

L'ORÉAL

Professional Products

**A GUIDE TO HELP SUPPORT
DISTRIBUTORS, SALONS
& SPAS IN UK DURING
COVID-19**



INTRODUCTION

To our Salon & Spa Partners as well as our Distributors 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 Professional Products Division have created this guide to provide a destination for the hairdressing industry to find up-to-date support available during the Covid-19 crisis. Teams across L'Oréal Professionnel, Kérastase, Redken, Matrix, Pulp Riot, Decléor, Pureology, Biolage and Shu Uemura Art of Hair have all helped to create this guide book.

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://www.businesssupport.gov.uk>

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SECTION 1: SALON & SPA OWNERS

SUMMARY OF THIS SECTION:

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For the latest government updates go to: <https://www.businesssupport.gov.uk>

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GOVERNMENT MEASURES FOR SMALL/MEDIUM-SIZED BUSINESSES

All government measures updated here:

<https://www.businesssupport.gov.uk>

SICK PAY FOR EMPLOYEES

In order to help pay employees who are on sick leave, the government will bring forward legislation to allow small-and medium-sized businesses and employers to reclaim Statutory Sick Pay (SSP) paid for sickness absence due to COVID-19.

Please note:

- This refund will cover up to 2 weeks' SSP per eligible employee who has been off work because of COVID-19
- Employers with fewer than 250 employees will be eligible - the size of an employer will be determined by the number of people they employed as of 28 February 2020
- Employers will be able to reclaim expenditure for any employee who has claimed SSP (according to the new eligibility criteria) as a result of COVID-19
- Employers should maintain records of staff absences and payments of SSP, but employees will not need to provide a GP fit note. If evidence is required by an employer, those with symptoms of coronavirus can get an isolation note from [NHS 111 online](#) and those who live with someone that has symptoms can get a note from the [NHS website](#)
- Eligible period for the scheme will commence the day after the regulations on the extension of SSP to those staying at home comes into force
- The government will work with employers over the coming months to set up the repayment mechanism for employers as soon as possible

Eligibility: Your business is UK based and is a small or medium-sized and employs fewer than 250 employees as of 28 February 2020.

How to access the scheme:

A rebate scheme is being developed. Further details will be provided in due course once the legalisation has passed.

Who to contact: Await government update

RETAINING JOBS AND 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.

Coronavirus Job Retention Scheme

The Coronavirus Job Retention Scheme is a temporary scheme open to all UK employers for at least three months starting from 1 March 2020. It is designed to support employers whose operations have been severely affected by coronavirus (COVID-19).

Employers can use a portal to claim for 80% of furloughed employees' (employees on a leave of absence) usual monthly wage costs, up to £2,500 a month, plus the associated Employer National Insurance contributions and minimum automatic enrolment employer pension contributions on that wage. Employers can use this scheme anytime during this period.

Eligibility:

Any UK organisation with employees can apply, including:

- businesses
- charities
- recruitment agencies (agency workers paid through PAYE)
- public authorities

You must have created and started a PAYE payroll scheme on or before 28 February 2020 and have a UK bank account. Where a company is being taken under the management of an administrator, the administrator will be able to access the Job Retention Scheme.

Employees you can claim for:

Furloughed employees must have been on your PAYE payroll on 28 February 2020, and can be on any type of contract, including:

- full-time employees
- part-time employees
- employees on agency contracts
- employees on flexible or zero-hour contracts

The scheme also covers employees who were made redundant since 28 February 2020, if they are rehired by their employer.

To be eligible for the subsidy, when on furlough, an employee can not undertake work for or on behalf of the organisation. This includes providing services or generating revenue. While on furlough, the employee's wage will be subject to usual income tax and other deductions.

This scheme is only for employees on agency contracts who are not working.

If an employee is working, but on reduced hours, or for reduced pay, they will not be eligible for this scheme and you will have to continue paying the employee through your payroll and pay their salary subject to the terms of the employment contract you agreed.

Employers should discuss with their staff and make any changes to the employment contract by agreement. When employers are making decisions in relation to the process, including deciding who to offer furlough to, equality and discrimination laws will apply in the usual way.

To be eligible for the subsidy employers should write to their employee confirming that they have been furloughed and keep a record of this communication.

Employees hired after 28 February 2020 cannot be furloughed or claimed for in accordance with this scheme.

