

# New webinars to boost support for SMEs during coronavirus

Press release

The Department for International Trade to host a series of coronavirus webinars, free for SMEs across the UK



New support for SMEs during coronavirus has today been launched in the form of nearly 100 expert-led webinars

The webinars will offer practical advice to SMEs and focus on issues businesses trading internationally are facing.

Many webinars will be hosted by an International Trade Adviser and include question and answer sessions, while others will feature guest speakers from business and industry.

Topics covered will range from managing distribution of supply chains and the movement of goods, to support for selling online overseas.

## **Secretary of State for International Trade, Liz Truss said:**

Maintaining trade is essential if the UK is to overcome the unprecedented economic challenge posed by Coronavirus.

In these uncertain times, SMEs doing business internationally need as much information as possible on how to adapt and continue to carry out their day-to-day business.

These sessions provide an essential service to help address the concerns we have heard from businesses across the country over the last few weeks.

My department is here to support all businesses trading internationally, using the UK's clout on the world stage to reduce barriers and lower tariffs to help small firms and through

providing advice from our extensive teams across the UK and around the globe.

As of 1 May the department has hosted 15 webinars with more than 1,000 attendees. Speakers scheduled this month include International Trade Advisors and the Federation of Small Businesses.

Business can register via [great.gov.uk](https://www.great.gov.uk) where all recorded webinars are hosted. DIT is also working with partners to take the usual schedule of events online.

There is also significant programme of webinars from other government departments, including HM Revenue and Customs and the Department for Business, Energy and Industrial Strategy, listed [here](#).

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## [New Bounce Back Loans to launch today](#)

- small businesses will be able to apply for quick and easy-to-access loans from today
- businesses will be able to borrow between £2,000 and £50,000 with the cash arriving within days
- loans will be 100% government backed for lenders, and businesses can apply online through a short and simple form

Thousands of small firms and sole traders – including high street staples like hairdressers, coffee shops and florists – will be eligible for 100% government-backed Bounce Back Loans to help them make it through the coronavirus outbreak.

From 9am this morning, small business owners can apply to accredited lenders by filling out a simple online form, with only seven questions.

The government has also agreed with lenders that an affordable flat rate of 2.5% interest will be charged on these loans. And any business that has already taken out a Coronavirus Business Interruption Loan of £50,000 or less can apply to have these switched over to this generous new scheme.

The Bounce Back Loan scheme is the latest step in a package of world-leading support measures launched by Chancellor Rishi Sunak – with £7.5 billion already awarded in business grants, 4 million jobs supported through the job retention scheme and generous tax deferrals supporting hundreds of thousands of firms. To apply, see further information about the [Bounce Back Loan scheme](#).

The Chancellor of the Exchequer, Rishi Sunak, said:

Small businesses will play a key role creating jobs and securing economic growth as we recover from the Coronavirus pandemic.

The Bounce Back loan scheme will make sure they get the finance they need – helping them bounce back and protect jobs.

Business Secretary Alok Sharma said:

We are backing small businesses, which are the backbone of our communities, with the support they need to stay afloat.

This new scheme of 100% government-guaranteed loans gives owners of even the smallest businesses the confidence and flexibility to borrow a sum which works for them. This will help ensure they can continue to trade, and be a key part of our efforts to reboot the British economy.

As part of the scheme, small businesses can borrow between £2,000 and £50,000. The government will provide lenders with a 100% guarantee and cover the cost of any fees and interest for the borrower for the first 12 months. No repayments will be due during this period to enable firms to get back on their feet.

The loans are available through a network of lenders, including the five largest banks.

### Further Information

- Eligible companies will be subject to standard customer fraud, anti-money laundering (AML) and Know Your Customer (KYC) checks prior to any loan being made. Some State Aid restrictions may apply to applications.
- The borrower always remains 100% liable for the debt.

Government support for business of all sizes:

Firm Size	Turnover < £45m	Turnover > £45m	Investment grade
Bounce Back Loans (up to £50,000)	X	X	X
Coronavirus Business Interruption Loan Scheme (CBILS)	X		
Coronavirus Large Business Interruption Loan Scheme (CLBILS)		X	X
Covid Corporate Financing Facility (CCFF)			X
Job Retention Scheme	X	X	X
Business Grants (dependent on rateable value of the property)	X	X	X

VAT deferrals	X	X	X
Covering the cost of statutory sick pay	X	X	X
Future Fund (only if VC funded)	X	X	

**Reactions from business groups:**

Mike Cherry, National Chair of the Federation of Small Businesses, said:

“We know many small firms have struggled to secure small loans speedily. We are pleased that the Chancellor has listened, and swiftly developed this new scheme for small businesses to access finance quickly, interest-free for the first year and at an affordable fixed interest rate for the remainder.”

Tej Parekh, Chief Economist at the Institute of Directors (IOD) said:

“The government has kept an open ear to businesses, and continues to adapt its coronavirus response, which is very welcome. The business interruption loan scheme has started to reach firms, but small firms were still having difficulty accessing finance. This additional measure should help more of those firms get the cash they need to see them through the weeks and months ahead.”

