

# Lambeth talk

SPECIAL EDITION FOR BUSINESS AND SELF-EMPLOYED / APRIL 2020

Love  
local  
business



[lambeth.gov.uk/coronavirus-covid-19/  
information-for-businesses](https://lambeth.gov.uk/coronavirus-covid-19/information-for-businesses)



For safety, this magazine has been delivered following  
Public Health England guidelines. It may be safely read.

 Lambeth

# Coronavirus Business Interruption Loan Scheme (CBILS)

The Government's CBILS scheme supports smaller businesses (SMEs) with access to loans, overdrafts, invoice finance and asset finance of up to £5 million and for up to six years. Loans under £250,000

are available with no personal guarantee required. The Government will also make a Business Interruption Payment to cover the first 12 months of interest payments and any lender-levied fees, so smaller

businesses will benefit from no upfront costs and lower initial repayments. More information at: [businesssupport.gov.uk/coronavirus-business-support/](https://businesssupport.gov.uk/coronavirus-business-support/)



**LONDON GROWTH HUB**

**FREE HELPLINE**

One-to-one advice and support to help London businesses face the challenges of COVID-19

Visit **growthhub.london** for the latest support available for your business

## Business survey for COVID-19

In order to better understand and measure the impact of the Coronavirus on our business community, we're asking all businesses to complete our short business survey. This will help us understand the challenges you're facing and identify how we can support businesses during and after the crisis. You will help us to identify gaps in the Government's support measures for business and lobby with business groups on your behalf.

**[lambeth.gov.uk/business-survey](https://lambeth.gov.uk/business-survey)**

# Lambeth Council on your side

**This is a time of great anxiety for workers and businesses.  
Lambeth Council will do all in our power to help you  
through this.**

Which is why we've launched Lambeth's Local Economy Support Package. We're giving rent relief to over 300 of our commercial tenants, making over £50m of grant payments, and freezing commercial waste payments for businesses forced to shut. And we're now developing new measures in partnership with business groups across the borough.

We're determined to keep Lambeth's business community vibrant and resilient, being on the side of our local businesses, their employees and those who are self-employed.



**Councillor Jack Hopkins,  
Leader of the Council**

## Cash grants for businesses

A £10,000 grant is available to businesses currently eligible for Small Business Rate Relief (SBBR) or those in the retail, hospitality and leisure sectors with a rateable value under £15,000.

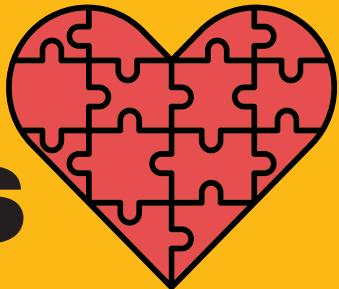
A £25,000 grant will be provided to retail, hospitality and leisure businesses operating from premises with a rateable value between £15,000 and £51,000. Eligible businesses will receive one grant per hereditament (business premises).

**To claim a grant fill  
out an online claim form  
at [lambeth.gov.uk/  
covid19businesses](https://lambeth.gov.uk/covid19businesses)**

### Advice on filling out a claim form:

- Please ensure you read the following guidelines carefully. Mistakes on the claim form may lead to it being rejected and cause delays in processing your payment.
- You will need a copy of your business rates bill and your business bank details before you start completing the form.
- Make sure you have your unique business rates reference number (found on any business rates bill). Your claim cannot be processed without your unique business rates reference number. If you do not know it please call the business rates team on **020 8315 2255** between 9am to 5pm, Monday to Friday.
- You will be asked to enter 2 addresses. The first address is the property address that the grant is being claimed for. The second address is the billing address that your business rates bills go to. If the billing address is the same as the property address you should re-enter the property details again.
- If you have a direct debit set up for business rates payments, the bank details entered into the form should match the bank details used for the direct debit. If they do not match the form will be rejected.
- When your form has been submitted successfully you will get a case reference number as confirmation.

# Protecting local business



## Coronavirus is a huge challenge to every aspect of life in Lambeth.

While the Chancellor has set out a package of measures to support businesses through this unprecedented period of disruption, as a council we feel that we must also step in to help.

We have launched a comprehensive economic package to help businesses, voluntary and community sector (VCS) groups and the borough's residents cope with the COVID-19 pandemic. Our Local Economy Support Package is designed to offer relief and certainty at a time of unprecedented challenge.