You do not need to place all your employees on furlough. However, those employees who you do place on furlough cannot undertake work for you.

- **If your employee is on unpaid leave:**

Employees on unpaid leave cannot be furloughed, unless they were placed on unpaid leave after 28 February.

- **If your employee is on Statutory Sick Pay:**

- Employees on sick leave or self-isolating should get Statutory Sick Pay, but can be furloughed after this.
- Employees who are shielding in line with public health guidance can be placed on furlough.

• **If your employee has more than one job**

- If your employee has more than one employer they can be furloughed for each job. Each job is separate, and the cap applies to each employer individually.

- **If your employee does volunteer work or training:**

A furloughed employee can take part in volunteer work or training, as long as it does not provide services to or generate revenue for, or on behalf of your organisation.

However, if workers are required to for example, complete online training courses whilst they are furloughed, then they must be paid at least the NLW/NMW for the time spent training, even if this is more than the 80% of their wage that will be subsidised.

- **If your employee is on Maternity Leave, contractual adoption pay, paternity pay or shared parental pay:**

Individuals who are on or plan to take Maternity Leave must take at least 2 weeks off work (4 weeks if they work in a factory or workshop) immediately following the birth of their baby. This is a health and safety requirement. In practice, most women start their Maternity Leave before they give birth.

If your employee is eligible for Statutory Maternity Pay (SMP) or Maternity Allowance, the normal rules apply, and they are entitled to claim up to 39 weeks of statutory pay or allowance.

Employees who qualify for SMP, will still be eligible for 90% of their average weekly earnings in the first 6 weeks, followed by 33 weeks of pay paid at 90% of their average weekly earnings or the statutory flat rate (whichever is lower). The statutory flat rate is currently £148.68 a week, rising to £151.20 a week from April 2020.

If you offer enhanced (earnings related) contractual pay to women on Maternity Leave, this is included as wage costs that you can claim through the scheme.

The same principles apply where your employee qualifies for contractual adoption, paternity or shared parental pay.

Work out what you can claim:

Employers need to make a claim for wage costs through this scheme.

You will receive a grant from HMRC to cover the lower of 80% of an employee's regular wage or £2,500 per month, plus the associated Employer National Insurance contributions and minimum automatic enrolment employer pension contributions on that subsidised wage. Fees, commission and bonuses should not be included.

At a minimum, employers must pay their employee the lower of 80% of their regular wage or £2,500 per month. An employer can also choose to top up an employee's salary beyond this but is not obliged to under this scheme.

The government will issue more guidance on how employers should calculate their claims for Employer National Insurance Contributions and minimum automatic enrolment employer pension contributions, before the scheme becomes live.

- **Full time and part time employees:**

For full time and part time salaried employees, the employee's actual salary before tax, as of 28 February should be used to calculate the 80%. Fees, commission and bonuses should not be included.

- **Employees whose pay varies:**

If the employee has been employed (or engaged by an employment business) for a full twelve months prior to the claim, you can claim for the higher of either:

- the same month's earning from the previous year
- average monthly earnings from the 2019-20 tax year

If the employee has been employed for less than a year, you can claim for an average of their monthly earnings since they started work.

If the employee only started in February 2020, use a pro-rata for their earnings so far to claim.

Once you've worked out how much of an employee's salary you can claim for, you must then work out the amount of Employer National Insurance Contributions and minimum automatic enrolment employer pension contributions you are entitled to claim.

Employer National Insurance and Pension Contributions:

All employers remain liable for associated Employer National Insurance contributions and minimum automatic enrolment employer pension contributions on behalf of their furloughed employees.

You can claim a grant from HMRC to cover wages for a furloughed employee, equal to the lower of 80% of an employee's regular salary or £2,500 per month, plus the associated Employer National Insurance contributions and minimum automatic enrolment employer pension contributions on paying those wages.

You can choose to provide top-up salary in addition to the grant. Employer National Insurance Contributions and automatic enrolment contribution on any additional top-up salary will not be funded through this scheme. Nor will any voluntary automatic enrolment contributions above the minimum mandatory employer contribution of 3% of income above the lower limit of qualifying earnings (which is £512 per month until 5th April and will be £520 per month from 6th April 2020 onwards).

National Living Wage/National Minimum Wage:

Individuals are only entitled to the National Living Wage (NLW)/National Minimum Wage (NMW) for the hours they are working.

