCh3ffwoeEAAYASAAEgJBIfD_BwE

National Debt Service

[https://nationaldebtservice.co.uk/DM_landing/?utm_source=google&utm_network=g&utm_medium=cpc&utm_campaign=NDS%20%7C%20Exploratory%20\(Old\)&utm_adgroup=&utm_term=debt%20advice%20uk&utm_device=c&utm_location=9045927&mt=b&cn=2048587326&ag=73161165980&kw=395769283897&sc=g&devicemodel=&adpos=&ex=&placement=&target=&gclid=EAlalQobChMIgYKX-lqp6AIVR7TtCh1hCA86EAAYAiAAEgLfD_BwE](https://nationaldebtservice.co.uk/DM_landing/?utm_source=google&utm_network=g&utm_medium=cpc&utm_campaign=NDS%20%7C%20Exploratory%20(Old)&utm_adgroup=&utm_term=debt%20advice%20uk&utm_device=c&utm_location=9045927&mt=b&cn=2048587326&ag=73161165980&kw=395769283897&sc=g&devicemodel=&adpos=&ex=&placement=&target=&gclid=EAlalQobChMIgYKX-lqp6AIVR7TtCh1hCA86EAAYAiAAEgLfD_BwE)

Money advisor/Help with Debt

https://www.moneyadvisor.co.uk/help-with-debt/debt-help/?utm_source=google&utm_medium=cpc&utm_campaign=debt-help-main&utm_term=debt-help-uk-e&utm_content=debt-help-uk-e&gclid=EAlalQobChMIgYKX-lqp6AIVR7TtCh1hCA86EAAYAiAAEgIfvD_BwE

UK Debt Advice

https://www.uk-debtadvice.co.uk/government.php?gclid=EAlalQobChMIgYKX-lqp6AIVR7TtCh1hCA86EAAYBCAAEgJX6fD_BwE

Mortgages

As the Bank of England base rate has now been cut to 0.1%, this may impact your mortgage depending on the type you have, as follows:

- Tracker: you will get the benefit of the full cut.
- Variable: you should see a cut.
- Fixed: no effect.

Most banks have agreed to offer 3 months payment holidays to customers who are not already in arrears. This is a voluntary arrangement, so banks are not obliged to offer payment holiday to its customers. However, government is still providing more information on whether this will become mandated by banks. More information is expected to follow. Some banks are now offering an extension to the 3 months if you have been unable to return to work, the same conditions apply. You will need to check with your lender if this can apply to you.

If you are concerned that you may struggle to keep up your payments, you should speak to your lender as soon as possible. It depends on the bank, but your bank may allow you to 'self-certify' for any payment holidays. This means that the bank may not require for you to undergo a thorough financial assessment or to provide evidence to determine if you qualify for the holiday. Instead, the bank will expect you to provide an accurate account of your financial status.

Note that interest will continue to accrue. The missed payments will be dealt with in one of two ways and this is solely at the discretion of your bank:

The monthly payments, once the holiday is over, will increase to account for the interest accrued; or

The mortgage term will be extended to spread the accrued interest over a longer period thus the payments will stay the same as prior to the holiday.

It is essential that you speak to your lender prior to missing a payment. If you do so, it is unlikely that a payment holiday agreed in advance will impact your credit score.

Here's the latest summary from lenders as of 29 June 2020 which we are advised they are considering:

How are lenders helping mortgage customers?²

² <https://www.moneysavingexpert.com/news/2020/03/uk-coronavirus-help-and-your-rights/>

Lender	Waiving fees for missed payments?	Offering reduced payments?	Offering mortgage holidays?	Impact of mortgage holiday?	How much notice should I give? (1)	How to apply for a mortgage holiday?
Bank of Scotland	Yes	Yes	Yes	Increased monthly payments	10 days	Phone / Online
Barclays	N/A – doesn't charge late fees	Case by case	Yes	Increased monthly payments	9 days	Online
Chelsea BS	Not charged if on payment hol	Yes	Yes	Increased monthly payments	As soon as possible	Online
Clydesdale Bank	Yes	Yes	Yes	Flexible	No notice required	Online
Coventry BS	Case by case	Yes	Yes	Flexible	7-10 days	Online
Halifax	Yes	Yes	Yes	Increased monthly payments	10 days	Online
HSBC	Speak to lender	Yes	Yes	Speak to lender	7 days	Online
Landmark	TBC	TBC	Yes	TBC	TBC	Phone - 0330 159 7141
Lloyds	Yes	Yes	Yes	Increased monthly payments	3-5 days	Online

Nationwide	Case by case	Case by case	Yes	Increased monthly payments	5-7 days	Online
NatWest	Case by case	Case by case	Yes	Increased monthly payments	5 days	Online
NRAM	Case by case	Case by case	Yes	Increased monthly payments	10 days	Phone
RBS	Case by case	Case by case	Yes	Increased monthly payments	5 days	Online
Santander	Case by case	Yes	Yes	Increased monthly payments	10 days	Online
TSB	Yes	Case by case	Yes	Increased monthly payments	10 days	Online
Virgin Money	Yes	Yes	Yes	Flexible	No notice required	Online
Yorkshire Bank	Yes	Yes	Yes	Flexible	No notice required	Online
Yorkshire BS	Not charged if on payment holiday	Yes	Yes	Increased monthly payments	As soon as possible	Online

(1) Some lenders warn that your mortgage holiday may not take effect until the month after you apply

Loans

Similar to mortgages, many banks are offering reduced payments or payment holidays. Speak to your lender for details and again, do so before you miss a payment. As of 29 June 2020. Please always check with your lender.³

Lender	Waiving fees for missed payments?	Offering reduced payments?	Offering payment holidays?	How do I apply?
Bank of Scotland	Yes	Yet to respond	Yes	Online
Barclays	N/A – doesn't charge fees	No	Yes	Online
Co-op Bank	N/A – doesn't charge fees	No	Yes	Email this PDF form
First Direct	No	No	Yes	Email this PDF form
Halifax	Yes	Yet to respond	Yes	Online
HSBC	N/A – doesn't charge fees	Yet to respond	Yes, for 3mths	Via this online PDF form
Lloyds	Yes	Yet to respond	Yes	Online
Nationwide	Yes (if on payment holiday)	Yes	Yes, for 3mths (you'll still need to pay £1/mth)	Online
NatWest	No	No	Yes, for up to 3mths	Through its app (more info)
Ratesetter	N/A – doesn't charge fees	Case-by-case basis	Case-by-case basis	Phone (020 3142 6226) or email

³ <https://www.moneysavingexpert.com/news/2020/03/uk-coronavirus-help-and-your-rights/>

RBS	No	No	Yes, for up to 3mths	Through its app (more info)
Santander	N/A – doesn't charge fees	Yes (1)	Yes, for up to 3mths (2)	Online
TSB	Yes	Case-by-case basis	Yes, for up to 3mths	Online
Zopa	TBC	Yes	Yes, for up to 3mths	Online

(1) Includes customers who have already missed payment(s)

Coronavirus Business Interruption Loan Scheme (“BILS”)

The government as of 20 March 2020 announced interest free business interruption loans will be available. The government will provide lenders with a guarantee of 80% on each loan (subject to a pre-lender cap on claims) and will cover any interest payments during the first 12 months.

You are eligible for the scheme if:

- your business is UK based, with turnover of no more than £45 million per year
- your business meets the other [British Business Bank eligibility criteria](#)

More information can be found here: <https://www.businesssupport.gov.uk/coronavirus-business-interruption-loan-scheme/>

Local Council Business Top Up Grant

A discretionary fund to allow a Business Top Grant may available to those who do not qualify for the BILS. You will need to contact your local council to see if you are eligible. <https://www.gov.uk/government/news/top-up-to-local-business-grant-funds-scheme>

Credit Cards

Most credit rates will be unaffected by the Bank of England base rate cut.

