

Coronavirus: A guide for football in Northern Ireland



Background

This is a document aimed at raising awareness across the football family in Northern Ireland of the various Government support options available at this time. While the situation continues to develop, and more information comes to light from the various authorities, some of the information below may be rendered out of date. We recognise this and have therefore added contact details for individuals here at the Irish FA who can help guide you through any specific questions you may have.

Support for businesses through the Coronavirus Job Retention Scheme

Under the Coronavirus Job Retention Scheme all UK employers with a PAYE scheme 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 professional players and all permanent staff on a club's payroll who have been asked to stop working but who are being kept on the payroll, otherwise described as 'furloughed workers'. HMRC will reimburse 80% of their wages, up to £2,500 per month. This is to safeguard workers from being made redundant. You should discuss this option initially with the employee, issue them with a letter confirming the furlough arrangement and store their signed consent. Furlough template letters are available online for free.

The Coronavirus Job Retention Scheme will cover the cost of wages backdated to 1 March and is initially open for three months but will be extended if necessary.

All UK businesses are eligible.

How to access the Coronavirus Job Retention Scheme

A club should designate affected employees (players and staff) as furloughed workers and get the employees' agreement to become furloughed.

Submit information to HMRC about the employees that have been furloughed and their earnings through a new online portal which will be created shortly.

HMRC is working urgently to set up a system for reimbursement. Existing systems are not set up to facilitate payments to employers. To find out more visit:

<https://www.gov.uk/guidance/claim-for-wage-costs-through-the-coronavirus-job-retention-scheme>

Support for businesses through deferring VAT and Income Tax payments

HMRC is supporting clubs by deferring Valued Added Tax (VAT) payments for three months. The VAT deferral will apply from 20 March 2020 until 30 June 2020 – and all UK businesses, including football clubs, are eligible.

It is an automatic offer with no applications required. Clubs will not need to make a VAT payment during this period.

VAT refunds and reclaims will be paid by the government as normal.

Clubs that normally pay by direct debit should cancel their direct debit with their bank if they are unable to pay. Please do so in sufficient time so that HMRC do not attempt to automatically collect on receipt of your VAT return.

To find out more visit:

<https://www.gov.uk/government/collections/financial-support-for-businesses-during-coronavirus-covid-19#support-for-businesses-through-deferring-vat-payments>

Support for businesses paying tax: Time to Pay service

All clubs and self-employed people, for example consultants, who are in financial distress, and with outstanding tax liabilities, may be eligible to receive support with their tax affairs through HMRC's Time to Pay service.

These arrangements are agreed on a case-by-case basis and are tailored to individual circumstances and liabilities.

You are eligible if your club pays tax to the UK government and has outstanding tax liabilities.

If you have missed a tax payment or you might miss your next payment due to the coronavirus outbreak you should call HMRC's dedicated helpline: 0800 0159 559.

To find out more visit: <https://www.gov.uk/difficulties-paying-hmrc>

Support for businesses who are paying Sick Pay to employees

HMRC is bringing forward legislation to allow clubs to reclaim Statutory Sick Pay (SSP) paid for sickness absence due to Covid-19.

To find out more visit: <https://www.gov.uk/statutory-sick-pay/eligibility>

Support for businesses through the Coronavirus Business Interruption Loan Scheme

The temporary Coronavirus Business Interruption Loan Scheme supports clubs with access to loans, overdrafts, invoice finance and asset finance of up to £5 million and for up to six years. You can apply to access this scheme through your existing bank/building society.

The government will provide lenders with a guarantee of 80% on each loan (subject to pre-lender cap on claims) to give lenders further confidence in continuing to provide finance to Small to Medium Enterprises (SMEs). The scheme will be delivered through commercial lenders, backed by the government-owned British Business Bank.

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.

Support for businesses through the Coronavirus Business Interruption Loan Scheme (continued)

There are 40 accredited lenders able to offer the scheme, including all the major banks.

You are eligible for the scheme if your business is UK based, with turnover of no more than £45 million per year and your business meets the other British Business Bank eligibility criteria.

To find out more visit:

<https://www.businesssupport.gov.uk/coronavirus-business-interruption-loan-scheme/>

How to access the Coronavirus Business Interruption Loan Scheme

The scheme is now open for applications.

To apply, talk to your bank or one of the 40 accredited finance providers (not the British Business Bank) as soon as possible to discuss your business plan. You can find out the latest on the best ways to contact them via their websites. Please note that branches may currently be shut down to enable social distancing.

The full rules of the scheme and the list of accredited lenders are available on the British Business Bank website.

If you have an existing loan with monthly repayments you may want to ask for a repayment holiday to help with cash flow.

Small Business Support Grant Funding/Cash Grant for Retail, Hospitality and Leisure

The Irish FA has written to the Northern Ireland Executive asking it to ensure football is included in the recently announced Business Support Grant Schemes.

Currently sports clubs are not eligible for the £10,000 Small Business Support Grant scheme so we have called for sports clubs to be included in the recently announced Cash Grant for Retail, Hospitality and Leisure and that the scheme matches that in England which awards £10k for businesses with a rates NAV below £15k and £25,000 for businesses with a rates NAV between £15k and £51k.

