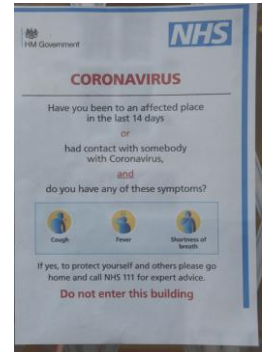




# BIZ BUZZ MARCH 2020 CRISIS ADVICE AND ANSWERS

If you've got a story to tell or information you'd like the local business community to know about, get in touch. [info@np4nb.online](mailto:info@np4nb.online)  
<http://www.np4nb.online/>

## COVID 19...TESTING TIMES AHEAD ... BUT WE CAN DO IT ...TOGETHER



Everything changes. The Government press conference on Monday (16th) had a shattering effect on the retail and hospitality trade. All small businesses feel the same threat across the country, so in that respect we are not alone. The government has promised financial support but if you feel confused...sadly, once again, you are not alone. On Wednesday (today) it announced that schools will be closed except to the children of front line key workers. This will alter everything yet again.

### BIZ BUZZ HAS BEEN HUNTING ANSWERS - READ ON FOR CONTACTS AND CLUES.

Biz Buzz has spoken to a range of Eastern region business support groups. All are frustrated and none have *all* the answers. We have a lot of answers here. Below are direct phone lines, names and web addresses so you can cut the time to the facts.

If you need more help to sort it, Biz Buzz will do its best. Don't hesitate to get in touch.



Government actions first announced on Monday 16th have already struck a hefty blow to businesses particularly in hospitality, theatre and self-employment of all sorts. Gatherings at **New Buckenham's Village Hall**, which has been so carefully managed during the hard times of Brexit and downturn, are being cancelled at an impossible rate. So with regret the facility will have to close its doors from Friday 20th March.



**Angel Cakes** reported that the 2 weeks of March had been the worst they'd experienced. But suddenly, on Saturday 14th, a resurgence. They had the best day's takings this year. But what a difference a day makes. Monday's announcement caused a cash crash. Family commitments, rent obligations etc, test such a business to the limit.




At the **King's Head** there was frustration on Monday night. For Dan and Jenny there was no alternative but to carry on and hope that Government aid would be speedy. With a top hygiene rating and all the extra sterilisation they've instigated, both front and back of house, just like Angel Cakes, they have been doing everything they can. Jenny, as a chemotherapy nurse, is now on NHS lock-down to ensure she can continue to work for all NHS outlets. For both these businesses it's day-at-a-time...day-at-a-time..





At **Kings Stores**, Sue is having a hard time too. Villagers are eager to support wherever they can. Locals can avoid the panic buying at supermarkets by shopping here, but there's pressure on stocks because as small retailers are at the end of the supply chain. Sue has to fight for what she needs but has to take what she can. So be prepared to switch from your favourite brand! It's all part of the new world.


Below is the state of play as at 19th March 2020 at 1400. This might short-cut you to the facts.


## WHAT'S THE DEAL?


 No biz rates to pay for the year ahead starting **NOW** for **ALL retail, hospitality and leisure** businesses (not just those up to £51,000 rateable value). Warning. This is available only to those who have what the Government terms "retail relief".

 Breckland District Council say that if you have had a rates bill you should do nothing at the moment. **New bills will be sent out shortly** with the "retail relief" of 100% applied.


 A **£25,000 cash grant** - NOT A LOAN- to **retail, hospitality and leisure businesses** with a rateable value between £15,000 and £51,000. (This seems to be available only to one premises, but the Federation of Small Businesses are trying to get that altered)

 A **£10,000 cash grant** to small businesses eligible for small business rate relief or rural rate relief. To be clear, you don't have to pay this back. The local authority will be in touch with you to offer this. They've been promised the money from Government in early April.

 If you get Small Biz Rates Relief or Rural rates relief, **the Local authority will contact you.** The government says they will give Breckland the money by early April.


 Be aware. According to the **de minimis rules**, a business cannot access extra grant funding or preferential loans if it is already in receipt of €200,000 of state aid. This still applies despite Brexit, but the Government is in negotiations to change this.


 Businesses can access **loans of up to £5 million with the first 6 months interest free.** (The Government will pay that). This Business Interruption Loan Scheme should be available from 23rd March 2020.


 Pubs and restaurants will have planning regs relaxed so they can offer takeaways or deliveries without applying for a change of use. Draft legislation is already published and could be passed before Easter.

 SMEs will be able to reclaim 2 weeks statutory sick pay for staff off due to Covid 19. A GP note is not necessary.

 Breckland DC has not updated its web site since December!!! However, on this page there are pointers which should be of use. <https://www.breckland.gov.uk/article/5561/Advice-and-Support>

 A new **Coronavirus Business Interruption Loan Scheme**, delivered by the **British Business Bank**, will enable businesses with a turnover of no more than £41m to apply for a loan of up to £1.2m, with the Government covering up to 80% of any losses with no fees. This is intended to protect and support small businesses.

 For businesses with fewer than 250 employees, the cost of providing 14 days of **statutory sick pay** per employee will be refunded by the Government in full. This is to help cover the unpredictable costs of large-scale sick leave.

 A dedicated HMRC helpline **0800 0159 559** has been set up to help businesses and self-employed individuals in financial distress and with outstanding tax liabilities receive support with their tax affairs. Through this, businesses may be able to agree a **bespoke Time to Pay arrangement**.

