

**A GUIDE TO HELP SUPPORT
YOUR SALON OR SPA
BUSINESS DURING COVID-19**



INTRODUCTION

To our salon and spa partners, we are here to support you through this exceptional period and the transitions that you will go through during this time. We hope this guide will help support you through each stage: closing, whilst you are temporarily closed and planning your reopening. We can reassure you that our entire L'Oréal team is by your side during this difficult moment.

The L'Oréal Group has implemented a European-wide Solidarity Programme to support the fight against coronavirus by all stakeholders https://mediaroom.loreal.com/wp-content/uploads/2020/03/PR_LOreal-Europe-wide-coronavirus-solidarity.pdf

Government Updates: <https://dbei.gov.ie/en/What-We-Do/Supports-for-SMEs/COVID-19-supports/Government-supports-to-COVID-19-impacted-businesses.html>

Please note that L'Oréal (UK) Limited is not providing legal or financial or other advice. This document is not a substitute for obtaining independent legal or financial or other advice from any relevant third party such as an appointed accountant, solicitor or bank. We just wanted to amass some information & resources that are available to you and accessible to the public, in one easy place, as well as some tips. You should, of course, not rely on this document, and ensure you have undertaken your own independent research alongside it. The information in this document does not purport to be comprehensive, has been provided by us and has not been independently verified. While this document has been prepared in good faith, no representation, warranty, assurance or undertaking (express or implied) is or will be made, and no responsibility or liability is or will be accepted by L'Oréal (UK) Limited or any of its affiliated companies or any of their respective officers, employees or agents in relation to the adequacy, accuracy, completeness or reasonableness of this document. All and any such responsibility and liability is expressly disclaimed. This document has been delivered to interested parties for information only and on the express understanding that they shall use it only for information-purposes. L'Oréal (UK) Limited gives no undertaking to provide recipients with access to any additional information or to update this document or any additional information, or to correct any inaccuracies in it which may become apparent.

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SECTION 1: SALON & SPA OWNERS

SUMMARY OF THIS SECTION:

- **Government Measures**
 - Sick Pay for Employees
 - Retaining Jobs & Paying Salaries
 - Employees Of Businesses The Need To Reduce Hours
 - Improving Cash Flow & Business Support Planning
 - Paying Business Rates
 - Talking To Your Bank
 - Checking Your Insurance
 - Getting Advice

For the latest government updates go to: <https://dbei.gov.ie/en/What-We-Do/Supports-for-SMEs/COVID-19-supports/Government-supports-to-COVID-19-impacted-businesses.html>

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GOVERNMENT MEASURES FOR SMALL/MEDIUM-SIZED BUSINESSES

All government measures updated here: <https://dbei.gov.ie/en/What-We-Do/Supports-for-SMEs/COVID-19-supports/Government-supports-to-COVID-19-impacted-businesses.html>

SICK PAY FOR EMPLOYEES

If your employee or you are diagnosed with COVID-19 or are medically required to self-isolate, you can get enhanced Supplementary Welfare Allowance or Illness Benefit. When the legislation is completed, workers will be entitled to any arrears due from 9th March when the new payment rates begin.

ILLNESS BENEFIT

When a worker is told to self-isolate by a doctor or has been diagnosed with COVID-19 (Coronavirus) by a doctor, they can apply for an enhanced Illness Benefit payment of €350 per week.

Eligibility:

You must be self-isolating on the instruction of a doctor or diagnosed with COVID-19 (Coronavirus).

Rates of payment:

The personal rate for this payment is €350, as compared with the normal Illness Benefit rate of €203. It will be paid for a maximum of 2 weeks where a person is self-isolating but will be paid for the duration of a person's absence from work if they have been diagnosed with COVID-19 (Coronavirus).

How to access the scheme:

Step 1: If you are suffering from COVID-19 or a doctor advises that you self-isolate, the doctor will then complete a medical certificate on your behalf and send this directly to the department. To receive a payment, you will need to provide your doctor with your name, PPS Number, date of birth.

Step 2: You now need to complete an application form for Illness Benefit (Form IB 1). There are three ways that you can make an application:

1. You can call 1890 800 024 or 01 2481398 between 9.00am and 5.00pm Monday to Friday to get an application form by post
2. Organise someone to pick up a form at your doctor's surgery or at your local Intreo Centre
3. You can apply or request a form by emailing : forms@welfare.ie

An online application process will be available by the end of March. Send your application form by Freepost to: Social Welfare Services Address: PO Box 1650, Department of Employment Affairs and Social Protection, Dublin 1.

Who to contact: Social Welfare Services.

RETAINING JOBS & PAYING SALARIES

As a business owner, you are entitled to temporary support to help pay your staffs salaries who otherwise would have been laid off during this difficult period.

TEMPORARY COVID-19 WAGE SUBSIDY SCHEME:

The Temporary COVID-19 Wage Subsidy is a scheme which allow employers to pay their employees during the current pandemic. Employers will be refunded up to 70 percent of an employee's wages - up to a level of €410.

The employer is expected to make their best efforts to maintain as close to 100% of normal income as possible for the subsidised period.

This payment replaces the Department of Employment Affairs and Social Protection's Employer Refund Scheme announced on 15th March, and any business that received refunds under the current scheme do not need to reapply.

Revenue will contact them directly to confirm that they meet the conditions for this new scheme.

Eligibility:

If you are an employer who can show that you have lost at least 25 percent of your trade - you will be able to claim 70 percent of your employees net wage back (up to a maximum of €410). The government encourages you to top-up your employees' wages to maintain them at their current level of earnings.

Rate of payment:

Employers will be refunded up to 70 percent of the amount they pay each employee up to a maximum level of €410. Wherever possible, employers are asked to top their employees' wages.

Who to contact:

Employers should apply on the Revenue site.

EMPLOYEES OF BUSINESSES THAT NEED TO REDUCE HOURS OR DAYS

Those who have had a reduction of hours or days worked can avail of the Department of Employment Affairs and Social Protection **Short-time Work Support**. Short-time Work Support is a form of Jobseeker's Benefit and is an income support payment if you have been temporarily placed on a shorter working week. The payment is made in respect of your regular salary for the days that you are no longer working. For example, if your working week has been reduced from a 5 day work pattern to a 3 day work pattern, you can receive support for the other 2 days. Short-time Work Support is paid for a maximum of 234 days. Your entitlement will depend on the number of social insurance contributions you have.

Eligibility:

To qualify for Short-time Work Support, you must be temporarily working a standard reduced weekly work pattern, working 3 days or less per week having previously worked full-time, be under 66 years of age, be capable of work and be available for full-time work, have enough paid or credited social insurance (PRSI) contributions at class A, H, S or P.

Rates of Payment:

Your rate of payment will depend on your average weekly earnings in the governing contribution year and the change in your work pattern. For example, if you are placed on a 3 day work pattern having previously worked 5 days, you may be entitled to up to €81.20 for the 2 days you are no longer working. This represents two fifths of the maximum weekly rate of Jobseekers Benefit of €203. You may also get an increased rate of payment for a qualified adult and qualified children. Short-time Work Support is not taxable.

How to access this scheme:

The quickest way to apply for Jobseeker's Benefit is through MyWelfare.ie. You must have a verified MyGovID to use this service. If you complete your form on-line, you can then send on the UP14 form completed by your employer. Employees can also apply for Short-time Work Support at their Intreo Centre or Social Welfare Branch Office. You should apply as soon as your days have been reduced otherwise you could lose some payment.

To apply, you will need the following documents along with the application form:

- identification – your public service card, passport or driving licence
- proof of your address – a utility bill or letter from a government department.

Who to contact:

MyWelfare.ie or Intreo Centre or Social Welfare Branch Office.

IMPROVING CASH FLOW & BUSINESS SUPPORT PLANNING

As a business, you may need to raise additional capital in order to help your business through this exceptional period, there are various government backed initiatives available to you. These are open to any type of business but which one you will apply for will generally depend on the size of your business. Details of each are listed here below:

If you are a small to medium sized business, you could apply for a loan of up to 1M€ under the SME Credit Guarantee Scheme to support changes you may need to make to your business in response to Covid-19. The government has repurposed the Credit Guarantee Scheme (CGS) by offering a partial Government guarantee (currently 80%) to banks against losses on qualifying loans to eligible SMEs. This mitigates credit risk or need for collateral. The Credit Guarantee Scheme does not substitute for conventional lending that would otherwise have taken place.

Eligibility:

The Scheme is targeted towards companies who are unable to access credit because of three distinct barriers to lending:

1. Inadequate collateral
2. Novel business market, sector or technology which is perceived by lenders as higher risk under current credit risk evaluation practices
3. Need for refinancing caused by the exit of an SMEs lender from the Irish market

Key features of the scheme:

Loans are from 10,000€ up to 1M€ with terms of up to 7 years. The Scheme is operated on behalf of the Department by the Strategic Banking Corporation of Ireland (SBCI) and is available from the participating lenders (AIB, Bank of Ireland and Ulster Bank).

How to access the scheme:

Businesses seeking to avail of the guarantee scheme can approach a participating lender. Participating lenders will make all decisions on lending. Currently, Ulster Bank, Bank of Ireland and AIB are participating in the Scheme. The Department plays no role in the application or decision-making process, which, is fully delegated to the participating lenders.

Refinancing of existing debts is excluded as the purpose of this Scheme is to facilitate additional lending. However in cases where new lending is sought along with refinancing, the availability of a guarantee in respect of the new lending element should be of assistance in providing an overall package of support to the business, including consolidation of existing debts. Property-related activities are also excluded.

Exclusions Apply. See link below for further information.

Who to contact:

Currently, Ulster Bank, Bank of Ireland and AIB are participating in the Scheme.

[Credit Guarantee Scheme for COVID-19 FAQs](#)

Microfinance Ireland COVID-19 Business Loan

This is a government initiative to support microenterprises, through the current period of uncertainty, who are or may be impacted by the Coronavirus in Ireland.

Eligibility:

Any microenterprise (Sole Trader, Partnership or Limited Company) who is currently trading, and who is not in a position to avail of Bank finance and is experiencing a COVID-19 negative impact on their business (the negative impact must be a minimum of 15% of actual or projected turnover or profit) is able to apply. A micro-enterprise is a business with fewer than 10 full-time employees, less than €2m annual turnover and a Balance Sheet with Net Worth/Capital Account/Equity that does not exceed €2m.

How to access the scheme:

In order to apply for finance up to €50,000, the business must provide a declaration to Microfinance Ireland that they meet the following eligibility criteria:

- A minimum of 15% of actual or projected turnover or profit in the business is negatively impacted by COVID-19
- The business is a micro-enterprise
- The business is having difficulty in accessing finance from Banks and/or other commercial lending providers

Who to contact:

Talk to a Business Advisor in your Local Enterprise Office or register at microfinanceireland.ie or talk to a loan Advisors on 01 260 1007

Exclusions Apply. See link below for further information.

microfinanceireland.ie/loan-packages/covid19/

SBCI COVID-19 Working Capital Scheme

The €200m SBCI COVID-19 Working Capital Scheme for eligible businesses will be available within the next week. Maximum loan size will be €1.5 million (first €500,000 unsecured) and the maximum interest rate will be 4%.

