

**Subject:** COBRA Eastbourne Update 15th April

**Date:** Wednesday, 15 April 2020 at 13:48:02 British Summer Time

**From:** Eastbourne Unltd

**To:** Woodward, Ian (Relationship Manager, Eastbourne Business Banking )

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## COVID 19 Update Monday 13th April

### Daily Update

#### Eastbourne COBRA Group 15<sup>th</sup> April 2020 Chamber Business Update

Christina started by telling the group that this week desperate members are asking, 'is the funding bucket empty?' Caroline Ansell said it is not; the government is working hard on helping all sectors and her full response to all our concerns is detailed on the MP's Update file below.

CE re-iterated the need for urgent financial support as soon as possible to avoid a 2-tier society without parity of assistance. Especially for micro companies working from home, or in shared and managed offices. They need financial support now.

She suggested using Business East Sussex, ESCC, Edeal and LDBG as conduits to get grant money to micros. We can carry out due diligence through all our consultants and get support where it is needed – fast. CA requested a briefing paper to take to Cabinet. EBC will see if East Sussex in Figures can provide details of micros working from home or managed premises. CA wants to understand the scale of the problem so CE will work on the paper with Peter Sharp today.

Also CBILS is incredibly slow. No one in the COBRA group is aware of any

Eastbourne business receiving a CBILS loan. Lloyds Bank haven't even responded to applications made over 2 weeks ago. This is affecting the EHA too. Businesses are jumping through hoops while banks are holding back funding. Natwest, Metro Bank and Barclays have been more responsive but we are not aware of any payouts made yet.

Insurance is another wealthy sector that is refusing reasonable claims. CE is aware of 25 claims made of which 12 ought to be paid out. They have all been refused. Government must force Insurance Companies to step up and pay out now, like the US government.

CE explained that the government was really quick to define financial support available and reassure business people. EBC received the funding fast and is getting business grants out fast but banks are dragging their heels, as are insurance companies. Why is this allowed?

**Please bring down the full force of government on these two monolithic business sectors.**

There are only 1300 accredited Insolvency Practitioners in the UK. They won't be able to cope with the avalanche of business failures that will come if funding does not come through fast for the businesses detailed here.

Finally, she asked why dental hubs are being set up regionally for emergency work when local dentists are already in place and capable of doing this, particularly as many people with dental emergencies can't travel easily and shouldn't travel.

CA said that health professions are driving regional dental hubs as places where Covid-10 protection is assured. She acknowledged that most dentists run surgeries like operating theatres and could easily manage cross contamination.

This report has been communicated to our MP, Caroline Ansell and the Cabinet Office.

**Full COBRA reports on 15th April:**

[MP's Update Actions For Eastbourne Cobra at 14.04.20](#)

[Eastbourne COBRA Action Log 15th April 2020](#)

**Update on Chamber Care Homes**

I am very pleased to report that there are no Covid-19 infections at either of our members' care homes; Sunrise Senior Living and Earls court Luxury Care Home.

Sunrise Senior Living has 82 residents living in a facility that is like a top hotel. They have not accepted any new residents since early March to protect their existing residents. Anyone with a cough, cold, sore throat or temperature is immediately isolated in their suite and the staff make full use of their plentiful stock of PPE equipment to contain any germs. They also have a full corridor available for isolation should the need arise.

Both Sunrise and Earls Court have a schedule of entertainment and activity for their residents during the lockdown phase we find ourselves in. They both have plentiful PPE and adequate space for isolation should the need arise. Their residents couldn't be in better hands.

### **HMRC Portal**

From Monday 20th April the Furlough Portal will be live on the HMRC website so you can apply for 80% support for every member of staff you have furloughed. The payment will be based on their PAYE salary paid on 28th February unless your staff are seasonal. Fluctuating salaries can be based on the full year's PAYE or prorated since the employment began if it is less than a year. Unfortunately some bonuses and commissions do not count as these payments are normally non-contractual.

You can claim for any regular payments you are obliged to pay your employees. This includes wages, past overtime, fees and compulsory commission payments. However, discretionary bonus (including tips) and commission payments and non-cash payments should be excluded.

To claim, you will need:

- your employer PAYE reference number
- the number of employees being furloughed
- National Insurance Numbers for the employees you want to furlough
- Names of the employees you want to furlough
- Payroll/works number for the employees you want to furlough
- your Self Assessment Unique Taxpayer Reference or Corporation Tax Unique Taxpayer Reference or Company Registration Number
- the claim period (start and end date)
- amount claimed (per the minimum length of furloughing of 3 consecutive weeks)
- your bank account number and sort code
- your contact name
- your phone number

You will need to calculate the amount you are claiming. Please be aware that HMRC will retain the right to retrospectively audit all aspects of your claim.

For the latest government guidance, [check here](#).

### **Alternative Support is Available**

Please note: if you are a new businesses or a small business working from home or in managed premises, you are probably not eligible for a business grant or much in furlough support, however, you may be able to get a low interest loan from the Let's Do Business Group.

LDBG are happy to look at loans below £25k <https://www.letsdobusinessfinance.co.uk/cbils-ldbf>

**Or**

Businesses under 2 years old may also be considered for a Start Up Loan <https://www.letsstartup.co.uk/>

### **LIVE Portals for Business Grants**

The Eastbourne Borough Council [Business Grants Portal is now live](#).

Once your application is completed, payment should be received within four working days. If you do not have a rates property number you will need to get it for your premises; this will be on the letter sent to your building which will arrive next week or on a recent rates invoice. Please be aware, it may be addressed to the previous occupants if you moved in recently.

The [Wealden District Council Online Form](#) is available now. We understand that this form requires manual processing, so payment might take slightly longer.

To avoid fraudulent claims you will need to provide a combination of these proofs:

- Full Company name and address
- Your full name
- Your Rateable Property Number (from your most recent rates invoice)
- Your Company Registration Number if applicable
- Your VAT Number if applicable
- Your bank details for the BACs payment
- You will need to provide two proofs that you were resident on March 10th; for example, a utility bill with your name and the address of your business

premises on it.

- Alternative proofs will be needed for self employed people which may include proof of a tax return, identification like a passport scan and a recent utility bill.
- If your accountant is completing your claim on your behalf you will need to provide a letter authorising them to act on your behalf.

## **Crime Update**

Total crime reported is down 21% while reported domestic abuse is up 120%. If you are trapped in an abusive household you can call 999 from your mobile phone if you are in danger. If you are unable to speak, dial 999 then 55 from your mobile and the Police will respond to you as a priority.

### **In an emergency dial 999 from your mobile followed by 55 if you are unable to speak.**

Due to the lock down and reduction in public transport, the availability of illegal drugs has dropped and so the price has increased. Due to the effect of increased prices on drug users with addictions, there has been an increase in theft and muggings at cash points. Please take extra care if you need to get cash from an ATM.

If possible, stay at home and pay by BACs on your phone, iPad, laptop or PC.

## **New and Updated Government Advice and Links**

### **FAQ on Grant Finding**

The Government has produced a detailed FAQ document on the Grant Fund (attached) that answers a wide range of questions about eligibility for and application of the Grant Scheme. Some of it highlights problems that we are already aware of but there is also useful information about the application of the Grant such as situations where businesses have multiple properties.

[V1 Technical C19 Business Support Grant FAQs](#)

### **Welsh Resilience Fund**

The Welsh Assembly has developed a Resilience fund aimed at helping those business that are not eligible for the Business Rate Grant or the support for self-employed grant. This Fund has three components:

- - £100m COVID-19 Wales Business Loan Scheme administered by Development Bank of Wales (which is already fully subscribed)
  - £100m fund to support microbusinesses

- £300m fund to support SMEs and large businesses

The £100m Fund for microbusinesses, will provide £10,000 per business. While it will be of real help to small businesses that were not eligible to the Grant Fund, it has its own problem in that one of the criteria is that the business is VAT registered to apply.

***We are actively lobbying government to provide a similar fund for East Sussex.***

### **Updated Job Retention Scheme Guidance for Employers**

The Government has updated the Guidance for Employers by adding new detail on the treatment of pension payments for Furloughed workers.

Specifically, you cannot claim for:

- ◦ additional National Insurance or pension contributions you make because you chose to top up your employee's salary
- any pension contributions you make that are above the mandatory employer contribution

<https://www.gov.uk/guidance/claim-for-wage-costs-through-the-coronavirus-job-retention-scheme#history>

### **List of Rules That Have Been Relaxed**

BEIS has produced a list of 15 rules and regulations that have been relaxed in order to support businesses impacted by Coronavirus. These range from carrying forward annual leave through to taxable expenses associated with employees working from home.

<https://www.gov.uk/guidance/rules-that-have-been-relaxed-to-help-businesses-during-the-coronavirus-pandemic>

[Additional guidance on social distancing in the workplace](#) for businesses in England has been made available. The guidance is to help businesses and their staff to be able to stay open safely during COVID-19. [Sector specific guidance](#) is available for shops running a pick-up or delivery service, retail, outdoor businesses, transport businesses as well as many more. *For advice for business in other nations of the UK please see guidance set by the [Northern Ireland Executive](#), the [Scottish Government](#) and the [Welsh Government](#).*

Updated guidance on the COVID-19 Statutory Sick Pay Rebate Scheme has been made available. This scheme allows small and medium sized employers,

with fewer than 250 employees, to apply to HMRC to recover the costs of paying Statutory Sick Pay to their employees. HMRC has published [new online guidance](#) which includes information about who can use the scheme and the records employers must keep.

### **Situation update 15 April 2020**

- To see the number of cases of COVID-19 in England and the UK [visit the Public Health England dashboard](#).
- To see the number of cases globally see the [World Health Organisation interactive map](#).

### **Friends of Eastbourne Hospital**

The Friends have launched an appeal to support the wonderful hardworking NHS staff at the DGH during the Covid—19 crisis. Full details can be found at [www.virginmoneygiving.com/fund/friendsdgh](http://www.virginmoneygiving.com/fund/friendsdgh).

They appreciate this is a very difficult time for many businesses and not everyone is in a position to make a financial donation. However, it may be that you have some stock that you could donate or other ways that you could support this appeal. To avoid any unnecessary visitors to the hospital, please could you contact the Friends office in the first instance [by email here](#).

Some generous donations have already been received from members of the local community and we are confident that the business community of Eastbourne and the local area will come together, as it always does, to do the very best for the many NHS staff, not just doctors and nurses, but everyone who is going well over and above their normal duties and in many cases making huge personal sacrifices for the benefit of others.

The Friends would like to thank you for reading this appeal and hope that you are keeping safe and well.

### **Crisis Management, Anxiety & Stress**

We are arranging a series of online seminars to help you manage your way through the lockdown. Whether you manage 100 staff or are a sole trader you need to know how to minimise the damage to your business and how to protect your finances. We are also offering seminars about anxiety and stress management.

[Email us here](#) if you would like to register for these seminars

### **CBILS Difficulties**

Please continue to supply us with any ongoing evidence of otherwise viable companies that have approached banks and have been either rejected or are having difficulties – please share the specific banks so they can be flagged. [Email us your experience](#) so that we may pass it on to Caroline Ansell MP to take up with the Treasury and British Business Bank.

### **Help Line for the Vulnerable**

There is a new Helpline for vulnerable people.

Please share this with all your contacts: **0800 028 8327**

### **Earnings by Dividends**

If you are having difficulty claiming earnings support because you have taken a dividend from the business rather than PAYE, [please let us know](#). We will pass this on to the MPs office. Caroline Ansell is collating these details to establish the size of the problem for discussion with the Chancellor.

### **Trade Waste**

We understand that some waste companies are no longer collecting trade waste. If your business is in Eastbourne Borough, we can arrange collection of your trade waste to avoid attracting an arson attack.

[Email us here](#) so we can arrange for the council to remove any trade waste from outside your building. Please give us a good description of the location so we can get it removed for you.

### **Home Deliveries**

Are you a business that is currently offering home delivery of food/goods, pre-cooked meals, takeaways or special offers for the vulnerable? We have been asked by the Eastbourne COBRA Group to compile a list that can be shared with people who want to pay for a home delivery service. This list will be shared with Eastbourne Borough Council, other community partners and Chamber members on this website.



Please give us your details [here](#)

### **The Claremont Hotel**

There has been a serious collapse in the party wall between the Claremont site and the Burlington Hotel. This will need propping up and may delay the road opening slightly.

### **Local Help and Support**

Tip for the day, apparently a pinch of salt in your milk makes it last much longer in the fridge!

- **Eastbourne Borough Council** managed to find homes for the last 11 homeless people on the streets of Eastbourne last week. These people are receiving wrap around care from mental health providers and drug and alcohol support. Some homeless people are still sofa surfing but they will be housed as soon as they appear. All these people are being provided with a kettle, a toaster, a First Aid Kit, a mobile phone and a microwave.
- Special thanks are due to the Eastbourne Hospitality Association for helping house the homeless during this crisis.
- **Lerato Cookery School and Kitchen** is providing live online cookery classes. These can be accessed by visiting Lerato's Facebook page. Alternatively, visit the website for further information and other online courses: <https://leratofoods.com/collections/online-cookery-classes>
- **Rathfinny Wine Estate** are offering free home deliveries. If you have a special celebration during your self isolation, spoil yourself, contact [Rathfinny!](#)
- **The Lamb Inn, Eastbourne** – Offering Harvey's takeaway. Call 01323 720545 and look out for daily updates on [Facebook](#) for opening times.
- **Taylor's Restaurant and Sports Bar, Eastbourne** – Deliveries from 11.30am until 9.30pm every day, 20% off for over 70's and 15% off for everyone else. Call 01323 731119 to order.
- **Cavendish Bakery, Eastbourne** – NHS, emergency services and council staff can collect a free hot drink if they show their ID/badge. They are also offering a takeaway service for their bread, rolls, savouries, pastries and cakes. They are open from 7.30am to 2.30pm Monday to Friday and 7.30am to 2pm on Saturday for collection (please note – maximum two customers at a time) and for home delivery you can visit [cavendishbakery.co.uk](http://cavendishbakery.co.uk).

- **Sharnfold Farm, Eastbourne** – Offering a ring and collect service and a limited delivery service, Monday to Friday, for mixed fruit and veg boxes, priced at £25. For both services, please ring 01323 768490 before 12pm, only on the day you need it. They are not allowing people into the shop itself, but are offering a drive thru shopping experience, Monday – Saturday, 9.30-4pm.
- **The New Wilmington Hotel** in Eastbourne is providing a food delivery service for local residents. If you are in one of the high-risk groups, are self-isolating or you are a keyworker and unable to get food, you can call the hotel to discuss your needs and see how they can help you. Phone on 01323 721219 or email [Sally@newwilmingtonhotel.co.uk](mailto:Sally@newwilmingtonhotel.co.uk) BTW, their carvery is the best!
- **The Hydro Hotel** is also providing a take-away and delivery service to homes within a five mile radius of the hotel. To view their menu and to make an order, visit the website: <https://www.hydrohotel.com/food-delivery/>
- **Fieldskill** – has plenty of toilet rolls, soaps and janatorial products, including sanitiser sprays and PPE gloves! Call Annie on 01323 500999 or email [sales@fieldskill.co.uk](mailto:sales@fieldskill.co.uk)
- **Devonshire General Stores** , Carlisle Road, Eastbourne is a small store offering home delivery of many items including soups, bread, eggs, cheeses, vegetables, fruit, tins, pasta, wines, spirits, and much more. Please share this with anyone who can't get out.  
If you need a delivery please email them only: [devonshiregeneralstores@gmail.com](mailto:devonshiregeneralstores@gmail.com) They will email you back with a list of their products.
- Check out our member Fiona Hosford's Twitter feed. She is a harpist who is [performing live each evening](#).
- **AFH Payroll** are giving free payroll advice about furloughing staff or applying for grants, call Fiona Hill on 01323 407407 or [email here](#). For completely complimentary advice or just a good chat about making ends meet!
- **Insight6** is a local company, supporting businesses to achieve outstanding customer service. They have created a FREE short survey for businesses to use to check on the welfare of their staff during the COVID-19 outbreak. Please visit their website and get in touch with Insight6 for more information and to register your interest, visit their website: [www.insight6.com/form/coronavirus-team-survey/](http://www.insight6.com/form/coronavirus-team-survey/)
- **Southern IT** have helped us move our work from the office to our homes. The telephone system they had set up two years ago was simply plugged in at home and incoming calls ring on all our mobile phones at the same

time. If this is a service that would benefit you, or you need complimentary advice, please call Michael on 01323 287828 or visit their website [www.southernit.com](http://www.southernit.com)

- Check out our member **Harpist Fiona Hosford's** Twitter feed. She is a harpist who is [performing live each evening](#).
- **Cloudconnx** are also helping businesses set up working phone systems while at home, improve connectivity issues, arrange remote systems access, collaboration and off-site data backups. This last issue is of growing importance as a form of protection against break-ins and theft from premises that have been temporarily closed. . If you need their help or advice call them on 0330 122 0550 or [email Paul Vine](#).
- **Herron Fisher** are very happy to speak to any business that is struggling financially – completely free of charge with no obligation. Visit their [website](#) or call 01323 723643.
- **Pearce Marketing** can offer a range of free services, including: Marketing Audit Form, SEO Check, Guide to Using Canva (free online graphic design tool for non-designers if you are unable to use a graphic designer right now), Marketing Q&A, Assistance with Video Conferencing (see their blog for four video conferencing options [here](#)).  
Email [Emma@pearcemarketing.co.uk](mailto:Emma@pearcemarketing.co.uk) to request any of the above guides.
- **Barwells Solicitors** are still open but their offices are closed temporarily. All their teams (Wills, Powers of Attorney, Probate, Conveyancing, Family, Commercial, Litigation, Employment & Personal Injury) can work remotely and will be by your side throughout this unprecedented pandemic period. Contact Barwells on 01323 411505 or visit the website: [www.qualitysolicitors.com/barwells](http://www.qualitysolicitors.com/barwells)
- **Bees Homes/Coastway Financial** are offering to support anyone who is looking for help to look at their mortgage and find ways of saving money or applying for a mortgage holiday. For free advice and guidance, email [ana@beeshomes.com](mailto:ana@beeshomes.com)
- **Lawson Lewis Blakers Solicitors** are offering 30 minutes free advice for the areas below. Email them for details:
  - **Employment law** – [kingham@lawsonlewisblakers.co.uk](mailto:kingham@lawsonlewisblakers.co.uk).
  - Family Law and Civil Disputes – [Jeremy Sogno](#)
  - Wills, Powers of Attorney, Advance Directories – [aldrich@lawsonlewisblakers.co.uk](mailto:aldrich@lawsonlewisblakers.co.uk).
  - Commercial and Residential Property – [Nadine Ashford](#)
- **EMC** provides leading 'Business Management Support' in the South East with many experts in all commercial areas. For those business owners who would welcome practical guidance on the government support initiatives as far as we understand them and or practical tips relating to

finance, operations & employee issues Carl Fillery EMC's Partner for the Eastbourne Office is, without obligation offering help.

Contact details: call 07738 028232 or email [carlf@emcltd.co.uk](mailto:carlf@emcltd.co.uk)

- **Holding Space** is a Chamber member that offers online mental health support to families and business people. Contact Hansa Raja-Jones on 07905 303308 or [email here](#) for details of sessions.
- **Mental Health Support** Mental Health Awareness for Remote Workers: Practical Guide for Businesses  
<https://glidegroup.co.uk/remote-working-a-practical-safety-guide-for-businesses#mental>

### **Volunteers Needed**

If you or your staff have been furloughed and want to keep busy, 3VA and EBC are always looking for volunteers to help deliver food and support to the elderly and vulnerable. Visit their website [here](#) and get involved.

### **A Dedicated Website Detailing Business Support**

The government has a dedicated website that collates information on the support available for businesses in detail:

<https://www.businesssupport.gov.uk/coronavirus-business-support/>

There is also a simple page briefly detailing support available; [COVID-19 page which details the support available for businesses.](#)

***If you need any help or clarification on any of the above, [email us here](#) or call us on 01323 641144.***

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## **Eastbourne COBRA**

The Eastbourne Chamber of Commerce established the Eastbourne COBRA group as a way to coordinate the town's COVID19 response. The MP, Council and

## **Key Websites**

**Information about business support from Government:**

<https://www.businesssupport.gov.uk/coronavirus-business-support/>

other organisations are represented.

Please see today's [Eastbourne COBRA Action Log here](#)

**If you have any issues or concerns with regards to COVID 19 and the effect on your business,**

[get in touch](#)

**Working from Home Guidance:**  
<https://www.eastbourneunltd.co.uk/guidance-for-remote-working/>

**Eastbourne *unLtd* Daily Update (Reproduced below):**  
<https://www.eastbourneunltd.co.uk/daily-update-corona-virus-business-support/>



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