If you have any queries please go to our business webpage [Lambeth.gov.uk/covid19businesses](https://lambeth.gov.uk/covid19businesses)

If you still can't find the information you need please email [enterprise@lambeth.gov.uk](mailto:enterprise@lambeth.gov.uk) or call the Business Helpline on **020 7926 2344**.

### Rent Relief

- Business and Voluntary and Community Sector tenants of the council most impacted by the crisis are being granted three months' full rent relief

- Businesses include: hairdressers; cafes; restaurants; beauty salons; offices; shared workspaces and non-food related retail
- This will directly benefit over 300 commercial tenants of the council.

### **Business Rates relief**

The business rate relief support announced by Government is being applied to accounts automatically. This includes 100% business rate relief for retail, hospitality and leisure businesses for 2020/21.

### **Commercial Waste**

Freezing of services and waiving payment immediately for those that currently don't need the service. Contact Lambeth Council if you're no longer in operation, to freeze your account.

### **Business Task Force**

- We have established a Task Force with Lambeth's seven Business Improvement Districts (BIDs), coordinating our response and working up additional proposals to support local businesses and support the eventual economic recovery effort
- Lambeth is also looking at how

the council can safeguard the future of BIDs through this time – valuing the vital role they play in the local economy

### **Emergency Support Scheme**

The council has committed an additional £500,000 to provide financial support to the most vulnerable residents who are at immediate risk of financial hardship. The scheme provides those who are experiencing a crisis or emergency with support to buy food and make energy payments. More information at: [lambeth.gov.uk/apply-for-emergency-support](https://lambeth.gov.uk/apply-for-emergency-support)

### **Business interruption loan scheme**

The Government-backed Coronavirus Business Interruption Loan Scheme has launched to support smaller businesses to access finance.

### **Statutory sick pay refund**

Businesses with fewer than 250 employees will be entitled to receive a refund for Statutory Sick Pay costs they incur because of coronavirus. The refund will be limited to two weeks per employee.

## Coronavirus Job Retention Scheme

Under the Government's Coronavirus Job Retention Scheme, all UK employers with a PAYE scheme that was created and started on or before 28 February 2020, will be able to access support to continue paying part of their employees' salary for those that would otherwise have been laid off during this crisis.

This applies to employees who have been asked to stop working, but who are being kept on the pay roll, otherwise described as 'furloughed workers'. HMRC will pay employers a grant worth 80% of an employee's usual wage costs, up to £2,500 a month, plus the associated Employer National Insurance contributions and minimum automatic enrolment employer pension contributions on that subsidised wage. This is to safeguard workers from being made redundant. The Coronavirus Job Retention Scheme will cover the cost of wages backdated to March 1st if applicable and is initially open for 3 months, but will be extended if necessary.

More information on the scheme, eligibility and to apply can be found at:  
[businesssupport.gov.uk/coronavirus-business-support/](https://businesssupport.gov.uk/coronavirus-business-support/)

## Self-employment Income Support Scheme

The Government's Self-employment Income Support Scheme (SEISS) will support self-employed individuals (including members of partnerships) whose income has been negatively impacted by COVID-19. The scheme will provide a grant to self-employed individuals or partnerships, worth 80% of their profits up to a cap of £2,500 per month.

HMRC will use the average profits from tax returns in 2016/17, 2017/18 and 2018/19 to calculate the size of the grant. The scheme will be open to those where the majority of their income comes from self-employment and who have profits of less than £50,000. The scheme will be open for an initial three months with people able to make their first claim by the beginning of June.

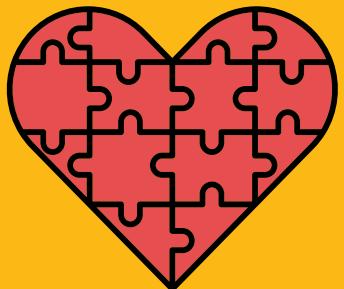
More information on the scheme, eligibility and to apply can be found at:  
[businesssupport.gov.uk/coronavirus-business-support/](https://businesssupport.gov.uk/coronavirus-business-support/)



The council's website provides key information for businesses on the Coronavirus. Visit [lambeth.gov.uk/covid19businesses](https://lambeth.gov.uk/covid19businesses)

A new telephone helpline to support businesses and self-employed people who are concerned about paying their tax due to coronavirus. Contact the HMRC helpline on **0800 0159 559**.