We will continue to lobby government on this matter and keep you posted of any developments.

Business rates holiday

A three-month rates holiday for all Northern Ireland business ratepayers has been introduced.

Rate bills for 2020-21 were due to be issued this month (April), however the rates holiday means that no rates will be charged for April, May and June 2020.

The next business rate bill will not be issued until June 2020.

Ratepayers do not need to request to have their rate bill deferred until June 2020. This will happen automatically.

This reduces the 2020-21 annual rate bill for business ratepayers by 25 per cent. This amount does not need to be paid back.

Open Emergency Funds

Coronavirus Community Fund

The Community Foundation of Northern Ireland is offering grants to constituted community organisations throughout Northern Ireland. Partnership approach encouraged. The current focus is to support groups and organisations working with the communities and issues and that are affected by coronavirus.

Application deadline: none specified

To find out more visit:

<https://communityfoundationni.org/grants/coronavirus-community-fund>

CAF Coronavirus Emergency Fund

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

Application deadline: none specified

To find out more visit:

<https://www.cafonline.org/charities/grantmaking/caf-coronavirus-emergency-fund>

Facebook Small Business Grants Programme

Facebook is offering \$100m in cash grants and advertising credits for up to 30,000 small businesses that are facing disruptions due to the virus.

Application deadline: none specified

To find out more visit: <https://www.facebook.com/business/grants>

Halifax Foundation for Northern Ireland – Small and Medium Grants Programme

Halifax Foundation has explicitly recommended groups to apply for small and medium grants during this time. Any Covid related applications designed to support the community at this time of crisis will be prioritised and turned around as quickly as possible. Includes funding for core costs.

- Small Community Grants (Up to £2,500/12 month grant/rolling programme)
- Medium Community Grants (£2,500 - £10,000/12 month grant/rolling programme)

Application deadline: rolling

To find out more visit:

<https://www.halifaxfoundationni.org/programmes/community-grant-programme>

Neighbourly Covid-19 Community Fund

Micro grants are available for charities and community groups that are existing members of the 'Neighbourly' CSR platform to support good causes that are helping communities affected by the Coronavirus outbreak. The funding is for activities that support members of the community who are suffering economically, socially or from ill health as a result of the Coronavirus outbreak (max £400).

Application deadline: none specified

To find out more visit: <https://www.neighbourly.com/NeighbourlyCommunityFund>

National Lottery Awards for All Northern Ireland (New Covid-19 restriction)

A quick way to apply for smaller amounts of funding between £300 and £10,000. Suitable for voluntary or community organisations. In a statement CEO Dawn Austwick said all the funding decisions they make for the next six months (up to £300m of National Lottery funding) will be devoted to addressing the current crisis. This is restricted to:

- Activities specifically geared to supporting communities through this crisis
- Helping organisations overcome any liquidity issues caused by Covid-19

Application deadline: rolling

To find out more visit:

<https://www.tnlcommunityfund.org.uk/funding/programmes/awards-for-all-northern-irel>

Covid-19 Community Support Grant Scheme – Mid & East Antrim Borough Council

The Council has identified a budget to support projects which aid those most vulnerable in society and are at risk or have been directly affected by the Covid-19 Coronavirus pandemic and the self-isolation measures introduced to combat the spread of the infection. Groups are permitted to apply for 100% funding up to a maximum of £1,000 per application towards eligible items.

Application deadline: 31/03/2021

To find out more visit: <https://www.midandeantrim.gov.uk/covid-19/grant>

Other councils across Northern Ireland are operating similar schemes. Please visit their websites for further information.

Practical tips

Many of our clubs have shared knowledge and practical tips to support each other during this difficult period. Each club should investigate if these are applicable to their club:

- **Loan/mortgage holidays** – check with lender
- **Utility supplier's deferral** – check with provider
- **Insurance** – some policies may cover loss of income, check with provider
- **TV subscription** – some providers have suspended subscriptions automatically. If this is not the case please check with your provider

The Irish Football Association and Northern Ireland Football League will continue to endeavour to make clubs aware of relevant support schemes and areas of savings but are mindful it is the responsibility of each individual club to seek advice on matters relating to their specific club and its need to consider any current support scheme.

HMRC tax helpline

HMRC has set up a helpline for clubs and self-employed people who are concerned about paying their tax due to Covid-19. The updated helpline number to support customers impacted by coronavirus is 0800 024 1222 and is open from 8am to 4pm Monday to Friday. HMRC have introduced this number to ensure extra capacity on their network.

Invest NI helpline

Get help with your business online at investni.com or by calling the Invest NI helpline on 0800 181 4422.

Contact details

The Irish FA is here to help and we have a dedicated team who can discuss these matters with you in more detail:

Leanne McCready

Tel: **07894 614307**

Email: leanne.mccready@irishfa.com

Corinne Lannie

Tel: **07703 610489**

Email: corinne.lannie@irishfa.com

Stephen Bogle

Tel: **07476 235591**

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Stacey Moffett

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Richard Forsythe

Tel: **07834 251573**

Email: richard.forsythe@irishfa.com

(For all football enquiries related to Open Emergency Funds matters)

Leigh Sillery

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(For all football enquiries related to HMRC matters)