Stephen Jones, CEO, UK Finance said:

The Bounce Back Loans Scheme will help smaller businesses and sole traders rapidly access the finance they need by filling in a simple form online with an accredited lender.

This builds upon the broad package of support that lenders are already offering to help SMEs through these tough times, including capital repayment holidays, extended overdrafts and billions of pounds worth of lending.

Accredited lenders approved to offer Bounce Back Loans have worked at pace with the Treasury to get this scheme up and running by Monday, and staff are now focused on processing applications and getting money to businesses as quickly as possible.

Rob Hattrell, Vice President of eBay UK said:

This is extremely welcome news for small businesses up and down the country who trade online and offline, including the 300,000 who trade on eBay on a daily basis. Many of Britain’s SMBs are really struggling financially in the current crisis. Hopefully, this move from government will help our very smallest businesses get the financing they need quickly to manage their cash flow or replenish their stock.

While the existing CBIL scheme may be appropriate for some businesses, our smallest businesses told us that they were finding

it hard in practice to access this support from banks. By extending the current government guarantee from 80% of each loan to 100%, we hope this will make it more likely that banks will extend finance at a critical time. And by making it simpler to apply, SMBs should be able to get the help they need quickly just when they need it most.

Dr. Adam Marshall, Director General of the British Chambers of Commerce (BCC) said:

“The launch of the Bounce Back Loan Scheme is an important milestone in getting credit flowing to small firms who have so far struggled to access the financial support they need. The standardisation of the interest rate that can be charged after the first 12 months is a welcome step in helping firms manage their ongoing costs. > “We look forward to working with the government, British Business Bank and UK financial institutions to ensure that the new scheme supplies cash to businesses on the ground quickly.”

Rain Newton-Smith, CBI Chief Economist, said:

The Chancellor is standing shoulder-to-shoulder with small businesses to help them through the crisis.

A 100% government guarantee on loans and a simple way of applying will be a lifeline to many small businesses and sole traders under pressure.

Banks have been operating at full throttle and must stay in overdrive to get more money out of the door faster. Time is of the essence.

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## [Regulator concludes regulatory case involving Alzheimer's Society](#)

Press release

Charity Commission reports on outcomes of its regulatory case involving the dementia charity



The Charity Commission has concluded its regulatory compliance case into the [Alzheimer's Society](#), finding that the trustees acted in line with their legal duties.

The case was opened in February after the national media reported allegations about the handling of bullying and harassment within the charity, including the use of confidentiality clauses in settlement agreements.

After reviewing detailed records and information, the regulator found no evidence that confidentiality clauses used by the charity were designed to or would have had the effect of preventing staff from reporting any whistleblowing, bullying, harassment or discrimination complaint. Allegations reported in the national media around the amount of money paid out in settlements were not substantiated by the evidence the Commission saw.

The Commission is satisfied that there were processes in place to ensure that settlement payments were properly scrutinised. The regulator has reviewed the Society's updated policy on settlement agreements, instigated following the allegations. It notes that the policy includes new explicit provisions stating that settlement agreements and confidentiality clauses cannot be used to hide improper behaviour or prevent lawful disclosures.

The Commission also welcomes the launch of a review of the Society's procedures for staff raising concerns to ensure these meet best practice. It has advised the Society that in making payments, thought should be given to how the decision might affect public trust and confidence in the charity.

In the interests of accountability and transparency, the regulator has also advised the charity to explain its decision-making and use of compensation payments in its annual report.

The charity provided evidence that work continues to strengthen its internal culture to ensure a positive environment for staff.

The regulator is satisfied that the trustees cooperated with its enquiries and took its guidance on board.

**Tracy Howarth, Assistant Director of Casework at the Charity Commission said:**

Our case did not find evidence of wrongdoing at the Alzheimer's Society, or that its use of settlement agreements would stop people from whistleblowing. This is crucial – the Alzheimer's Society has an important role in ensuring the wellbeing of so many, and so it is important that its working culture allows staff to raise concerns. Like all charities, the Society must continue to ensure that staff settlements are only made where that supports the charity's purpose. Donors expect charities to be different from other organisations and to spend their money carefully. We also welcome steps being taken to further strengthen procedures at the Society and to strengthen the charity's internal culture.

## **Ends**

### **Notes to editors**

1. Any new evidence that might change our assessment would be of serious concern and would be examined closely.
2. Our case did not examine individual instances of bullying or harassment; our role is to look at a charity's governance, policies and processes, to assess whether trustees are complying with their duties in line with the charity law framework.
3. We received a complaint about the Alzheimer's Society in February 2018, detailing concerns about the charity's approach to dealing with staff grievances, including the extent to which the trustee board was aware of and overseeing decisions appropriately. We did not follow up on the complaint at the time, and have acknowledged that this did not meet the high standards we set ourselves.