# Advice and skills



**Find out how to support your businesses or organisation during this crisis with guidance, workshops and one-to-one sessions.**

## Advice for Businesses

### Startup Resilience

Capital Enterprise have launched a range of online events and support to help you navigate your startup through this period of uncertainty. No matter the stage of your startup, size or status. [Startupresilience.capitalenterprise.org](http://Startupresilience.capitalenterprise.org)

### London Growth Hub

A new portal to support London-based businesses and employers to manage and mitigate their exposure to COVID-19. [growthhub.london](http://growthhub.london)

### Federation of Small Businesses

Advice and guidance for small businesses and the self-employed. [Fsb.org.uk](http://Fsb.org.uk)

### Creative Industries Federation

Collated advice and guidance for the creative industries.

[Creativeindustriesfederation.com](http://Creativeindustriesfederation.com)

### Mentoring and business clinics

Tree Shepherd are offering virtual and telephone business clinics and are setting up calls with mentors to provide advice. Their experts have extensive experience in all aspects of business support.

[info@treeshepherd.org.uk](mailto:info@treeshepherd.org.uk)

### Arts Professional

Arts Professional has removed its subscription paywall for all COVID-19-related news: [artsprofessional.co.uk](http://artsprofessional.co.uk)

### Your Business Continuity Plan

Business Continuity Plans are vital for ensuring your business is prepared for emergencies. It's more important than ever to make sure your businesses has a plan. Links to guidance and support available is at [lambeth.gov.uk/business-services-rates-and-licensing/help-for-businesses/business-continuity-guide](http://lambeth.gov.uk/business-services-rates-and-licensing/help-for-businesses/business-continuity-guide)

## Advice for VCS

### COVID-19 Tech Support

Covid Tech Support have over 400 tech volunteers who are here to support you. Their aim is that no one should needlessly be put at risk because they didn't have access to technology that a volunteer technologist could have made. [contact@integrateagency.co.uk](mailto:contact@integrateagency.co.uk) or phone 07790 666317

### Digital 1:1 surgeries

Digital agency Copy & Code are offering free hour-long sessions to social impact organisations experiencing technical or communication challenges during the pandemic on a first come, first served basis. [contact@integrateagency.co.uk](mailto:contact@integrateagency.co.uk) or phone 07790 666317

### 1:1 Income Generation Surgeries

In the hour long bookings, we will share our insight into emerging funds and opportunities and aim to be a useful sounding board for your income generation strategy thinking and development.

[contact@integrateagency.co.uk](mailto:contact@integrateagency.co.uk) or phone 07790 666317

# Business as unusual

**The government has advised that all pubs, restaurants and cafes should no longer be open for on-site consumption but under new planning legislation can provide takeaway food (A5 use class).**



**The government has published a new 'Permitted Development Right' to enable this.**

It allows these types of premises to provide prepared hot or cold food, for collection or delivery, for consumption off the premises – without the need for planning permission.

In order to benefit from this right and operate as a takeaway you must first inform us that you plan to do this.

Please email:  
[planning@lambeth.gov.uk](mailto:planning@lambeth.gov.uk)  
 and [foodhealthandsafety@lambeth.gov.uk](mailto:foodhealthandsafety@lambeth.gov.uk) with the subject line 'Notification of temporary operation as hot food takeaway'.

Your email must include:

- The address of the site to be operated as a takeaway
- Confirmation of the previous use of the premises
- Details of the proposed operation, including which parts of the building/land will be used and the proposed hours of operation.
- The date you propose to start and end the take-away operation (the government has permitted such use up until 23 March 2021)

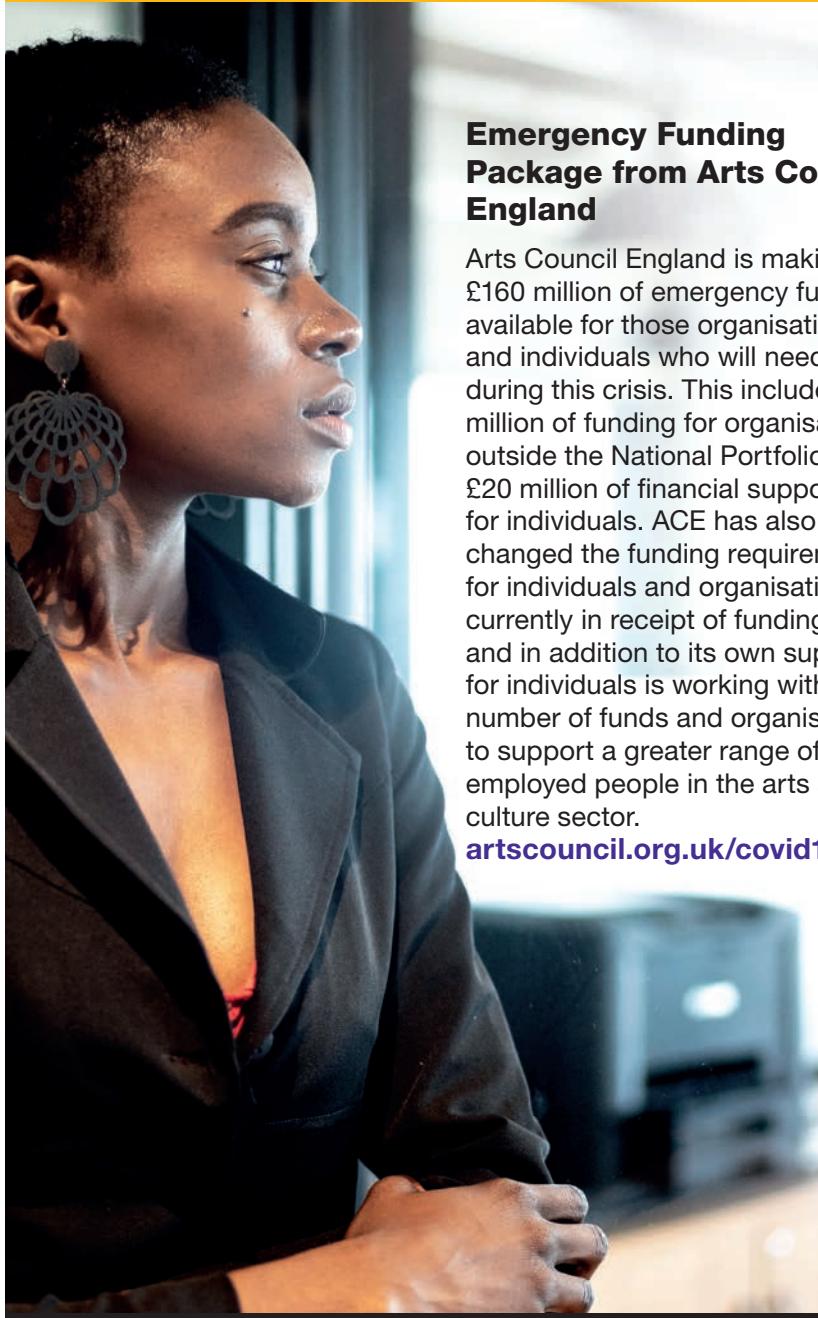
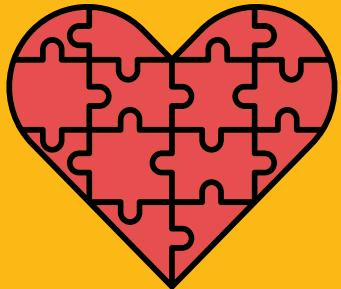
It is important to note that this new legislation allows businesses to operate in this way until the 23 March 2021 – before which such use must cease. Please do

read the legislation observing its conditions and limitations. If you would like to operate beyond this date, a planning application must be submitted well in advance of the expiry date, proposing the continued use of the premises as a takeaway.

Unfortunately, if you are not currently operating as a lawful pub, restaurant or café, you cannot take advantage of this – and will need to apply for planning permission as per normal. In addition to this, there may be conditions attached to previous planning permissions, which will either restrict or prohibit your ability to benefit from these rights.

**You can now apply for permission to provide hot food takeaway for collection or delivery. Email [planning@lambeth.gov.uk](mailto:planning@lambeth.gov.uk) and [foodhealthandsafety@lambeth.gov.uk](mailto:foodhealthandsafety@lambeth.gov.uk)**

# Funding for Arts and Charities



## **Emergency Funding Package from Arts Council England**

Arts Council England is making £160 million of emergency funding available for those organisations and individuals who will need it during this crisis. This includes £50 million of funding for organisations outside the National Portfolio and £20 million of financial support for individuals. ACE has also changed the funding requirements for individuals and organisations currently in receipt of funding and in addition to its own support for individuals is working with a number of funds and organisations to support a greater range of self-employed people in the arts and culture sector.

