



England
Rugby

COVID - 19 Cheshire R F U Briefing

Available Support
03.04.20



Agenda

- Cheshire RFU Goal
- Overview of Support
 - RFU
 - HMG / HMRC / LAs
 - Cheshire RFU
- Rebooting Rugby – if funds still available
 - Activity?
 - Across the board very small Grants?

Cheshire RFU Goal

The Goal of Cheshire RFU in the current COVID 19 induced financial crisis is :-

SURVIVAL

To try and ensure that the existing clubs in Cheshire are ALL playing rugby next season.

The reality is every club/organisation and person is going to be negatively impacted by this crisis. We CANNOT mitigate this.

RFU Support

- Ticket Supplemental pot
 - Monies released to clubs within the next week
 - (*£560.50 - not as much as 2019 payment*)
- Between £2k-£10k per club interest free loan for clubs
- RFU loan holidays
- RFU grant to CBs to support clubs

WHAT IS AVAILABLE FROM GOVERNMENT ?

Scheme Action required	Automatic
A. Business Rates Holiday	No action required (as applicable)
B. Retail and Hospitality Grant Scheme	No action required (up to £25k)
C. Job Retention Scheme	Action required (as applicable)
D. Vat Deferral (Deferred not waived!)	No action required
E. Time to Pay Scheme (Deferred not waived!)	No action required
F. Business Interruption Loan Scheme	Action required (via British Business Bank)

Cheshire RFU / RFU Grants

- £54,086 available to Cheshire Clubs (45 clubs)
 - This is the Cheshire allocation of the £600K final CB payment, and £400K matched funding referred to in the Community Game update – 27/3/20
- Clubs will need to demonstrate:
 - HMG/HMRC/LA support has been accessed
 - Impact of this support
 - Business Interruption insurance
 - Cashflow, reserves, management accounts
 - Need
 - Not accessible to clubs paying players
- MORE DETAILS ON NEXT SLIDE

Draft Criteria for CRFU Immediate Support

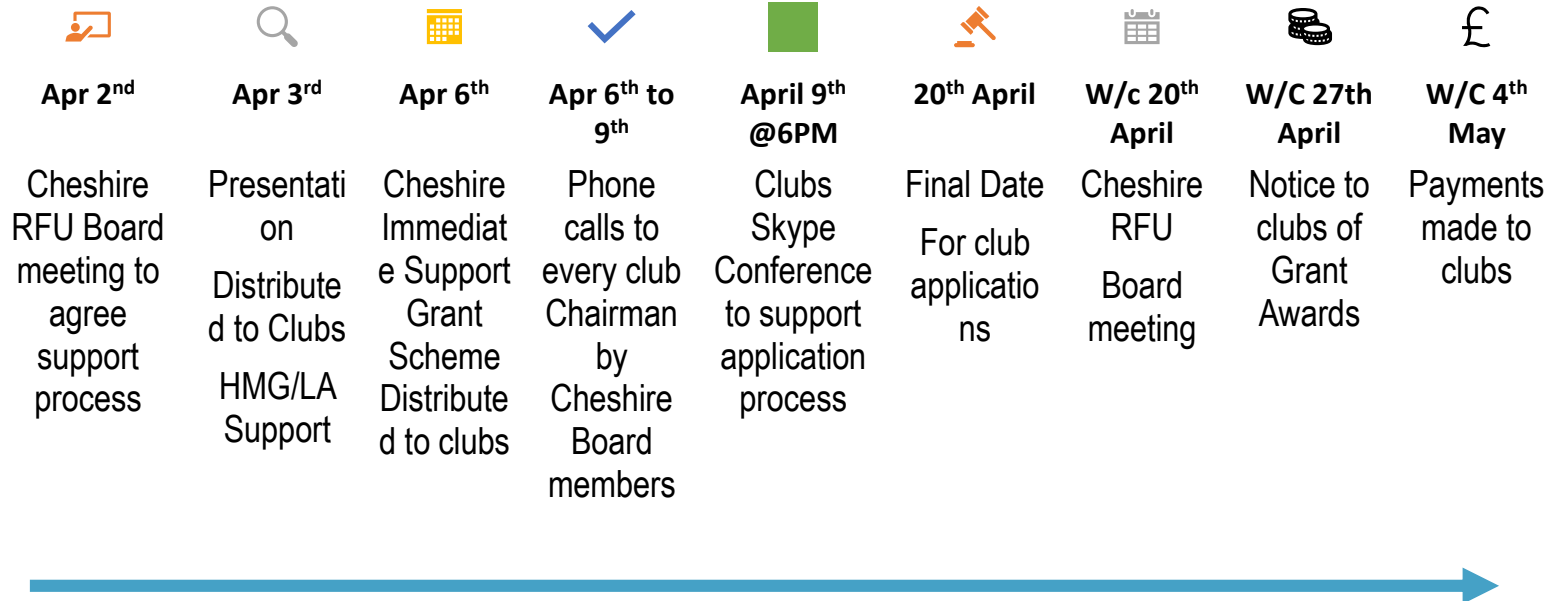
Fund re Covid 19

- To Support Application, Club must Supply
 - Last accounts – as already requested
 - Current bank statements
 - Details of cost cutting actions taken
 - Details of fund raising attempts
 - Government assistance sought/received
- Assistance to be given for:-
 - Utility bills
 - Additional hygiene equipment/supplies if it's a requirement to open
 - Defer repayment of CRFU loans
 - Insurance/security costs
 - Other one-off costs to enable club to reopen & generate income

Basis of assistance to be agreed on a case by case basis, mixture of smaller grants and loans (with repayment deferred to start of 2022/23 season):

- Likely to be grants up to £2K, as part of 'immediate support grants', announced by RFU
 - Possible bridging loans if awaiting Government or RFU support
- Criteria for assessment
 - Eligible for RFU funding (Reg 7 – payment of players)
 - Club does not have assets it could use (reserves)
 - ALL government assistance has been exhausted (incl. Business interruption loans)
 - Club has a plan to manage recovery, not just hoping to get through to tomorrow
 - Club has competent Governance

Cheshire RFU Club Support Process



Useful Links

- Government advice

www.businesssupport.gov.uk

- RFU Compilation of Government Support

https://lookaside.fbsbx.com/file/COVID%2019%20-%20available%20support.pdf?token=AWwllwyfbbmpWXJc-7p_ZzKc8bAgc86UqeQD0I9ao4xoDadKUnuoACk1ORLA1ex8ktKo61Y30ZD5ZCTJbcs29P9rYIFdDPSB5g7WJ0_dKj2pp4RH9vSLPkEm0KbaJiKpTQRihhTnInBNo3wdanyTTmZBUuWONoqq49XoYyUZYLzYByUmOi1ixGL-4oDGDRyR0_kuv-DEDRcluOU1CS4h9Vti

- RFU Support

<https://www.englandrugby.com/news/article/an-update-on-covid-19-support-and-planning---bill-sweeney-ceo-rfu>

- Cheshire Rugby Clubs Covid 19 Support – facebook page

https://www.facebook.com/groups/2547765122128078/?notif_id=1585850402526900¬if_t=groups_more_posts_in_new_group

Tips/Hints

- LA grants to rateable clubs – even if have 100% rate relief
- Some LAs using email, some using papermail – to registered emails & addresses – what info do they have for your club?
 - Check past officials, and club papermail when doing premises inspection
- Check LA website – some prompting businesses to apply, rather than wait.
- Talk to your Brewery – some delaying payments, taking back barrels, replacing when crisis over, offering loans, etc
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Any Questions?

THE GAME OF OUR LIVES



COVID-19

Available HMG Support
25.03.20



WHAT IS APPLICABLE TO CLUBS?

Rateable Value	Which sections apply to us?
Under £15k	A B E F G H
Between £15k and £51k	A B E F G H
Over £51k	A E F G H
Employed staff	Which sections apply to us?
Employed staff on PAYE	C D

WHAT IS AVAILABLE?

Scheme	Page	Action required/ Automatic
A. Business Rates Holiday	4-5	No action required
B. Retail and Hospitality Grant Scheme	6-7	No action required
C. Job Retention Scheme	8-10	Action required
D. Statutory Sick Pay rebate	11	To be confirmed
E. Vat Deferral	12	No action required
F. Time to Pay Scheme	13	No action required
G. Business Interruption Loan Scheme	14-15	Action required
H. Other available support	16	N/A

A . BUSINESS RATES HOLIDAY

What is it?

- All retail, hospitality and leisure businesses, including rugby clubs and sports grounds, will not have to pay business rates in the 2020/21 tax year.
- Local authorities are in charge of implementing the 'holiday'.
- If you want to estimate your business rate charge and understand your potential saving next year, the business rates calculator can be found [here](#).

Who is it available to?

- All rugby clubs or sports ground that are 'wholly or mainly' used for qualifying purpose (i.e. playing of rugby/sport).
- More detailed information can be found [here](#).

How do we access it?

- No action required – your council tax bill issued in April 2020 will reflect the business rates holiday. If your bill has been sent to you already your local authority will be sending you an updated bill soon.
- If you think your bill is incorrect you will have to contact your local authority to discuss. You can find out who your local authority is [here](#).

A . BUSINESS RATES HOLIDAY FAQs

When does the business rates holiday start?

- You will not have to pay business rates in the 2020/21 tax year

Who should be contacted if we think our council tax bill is incorrect and/or a new bill hasn't been issued?

- Each local authority will have a different process in place so it is best to talk to them directly. You can find out who your local authority is [here](#)

Do the guidelines on who gets the holiday differ between local authorities?

- No. There is one set of guidance issued by the Ministry of Housing, Communities & Local Government and sent to all local authorities and it can be found [here](#)

Is there any relief for clubs that don't pay business rates?

- For clubs that rent their clubhouse/ground the government is passing legislation that means from 26th March (the day after the legislation is passed) until 30 June 2020 commercial tenants cannot be evicted if they fail to pay their rent. However, tenants will still be liable for the missed rent payments after this period. If you are in this position you should talk to your landlord about a payment plan.

B. RETAIL AND HOSPITALITY GRANT SCHEME

What is it?

- A cash grant of up to £25,000 to businesses in the retail, hospitality and leisure industries – this includes rugby clubs.
- Only one grant is available per premises (rugby club or multi-sport club).

Who is it available to?

- Businesses in the retail, hospitality and leisure sectors (including rugby clubs) with a rateable value below £51,000.
- Rugby clubs with a rateable value of up to £15,000 will receive a grant of £10,000.
- Rugby clubs with a rateable value of over £15,000 and less than £51,000 will receive a grant of £25,000.
- Detailed guidance can be found [here](#).

How do we access it?

- You don't need to do anything as your local authority will write to you if you are eligible.
- If you don't receive a letter please speak to your local authority as each authority will have their own system in place for administering the grant.
- You can find out who your local authority is [here](#).

More information available:

- If you don't know the rateable value of your club you can look this up [here](#).

B . RETAIL AND HOSPITALITY GRANT SCHEME FAQ s

What do we do if we are in a multisport facility

- The person/sport listed as the ratepayer will be the one that receives the grant. Identify who this person is and get them to keep an eye out for correspondence from the local authority.
- Ensure that any grant is dispersed amongst the sports in line with your governance agreement and in a fair way.

When can we expect to receive the grant money?

- Local authorities are currently compiling lists of eligible businesses with the aim of paying out grants as soon as possible. Look at your local authority website for more information.
- You can find out who your local authority is [here](#).

Are we eligible for this, and the small business grant scheme?

- No, one grant is available per facility

C. CORONAVIRUS JOB RETENTION SCHEME

What is it?

- The Job Retention Scheme is an HMRC scheme to help employers pay wages of workers unable to work due to Coronavirus. This is so businesses aren't forced to let workers go.
- For employees designated by employers as 'furloughed' due to the virus (these workers cannot then work for the organisation), HMRC will reimburse 80% of their salary up to £2,500 per person per month. The full grant amount received must go the worker but the employer can decide if they top up the grant to pay 100% of an employees salary.
- To note, associated Employer National Insurance contributions and minimum automatic enrolment employer pension contributions are also covered.
- The scheme will initially last for three months (1 March 2020 – 30 June 2020) and claims can be backdated to the 1 March. Government will consider extending the scheme if needed.
- Workers have to be furloughed for a minimum of three weeks and you can only submit one claim every three weeks.
- Scheme should be up and running by end of April 2020.

Who is it available to?

- All UK based businesses including rugby clubs and constituent bodies.
- Employees have to have been on the PAYE payroll before 28 February 2020.
- Full-time, part-time, employees on agency contracts and employees on flexible or zero-hour contracts are all eligible. It also covers employees made redundant after 28 February if rehired by their employer. More information on how to calculate wage for part-time and flexible or zero hour contracts can be found [here](#).
- If your employee has more than one employer they can be furloughed for each job. Each job is separate, and the £2,500 cap applies to each employer individually.
- To note a furloughed employee can take part in volunteer work or training as long as it doesn't provide services to, or generate revenue for, the club or constituent body.

C. CORONAVIRUS JOB RETENTION SCHEME

How do we access it?

- First you have to decide which employees to furlough and notify them of the proposed change. Employees must then agree to the change. Once both parties have agreed you must keep a copy of the correspondence to the worker confirming they have been furloughed.
- To note, changing the status of employees remains subject to existing employment law and depending on the contract you have with them, it may be subject to negotiation.
- HMRC is still devising the system to make payments to businesses but when set up payments will go straight into the club/constituent body bank account. When you make a claim you will need to provide the following information to HMRC:
 - ePAYE reference number
 - number of employees being furloughed
 - claim period (start and end date)
 - bank account number and sort code
 - contact name
 - phone number
 - Amount claiming (NB HMRC reserve the right to audit claims at any time in the present or future)

More information available:

- More detailed information can be found [here](#).

C. CORONAVIRUS JOB RETENTION SCHEME FAQS

Will zero hour contracted workers be covered by the scheme?

- If the zero hour contracted staff are on the PAYE scheme before 28 February 2020 they will be covered. Information on how to calculate their wage can be found [here](#).

Will casual staff be covered by the scheme?

- Full-time, part-time, employees on agency contracts and employees on flexible or zero-hour contracts are all covered as long as they were on the PAYE scheme before 28 February 2020. More details can be found [here](#).

Will professional or semi-professional players be covered by the scheme?

- If the players are on the club's PAYE payroll before 28 February 2020 they will be covered. Information on how to calculate player wages can be found [here](#).

For players or staff with more than one employer, will each employer be able to claim via the scheme?

- Yes. Each employer will be able to decide whether a worker is furloughed and for each role they are furloughed for the employer will be able to claim 80% of their earnings up to £2,500 per month.

Who can we talk to if we have concerns about adhering to employment law?

- You can use the RFU's Legal Helpline. Call: 0330 303 1877

D. STATUTORY SICK PAY REBATE

What is it?

- Those who follow advice to stay at home and who cannot work as a result will be eligible for statutory sick pay (SSP), even if they are not themselves sick.
- Clubs are encouraged to use their discretion and respect the medical need to self-isolate in making decisions about sick pay.
- Clubs will be able to reclaim Statutory Sick Pay (SSP) paid for staff sickness absence due to coronavirus. This refund will cover up to 2 weeks' SSP per eligible employee who has been off work because of coronavirus.

Who is it available to?

- All clubs that have fewer than 250 employees.

How do we access it?

- A rebate scheme is being developed, further details will be provided in due course.

More information available:

- More detailed information can be found [here](#).

E . VAT D E F E R R A L

What is it?

- All VAT payments will be automatically deferred from 20 March 2020 to 30 June 2020
- You will be given until end of 2020/21 tax year to pay any liabilities that have accumulated

Who is it available to?

- All UK based businesses including Rugby Clubs that are VAT registered

How do we access it?

- Automatic offer with no applications required. Rugby Clubs will not need to make a VAT payment during this period.
- Rugby Clubs will be given until the end of the 2020 to 2021 tax year to pay any liabilities that have accumulated during the deferral period.
- You must continue to submit all VAT returns on time to avoid any penalties. Once your VAT return is submitted wait a couple of days and call HMRC to agree when and how you will pay your deferred VAT
- VAT refunds and reclaims will be paid by the government as normal.

More information available:

- More detail can be found [here](#).
- RFU VAT helpline is also there to help, call: 07710 329317 or email russellmoore@sportsvat.co.uk

F. HMRC TIME TO PAY SCHEME

What is it?

- Businesses (including rugby clubs) in financial distress with outstanding tax liabilities may receive support via HMRC's Time to Pay service.
- This means if you have missed your last tax payment or are likely to miss your next one due to Coronavirus' impact on your cash flow then HMRC may be able to set up an alternative payment plan with you.
- These arrangements are agreed on a case-by-case basis
- Note that VAT payments have been deferred – see VAT Deferral (see E)

Who is it available to?

- All companies / rugby clubs who pay tax to the UK Government and have outstanding tax liabilities (PAYE/Corporation Tax)

How do we access it?

- If you have missed or may miss your next tax payment due to Coronavirus call HMRC's dedicated helpline on 0800 0159 559. Please reach out to HMRC as early as possible if you would like to utilise this scheme.
- Ahead of the call put together a six month forecast outlining what you need to defer
- If HMRC does not agree to an alternative payment plan you must continue to pay your tax on time.

G. BUSINESS INTERRUPTION LOAN SCHEME

What is it?

- Supports SMEs (including rugby clubs) with access to working capital (loans, overdrafts, invoice finance and asset finance) of up to £5m with a repayment term of up to 6 years.
- The government will cover the first 12 months of interest payments and any lender-levied fees, so smaller businesses will not face any upfront costs and will benefit from lower initial repayments.
- The government will provide lenders with a guarantee of 80% on each loan but the borrower remains 100% liable for the debt.

Who is it available to?

- UK based businesses including rugby clubs, with a turnover under £45 million per year.
- Your business meets the other British Business Bank eligibility criteria.

How do we access it?

- The scheme is now open for applications, to apply talk to your bank.

More information available:

- More information on the scheme and how to apply can be found on the British Business Bank site [here](#).

G. BUSINESS INTERRUPTION LOAN SCHEME FAQs

What are the British Business Bank eligibility criteria?

- The business (rugby club) must be UK based with an annual turnover of no more than £45m.
- Have a borrowing proposal which, were it not for Coronavirus, would be considered viable by your bank (the lender), and for which the lender believes the provision of finance will enable the business to survive any short-to-medium term difficulty.
- The best thing to do is check if your bank is eligible to supply the loans (you can check [here](#)) and if they are speak to them and they will talk you through the process as they are the ones that administer it.

What if my club is not incorporated?

- As a business you will still be able to apply for the loan. However, you should discuss with your bank if this means one or more of the club executive become personally liable for the debt.

What are British Business Bank eligibility criteria?

- Detail on eligibility criteria is available here: <https://www.british-business-bank.co.uk/ourpartners/coronavirus-business-interruption-loan-scheme-cbils/for-businesses-and-advisors/>

Where can I get help?

- If you want to discuss your concerns any further you can contact the RFU Legal Helpline by calling: 0330 303 2877

H. OTHER AVAILABLE SUPPORT

Insurance:

- Most rugby clubs will have certain types of insurance policies in place.
- One type of insurance which may be in place is Business Continuity Insurance, and it is worth discussing with your broker or insurer as to whether you are able to claim against this policy.
- Unfortunately most policies will have a communicable disease exclusion but it is worth exploring.

Don't forget, the RFU has a legal and tax helpline to provide support to clubs:

- 0330 303 1877 (24 hours legal helpline) and (09:00 – 17:00 tax helpline)