

## [Passenger train collision with a derailed locomotive, Bromsgrove](#)

At about 22:43 hrs on Monday 23 March 2020, a 3-coach class 170 passenger train, operating the 21:05 Cardiff Central to Birmingham New Street service, was approaching Bromsgrove station when it collided with a class 66 locomotive that had become derailed at the end of a siding. The passenger train suffered significant damage along the side of all three vehicles, although it remained on the track and did not derail. There were 4 passengers and 2 crew on board the passenger train and none reported any injuries.

The locomotive had just travelled from Bescot to Bromsgrove, to act as a banking locomotive required to assist heavy freight trains up the 1 in 37 Lickey incline to the north of the station. It derailed as it ran through the buffers at the end of the siding adjacent to the mainline, and stopped with its front left corner foul of northbound trains. The driver of the locomotive was not injured in the collision, although the locomotive suffered damage to the corner of the leading cab.

Our investigation will identify the sequence of events which led to the accident. It will also consider any factors relevant to operation of the locomotive, how the risk of overrun within the siding was controlled and any relevant underlying factors.

Our investigation is independent of any investigation by the railway industry or by the industry's regulator, the [Office of Rail and Road](#).

We will publish our findings, including any recommendations to improve safety, at the conclusion of our investigation. This report will be available on our website.

You can [subscribe](#) to automated emails notifying you when we publish our reports.

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## [Update to appointment on Financial Conduct Authority \(FCA\) Board](#)

- Only go outside for food, health reasons or work (but only if you cannot work from home)
- If you go out, stay 2 metres (6ft) away from other people at all times
- Wash your hands as soon as you get home

Do not meet others, even friends or family.

You can spread the virus even if you don't have symptoms.

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## Chancellor strengthens support on offer for business as first government-backed loans reach firms in need

- £90 million of business interruption loans approved for nearly 1,000 firms and £1.9 billion corporate finance provided to firms hit by COVID-19
- current loan scheme extended so more small businesses can benefit
- lenders banned from requesting personal guarantees on loans under £250,000
- new scheme announced to bolster support for larger firms not currently eligible for loans
- Chancellor emphasises importance of banks moving quickly to support the economy, jobs and businesses

The Chancellor Rishi Sunak is today (Friday 3 April) taking further action to support firms affected by the coronavirus crisis by bolstering business interruption loans for small businesses and announcing a new scheme for larger companies.

More than £90 million of loans to nearly 1,000 small and medium sized firms have been approved under the government's Coronavirus Business Interruption Loan Scheme (CBILS) since its launch last week. And a government-backed scheme to provide financing to larger companies, being operated by the Bank of England, has also provided almost £1.9 billion of support to firms and a further £1.6 billion has been committed.

To maximise the support available, the Chancellor is extending the CBILS so that all viable small businesses affected by COVID-19, and not just those unable to secure regular commercial financing, will now be eligible should they need finance to keep operating during this difficult time.

The government is also stopping lenders from requesting personal guarantees for loans under £250,000 and making operational changes to speed up lending approvals. The government will continue to cover the first twelve months of interest and fees.

The new Coronavirus Large Business Interruption Loan Scheme (CLBILS) will ensure that more firms are able to benefit from government-backed support during this difficult time. It will provide a government guarantee of 80% to enable banks to make loans of up to £25 million to firms with an annual

turnover of between £45 million and £500 million. This will give banks the confidence to lend to more businesses which are impacted by coronavirus but which they would not lend to without CLBILS. Loans backed by a guarantee under CLBILS will be offered at commercial rates of interest and further details of the scheme will be announced later this month.

Chancellor of the Exchequer, Rishi Sunak MP, said:

We are making great progress on getting much-needed support out to businesses to help manage their cashflows during this difficult time – with millions of pounds of loans and finance being provided to hundreds of firms across the country.

And now I am taking further action by extending our generous loan scheme so even more businesses can benefit. We have also listened to the concerns of some larger businesses affected by COVID-19 and are announcing new support so they can benefit too.

This is a national effort and we'll continue to work with the financial services sector to ensure that the £330 billion of government support, through loans and guarantees, reaches as many businesses in need as possible.

The Chancellor will be speaking to bank Chief Executives next week to discuss how the schemes are working and ensure everybody is playing their part.

There have now been over 130,000 enquiries from businesses across the country for business interruption loans, according to latest figures from UK Finance. Some 983 businesses have had finance approved, while banks are processing thousands of loan applications – and scheme changes made today will help them approve loans for the smallest businesses as quickly as possible.