Many credit card companies, however, are offering to waive fees for missed payments and are offering payment holidays, and some are offering deferred interest. Some are offering to increase credit limits. These offers vary so, again, check with your credit card company for specific offers.

Your Bank

It is understood that many banks will be making arrangements to make pay bills online instead of in branches as well as extending their phone services teams availability. Check with your bank what options they are putting in place to assist you. Some banks are also increasing the limit of depositing cheques.

Current Account Overdrafts

There is no consistent position amongst the banks with regards to overdrafts. Speak to your bank if you are concerned about your overdraft or need to extend it to deal with additional costs. It's worth noting that as at the date of writing there are several 0% spending credit cards on the market, and this may be a better option compared to overdraft spending.

Savings

If you have fixed-rate savings accounts, many banks are offering to waive penalties to withdraw savings.

Self-Assessment

The Government have confirmed that self-assessment payments will be deferred to January 2021. If your payments are set up to be processed via direct debit, you should contact your bank in order to cancel your direct debit in the interim.

VAT

The next quarter for VAT payments will be deferred. These payments will need to be made by the end of the 2020/21 tax year. If your payments are set up to be processed via direct debit, you should contact your bank in order to cancel your direct debit in the interim.

Renting

If you'll struggle to pay rent during the coronavirus outbreak you should speak to your landlord as soon as possible to let them know your situation and work out a repayment plan.

Government guidance is "encouraging tenants and landlords to work together to put in place a rent payment scheme." We've seen this guidance be interpreted in different ways though. Whilst some landlords are proactively contacting tenants and reassuring them that they can work out new repayment arrangements if they suffer financial hardship, others are playing hardball, and not offering to make any adjustments.

If you're struggling, it's also worth checking whether you're receiving all the financial help you're entitled to, which may include universal credit as highlighted above. The Government announced on 20 March that it's increasing the housing allowance part of universal credit so that the local housing allowance would cover at least 30% of the lowest rents in your area.

The Government has said landlords in **England** and **Wales** will need to give three months' notice before starting eviction proceedings. It's introduced emergency legislation for this, which passed through the House of Lords on 25 March and should soon become law. (It's worth noting though that this change won't affect eviction proceedings already underway.)

Scotland's emergency coronavirus legislation will also prevent private and social tenants being evicted for up to six months, by increasing the amount of notice the landlord needs to give before they can take steps to take over the property.

Beyond these three- or six-month points, you'll be expected to work with your landlord to establish an affordable repayment plan which takes your circumstances into account.

The Government has also said that existing protocols for social landlords dealing with rent arrears will be extended to include private landlords too, to "support engagement" between landlords and tenants and help them solve disputes. It will ask landlords to be compassionate and allow tenants to stay in their homes wherever possible – while associations representing local government and housing associations have already said that no social renter should be evicted due to coronavirus.

What's more, private landlords are also now eligible for a three-month buy-to-let mortgage payment holiday if their tenants are experiencing financial difficulties. Technically they needn't pass this on to their tenants, but morally they should and most will, so speak to your landlord if you need help.

Energy Bills

Energy suppliers are offering some help to those who may struggle to pay bills as a result of the coronavirus pandemic – both prepay and credit meter customers. The Government and energy suppliers have agreed to new emergency measures to help prepayment customers unable to top up during the pandemic, including posting cards loaded with emergency credit to those who are self-isolating, adding discretionary credit to your meter, and allowing you to nominate someone to top up for you.

Regulator Ofgem has also written to all suppliers, saying it expects them to "take proactive measures to support prepayment meter customers, including customers in vulnerable circumstances".

If you can't leave home to top up at your usual shop, Ofgem suggests you arrange for a trusted person to take your card and do it for you (it may need disinfecting first), and leave your meter box unlocked if it's outside your home.

And if you can afford it, and you're not self-isolating already, energy firms are encouraging people to try and top up a little more than usual each time to try and build up some credit.

