

# NIVO ASSIST COVID-19 BRIEFING DOCUMENT – No.11

## CORONAVIRUS

### – INFORMATION FOR INDIVIDUALS AND BUSINESSES IN **SCOTLAND**

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From:

[Office of the Secretary of State for Scotland](#)

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## 1.2 INDIVIDUALS AND FAMILIES

### 1.2.1 Health

Any person who has symptoms of COVID-19 - that is a cough, a temperature or loss of taste or smell - should take immediate steps to book a test.

If this applies to you, please go straight to [nhsinform.scot](https://nhsinform.scot) to get a test or, if you can't go online, call NHS 24 on 0800 028 2816. Don't wait to see if you feel better before booking a test, and all people in your household should self-isolate.

Read the latest information on COVID-19 from [Health Protection Scotland](#).

### 1.2.2 Staying at home and physical distancing

Read the Scottish Government's guidance on [staying at home and away from others \(physical distancing\) for people in Scotland](#).

Also read [advice for people, including children, who are at very high risk of severe illness from coronavirus in Scotland](#).

### **1.2.3 Scotland's route map through and out of the crisis**

The Scottish Government have published a [coronavirus framework for decision making](#). It gives an indication of the order in which Scotland will carefully and gradually seek to change current restrictions.

### **1.2.4 Guidance for employees**

[Read all the latest guidance for employees](#) including details about staying at home, Statutory Sick Pay and Universal Credit.

Also [check if your employer can use the Coronavirus Job Retention Scheme](#) to cover 80% of your regular wage, up to a monthly cap of £2,500.

### **1.2.5 Sickness and disability benefits**

[Face-to-face assessments for all sickness and disability benefits will be temporarily suspended](#) for 3 months from Tuesday 17 March.

No further action is required by any claimant as a result of this change. They will be contacted with advice on next steps.

### **1.2.6 Travel**

[Find out all the latest travel advice and sign up for travel alerts](#) via the Foreign and Commonwealth (FCO) website.

### **1.2.7 Education**

Find the latest guidance on physical distancing in education and childcare settings on the [Scottish Government website](#).

### **1.2.8 Housing**

The UK Government has agreed with mortgage lenders that they will [offer repayment holidays of 3 months to households in financial difficulty due to COVID-19](#). Customers who are concerned about their

current financial situation should contact their lender at the earliest possible opportunity to discuss if this is a suitable option for them.

### **1.2.9 Community support**

- The [Ready Scotland website](#) has advice from the Scottish Government on volunteering and how to support others in your community
- Read advice about [looking after your mental wellbeing](#)
- Read about support for [victims of domestic abuse](#)
- Find out how to [protect yourself from fraud and scams during the COVID-19 pandemic via Action Fraud](#)

## **1.3 BUSINESSES**

### **1.3.1 General guidance for employers**

The Scottish Government has published [guidance for businesses in Scotland on physical distancing](#).

### **1.3.2 Find coronavirus financial support for your business**

Use the [business support finder](#) to see what support is available for you and your business.

## **1.4 UK GOVERNMENT SUPPORT FOR BUSINESSES**

The UK Government has set out a package of measures to protect public services, people and businesses through this period of disruption caused by COVID-19.

### **1.4.1 Businesses in Scotland could be eligible to benefit from the following schemes and announcements:**

- Businesses will receive government grants worth up to 80% of wages to keep workers in jobs. The [Coronavirus Job Retention Scheme](#) will pay up to £2,500 per worker each month

- [Support for businesses through deferring VAT and Income Tax payments](#)
- [Support for businesses paying tax](#)

#### **1.4.2 Support for the self-employed:**

- Millions of people across the UK could benefit from the new [Self-Employed Income Support Scheme](#), with those eligible receiving a cash grant worth 80% of their average monthly trading profit.
- The Self- Assessment payment on account, that is ordinarily due to be paid to HMRC by 31 July 2020 [may now be deferred until January 2021](#).

#### **1.4.3 Support for small and medium sized businesses:**

- [Support for businesses through the Coronavirus Business Interruption Loan Scheme](#) via the [British Business Bank](#). The scheme will deliver loans of up to £5 million for eligible businesses and is interest free for 12 months.
- The [Bounce Back Loan scheme](#) will help small and medium-sized businesses to borrow between £2,000 and £50,000. The UK Government will guarantee 100% of the loan and there won't be any fees or interest to pay for the first 12 months
- UK-based start-ups and scale-ups can apply for the [Future Fund, delivered in partnership with the British Business Bank](#). Eligible companies can apply for a convertible loan of between £125,000 and £5 million to support their continued growth and innovation and the Fund will be open until September.
- Small businesses and employers across the UK who have paid statutory sick pay to staff taking coronavirus-related leave can [claim back the money](#)

#### **1.4.4 Support for larger businesses:**

- The new [Coronavirus Large Business Interruption Loan Scheme \(CLBILS\)](#) will provide a government guarantee of 80% to enable banks to make loans of up to £25m to firms with an annual turnover of between £45m and £500m.

- The [Bank of England COVID-19 Corporate Financing Facility](#) is designed to support liquidity among larger firms, helping them to bridge coronavirus disruption to their cash flows through the purchase of short-term debt in the form of commercial paper.

## **1.5 SCOTTISH GOVERNMENT SUPPORT FOR BUSINESSES**

The Scottish Government has a [summary of their support available to businesses in Scotland](#). Scottish Government coronavirus business support and advice is also available at the [Find Business Support website](#).

## **1.6 BUSINESS SUPPORT HELPLINES**

### **1.6.1 HMRC tax helpline**

HMRC has set up a helpline for businesses and self-employed people who are concerned about paying their tax due to COVID-19.

Call 08000 241222 for help and advice.

Monday to Friday, 8am to 4pm

[Find out about call charges](#).

### **1.6.2 Scottish Government helpline**

If you run a business in Scotland you can also get advice by calling the Scottish Government's helpline: 0300 303 0660. It is open Monday to Friday, 8.30am to 5.30pm. Select option 1 to speak to the COVID-19 team.

## 1.7 HOW YOU CAN HELP

Use the [UK Government's service to tell us how your business might be able to help with the response to coronavirus.](#)