The first firms to receive business interruption loans included Hartlepool-based H.T.E.S (Northern), which provides training and assessment services to the engineering, petrochemical and construction sectors. This company received a £60,000 loan backed by the scheme, enabling it to continue to operate, even though sales have dropped by 75%.

Brian Goodlad, Director of H.T.E.S (Northern) said:

We have seen a significant drop in sales following the start of the coronavirus outbreak. The CLBILS support provided by Business Enterprise Fund provides a boost to our cashflow which ensures certainty and stability in very difficult circumstances.

It is an important lifeline that will help us survive and safeguard 15 full and part-time jobs

For loans over £250,000, personal guarantees will be limited to just 20% of

any amount outstanding on the CBILS lending after any other recoveries from business assets. Lenders were already prohibited from asking business owners to put their house on the line, but today's changes will provide further reassurance regarding personal assets during this difficult time.

This will apply to finance already offered under the scheme, to ensure that all business owners receive the same level of government protection.

Business Secretary Alok Sharma MP said:

The coronavirus pandemic represents a challenge to businesses unlike any other they have faced before and we are determined to support them through this difficult time.

The changes we are making to the Coronavirus Business Interruption Loan Scheme will make it easier for business to access the lending we have put in place, helping them to continue trading and protect the livelihoods of their staff.

Last week, the Chancellor and the Governor of the Bank of England, Andrew Bailey, wrote to banks asking them to support small and medium-sized enterprises in any way they can. This included ensuring interest rates offered to struggling businesses are reasonable and to pass on the benefit of the Government guarantee to those borrowing under the Coronavirus Business Interruption Loan Scheme.

### **Further information**

The number of providers of the CBILS continues to grow and new alternative finance lenders are being accredited under the scheme creating more choice and diversity of supply for smaller businesses. We will update on this in due course.

The CBILS scheme follows feedback and discussion with business groups and banks and we will continue to consult with them before the details are rolled out.

Reaction from business groups

Adam Marshall, Director-General, BCC (British Chambers of Commerce) said:

We're pleased that the Chancellor is listening and responding to the real-world concerns posed by firms across the UK who are urgently trying to access financial support.

Improvements to the Coronavirus Business Interruption Loan scheme will help firms get access to cash more quickly, and the announcement of a new loan scheme for mid-sized companies closes a significant gap in existing support.

Chambers of Commerce will continue to work with government and the banks to ensure that support reaches businesses at the front line.

Dame Carolyn Fairbairn, Director-General, CBI (Confederation of British Industry) said:

The Chancellor's measures are a big step forward. They will help deliver cash faster to firms battling for survival in the headwinds of the pandemic.

By providing more support for mid-tier companies, they are backing our most significant and iconic regional employers. These firms number in the thousands and make a huge contribution to the economy, so it's good to see them getting the support they deserve. More detail and a clear time frame are still needed, but this plan is hugely welcome.

Reforms to the CIBL scheme for firms up to £45 million will simplify the process and make it easier for loans to reach smaller businesses struggling for cash. Alongside, banks are working at breakneck speed to deliver loans to firms most in need.

Each week brings unprecedented levels of economic support and it's encouraging to see the Government stepping in where urgent help is needed. This will need to continue as the challenges of this health and economic crisis unfold.

Mike Cherry, National Chair, FSB (Federation of Small Businesses) said:

The most immediate issue threatening the survival of millions of small businesses and the self-employed is severely depleted cash flow. Time is of the essence and therefore we welcome government action in ensuring that any viable small business that has been negatively impacted by the Coronavirus can now directly access CBILS rather than first being offered a bank's own standard commercial lending product.

Removing personal guarantees for all commercial loans below £250K is also very welcome. Taking on debt at the current time is a daunting prospect for many small businesses and the self-employed. We look forward to continuing our constructive engagement with government to ensure that debt can be repaid in an affordable way that allows small businesses to recover from this crisis and to thrive again.

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# Almost £400 million to keep England's buses running

- funding will protect bus services for people who need to travel, for example to get to work or buy food
- new funding, totalling £167 million over 3 months, comes on top of pledge to guarantee existing £200 million investment
- up to another £30 million also reallocated to safeguard services

England's buses will continue to serve those who rely on them thanks to a funding boost totalling £397 million for vital bus operators, Transport Secretary Grant Shapps has announced today [Friday 3 April 2020].

The package, agreed jointly with the bus industry, will keep key routes running to provide a lifeline for those who cannot work from home, including those travelling to jobs on the frontline of the UK's fight against COVID-19, such as NHS staff.