Ultimately, suppliers will deal with issues on a case-by-case basis, so the best thing you can do if you have to self-isolate or are struggling to pay your bill due to coronavirus is to contact your provider as soon as you can.

Standard credit meter

The Government has also moved to help those on standard credit meters that are struggling. Most importantly, your supply won't be cut off – disconnections of standard credit meters have been completely suspended. What's more, all energy suppliers.

Broadband/phone bill?

If you're struggling to pay your bill, several providers including BT, Sky and Vodafone you should contact your provider.

Ofcom, the broadband regulator, has told firms not to disconnect people who can't pay: "We expect providers to keep customers connected even where they are struggling to pay. We'll be asking them to suspend all disconnections, except those requested by the customer. We are in close contact with companies about what further support they can offer to customers in financial difficulties

Council tax

Many councils are offering help to residents who are struggling to pay their council tax as a result of the coronavirus pandemic. This is being done on a council-by-council basis, so for full details you'll need to contact your local authority.

Are you considered Vulnerable in these circumstances?

All water companies/ electricity companies in England and Wales have schemes which allow customers to register for free additional support if you can't leave your house or have young children; have limited mobility; have sight, speech, hearing or cognitive impairment or have a serious illness or a mental health condition. Contact your provider to find out more information.

Mental Health/Wellbeing

Looking after your mental health is extremely important. If you are concerned about your mental health, in addition to discussing this with your GP where possible, there are several free resources available.

A Mental health at work toolkit which has resources about working from home and coronavirus:

<https://www.mentalhealthatwork.org.uk/toolkit/coronavirus-and-isolation-supporting-yourself-and-your-colleagues/>

Headspace are offering their services for free because of the global crisis. Meditations and articles addressing stress and anxiety:

<https://www.headspace.com/covid-19>

The film and TV Charity have a support line: <https://filmtvcharity.org.uk/we-can-help/support-line/> as well as support and guidance from housing to financial advice.

The Argonon Group now has an Employee Assistance Programme (EAP) in place. This EAP is provided by BUPA and can provide confidential advice and support for a multitude of topics including family issues, financial struggles and mental health support. You can access a plethora of online help via their website: <https://www.bupa.co.uk/mental-health>.

Please stay safe from Fraud

Fraudsters will always exploit periods of heightened sensitivity and uncertainty - and we have already seen them evolve their practices due to this situation. As ever, please don't disclose any personal or financial information. Please be mindful of this situation when dealing with your finances.

Further Guidance Resources

As things develop, we will be adding to this document. It is important to find new ways to adapt, sustain and thrive – if you have any suggestions or ideas in which we can develop, be creative, collaborate during these times we think now more than ever that we should be entrepreneurial to allow us to be resilient and deal with the current uncertainties.

Community/Education is important

The following may be of interest to you:

[Scoodle](https://www.scoodle.co.uk/) have made their online tuition Q&A service entirely free for families in the UK and are supporting more teachers, tutors and pupils to connect directly online. <https://scoodle.co.uk/>

As the UK care sector continues to adapt to the ongoing challenges posed by COVID- 19, myo's communication platform - connecting residents directly with their families - is as vital now as ever before. Doors to care homes are closing; elderly residents are facing sustained periods of isolation. myo now offers its mobile app, free of charge, to support care providers, families and residents and ensure crucial one-on-one human connections can remain intact. For more information visit [myo https://myo.de/oldweb/](https://myo.de/oldweb/)

The Open University are offering many free courses via their online learning resource: <https://www.open.edu/openlearn/free-courses/full-catalogue>

If you are aware of any similar sites that may be of use at this time, please let us know.

Miscellaneous

Contactless payment: the spending limit for contactless payment has been increased from £30 to £45 and with effect from 1 April 2020, this is being rolled out nation-wide across the UK.

BriteSparkfilms



BANDICOOT

LIKE A SHOT
ENTERTAINMENT

LEOPARD
PICTURES

windfall**films**