Eligibility:

Viable micro, small and medium sized enterprises (SMEs) and Small MidCap enterprises that meet the eligibility criteria. SMEs are defined by the Standard EU definition [Commission Regulation 2003/361/EC] as enterprises that: have fewer than 250 employees, have a turnover of €50 million or less (or €43 million or less on their balance sheet), are independent and autonomous i.e. not part of a wider group of enterprises, have less than 25% of their capital held by public bodies, is established and operating in the Republic of Ireland. A Small Mid-Cap is an enterprise that is not an SME but has fewer than 500 employees. Business with up to 499 employees can apply for eligibility to the scheme.

How to access this scheme:

This will be available within the next week and applications can be made through the SBCI website at sbci.gov.ie

Exclusions Apply. See link below for further information.

Who to contact: Go to sbci.gov.ie

SBCI COVID-19 Working Capital Scheme FAQs

Finally, a €200m Package for Enterprise Supports including a Rescue and Restructuring Scheme is available through [Enterprise Ireland](https://enterpriseireland.com/en/about-us/services/covid-19) for vulnerable but viable firms that need to restructure or transform their business.

This and other specific business support planning grants are detailed here below:

<https://enterpriseireland.com/en/about-us/services/covid-19>

BUSINESS RATES:

The Government has agreed with local authorities that they should agree to defer rates payments due from the most immediately impacted businesses - primarily in the retail, hospitality, leisure and childcare sectors, for three months, until end-May. This measure will be implemented by each local authority in its own area. Contact your local authority for more details.

OTHER THINGS TO THINK OF AS A BUSINESS OWNER MANAGING YOUR CASH FLOWS IN GENERAL

Across the board, look for scope to:

- Lower variable costs – what can be decreased / reduced?
- Delay discretionary spend – what can be put off?
- Extend your payables – can you ask for a delay?
- Expedite your receivables / payments due – chase down money owed.
- Explore supply chain & supplier financing options – can you pay in installments?
-

TALKING TO YOUR BANK

All the banks have announced that they will offer flexibility to their customers, and they may be able to provide payment holidays or emergency working capital facilities.

CHECKING YOUR INSURANCE

Check if your insurance policy covers you for an interruption in your business, or a temporary business closure, caused by COVID – 19

If you have concerns about your ability to pay your tax liabilities speak to the Revenue Commissioners, who have advised:

"On an on-going basis, Revenue engages with viable businesses experiencing temporary cash flow or trading difficulties that affect the timely payment of tax. Revenue works very successfully with businesses that engage early to resolve their tax payment difficulties. Revenue will engage with any viable business that experiences temporary cash flow difficulties, including difficulties arising from exceptional circumstances such as the COVID-19 (Coronavirus) outbreak." See www.revenue.ie.

The Revenue has also posted advice for business [advice for businesses experiencing trading difficulties as a result of COVID-19](#)

This includes information on tax returns, the application of late payment interest, debt enforcement, tax clearance and customs.

GETTING ADVICE:

Get advice from your accountant or use the advisory support available from [your Local Enterprise Office](#)

SECTION 2: EMPLOYEES

SUMMARY OF THIS SECTION

- **Government Measures**
 - **Paid Sick Leave**
 - **Short Time Work Support**
 - **The Covid-19 Pandemic Unemployment Payment**
 - **Retaining Your Job And Receiving Your Salary**

For the latest government updates go to:

<https://dbej.gov.ie/en/What-We-Do/Supports-for-SMEs/COVID-19-supports/Government-supports-to-COVID-19-impacted-businesses.html>

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PAID SICK LEAVE

If you are diagnosed with COVID-19 or are medically required to self-isolate, you can get enhanced [Supplementary Welfare Allowance](#) or [Illness Benefit](#). When the legislation is completed, workers will be entitled to any arrears due from 9th March when the new payment rates begin.

SUPPLEMENTARY WELFARE ALLOWANCE

Basic Supplementary Welfare Allowance is a weekly allowance paid to people who do not have enough income to meet their needs and those of their families. If your employment (or self-employment) has been affected by the Coronavirus pandemic, or if you are sick or caring for someone who is sick, please read here a document on [COVID-19 \(Coronavirus\) and social welfare payments](#). You can read a document on [Employment rights during the COVID-19 restrictions](#) here. Supplementary Welfare Allowance is not a taxable source of income

Eligibility:

You could benefit of this payment If you have no income, or if your weekly income is below the Supplementary Welfare Allowance rate for your family size, a payment may be made to bring your income up to the appropriate Supplementary Welfare Allowance rate. You can also claim if you have claimed a social welfare benefit or pension but it has not yet been paid and you have no other income, you may qualify for basic Supplementary Welfare Allowance while you are waiting for your payment. However, the amount paid while you are waiting will be deducted from the arrears of your social welfare payment. Finally you can also claim if you have returned to work, you can claim the basic Supplementary Welfare Allowance for up to 30 days while you are waiting for your wages.

There are further criteria to meet which are all detailed [here](#).

How to access this scheme:

You should apply for Supplementary Welfare Allowance to the Department of Employment Affairs and Social Protection's Community Welfare Service at your local office as soon as the need arises. You must fill in a [Supplementary Welfare Allowance claim form \(pdf\)](#). To help process your claim, you should have the following:

- [Personal Public Service \(PPS\) numbers](#) for yourself, your spouse, civil partner or cohabitant and your children
- Proof of residency
- Proof of identity, for example, a [Public Services Card](#) (if you have one), a passport, driving licence, work permit, Irish Residence Permit or (GNIB card), etc.
- Evidence of any household income
- Birth certificates for any children you include in your application
- Documents to show your income and financial situation, such as, pay slips, [tax statements](#), bank statements, etc.

Who to contact:

You should apply for Supplementary Welfare Allowance to the Department of Employment Affairs and Social Protection's Community Welfare Service at your local office

ILLNESS BENEFIT

When a worker is told to self-isolate by a doctor or has been diagnosed with COVID-19 (Coronavirus) by a doctor, they can apply for an enhanced Illness Benefit payment of €350 per week.

Eligibility:

You must be self-isolating on the instruction of a doctor or diagnosed with COVID-19 (Coronavirus)

Rates of payment:

The personal rate for this payment is €350, as compared with the normal Illness Benefit rate of €203. It will be paid for a maximum of 2 weeks where a person is self-isolating but will be paid for the duration of a person's absence from work if they have been diagnosed with COVID-19 (Coronavirus).

How to access this scheme:

Step 1: If you are suffering from COVID-19 or a doctor advises that you self-isolate, the doctor will then complete a medical certificate on your behalf and send this directly to the department. To receive a payment, you will need to provide your doctor with your name, PPS Number, date of birth

Step 2: You now need to complete an application form for Illness Benefit (Form IB 1). There are three ways that you can make an application:

1. You can call 1890 800 024 or 01 2481398 between 9.00am and 5.00pm Monday to Friday to get an application form by post
2. Organise someone to pick up a form at your doctor's surgery or at your local Intreo Centre
3. You can apply or request a form by emailing : forms@welfare.ie

An online application process will be available by the end of March

Send your application form by Freepost to: Social Welfare Services Address: PO Box 1650, Department of Employment Affairs and Social Protection, Dublin 1

Who to contact:

Social Welfare Services

SHORT-TIME WORK SUPPORT

Employees of businesses that need to reduce hours or days worked can avail of the Department of Employment Affairs and Social Protection [Short-time Work Support](#). Short-time Work Support is a form of [Jobseeker's Benefit](#) and is an income support payment if you have been temporarily placed on a shorter working week. The payment is made in respect of your regular salary for the days that you are no longer working. For example, if your working week has been reduced from a 5 day work pattern to a 3 day work pattern, you can receive support for the other 2 days. Short-time Work Support is paid for a maximum of 234 days. Your entitlement will depend on the number of social insurance contributions you have.

Eligibility:

To qualify for Short-time Work Support, you must be temporarily working a standard reduced weekly work pattern, working 3 days or less per week having previously worked full-time, be under 66 years of age, be capable of work and be available for full-time work, have enough paid or credited social insurance (PRSI) contributions at class [A](#), [H](#), [S](#) or [P](#)

Rates of Payment:

Your rate of payment will depend on your average weekly earnings in the governing contribution year and the change in your work pattern. For example, if you are placed on a 3 day work pattern having previously worked 5 days, you may be entitled to up to €81.20 for the 2 days you are no longer working. This represents two fifths of the maximum weekly rate of Jobseekers Benefit of €203. You may also get an increased rate of payment for a qualified adult and qualified children. Short-time Work Support is not taxable.

How to access this scheme:

The quickest way to apply for Jobseeker's Benefit is through [MyWelfare.ie](#). You must have a verified [MyGovID](#) to use this service. If you complete your form on-line, you can then send on the UP14 form completed by your employer. Employees can also apply for Short-time Work Support at their [Intreo Centre](#) or [Social Welfare Branch Office](#). You should apply as soon as your days have been reduced otherwise you could lose some payment.

To apply, you will need the following documents along with the application form:

- identification – your public service card, passport or driving licence
- proof of your address – a utility bill or letter from a government department

Who to contact:

Go to [MyWelfare.ie](#) or [Intreo Centre](#) or [Social Welfare Branch Office](#).

THE COVID-19 PANDEMIC UNEMPLOYMENT PAYMENT

The COVID-19 Pandemic Unemployment Payment is available to all employees and the self-employed who have lost their employment due to a downturn in economic activity caused by the Covid-19 pandemic.

The payment has a simple one-page application form and will be paid for a period of 6 weeks at a flat rate payment of €203 per week for jobseekers. It is designed to quickly deliver a social welfare payment to the unemployed and provide income security during the pandemic.

Individuals applying for the payment will be required to apply for the normal Jobseeker's Payments within this 6-week period. Once this normal jobseeker claim is subsequently received, the department will process these claims and make payments at that time. This will involve backdating increased payments for certain customers.

Eligibility:

Both employees and self-employed people can apply for the new COVID-19 Pandemic Unemployment Payment. You can apply for the payment if you are aged between 18 and 66 years and you have lost employment due to the COVID-19 (Coronavirus) pandemic or you are a non EU/EEA worker over 18 who has lost employment due to the COVID-19 (Coronavirus) pandemic or you are a student over 18 who has lost employment due to the COVID-19 (Coronavirus) pandemic or you are a non-EU/EEA student over 18 who has lost employment due to the COVID-19 (Coronavirus) pandemic or you are a part time worker over 18, earn less than € 203 per week and have lost employment due to the COVID-19 (Coronavirus) pandemic.

Rate of payment:

The COVID-19 Pandemic Unemployment Payment is paid at a flat rate of €203 per week for 6 weeks. It is equivalent to the jobseeker payment rate. If you are getting another social welfare payment, like Working Family Payment, and you have lost your employment, it can be paid in addition to this.

How to access this scheme:

Apply for income support from the department through mywelfare.ie.

Who to contact:

mywelfare.ie.

RETAINING YOUR JOB AND RECEIVING YOUR SALARY

If you are not working because your place of work is closed due to COVID-19 or if your business has suffered serious loss of footfall and earnings for the same reasons and has put your business in a position where they would need to look at laying off staff, your business is eligible to benefit from the temporary Covid-19 wage subsidy scheme.

TEMPORARY COVID-19 WAGE SUBSIDY SCHEME

The Temporary COVID-19 Wage Subsidy is a scheme which allow employers to pay their employees during the current pandemic. Employers will be refunded up to 70 percent of an employee's wages - up to a level of €410.

The employer is expected to make their best efforts to maintain as close to 100% of normal income as possible for the subsidised period.

This payment replaces the Department of Employment Affairs and Social Protection's Employer Refund Scheme announced on 15th March, and any business that received refunds under the current scheme do not need to reapply.

Revenue will contact them directly to confirm that they meet the conditions for this new scheme.

Eligibility:

If you are an employer who can show that you have lost at least 25 percent of your trade - you will be able to claim 70 percent of your employees net wage back (up to a maximum of €410). The government encourages you to top-up your employees' wages to maintain them at their current level of earnings.

Rate of payment:

Employers will be refunded up to 70 percent of the amount they pay each employee up to a maximum level of €410. Wherever possible, employers are asked to top their employees' wages.

Who to contact:

Visit [the Revenue website](#).

SECTION 3: SELF - EMPLOYED



SICK PAY

If you are diagnosed with COVID-19 or are medically required to self-isolate, you can get enhanced [Supplementary Welfare Allowance](#) or [Illness Benefit](#). When the legislation is completed, workers will be entitled to any arrears due from 9th March when the new payment rates begin.

SUPPLEMENTARY WELFARE ALLOWANCE

Basic Supplementary Welfare Allowance is a weekly allowance paid to people who do not have enough income to meet their needs and those of their families. If your employment (or self-employment) has been affected by the coronavirus pandemic, or if you are sick or caring for someone who is sick, please read here a document on [COVID-19 \(coronavirus\) and social welfare payments](#). You can read a document on [Employment rights during the COVID-19 restrictions](#) here. Supplementary Welfare Allowance is not a [taxable source of income](#).

Eligibility: You could benefit of this payment if you have no income, or if your weekly income is below the Supplementary Welfare Allowance rate for your family size, a payment may be made to bring your income up to the appropriate Supplementary Welfare Allowance rate. You can also claim if you have claimed a social welfare benefit or pension but it has not yet been paid and you have no other income, you may qualify for basic Supplementary Welfare Allowance while you are waiting for your payment. However, the amount paid while you are waiting will be deducted from the arrears of your social welfare payment. Finally you can also claim if you have returned to work, you can claim the basic Supplementary Welfare Allowance for up to 30 days while you are waiting for your wages.

There are further criteria to meet which are all detailed [here](#).

How to access this scheme:

You should apply for Supplementary Welfare Allowance to the Department of Employment Affairs and Social Protection's Community Welfare Service at your local office as soon as the need arises. You must fill in a [Supplementary Welfare Allowance claim form \(pdf\)](#). To help process your claim, you should have the following:

- [Personal Public Service \(PPS\) numbers](#) for yourself, your spouse, civil partner or cohabitant and your children
- Proof of residency
- Proof of identity, for example, a [Public Services Card](#) (if you have one), a passport, driving licence, work permit, Irish Residence Permit or (GNIB card), etc.
- Evidence of any household income
- Birth certificates for any children you include in your application
- Documents to show your income and financial situation, such as, pay slips, [tax statements](#), bank statements, etc.

Who to contact: You should apply for Supplementary Welfare Allowance to the Department of Employment Affairs and Social Protection's Community Welfare Service at your local office.

ILLNESS BENEFIT:

If you are told to self-isolate by a doctor or has been diagnosed with COVID-19 (Coronavirus) by a doctor, they can apply for an enhanced Illness Benefit payment of €305 per week.

Eligibility: You must be self-isolating on the instruction of a doctor or diagnosed with COVID-19 (Coronavirus).

Rates of payment: The personal rate for this payment is €350, as compared with the normal Illness Benefit rate of €203. It will be paid for a maximum of 2 weeks where a person is self-isolating but will be paid for the duration of a person's absence from work if they have been diagnosed with COVID-19 (Coronavirus).

How to access the scheme:

Step 1: If you are suffering from COVID-19 or a doctor advises that you self-isolate, the doctor will then complete a medical certificate on your behalf and send this directly to the department. To receive a payment, you will need to provide your doctor with your name, PPS Number, date of birth.

Step 2: You now need to complete an application form for Illness Benefit (Form IB 1). There are three ways that you can make an application:

4. You can call 1890 800 024 or 01 2481398 between 9.00am and 5.00pm Monday to Friday to get an application form by post
5. Organise someone to pick up a form at your doctor's surgery or at your local Intreo Centre
6. You can apply or request a form by emailing : forms@welfare.ie

An online application process will be available by the end of March.

Send your application form by Freepost to: Social Welfare Services Address: PO Box 1650, Department of Employment Affairs and Social Protection, Dublin 1.

Who to contact: Social Welfare Services.

THE COVID-19 PANDEMIC UNEMPLOYMENT PAYMENT

This scheme is available to all employees and the self-employed who have lost their employment due to a downturn in economic activity caused by the Covid-19 pandemic.

The payment has a simple one-page application form and will be paid for a period of up to 12 weeks at a flat rate payment of €350 per week for jobseekers. It is designed to quickly deliver a social welfare payment to the unemployed and provide income security during the pandemic.

Individuals applying for the payment will be required to apply for the normal Jobseeker's Payments within this 12-week period. Once this normal jobseeker claim is subsequently received, the department will process these claims and make payments at that time. This will involve backdating increased payments for certain customers.

Eligibility: Both employees and self-employed people can apply for the new COVID-19 Pandemic Unemployment Payment. Both EEA and non-EEA workers qualify.

To qualify for the new COVID-19 Pandemic Unemployment Payment, you must:

- Be aged between 18 and 66
- Live in the Republic of Ireland
- Have been in employment or self-employment immediately before Friday 13 March 2020
- Have lost your job or be temporarily laid off from work or asked to stay at home from work due to the pandemic
- Stopped trading as self-employed due to the pandemic.

Rate of payment: The COVID-19 Pandemic Unemployment Payment is paid at a flat rate of €350 per week for 6 weeks. It is equivalent to the jobseeker payment rate. If you are getting another social welfare payment, like Working Family Payment, and you have lost your employment, it can be paid in addition to this.

How to access this scheme:

Apply for income support from the department through mywelfare.ie.

FOR THOSE ON REDUCED HOURS OR DAYS

Those who have had a reduction of hours or days worked can avail of the Department of Employment Affairs and Social Protection **Short-time Work Support**. Short-time Work Support is a form of Jobseeker's Benefit and is an income support payment if you have been temporarily placed on a shorter working week. The payment is made in respect of your regular salary for the days that you are no longer working. For example, if your working week has been reduced from a 5 day work pattern to a 3 day work pattern, you can receive support for the other 2 days. Short-time Work Support is paid for a maximum of 234 days. Your entitlement will depend on the number of social insurance contributions you have.

Eligibility: To qualify for Short-time Work Support, you must be temporarily working a standard reduced weekly work pattern, working 3 days or less per week having previously worked full-time, be under 66 years of age, be capable of work and be available for full-time work, have enough paid or credited social insurance (PRSI) contributions at class A, H, S or P.

Rates of Payment: Your rate of payment will depend on your average weekly earnings in the governing contribution year and the change in your work pattern. For example, if you are placed on a 3 day work pattern having previously worked 5 days, you may be entitled to up to €81.20 for the 2 days you are no longer working. This represents two fifths of the maximum weekly rate of Jobseekers Benefit of €203. You may also get an increased rate of payment for a qualified adult and qualified children. Short-time Work Support is not taxable.

How to access this scheme:

The quickest way to apply for Jobseeker's Benefit is through [MyWelfare.ie](https://mywelfare.ie). You must have a verified MyGovID to use this service. If you complete your form on-line, you can then send on the UP14 form completed by your employer. Employees can also apply for Short-time Work Support at their Intreo Centre or Social Welfare Branch Office. You should apply as soon as your days have been reduced otherwise you could lose some payment.

To apply, you will need the following documents along with the application form:

- Identification – your public service card, passport or driving licence
- Proof of your address – a utility bill or letter from a government department.

Who to contact:

MyWelfare.ie or [Intreo Centre or Social Welfare Branch Office.](#)

IMPROVING CASH FLOW & BUSINESS SUPPORT PLANNING

If you are trading as a limited business and you need to raise additional capital in order to help your business through this exceptional period, there are various government backed initiatives available to you. These are open to any type of business but which one you will apply for will generally depend on the size of your business. Details of each are listed here below:

If you are a small to medium sized business, you could apply for a loan of up to 1M€ under the **SME Credit Guarantee Scheme** to support changes you may need to make to your business in response to Covid-19. The government has repurposed the Credit Guarantee Scheme (CGS) by offering a partial Government guarantee (currently 80%) to banks against losses on qualifying loans to eligible SMEs. This mitigates credit risk or need for collateral. The Credit Guarantee Scheme does not substitute for conventional lending that would otherwise have taken place.

Eligibility:

The Scheme is targeted towards companies who are unable to access credit because of three distinct barriers to lending:

4. Inadequate collateral
5. Novel business market, sector or technology which is perceived by lenders as higher risk under current credit risk evaluation practices
6. Need for refinancing caused by the exit of an SMEs lender from the Irish market

Key features of the scheme:

Loans are from 10,000€ up to 1M€ with terms of up to 7 years. The Scheme is operated on behalf of the Department by the Strategic Banking Corporation of Ireland (SBCI) and is available from the participating lenders (AIB, Bank of Ireland and Ulster Bank).

How to access the scheme:

Businesses seeking to avail of the guarantee scheme can approach a participating lender. Participating lenders will make all decisions on lending. Currently, Ulster Bank, Bank of Ireland and AIB are participating in the Scheme. The Department plays no role in the application or decision-making process, which, is fully delegated to the participating lenders.

Refinancing of existing debts is excluded as the purpose of this Scheme is to facilitate additional lending. However in cases where new lending is sought along with refinancing, the availability of a guarantee in respect of the new lending element should be of assistance in

providing an overall package of support to the business, including consolidation of existing debts. Property-related activities are also excluded.

Exclusions Apply. See link below for further information.

Who to contact: Currently, Ulster Bank, Bank of Ireland and AIB are participating in the Scheme.

[Credit Guarantee Scheme for COVID-19 FAQs.](#)

Microfinance Ireland COVID-19 Business Loan

This is a government initiative to support microenterprises, through the current period of uncertainty, who are or may be impacted by the coronavirus in Ireland.

Eligibility: Any microenterprise (Sole Trader, Partnership or Limited Company) who is currently trading, and who is not in a position to avail of Bank finance and is experiencing a COVID-19 negative impact on their business (the negative impact must be a minimum of 15% of actual or projected turnover or profit) is able to apply. A micro-enterprise is a business with fewer than 10 full-time employees, less than €2m annual turnover and a Balance Sheet with Net Worth/Capital Account/Equity that does not exceed €2m.

How to access the scheme:

In order to apply for finance up to €50,000, the business must provide a declaration to Microfinance Ireland that they meet the following eligibility criteria:

- A minimum of 15% of actual or projected turnover or profit in the business is negatively impacted by COVID-19
- The business is a micro-enterprise
- The business is having difficulty in accessing finance from Banks and/or other commercial lending providers

Who to contact:

Talk to a Business Advisor in your [Local Enterprise Office](#) or register at microfinanceireland.ie or talk to a loan Advisors on 01 260 1007

Exclusions Apply. See link below for further information.

microfinanceireland.ie/loan-packages/covid19/

SBCI COVID-19 Working Capital Scheme

The €200m **SBCI COVID-19 Working Capital Scheme** for eligible businesses will be available within the next week. Maximum loan size will be €1.5 million (first €500,000 unsecured) and the maximum interest rate will be 4%.

Eligibility: Viable micro, small and medium sized enterprises (SMEs) and Small MidCap enterprises that meet the eligibility criteria. SMEs are defined by the Standard EU definition [Commission Regulation 2003/361/EC] as enterprises that: have fewer than 250 employees, have a turnover of €50 million or less (or €43 million or less on their balance sheet), are independent and autonomous i.e. not part of a wider group of enterprises, have less than 25% of their capital held by public bodies, is established and operating in the Republic of

Ireland. A Small Mid-Cap is an enterprise that is not an SME but has fewer than 500 employees. Business with up to 499 employees can apply for eligibility to the scheme.

How to access this scheme:

This will be available within the next week and applications can be made through the SBCI website at sbci.gov.ie

Exclusions Apply. See link below for further information.

Who to contact: Go to sbci.gov.ie

SBCI COVID-19 Working Capital Scheme FAQs

Finally, a €200m Package for Enterprise Supports including a Rescue and Restructuring Scheme is available through [Enterprise Ireland](#) for vulnerable but viable firms that need to restructure or transform their business.

This and other specific business support planning grants are detailed here below:

<https://enterprise-ireland.com/en/about-us/services/covid-19>.

OTHER THINGS TO THINK OF AS A BUSINESS OWNER

MANAGING YOUR CASH FLOWS IN GENERAL

Across the board, look for scope to:

- Lower variable costs – what can be decreased / reduced?
- Delay discretionary spend – what can be put off?
- Extend your payables – can you ask for a delay?
- Expedite your receivables / payments due – chase down money owed.
- Explore supply chain & supplier financing options – can you pay in installments?

TALKING TO YOUR BANK

All the banks have announced that they will offer flexibility to their customers, and they may be able to provide payment holidays or emergency working capital facilities.

CHECKING YOUR INSURANCE

Check if your insurance policy covers you for an interruption in your business, or a temporary business closure, caused by COVID – 19

If you have concerns about your ability to pay your tax liabilities speak to the Revenue Commissioners, who have advised:

"On an on-going basis, Revenue engages with viable businesses experiencing temporary cash flow or trading difficulties that affect the timely payment of tax. Revenue works very successfully with businesses that engage early to resolve their tax payment difficulties. Revenue will engage with any viable business that experiences temporary cash flow difficulties, including difficulties arising from exceptional circumstances such as the COVID-19 (Coronavirus) outbreak." See www.revenue.ie.

The Revenue has also posted advice for business [advice for businesses experiencing trading difficulties as a result of COVID-19](#)

This includes information on tax returns, the application of late payment interest, debt enforcement, tax clearance and customs.

Getting advice:

Get advice from your accountant or use the advisory support available from your Local Enterprise Office.

SECTION 4: OTHER SUPPORT

SUMMARY OF THIS SECTION:

- Mortgages, Loan & Rent
- Housing

FOR THE LATEST GOVERNMENT UPDATES GO TO:

<https://dbei.gov.ie/en/What-We-Do/Supports-for-SMEs/COVID-19-supports/Government-supports-to-COVID-19-impacted-businesses.html>

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MORTGAGE, LOANS AND RENT

On 18 March the five retail banks (AIB, Bank of Ireland, KBC, Permanent tsb and Ulster Bank), along with their representative body Banking & Payments Federation Ireland (BPFI) announced a series of measures to support personal customers and businesses impacted by the COVID-19 pandemic.

- A payment break of up to 3 months for businesses and personal customers. If you want to request a payment break, you should contact your bank directly.
- Flexibility for bank customers with buy-to-let properties that have tenants impacted by COVID-19. These landlords can seek a mortgage payment break of up to 3 months which they can pass on to their tenants.
- A simplified application process to make it easy for businesses and personal customers to get support from their bank.
- A solution to ensure that COVID-19 applications for a payment break will not affect credit ratings.
- Deferral of court proceedings for 3 months.
- Customers experiencing financial difficulty as a result of the COVID-19 crisis are advised to contact their bank as soon as possible to discuss the options available.

HOUSING

Emergency measures were announced on 19 March 2020 to protect tenants who have been impacted by COVID-19.

These are:

- A moratorium on notices to leave rental accommodation and a moratorium on rent increases for the duration of the COVID-19 pandemic
- An increase in the notice period for tenancies of less than six months from 28 to 90 days

The Minister for Housing, Planning and Local Government, Eoghan Murphy TD, intends to publish legislation next week to amend the Residential Tenancies Act 2004-2019 to give effect to these changes. While tenants are expected to pay rent during the COVID-19 pandemic, income supports and Rent Supplement are available to you if you are struggling to pay. These supports are provided by the Department of Employment Affairs and Social Protection. Any rent arrears built up will be payable, but landlords have been asked to show understanding and reach local arrangements in these circumstances.

If you are a tenant and you will have problems with your rent payments as a result of the COVID-19 crisis, you should engage as soon as possible with your landlord. Services are available for tenants and landlords in difficulty through the Residential Tenancies Board (RTB) and the national housing charity, Threshold, which operates the Tenancy Protection Service. The RTB provides a Dispute Resolution Process with a number of options for landlords and tenants to resolve disputes. You can contact the RTB on 0818 303037 or (01) 702 8100 (8.30am-6.30pm).

Threshold's national Tenancy Protection Service provides advice and support to tenants where there is a tenancy problem or where a tenancy is at risk. Threshold advisors can mediate with landlords and also help with applications for rent supplement. Call 1800 454 454, 9am-9pm, Monday to Friday for more information.

SECTION 5: SOCIAL MEDIA TIPS

SUMMARY OF THIS SECTION

- **Intro And Context**
- **Tips And Advice**
 1. **Address The Current Circumstances**
 2. **Keep Up Community Management**
 3. **Engaging Content Over Promotions**
 4. **Come Together**
 5. **Optimizing New Skills**

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SOCIAL MEDIA FOR SALONS DURING COVID-19 CRISIS

COVID-19 SOCIAL CONTEXT

We at L'Oréal would like to support by providing you with a few tips to help you transition your social media strategy in the current climate we are all facing together. These tips and ideas are to help you stay connected with your community and offer new ideas on how to keep the conversation going.

It is a challenging time for businesses and clients, so we want to arm you with some thoughts and ideas to ensure you are supported.

HOW ARE SALON & SPAS AND CONSUMERS CONNECTING RIGHT NOW?

Currently, we are seeing a huge surge in the number of people using web applications; this includes all social media channels. Facebook, Instagram, Twitter, TikTok and Pinterest are all seeing an increase in account usage and account creation. This shows that businesses and clients are all looking to communicate with one another via alternative means rather than face to face. You will have noticed an increase in the number of video calls and live content if you have been spending any time on social media yourself.

Salon and spas across the UK and Ireland have begun to use social media to announce their current position, whether they have temporarily closed already or are about to close. Communicating through social platforms with updates has become key, especially at a time when we are receiving daily changes to government instructions and aid.

Ultimately, it is a salon or spa businesses preference on how they wish to adapt their social media strategy, but here is some tips and advice from our social experts that you may find useful.

SOCIAL MEDIA TIPS FOR SALONS & SPAS

It is important to take the time out to reassess our social media strategy. Social media is typically very reactive, so particularly at this sensitive time we need to look at our tone of voice, focus and priorities. Please find some of our top social tips and ideas on how you could use social media channels to stay connected to your customers and support the future of your business.



1. Address the current circumstance

Your clients may be looking out on social to for an update on whether your salon or spa has now closed, especially if they had an appointment coming up. We advise you to keep update your community by posting on your social media feeds. You can let them know that you will stay connected with them on social and any updates on reopening, for example. If you keep posting your usual content without posting an update or if you post an update somewhere less permanent such as an Instagram Stories, then the message might not reach the clients. Ensure all social/digital touch points for clients have the same consistent update.

If you do receive comments or messages that are negative around your current situation, it is best to go back to the comments professionally outlining the measures you are taking. You will find that you will predominantly receive support if you are clear.



2. Keep up community management

CONSUMPTION IS ON THE RISE

Digital consumption is set to soar during the pandemic as everyone moves to digital communication alternatives. Your community may begin to interact with you more as they could be spending an increased amount of time on social media. You could use this as an opportunity to get to know your audience even better.

Why not ask your audience directly what content they would like to see from you during this time. They may suggest they would like advice for hair care at home or how to upkeep their colour, or they might want to hear from you personally about how they can help support your business. Use all the platform tools such as Instagram Stories 'ask a question' button or Facebook Live to interact with customers in a new format that works for their new lifestyle. There is an authenticity behind live content too that your customers will respect and can help them to feel more connected with you during this time.

BE THE COMMUNITY PILLAR

Some clients will be more vulnerable than others during this time, and regular clients who might see you on a weekly basis that take a lot from the social interaction they get from the visit. For some people, this could be the only interaction they have all week. You may be able to reach them on social media to check in, or suggest a time to do a video chat. Offering advice to these key customers will not only lift their spirits, but will keep their hair well cared for in-between visits.

REPURPOSE CONTENT

We often post content and then do not think we can ever use that content again. This is not true: we can always find ways to repurpose content that we already have. Consider different ways to repurpose your content:

- Re-share your top posts on Instagram Stories and ask followers to comment on their favourite past posts
- Use past content to create a quiz on Instagram or Facebook e.g. What colour did we take this gorgeous brunette in the build up to her wedding day?
- TBT – Throwback Thursdays are sure to make a comeback now, add suggest when you repost how your followers can maintain their hair and skin before they return.



3. Engaging content over promotions

Whilst salon and spas are temporarily closed, the services and products provided mean that we are limited in what we can talk about in terms of promotions. However, it is a time to adapt our captions and rethink how we approach our content. Move away from posts that focus on treatments or services only available on visits for now, focus on at-home advice, self-care and tips. Your clients will appreciate your expertise, sensitivity to the circumstances and #support. If you are posting about a product, ensure it is something your clients might already have at home and advise how they can use it. For example, advise how long to leave a treatment mask on in the shower and massage techniques to stimulate the scalp.



4. Come together

In these times, we come together. We want to see each other succeed and your clients might be looking out for ways in which they can help. Do not be afraid to tell your clients how they can support your business via posts on social media. Can they help by purchasing a gift card online? Or can they pay a deposit for a future booking?

Hashtags such as #INITTOGETHER have shown unity between clients and businesses to help people find out who needs support at this time.



5. Optimizing new skills

As it is temporarily not 'business as usual', and we turn to these alternative options to connect with clients, it can also highlight areas we would like to develop in or learn more about. There is a vast array of learning resources at your fingertips. From L'Oréal specifically, if social media is an area that you wish to develop further in, you can enrol on two complimentary courses on Access <http://ie.lorealaccess.com>

Search 'Socially Savvy' to find two series of short videos that will help you set up on social, develop your content, create a strategy or understand Instagram functionalities such as live videos.

Social can be a source of heightened connection for you, your business and your clients during this period. Please reach out to your local L'Oréal Business Partner if you have more questions on social media support for your business.

SECTION 6: USEFUL CONTACTS



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Many Industry Trade Bodies and Trade Media are supporting with regular updates and advice. You may find this information useful:

TRADE BODIES
HABIC https://habic.ie/
IRISH HAIRDRESSERS FEDERATION https://irishhairfed.com/
IRISH HAIR COUNCIL http://hairstylingcouncil.ie/

L'ORÉAL GENERAL CONTACTS

Please don't hesitate to get in touch with your business partner with any questions or requests.

L'Oréal Access Online Education	http://ie.lorealaccess.com
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