



TRAFFORD
COUNCIL



Retail & Hospitality Businesses Trading in the time of Covid-19
Useful information and resources for non-food and food & drink retail businesses

Retail & Hospitality Businesses

Trading in the time of Covid-19

In the fight against Covid-19 the Government have implemented measures that are designed to slow the transmission of the disease. These include the closure of certain businesses, including pubs, cafes, restaurants and non-essential retail.

To help minimise the impact of these trading restrictions the Government has announced a series of support measures for businesses, with some specific to the retail, hospitality and leisure sectors.

Government Support Measures

Below you will find summaries of these support packages, how you can comply with Government guidelines and some ideas on how you can continue to trade.

Small Business Grant Fund

A grant of £10,000 is being made available to businesses that are currently paying no or little business rates because of small business rates relief, rural rates relief or tapered relief.

If you are responsible for Business Rates on a property with a rateable value below £15,000 you may be eligible for the grant (even if you don't pay any rates due to the relief schemes mentioned above).

Businesses in the Trafford Council local authority administrative area can apply online at [Trafford Council's Business Rates Grant web page here](#).

Grant funding for Retail, Hospitality and Leisure

A grant of £25,000 is being made available to businesses in the retail, hospitality and leisure sectors operating from a property with a rateable value over £15,000 and less than £51,000.

Businesses in the Trafford Council local authority administrative area can apply online at [Trafford Council's Business Rates Grant web page here](#).

Unsure of your property's rateable value? You can check that online at the [VOA's Find a property tool here](#).

Job Retention Scheme

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 scheme will be managed by HMRC and the scheme will come online the week commencing 20th April and will be backdated to 1st March.

For details of who can claim and how, please visit the Government's [Coronavirus Job Retention Scheme web page here..](#)

Business Rates Holiday for Retail, Hospitality and Leisure

Businesses in the retail, hospitality and leisure sectors in England will not have to pay business rates for the 2020-21 tax year.

Coronavirus Business Interruption Loan

The temporary Coronavirus Business Interruption Loan Scheme supports small and medium-sized businesses with access to loans, overdrafts, invoice finance and asset finance of up to £5 million and for up to six years.

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; or no payments at all for the first 12 months.

The scheme will be delivered through commercial lenders, backed by the Government-owned British Business Bank so it may be best to contact your own bank in the first instance.

For details of the scheme, and view the accredited lenders, please visit the British Business Bank at www.british-business-bank.co.uk.

For details of all the Government schemes referred to above and more support initiatives please visit www.businesssupport.gov.uk.

Trafford Council Support

In addition to these support measures from Central Government, Trafford Council have been able to relax certain rules and regulations allowing businesses to operate more flexibly as well as offer financial support.

Trafford Small Business Loan Fund

The [Trafford Small Business Loan Fund](#) is open to new and existing businesses in Trafford who are looking to borrow between £5,000 and £25,000. This fund may be a good option where a business is ineligible for the other funding streams mentioned above.

The terms and conditions of the scheme have been amended in response to the impact of the measures implemented to fight Covid-19. Any loan granted before the end of June 2020 will now benefit from an interest free period of 6 months, and will only require 30% match funding (normally 50%).

For more information, and details of how to apply please visit the Invest in Trafford website [here](#).

Relaxation of Government guidelines and regulations

If you are remaining open for business, or making plans to start trading again, it's essential that you comply the Government guidance and existing legal requirements.

Unfortunately, some businesses are [required to close](#), including service businesses such as hairdressers and non-essential retail. Although food and drink businesses (e.g. pubs, restaurants) are required to close their premises to customers they are being allowed, under a [new permitted development right](#), to operate a food delivery and take-away service.

If you are operating, or plan on operating, a take-away or delivery service from your business it is essential that you comply with Government's guidance. To find out more please visit their [Guidance for Food Businesses](#) page.

Trafford Council have also issued food safety advice for business wishing to implement a food take-away and/or delivery service. For more information please [click here](#).

Offering a new take-away or delivery service?

There are a number of ways a business can implement this from the basic to the more advanced technology. Food and drink businesses are publishing their menu online (on their website, social media etc.) and taking orders and payment over the phone for collection/delivery, others are joining online and delivery services (such as Just Eat, Deliveroo and Uber Eats) or adding these functions to their website. Other retailers are setting up their online store (using ecommerce sites such as [Wix](#) or [Shopify](#)) or selling via platforms such as [Amazon](#) and [Ebay](#). (See Ebay's support for businesses [here](#).)

One Trafford based business provides this service to both food and drink businesses and other retail. [Shocal](#) provide an app based ordering and delivery service specifically for independent businesses with no upfront fee and a low commission rate.

An alternative option comes from Mercarto, who have launched [Mercarto Fresh](#) – an ecommerce platform to get independent food retailers online. Orders can be delivered or businesses can offer a click and collect service. The team at Mercarto have offered to upload product lists themselves to support businesses who may be less tech able, and offered to deliver webinars on how to use the platform.

Another provider that is advertising a bespoke service to food and drink businesses for online orders, which can be set up within 48 hours, is [Access Hospitality](#). Access will also cover the costs for the first 2 months. However, this doesn't include a delivery service.

The links below are to a selection of third party providers that might be useful in setting up your take-away/delivery/online retail service. Trafford Council are not endorsing these services and the lists is by no means comprehensive. This is purely for information, illustrating the services that are available. It is important that you research and select the right partner for your business.

Online/App Order & e-Commerce Platforms

Hospitality	Retail (food & non-food)
Shocal	Shocal
Access Hospitality	Mercarto Fresh
Just Eat	Amazon
Deliveroo	Ebay
Uber Eats	Wix
	Shopify

The following article from Startups.co.uk might be useful in identifying a web site provider for restaurants, [Startups.co.uk “Restaurant website design”](#).

Payment Processors

PayPal
Square
Your own bank

NB The spending limit for contactless card payments will be increased from £30 to £45, with a national roll-out beginning from 1 April 2020, UK Finance has announced. The new limits will take some time to be introduced across all retailers. [Read more here.](#)

Promoting your service

If you're struggling to promote your business, or want to utilise social media more to promote your business the following online, free social media courses and resources may help you.

- [Future Learn](#)
- [Skill Share](#)
- [Hootsuite](#)
- [Facebook Blueprint](#)
- [Udemy](#)
- [Sprout Social](#)

[Marketing Donut](#) has useful tips for business looking to start an ecommerce offering too. Read their articles [here](#).

Local social media and web design company, [The Smart Bear](#), also have useful tips in their '[Social Media Hints and Tips](#)' blog. You can read that [here](#).

There are also a number of offers from larger companies to support SMEs. These include free access to the digital advertising management platform [Adzooma](#) until June, free courses from [LinkedIn Learning](#) and free access to the [Hootsuite Professional Plan](#).

Other things for consideration

- Optimize your product range for sale online (possibly losing some products and introducing new),
- Engage with customers by creating recipe cards to make your own at home,
- Sell gift cards for use once returned to normal. Create your own or use a service like [GiftPro](#) or [Vouchable](#). *Why not join the [Pay It Forward](#), a campaign specifically for Greater Manchester in response to Covid-19.*
- [Crowdfunder](#) are providing their crowdfunding service free of charge at the moment with their support initiative, which is also called [Pay It Forward](#).
- Create a YouTube channel (or similar) to create videos promoting products or services, and provide commission to staff who have created the video. Similar to how Chinese jewellery retailer, Ideal, have done as illustrated in [this article](#).

It is also imperative that, as a business with employees, you understand your responsibilities and what you need to do to comply with the law. You can read more about your responsibilities on the Government's dedicated [web page here](#).

What to do if you want to support local charities and front line workers

Many food and drink businesses have been supporting charities and front line workers during the crisis. For example franchise owners of Subway have been donating food to NHS staff and local care homes, Just Eat are offering 25% discount to NHS staff, and Honest Crust Sourdough Pizza in Altrincham have been [delivering pizzas to local hospitals](#).

The following links might be useful in helping feed those in need.

- Find a local food bank at [Greater Together Manchester](#).
- [Open Kitchen Mcr](#)
- [Thrive Trafford](#)
- [Meals for the NHS](#)

Read about what other food and drink business are doing In Manchester Evening News' article ['How Manchester's food and drink industry is helping the fight against coronavirus'](#).

Looking for advice and guidance?

Greater Manchester Business Growth Hub provide support and advice to businesses across Greater Manchester. For more information, and to check eligibility, please see the details below.

Business Growth Hub
<https://www.businessgrowthhub.com/coronavirus>
0161 359 3050

Employ GM
<https://employgm.org/>
0161 359 3050

Other sources of information

- [Government's Coronavirus \(Covid-19\) Business Support](#)
- [Be The Business](#)
 - [Coronavirus: Pivoting your business](#)
 - [Coronavirus: How to come up with new revenue streams](#)
- [Gov's Online & Distance Selling Information](#)
- [British Independent Retailers Association](#)
- [Marketing Manchester's Tourism & Hospitality Support Hub](#)
- [UK Hospitality](#)
- [The Drink's Trust COVID 19 Relief Fund](#)
- [Hospitality Action Covid19 Emergency Appeal](#)
- [Big Hospitality #UnitedWeStand](#)
- [WRAP Supporting resources for the Hospitality and Food Service sector](#)
- [United We Stream Greater Manchester](#)
- [Other useful links at Gov.uk](#)

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