[arts council.org.uk/covid19](http://arts council.org.uk/covid19)

## **Funding to support London's voluntary sector**

The Greater London Authority and the City Bridge Trust have contributed £1m each to launch a new fund to support London's voluntary sector. This is an initial contribution and London Funders are working with funders from across sectors to bring more money together in response to community need.  
[londoncommunityresponsefund.org.uk](http://londoncommunityresponsefund.org.uk)

## **Digital Culture Network**

The Digital Culture Network - established by Arts Council England - provides one-to-one support from ACE's team of digital specialists for the arts & cultural sector. The Network can provide assistance on how to work and collaborate remotely using digital technology, sustain engagement with your audiences, strategies for income generation through online retail and donations, maximising your website offer and much more. To speak to a Tech Champion, email:  
[digitalnetwork@arts council.org.uk](mailto:digitalnetwork@arts council.org.uk)

**Many organisations have launched funding schemes to support small businesses, charities and the self-employed.**



## Culture in Quarantine

Culture in Quarantine is a £250,000 fund launched on 25 March 2020 by ACE in partnership with the BBC. It is for established England-based artists of any discipline to produce new works in creative media - whether video, audio or interactive. Commissions do not need to be about the current emergency, but they do need to adhere imaginatively and lawfully to the principles of self-isolation. The programme will be managed by The Space and each work will be hosted by the BBC online and/or on-air.

[bbc.co.uk/arts](http://bbc.co.uk/arts)

## Charities Aid Foundation

This Fund is to help smaller charitable organisations in the UK affected by the impact of Covid-19. Grants of up to £10,000 are available. In this time of national

crisis, CAF has launched this rapid response Fund to help smaller charitable organisations affected by the impact of Covid-19. Grants of up to £10,000 will help them to continue to deliver much needed support to our communities across the UK.

This is intended as a rapid response fund, and they aim to make payments to selected organisations within 14 days of application.

[cafonline.org](http://cafonline.org)

## London Community Response launched

With a pot of over £5m – and with more offers of funding in the pipeline – funders have been coming together to create an easy to access process for organisations across the capital to receive emergency financial support.

The first wave of funding will be grants of up to £5k for food and essentials. This will not be the only opportunity for London's civil society to receive grants from the funders behind the London

Community Response. There will be a second wave of funding in the next week for larger grants, service transformation costs, and ongoing work to support communities.

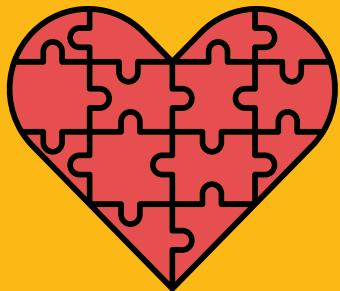
[londonfunders.org.uk](http://londonfunders.org.uk)

## Our Heritage Emergency Fund

The Heritage Lottery Fund are making £50m available to support the UK heritage sector as an immediate response to the COVID-19 crisis, providing short-term funding for organisations delivering heritage projects and safeguarding heritage sites.

[heritagefund.org.uk](http://heritagefund.org.uk)

# Proteger as empresas locais



**O principal pacote económico de Lambeth para apoiar trabalhadores e empresas afetados pelo impacto do coronavírus é um dos maiores e mais abrangentes lançados por qualquer autoridade local da capital.**

O pacote destina-se a oferecer ajuda e segurança num momento de desafio sem precedentes e foi elaborado após consulta aos representantes empresariais do município e amplo debate com o setor de voluntariado e da comunidade. No total, o pacote irá investir 1,2 milhões de libras em empresas e grupos voluntários locais.

Se tiver alguma pergunta, envie um email para [enterprise@lambeth.gov.uk](mailto:enterprise@lambeth.gov.uk) ou ligue para a linha de apoio às empresas através do tel. n° **020 7926 2344**.

## Ajuda com a renda

- Os arrendatários do setor de voluntariado e da comunidade e do setor comercial que foram mais afetados pela crise estão a receber três meses de isenção total de pagamento de renda
- As empresas incluem: cabeleireiros, cafés, restaurantes, salões de beleza, escritórios e retalhistas não relacionados com o ramo alimentar
- Isto irá beneficiar diretamente 226 arrendatários de imóveis comerciais do município.

## Subsídios às empresas

Subsídio de £10.000 ou £25.000 para empresas que recebem ‘Small Business Rate Relief’ (auxílio financeiro concedido a pequenas empresas) ou estão no setor retalhista, hoteleiro ou de lazer. A partir de hoje, estamos a pagar estes subsídios diretamente às empresas com direito a eles e estamos a fazê-lo antes de recebermos o financiamento do Governo. Não há necessidade de requerer este subsídio; aqueles que têm direito a ele serão contactados diretamente.

## Auxílio financeiro a empresas

O auxílio financeiro às empresas anunciado pelo Governo está a ser aplicado automaticamente às contas. Isto inclui 100% de isenção de taxas comerciais para empresas de retalho, hotelaria e lazer para 2020/21.

## Resíduos comerciais

Congelamento imediato de serviços sem exigir o seu pagamento para aqueles que atualmente não precisam deles – contacte a câmara de Lambeth se não estiver em funcionamento, para que a sua conta seja congelada.

## Grupo de trabalho empresarial

- Criámos um grupo de trabalho com os sete distritos de melhoramento empresarial (Business Improvement Districts - BIDs) de Lambeth para coordenar a nossa resposta e elaborar propostas adicionais com vista a ajudar as empresas locais e apoiar o esforço de recuperação económica
- Lambeth também está a analisar a forma como o município pode salvaguardar o futuro dos BIDs durante esta fase – valorizando o papel vital que desempenham na economia local

## Plano de apoio de emergência

A câmara destinou 500.000 libras à prestação de apoio financeiro aos residentes mais vulneráveis que estão em risco imediato de dificuldades financeiras.

Mais informações em: [lambeth.gov.uk/apply-for-emergency-support](https://lambeth.gov.uk/apply-for-emergency-support)

Recebeu um email, um sms ou uma carta sobre um subsídio às empresas? Clique em “Business rates relief and grants” na nossa página web para requerer o seu subsídio.

**Pełny pakiet ekonomiczny Lambeth wspierający pracowników i przedsiębiorstwa dotknięte skutkami koronawirusa jest jednym z największych i najbardziej kompleksowych uruchomionych przez władze lokalne w stolicy.**

# Ochrona lokalnych przedsiębiorstw



Pakiet ma na celu zapewnienie ulgi i pewności w czasie bezprecedensowego wyzwania i został opracowany po konsultacji z przedstawicielami gminy oraz szerokiej dyskusji z sektorem wolontariatu i społeczności. Łącznie pakiet zainwestuje 1,2 miliona funtów w lokalne przedsiębiorstwa i grupy wolontariackie.

Jeśli masz jakiekolwiek pytania, wyślij wiadomość e-mail na adres [enterprise@lambeth.gov.uk](mailto:enterprise@lambeth.gov.uk) lub zadzwoń na Infolinię Biznesową pod numer **020 7926 2344**.

## Ulga od płatności czynszu

- Wszyscy dzierżawcy branży wolontariatu i społecznościowej oraz dzierżawcy biznesowi najbardziej dotknięci kryzysem otrzymają trzymiesięczną ulgę czynszową
- Obejmuje to przedsiębiorstwa takie jak: fryzjerzy; kawiarnie; restauracje; salony kosmetyczne; biura; handel detaliczny niezwiązanych z żywnością
- Skorzysta na tym bezpośrednio 226 komercyjnych dzierżawców rady.

## Dotacje dla przedsiębiorstw

Dotacje w wysokości 10.000 GBP lub 25.000 GBP dla firm, które otrzymują ulgę w ramach Small Business Rate Relief lub znajdują się w sektorze handlu detalicznego, hotelarstwa lub rekreacji. Od dziś wypłacamy te dotacje bezpośrednio przedsiębiorstwom, które się do nich kwalifikują, i robimy to przed otrzymaniem dofinansowania od rządu. Nie ma potrzeby składania wniosków, skontaktujmy się bezpośrednio z przedsiębiorstwami, które się kwalifikują.

## Ulga w opłatach z tytułu Business Rate

Wsparcie z tytułu ulg w opłatach Business Rate ogłoszone przez rząd jest wprowadzone do kont automatycznie. Obejmuje to 100% ulgi dla przedsiębiorstw handlu detalicznego, hotelarstwa i rekreacji za okres 2020/21.

## Odpady z przedsiębiorstw

Zamrożenie usług i natychmiastowe umorzenie płatności dla tych, którzy obecnie nie potrzebują tej usługi - skontaktuj się z radą Lambeth, jeśli nie prowadzisz działalności, aby zamrozić swoje konto.

## Grupa zadaniowa ds. przedsiębiorstw

- Powołaliśmy grupę zadaniową z siedmioma okręgami ulepszania przedsiębiorstw w Lambeth (BIDs - Business Improvement Districts), koordynując nasze działania i pracując nad dodatkowymi propozycjami wspierającymi lokalne przedsiębiorstwa i wspierającymi ewentualne wysiłki na rzecz naprawy gospodarczej
- Lambeth analizuje również, w jaki sposób rada może chronić przyszłość BIDs w tym czasie - doceniając istotną rolę, jaką odgrywają w lokalnej gospodarce

## System wsparcia w nagłych wypadkach

Rada przeznaczyła 500.000 GBP na wsparcie finansowe dla najbardziej potrzebujących mieszkańców, którzy są narażeni na bezpośrednie ryzyko trudności finansowych.

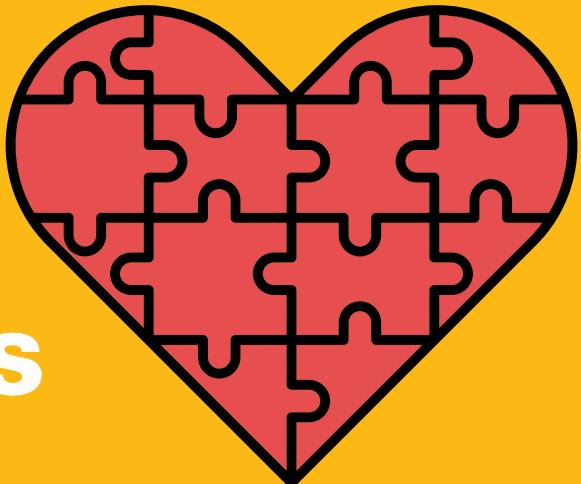
Więcej informacji na stronie: [lambeth.gov.uk/apply-for-emergency-support](https://lambeth.gov.uk/apply-for-emergency-support)

Otrzymałeś e-mail, sms lub list o dotacji dla przedsiębiorstw? Kliknij 'Ulgi i dotacje dla firm' na naszej stronie internetowej, abytrzymać dotację.

**Strona internetowa rady zawiera kluczowe informacje dla przedsiębiorstw na temat koronawirusa coronavirus: [lambeth.gov.uk/covid19businesses](https://lambeth.gov.uk/covid19businesses)**



# Shop Local. We're in this together.



Lambeth's independent businesses need your support now more than ever. The COVID-19 pandemic has brought many changes to everyday life in Lambeth. These are challenging times for everyone. Many local businesses have had to close their stores but are resilient and are adapting to continue to serve their customers during this period of uncertainty. We want to keep Lambeth's local business community vibrant and resilient. You can help make a difference by supporting them.

**For every £10 spent with a local independent business up to an additional £50 finds its way back into your local economy and keeps your community employed.**

 Share a memory on social media of your favourite local Lambeth business

 Shop local. Before turning to large online retailers, think about whether you can you shop locally online

 Purchase a gift card from a local business now and use it later

 Order from a local food business. Many restaurants offer curbside pickup and online delivery

 Don't ask for refunds or small change from your purchase, consider instead making a donation to your local business at this difficult time

 Say thank you and write a positive review to promote your local businesses online

 Follow local businesses on social media. Many small businesses are sharing their stories and journeys online and are suggesting specific ways in which you can support them

## Covid-19 safety note from Lbox communications, distributing this leaflet to your door

In line with guidance from the UK's Chief Medical Officer and public health authorities, we are advising distribution colleagues that good hand hygiene is the first and most important line of defence. We have taken a number of measures and provided preventative guidance to our colleagues. This includes providing masks and gloves for use, hand sanitiser and promoting regular hand washing with soap and water. We have introduced a range of new social distancing measures aimed at offering further protection for our colleagues. Standard ways of working are being revised to ensure that, wherever possible, colleagues stay two metres apart.