# HOW TO GET YOUR HANDS ON THE MONEY... OR GET YOUR QUERIES ANSWERED



**THE FEDERATION OF SMALL BUSINESSES** A good guide, updated in simple terms.

<https://www.fsb.org.uk/campaign/covid19.html>

East Anglia [Kathleen.maclean@fsb.org.uk](mailto:Kathleen.maclean@fsb.org.uk) Tel: **07977 429999**



Biz Buzz has spoken with **BRECKLAND DISTRICT COUNCIL** who will be responsible for implementing the rates rebates and grants. They are in talks with the Government trying to clarify the regulations. The grant facts will be out on March 20th

**The best direct line for business support at Breckland is: 01842 756568**

On this page there are pointers which should be of use.

<https://www.breckland.gov.uk/article/5561/Advice-and-Support>



**THE NORFOLK CHAMBERS OF COMMERCE** are

collating information daily. If you came to our first Biz Focus Group, you will have met Nova Fairbank, Head of Policy, Governance & Public Affairs. Look at their website here:



<https://www.norfolkchamber.co.uk/news/general/18-march-coronaviruscovid-19-briefing> Apart from trying to sort out the Government's plans they have had to restructure their business on a practical level. Their ideas are innovative. This is such a strange time, you need to dare to do the unusual. The lessons from NCC are: Think ahead; Crisis meetings; Talk to your staff, suppliers, customers; Think out of the box and then, ....do it all over again! Everything is changing.

Nova told us: "We spent all of Monday in crisis meetings working out what needed to be said about the latest situation with coronavirus and the budget statement and press releases and methods of work, only for it to be thrown out completely after the Government made its announcements on Monday evening." They've held talks with Norfolk County Council and the Anglia Growth Hub with the idea of "repurposing" the funding which only a few weeks ago was intended for "growth" in the East Anglian region. Half the office has gone home because of pregnancy, a family with high risk youngsters and disability, and someone else who has a snuffly cold...or something. The remaining workers have been divided into 8 zones with a pod of desks around them. Each has been given their own towel and sanitiser so that they can do their work but not come into contact with each other. No members of the public can go to their office. However, they are keen to help at any time. Nova Fairbank says use the website and if you need to get advice you can contact them here: **nova.fairbank@norfolkchambers.co.uk 01603 729 713 The business line is 0300 4563565**



Even local **Mid Norfolk MP George Freeman MP**, got stressed about the uncertainty. He told Biz Buzz he was "warning" the Government to "make sure the money isn't poured into the usual "silos" but instead made available in a way that the places and people who need help can actually benefit." Freeman also wants



local communities to have a bigger say in regeneration not just in what is done

but HOW it's done. Good luck with that then... [www.georgefreeman.co.uk](http://www.georgefreeman.co.uk)

The direct link for the government's business support is:

<https://www.gov.uk/government/publications/guidance-to-employers-and-businesses-about-covid-19/covid-19-support-for-businesses>



HM Government

David Sparkes, business skills adviser for Norfolk with the New Anglia Growth Hub is expecting information about grants and funds on Friday March 20th. He'll be in touch with us and Biz Buzz will send new info out. Main phone no: 0300 333 6536 Mob: 07467 148478





## CRISIS MANAGEMENT IS ABOUT CONSTANT COMMUNICATIONS.

Any crisis consultant will tell you that the best way forward is to **acknowledge** the seriousness of the situation and link with your customers/clients with **clarity** and **constantly**. Many Biz Bods have been doing this. If you haven't yet done this - now is the time. If you have, the job is not over.

**Reflect , Review and Repeat.**

- Continually look critically at your business operation
- Keep abreast of Government and health announcements
- Debate with your staff to produce new strategies & keep them informed.
- Review your strategy daily/hourly and then once again put out more publicity.
- Always proof read your copy carefully. Get someone else to read it so you can be sure others understand.
- Use every forum to get your message across to everyone. This will decrease confusion or upset, and keeps you in the public eye ready to go when the turmoil is over.
- Do not be political, bitter or whining. You must be realistic and authoritative.
- When in doubt, take advice.
- Construct your advertising/posts/blogs in a customer friendly way so they know that you care about them as people and not just as money merchants.
- Now is a time for building alliances and friendships which can last.. even if it's with competitors.
- The simplest things may get forgotten if you're not careful, and do not assume that things are obvious. Here are some thoughts: Opening times/office hours - are they the same? If not, should you explain why not? More friendly signs in full view? Hand sanitisers/soap & water/ wipes for use on the way in and the way out. Such extras are helpful but also give customers confidence that you are a safe place. Cleaning operations - they were always good but are they stepped up? Move furniture to account for the 2 metre distancing. Should previously unwrapped products now be packed in polythene bags...which might also make them easier to put in the freezer.



**LIFE GOES ON!** Justin and Stacey Doherty of Great Ellingham arrived at Angel Cakes to collect a beautiful birthday cake (made by the other Stacey who crafts the cakes) for Stacey's Dad, Tony. He loves...guess what? CRUISES! And now, of course, there will be much excitement as the family waits to see whether the one week birthday present cruise that they've all been saving for, around the Fjords of Norway will go ahead in July or not....Well, even if it doesn't happen, it was a great excuse for a super sea cake!!! And



### **THE MOBILE PHONE MAST MYSTERY... EPISODE 42,209,544**

Chancellor, Rishi Sunak has offered a fab incentive to mobile phone operators: Over £500m to extend 4G mobile coverage to 95% of the UK. Juliet Baller, Planning Manager at **waldon:** responded to our latest enquiry, saying, somewhat cautiously: "...progress is being made with regards to getting the Downmore Farm site built, but there are still some legal matters to complete..." Maybe the money will help???