New funding of up to £167 million will be paid over 12 weeks under the new COVID-19 Bus Services Support Grant. As a condition of the funding, bus operators will be required to maintain necessary services at a level which is sufficient to meet much reduced demand, but also to allow adequate space between passengers on board. This is expected to be up to 50% of normal service levels.

Transport Secretary Grant Shapps said:

We have been very clear during the outbreak that the best way to stop the spread of the virus and protect the NHS, is to stay at home if possible.

Our buses are a lifeline for people who need to travel for work or to buy food – including our emergency services and NHS staff – and it's absolutely vital we do all we can to keep the sector running.

This multi-million-pound investment will protect crucial local transport links across England, bolstering the sector and minimising disruption for passengers in the long term."

Operators will also be required to keep passengers properly informed about revised timetables to ensure that people know which services are running and when.

The government has also promised that £200 million of existing funding under the [Bus Services Operators Grant](#) will continue to be paid as normal even though not all services may run during this time. This funding is usually paid according to fuel consumption, and so the government's commitment to pay

this on pre-COVID-19 levels will help ensure that bus companies are able to benefit despite fewer fare-paying passengers travelling.

This is in addition to up to £30 million of extra government bus funding, originally earmarked for starting new services, which will instead be paid to local authorities to maintain existing services.

The Chancellor of the Exchequer, Rishi Sunak, said:

It's vital people protect our NHS by staying at home during the outbreak – but we also need to ensure that doctors, nurses and other key workers, can travel to and from their jobs.

This funding will provide a lifeline for those on the frontline as well as those who cannot work from home.

Councils have also been encouraged to maintain their existing subsidies for concessionary fares to ensure that older and disabled people can still travel when they need to, for example to reach the shops, hospitals and doctors' surgeries.

CPT Chief Executive Graham Vidler said:

Bus operators of all sizes across the country are providing an essential service at a time of national emergency, and we thank the thousands of staff doing an incredible job to keep routes running.

This funding is designed to plug the gap between the costs of running essential routes and revenue currently being received, and will help the country through the outbreak by allowing critical journeys to continue.

We're pleased the government is working with us to ensure essential bus journeys can continue and will work closely with them to ensure the network remains viable.

This is the latest step in a string of urgent measures being taken forward by government to support vital public services, including emergency measures to sustain rail services as operators manage the impacts of COVID-19, and support for crucial links to different parts of the UK.

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# £300 million announced for community pharmacies to support them during coronavirus outbreak

Community pharmacies are receiving a £300 million cash boost to ensure they can continue to carry out essential services during the coronavirus outbreak.

The advanced funding injection will support pharmacies to provide critical services to protect community health, including supplying medicines and providing medical advice to patients, during a period of unprecedented demand.

£200 million was paid on 1 April to pharmacy contractors, alongside their normal monthly payments from the NHS Business Services Authority, and a further £100 million will be allocated on 1 May 2020.

In addition to this funding, the Department of Health and Social Care has already reduced the number of services that community pharmacy are required to deliver to allow them to prioritise the most important tasks, but they will continue to receive their full NHS funding. During this period, pharmacies will not be required to pilot new services or carry out non-critical administrative tasks, such as updating practice leaflets.

Minister for Health Jo Churchill said:

Every day, community pharmacies carry out critical work to protect the health of the public and support the wider NHS. This is even more important now as we face this unprecedented time.

We hugely value the role of the community pharmacy, which is why we are backing them with £300 million of advanced funding to support them as we continue to assess the full additional impact of coronavirus on community pharmacy.

To further support pharmacies, we have reduced the services they need to deliver during COVID-19 but have maintained their full funding.

We are also working to increase the workforce capacity and flexibility, with calls to those pharmacy professionals who have recently left professional registers to return and have ensured that there is adequate indemnity insurance cover community pharmacy activities during the pandemic, for locum staff, and for professionals who may be relocated to pharmacies that are not their normal place of work.

- Pharmacy contractors should note that this uplift will not show on their schedule of payment but the NHSBSA will be sending a letter to each

contractor outlining their uplift

- This uplift is not an additional funding over and above what was agreed for 2020/21 under the Community Pharmacy Contractual Framework 5-year deal. The uplift will be reconciled in 2020/21. However, the mechanism and the time period over which reconciliation will take place has not yet been agreed with the Pharmaceutical Services Negotiating Committee
- [Full list of Contractual and regulatory changes during the pandemic](#)