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## **[Joint statement on domestic and sexual violence risks under Covid-19 in the OSCE region](#)**

Mr Chair

On behalf of Albania, Andorra, Armenia, Austria, Belarus, Belgium, Bosnia and Herzegovina, Bulgaria, Canada, Croatia, Cyprus, Denmark, Estonia, Finland, France, Georgia, Germany, Greece, Iceland, Ireland, Italy, Latvia, Lithuania, Liechtenstein, Luxembourg, Malta, Moldova, Monaco, Mongolia, Montenegro, Netherlands, North Macedonia, Norway, Romania, San Marino, Serbia, Slovakia, Slovenia, Sweden, Switzerland, Turkey, Ukraine, United Kingdom, and members

of three gender networks: Women in the First Dimension, Men Engage, and the Women Ambassadors, I wanted to bring the attention of the Permanent Council to a potentially hidden security risk related to COVID-19 in the OSCE area.

Alongside unprecedented health risks for individuals, economic security risks, risks for human rights and democratic institutions and enhanced risks in the OSCE's conflict areas, there is a greater risk of domestic and sexual violence during the COVID-19 crisis.

Domestic violence often increases during times of heightened stress. This is particularly the case when it is linked to economic instability and fears of job losses. The last weeks are no exception. Women and girls are the overwhelming majority of victims of gender-based violence; however, it is also important to recognise that anyone can be affected, regardless of gender.

The OSCE Ministerial Council Decision on Preventing and Combating Violence against Women, adopted in 2018, recognises the persistence of gender-based violence experienced by women and girls, and the many forms it can take.

At this challenging time, the social isolation of lockdowns means women and girls, as well as other victims, may be trapped in their homes with their abusers, isolated from the people and the resources that could help them. They may also have fewer opportunities to contact domestic abuse support services. It is incumbent on all of us to ensure that these risks do not remain hidden. We need to address them and ensure that victims are able to access the support they need.

On 5th April, the UN SG shone a spotlight on the 'horrifying global surge in domestic violence' and urged 'all governments to make the prevention and redress of violence against women a key part of their national response plans for COVID-19.' We also greatly appreciate that this issue was raised by the OSCE's SG, the Parliamentary Assembly and ODIHR in their press release of 2nd April.

We should also be concerned about the possible increased occurrence of sexual exploitation and abuse. We stress the need to remain alert to this risk, and we underline the need for effective preventative and safeguarding measures in responding to the crisis.

In addition, we should be alert to the repercussions of school closures. Girls are least likely to return to school following a crisis, facing increased risks of child marriage, teenage pregnancy, gender-based violence and sexual exploitation, including on-line sexual exploitation, and the loss of vital sexual and reproductive health services as resources are diverted elsewhere.

We call on all OSCE participating States to do their utmost at this time to mitigate against these risks. This includes through appropriate scaling up of response services, adapting prevention activities and recognising that a public health response to screen for domestic violence could be life-saving.

We want to ensure that this major security risk does not remain hidden in the OSCE area. We are committed to retaining a focus on this topic. We would like attention to be drawn in a subsequent week on broader gender implications of COVID-19.

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## [Self-employed invited to get ready to make their claims for coronavirus \(COVID-19\) support](#)

From today (Monday 4 May), HM Revenue and Customs (HMRC) will begin contacting customers who may be eligible for the government's [Self-Employment Income Support Scheme \(SEISS\)](#).

Those who are eligible will be able to claim a taxable grant worth 80% of their average trading profits up to a maximum of £7,500 (equivalent to three months' profits), paid in a single instalment.

HMRC is also inviting customers, or their agents, to [go online and check their eligibility for SEISS](#).

In order to receive quick confirmation from the eligibility checker, individuals should:

- have their Unique Taxpayer Reference (UTR) and their National Insurance Number to hand
- make sure their details are up-to-date in their Government Gateway account

Once the online check is complete, eligible customers will be given a date when they can submit their claim. They will also be encouraged to update their contact details.

### **Claims service opening shortly**

The claims service will open on 13 May and is being delivered ahead of the original timetable. This will help millions of self-employed people, covering a wide range of industries and jobs, whose livelihoods have been adversely affected by the coronavirus.

The claims process will be very simple, and those eligible will have the money paid into their bank account by 25 May, or within six working days of completing a claim.

## Who's eligible

Individuals are eligible if their business has been adversely affected by coronavirus, they traded in the tax year 2019 to 2020, intend to continue trading, and they:

- earn at least half of their income through self-employment
- have trading profits of no more than £50,000 per year
- traded in the tax year 2018 to 2019 and submitted their Self Assessment tax return on or before 23 April 2020 for that year

HMRC is using information that customers have provided in their 2018 to 2019 tax return – and returns for 2016 to 2017 and 2017 to 2018 where needed – to determine their eligibility and is contacting customers who may be eligible via email, text message or letter.

## Wider government support

This scheme brings parity with the [Coronavirus Job Retention Scheme](#), where the government committed to pay up to £2,500 each month in wages of employed workers who are furloughed during the outbreak.

Where individuals are ineligible for the scheme, HMRC will direct people to guidance setting out the scheme conditions to help them understand why they are ineligible, and advise on other support available to them such as:

- income tax deferrals
- rental support
- Universal Credit
- access to mortgage holidays
- various business support schemes the government has introduced to protect businesses during this time

## Further information

Guidance and information on the scheme is available on GOV.UK: