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| |  | | --- | | **Winter Economic Plan**  In response to the Prime Minister's announcement that, with the risk of a second wave of COVID-19 growing, the country would have to adopt more restrictions to its activity, [the Chancellor of the Exchequer has released the initial details of a new raft of support schemes to help businesses through the winter](https://www.gov.uk/government/news/chancellor-outlines-winter-economy-plan). | |

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| |  | | --- | | With the Job Retention Scheme closing at the end of October, the Support for Jobs Scheme will commence from 1 November.  Under the scheme, which will run for six months and help keep employees attached to the workforce, the government will contribute towards the wages of employees who are working fewer than normal hours due to decreased demand.  Employers will continue to pay the wages of staff for the hours they work - but for the hours not worked, the government and the employer will each pay one third of their equivalent salary.  This means employees who can only go back to work on shorter time will still be paid two thirds of the hours for those hours they can’t work.  In order to support only viable jobs, employees must be working at least 33% of their usual hours. The level of grant will be calculated based on employee’s usual salary, capped at £697.92 per month.  The Job Support Scheme will be open to businesses across the UK even if they have not previously used the furlough scheme, with further guidance being published in due course.  It is designed to sit alongside the Jobs Retention Bonus and could be worth over 60% of average wages of workers who have been furloughed – and are kept on until the start of February 2021. Businesses can benefit from both schemes in order to help protect jobs. | |

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| |  | | --- | | The second round of the [Self Employment Income Support Scheme](https://www.gov.uk/government/publications/self-employment-income-support-scheme-seiss-grant-extension) grant closes for applications on 19 October 2020. To follow this there will be two more rounds of the [Self Employment Income Support Scheme](https://www.gov.uk/government/publications/self-employment-income-support-scheme-seiss-grant-extension) Grant (SEISS).  An initial taxable grant will be provided to those who are [currently eligible for SEISS](https://www.gov.uk/guidance/claim-a-grant-through-the-coronavirus-covid-19-self-employment-income-support-scheme#check) and are continuing to actively trade but face reduced demand due to coronavirus. The initial lump sum will cover three months’ worth of profits for the period from November to the end of January next year. This is worth 20% of average monthly profits, up to a total of £1,875.  An additional second grant, which may be adjusted to respond to changing circumstances, will be available for self-employed individuals to cover the period from February 2021 to the end of April 21.  The SEISS Grant second round is still [open for applications](https://www.gov.uk/guidance/claim-a-grant-through-the-coronavirus-covid-19-self-employment-income-support-scheme). | |

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| |  | | --- | | The Chancellor announced that applications for the government’s coronavirus loan schemes will be extended until the end of November. This extends the period that businesses have to apply for the [Coronavirus Business Interruption Loan Scheme](https://www.british-business-bank.co.uk/ourpartners/coronavirus-business-interruption-loan-scheme-cbils-2/), the Coronavirus Large Business Interruption Loan Scheme, the [Bounce Back Loan Scheme](https://www.british-business-bank.co.uk/ourpartners/coronavirus-business-interruption-loan-schemes/bounce-back-loans/) and the [Future Fund.](https://www.gov.uk/guidance/future-fund)   A new Pay as You Grow flexible repayment system has been introduced to provide flexibility for firms repaying a Bounce Back Loan. This includes extending the length of the loan from six years to ten, which will cut monthly repayments by nearly half. Interest-only periods of up to six months and payment holidays will also be available to businesses.  The Government also intend to give Coronavirus Business Interruption Loan Scheme lenders the ability to extend the length of loans from a maximum of six years to ten years if it will help businesses to repay the loan.  If you need advice on applying for one of these loans, the [Tameside Business Resilience Clinic](https://www.tameside.gov.uk/businessresilienceclinic) has Business Champions who can help you. | |

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| |  | | --- | | The temporary 15% VAT cut for the tourism and hospitality sectors has been extended to the end of March next year.  Business who [deferred paying their VAT bills](https://www.gov.uk/guidance/deferral-of-vat-payments-due-to-coronavirus-covid-19) will be given access to the New Payment Scheme, which gives them the option to pay back in smaller instalments. Rather than paying a lump sum in full at the end March next year, they will be able to make 11 smaller interest-free payments during the 2021-22 financial year.  Around 11 million [self-assessment taxpayers will be able to benefit from a separate additional 12-month extension from HMRC on the “Time to Pay” self-service facility](https://www.gov.uk/guidance/defer-your-self-assessment-payment-on-account-due-to-coronavirus-covid-19), meaning payments deferred from July 2020, and those due in January 2021, will now not need to be paid until January 2022. | |

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