

Summary

Topic	Question	Answer
<p><i>Furlough</i></p>	<p>Can furloughed workers work a 2nd job?</p> <p>Do companies have to pay upfront? And how long until the refund is sorted?</p> <p>What about seasonal staff who were just hired and weren't on the books by 28th Feb?</p> <p>Can terms and conditions of employment be altered during/after furlough?</p> <p>Can redundancies still be made?</p>	<p>It depends - if they are working during the hours they would normally be working for you, then no. If it is outside of the usual hours they work for you, then theoretically yes - but it is important to communicate so both parties are aware. Moreover, check your employment terms to ensure the 2nd job doesn't contradict these - for example, you may have a clause in your contract for employees to not work for same industry, so they can't work 2 jobs of similar companies. Directors are able to be furloughed, providing they are only doing statutory tasks (like sorting payroll, VAT bills etc and not generating income).</p> <p>Yes, they have to pay up front - HMRC are working hard to get this brand new system up and running and it is likely to be available by mid to late April. Date tbc. IF cashflow is an issue, companies can either discuss with their employees and come to an agreement to change pay dates to closer to this time or seek support from banks</p> <p>Unfortunately they have to be on PAYE then - if they are not, then it is recommended that they contact their previous employer and try to be furloughed by them. If they were on your PAYE in the last year and haven't been taken off, but may not have worked recently but were due to, they will still be able to be counted. Simon Jupp noted that they are aware of quite a number of workers that fall into this category and are working to see if any solutions</p> <p>Not without discussing and receiving consent of the employee. The changes need to be proposed and accepted</p> <p>Only if you have a business case that justifies the reason to do this now - the Job Retention Scheme was created to prevent this, so there are grey areas that could be seen as unfair dismissal. If you laid off/ made</p>

	Will holidays be carried over?	<p>staff redundant within the time frame of the scheme, you should be bringing them back as furloughed (with their permission). However, should, once this is over, your business case justifies the need for redundancies (i.e the new climate results in less need for the roles etc), then you can. It is important to seek HR advice regarding your Business Case</p> <p>The Government have announced that workers who have not taken all of their statutory annual leave entitlement due to COVID-19 will now be able to carry it over into the next 2 leave years to prevent them having to take it all in the remaining months of their leave year or lose it.</p>
<i>Professional services</i>	What support is on offer to this category ?	<p>Currently the small business rates relief - if the premises has a rateable value of up to £15k then they are eligible - more information here</p> <p>VAT deferment is also available - but they must still submit tax return and MUST cancel their direct debit otherwise money will still be taken and is hard to get back</p> <p>Banks should theoretically be offering loans but there has been some issues with this as actions of some banks are yet to reflect policy - difficulty with distinguishing a fair way to ensure loans.</p> <p>Attendees suggested more support is needed for this category of companies as some aren't eligible for grants etc - can Simon bring this to the attention of whom it concerns</p>
<i>Directors of companies</i>	What has developed since this was originally raised?	<p>Nothing other than the items mentioned above, however this is on their radar and it has been suggested that the gov are working on a solution for support - watch this space</p>
<i>Self employed workers</i>	What has developed since this was originally raised?	<p>Similar to the last announcement, however it is now capped at £2.5k</p> <p>80% of either monthly net earnings averaged over the past 3 years or £2500k - whichever is lowest. To be released in June.</p>

<p><i>Insurance</i></p>	<p>Why are insurers not paying out?</p> <p>What to do if insurance is up for renewal? Will new insurers cover Covid-19 in their new policies?</p> <p>Can I make a claim and switch insurers? And will the grants affect my claim?</p>	<p>It's not as black and white as that - it's all dependent on each company's individual contract/policy and the wording in it. Insurers are trying to support fairly based on what is included in the original policy. There have been some issues with specific wording but it is worth discussing the details with your insurer on a case by case basis.</p> <p>Look into the options openly and pay particular attention to the things included - be open and honest with the insurers - the more information they have, the better they can risk assess and build a package for you. However it is currently unlikely that covid-19 will be supported in the near future.</p> <p>Yes you can definitely claim and switch - but it is important to be open with both parties and to do it sooner rather than later. In regards to the income of a grant affecting eligibility, it depends on what your claim is covering - it is important to check this with your insurer and see if grants can be treated separately</p>
<p><i>Adapting</i></p>	<p>What are people doing to adapt?</p>	<p>Alison, Straight Marketing - offering online training sessions that are being well received</p> <p>Albie, Hands on Health - offering advice to current clients and sharing list of people in the town that are offering helpful services, to keep things positive</p> <p>Charles, Every's Solicitors - still operating but under new health guidance/ distancing guidelines, as is important to continue with the legal support people need</p> <p>Graham Sykes Insurance - Posting word search/sudoku activities online, to generate positivity and activities for people to spend time with</p> <p>Caramel clothing - offering online orders for clothing and gifts with delivery locally and nationwide, following safe protocols for posting</p> <p>Old Dairy Lympstone offering isolation accommodation to key workers + Jules offering online Zoom learning for students soon, as a teacher trying to support learners</p>

		<p>Paul, Dolphin nurseries, have private page for their parents, where they post support for activities etc as it's important to focus on</p> <p>Ian - BigFire/Summerhouse 24 - finding online orders still</p> <p>Nigel, WNW Digital - able to work remotely and finding certain sectors are still benefiting from Google adverts - important to keep this up to maintain coverage</p> <p>Chamber - working hard to pull of these things together to promote the different adaptations and services still available, via our love local list</p> <p>East Devon County Council - it was explained by some attendees that their systems and support has been very proactive/slick and the grant relief sign up form very simple and straightforward</p>
--	--	--