Therefore, furloughed workers, who are not working, must be paid the lower of 80% of their salary, or £2,500 even if, based on their usual working hours, this would be below NLW/NMW.

However, if workers are required to for example, complete online training courses whilst they are furloughed, then they must be paid at least the NLW/NMW for the time spent training, even if this is more than the 80% of their wage that will be subsidised.

How to access this scheme:

Employers should discuss with their staff and make any changes to the employment contract by agreement. Employers may need to seek legal advice on the process. If sufficient numbers of staff are involved, it may be necessary to engage collective consultation processes to procure agreement to changes to terms of employment.

To claim, you will need:

- your ePAYE reference number
- the number of employees being furloughed
- the claim period (start and end date)
- amount claimed (per the minimum length of furloughing of 3 weeks)
- your bank account number and sort code
- your contact name
- your phone number

You will need to calculate the amount you are claiming. HMRC will retain the right to retrospectively audit all aspects of your claim.

The online service you'll use to claim is not available yet. We expect it to be available by the end of April 2020. You can only submit one claim at least every 3 weeks, which is the minimum length an employee can be furloughed for. Claims can be backdated until the 1 March if applicable.

What to do after you've claimed:

Once HMRC have received your claim and you are eligible for the grant, they will pay it via BACS payment to a UK bank account.

You should make your claim in accordance with actual payroll amounts at the point at which you run your payroll or in advance of an imminent payroll. You must pay the employee all the grant you receive for their gross pay, no fees can be charged from the money that is granted. You can choose to top up the employee's salary, but you do not have to.

When the government ends the scheme:

When the government ends the scheme, you must make a decision, depending on your circumstances, as to whether employees can return to their duties. If not, it may be necessary to consider termination of employment (redundancy).

Employees that have been furloughed:

Employees that have been furloughed have the same rights as they did previously. That includes Statutory Sick Pay entitlement, maternity rights, other parental rights, rights against unfair dismissal and to redundancy payments. Once the scheme has been closed by the government, HMRC will continue to process remaining claims before terminating the scheme.

Income tax and Employee National Insurance:

Wages of furloughed employees will be subject to Income Tax and National Insurance as usual. Employees will also pay automatic enrolment contributions on qualifying earnings, unless they have chosen to opt-out or to cease saving into a workplace pension scheme. Employers will be liable to pay Employer National Insurance contributions on wages paid, as well as automatic enrolment contributions on qualifying earnings unless an employee has opted out or has ceased saving into a workplace pension scheme.

Tax Treatment of the Coronavirus Job Retention Grant:

Payments received by a business under the scheme are made to offset these deductible revenue costs. They must therefore be included as income in the business's calculation of its taxable profits for Income Tax and Corporation Tax purposes, in accordance with normal principles.

Businesses can deduct employment costs as normal when calculating taxable profits for Income Tax and Corporation Tax purposes.

Who to contact: HMRC (online portal will be open by end of April)

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

IMPROVING CASH FLOW

As a business owner, you can choose if you want to top up the rest of the remaining outstanding salary not covered by the government. If you have cash flow difficulties, you can apply for a **Coronavirus Business Interruption Loan**.

This new temporary loan Scheme, to be delivered by the British Business Bank, will launch soon to primarily support small and medium-sized businesses to access bank lending and overdrafts.

The government will provide lenders with a guarantee of 80% on each loan (subject to a per-lender cap on claims) to give lenders further confidence in continuing to provide finance to SMEs. The government will not charge businesses or banks for this guarantee, and the Scheme will support loans of up to £5 million in value.

Businesses can access the first 12 months of that finance interest free, as government will cover the first 12 months of interest payments.

Eligibility: Your business must be UK based with a turnover of no more than £45 million per year and your business meets the other British Business Bank eligibility criteria

How to access the scheme:

The full rules of the scheme and the list of accredited lenders is available on the [British Business Bank website](#). All the major banks will offer the scheme once it has launched. There are 40 accredited providers in all.

You should talk to your bank or finance provider (not the British Business Bank) as soon as possible and discuss your business plan with them. This will help your finance provider to act quickly once the Scheme has launched. If you have an existing loan with monthly repayments, you may want to ask for a repayment holiday to help with cash flow.

Who to contact: Talk to your bank or finance provider

PROPERTY CASH GRANT

Your business may also qualify for a **cash grant of up to £25,000** per property.

If your business is in the retail, hospitality or leisure sector, you will receive a cash grant of up to £25,000 per property. Businesses in these sectors with a rateable value of under £15,000 will receive a grant of £10,000. Businesses with a rateable value of between £15,001 and £51,000 will receive a grant of £25,000.

Eligibility: **You will be eligible if:**

1. Your business is based in England*
2. Your business is in the retail**, hospitality and/or leisure sector
3. Properties that will benefit from the relief will be occupied properties that are wholly or mainly being used:
 - As shops, restaurants, cafes, drinking establishments, cinemas and live music venues for assembly and leisure
 - As hotels, guest and boarding premises and self-catering accommodation

How to access this scheme:

1. You do not need to do anything.
2. Your Local Authority will write to you if you are eligible for this grant.

Local Authorities will write to all eligible businesses with information on how to claim this grant. Any enquiries on eligibility for, or provision of, the reliefs and grants should be directed to the relevant Local Authority. To find your local authority, use this search tool.

Who to contact: No action to you

Local Authorities will write to all eligible businesses with information on how to claim this grant. Any enquiries on eligibility for, or provision of, the reliefs and grants should be directed to the relevant Local Authority. To find your local authority, use this search tool.

*Some aspects of business support are devolved. For business support outside of England go to Scotland, Wales and Northern Ireland.

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PAYING BUSINESS RATES

In order to support businesses, the government is offering a business rates holiday for retail, hospitality and leisure businesses. This will be introduced in England for the 2020 to 2021 tax year. Businesses that received the retail discount in the 2019 to 2020 tax year will be rebilled by their local authority as soon as possible.

Eligibility:

Your business must be based in England and in the retail, hospitality and/or leisure sector.

Properties that will benefit from the relief will be occupied hereditaments that are wholly or mainly being used:

- as shops, restaurants, cafes, drinking establishments, cinemas and live music venues
- for assembly and leisure
- as hotels, guest & boarding premises and self-catering accommodation

How to access the scheme:

There is no action for you. This will apply to your next council tax bill in April 2020. However, local authorities may have to reissue your bill automatically to exclude the business rate charge. They will do this as soon as possible. You can estimate the business rate charge you will no longer have to pay this year using the [business rates calculator](#). Further guidance for local authorities is available in the [expanded retail discount guidance](#).

Who to contact: No action for you

Rates relief is handled differently in [Scotland](#), [Wales](#) and [Northern Ireland](#).

Scotland

To help owners of non-domestic properties, including businesses, deal with the impact of COVID-19, the Scottish Government has made changes to non-domestic rates (business rates) for 2020-21.

The Scottish Government has introduced extra rates reliefs (discounts).

These reliefs will be available to non-domestic properties from 1 April 2020 to 31 March 2021.

Eligibility:

All non-domestic properties in Scotland will get a 1.6% rates relief. Retail, hospitality and leisure businesses will get 1 00% rates relief. To get this relief, a property has to be occupied. Properties that have closed temporarily due to the government's COVID-19 advice will be treated as occupied.

How to access the scheme:

You do not need to apply for this relief and it will be applied to your bill by your local council.

Who to contact: No action for you - <https://www.mygov.scot/non-domestic-rates-relief/>

Wales

The Welsh Government are providing a year-long business rates holiday for retail, leisure and hospitality businesses in Wales

Local Authorities will be looking to automatically award the business rates holiday to all eligible parties as soon as possible, and you will receive a new bill when the award has been made.

Eligibility:

Properties that will benefit from this relief will be occupied retail, leisure and hospitality properties – such as shops, pubs and restaurants, gyms, performance venues and hotels across Wales.

How to access the scheme:

There is no action to you. Local Authorities will be looking to automatically award the business rates holiday to all eligible parties as soon as possible, and you will receive a new bill when the award has been made.

Who to contact: No action for you - <https://businesswales.gov.wales/business-rates-relief>

Northern Ireland

Rate bills for 2020-21 were due to be issued in April 2020. To avoid placing financial pressure on ratepayers affected by COVID-19, rate bills will not be issued until June 2020.

There will be a three month rates holiday for all business ratepayers, excluding public sector and utilities. This means that no rates will be charged for April, May and June 2020. This automatically reduces the 2020-21 annual rate bill for business ratepayers by 25 per cent. This amount does not need to be paid back.

Eligibility:

All business ratepayers, excluding public sector and utilities.

How to access the scheme:

There is no action for you. This will happen automatically. Ratepayers do not need to request to have their rate bill deferred until June 2020.

Who to contact: No action for you - <https://www.nibusinessinfo.co.uk/content/help-available-business-rates>

SUPPORT FOR BUSINESSES THAT PAY LITTLE OR NO BUSINESS RATES

The government will provide additional **Small Business Grant Scheme** funding for local authorities to support small businesses that already pay little or no business rates because of small business rate relief (SBBR), rural rate relief (RRR) and tapered relief. This will provide a one-off grant of £10,000 to eligible businesses to help meet their ongoing business costs.

Eligibility:

Your business must be based in England. You are a small business and already receive SBBR and/or RRR. You are a business that occupies property.

How to access the scheme: You do not need to do anything. Your local authority will write to you if you are eligible for this grant.

Guidance for local authorities on the scheme will be provided shortly. Any enquiries on eligibility for, or provision of, the reliefs and grants should be directed to the relevant local authority.

Who to contact: No action for you but you can [find your local authority](#) using this link.

Small business cash grants are different in both Wales, Scotland and Northern Ireland.

Wales

The Welsh Government has introduced grants to support businesses in Wales through the Coronavirus pandemic.

For retail, leisure and hospitality businesses in Wales, a grant of £25,000 will be offered for some businesses in these sectors.

Eligibility:

Businesses that are registered to pay rates on their premises on 20 March 2020, with a rateable value of between £12,001 and £51,000.

How to access the scheme:

Individual local authorities are in the process of developing their information and systems and as these become available the appropriate links will be available online.

Who to contact: Your local authority online [here](#).:-
<https://businesswales.gov.wales/financial-support-and-grants>

Northern Ireland

The NI Executive is providing a one-off grant of £10,000 to businesses that are currently in receipt of Small Business Rate Relief (SBRR), subject to some exclusions.

Eligibility:

SBRR is automatically applied to business properties with a rateable value below £15,000, though some exclusions to SBRR apply.

Vacant properties are not eligible for this grant.

Business with multiple premises will only be eligible for one grant of £10,000 in total.

How to access the scheme:

If you pay business rates by Direct Debit: You do not need to register your details on the online form if you pay business rates by Direct Debit. Payment will be made directly into the bank accounts of eligible businesses which currently pay their rates by Direct Debit.

If you don't pay your business rates by Direct Debit: Bank details need to be collected from eligible small businesses who do not pay their business rates by Direct Debit. If you think you are eligible for the £10,000 Small Business Support Grant, you should use the online form [here](#) to register for the grant and provide bank details for grant payment.

Who to contact: As above
<https://www.nibusinessinfo.co.uk/content/coronavirus-business-support-grant-schemes>

Scotland

Eligibility:

Retail, hospitality and leisure businesses with a rateable value between £18,001 and up to and including £50,999 will be able to apply for a one-off grant of £25,000.

A one-off grant of £10,000 will also be available to small businesses who get:

- Small Business Bonus Scheme relief
- Rural Relief

You do not have to repay these grants. You can only apply for one grant even if you have several properties.

How to access the scheme: To apply, you'll need to complete an application form. You can find this form on your local council website.

Who to contact: Your local council

<https://www.mygov.scot/non-domestic-rates-relief/>

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?

DEFERRAL OF VAT PAYMENTS DUE TO CORONAVIRUS

If you're a UK VAT registered business and have a VAT payment due between 20 March 2020 and 30 June 2020, you have the option to:

- defer the payment until a later date
- pay the VAT due as normal

It does not cover VAT MOSS payments.

HMRC will not charge interest or penalties on any amount deferred as a result of the Chancellor's announcement.

You will still need to submit your VAT returns to HMRC on time.
HMRC will continue to process VAT reclaims and refunds as normal during this time.

If you choose to defer paying your VAT:

If you choose to defer your VAT payment as a result of coronavirus (COVID-19), you must pay the VAT due on or before 31 March 2021. You do not need to tell HMRC that you are deferring your VAT payment.

Payments made by Direct Debit:

If you normally pay by Direct Debit you should contact your bank to cancel your Direct Debit as soon as you can, or you can cancel online if you're registered for online banking.

After the VAT deferral ends:

VAT payments due following the end of the deferral period will have to be paid as normal. Further information about how to repay the VAT you've deferred will be available soon.

DEFERRAL OF INCOME TAX DUE TO CORONAVIRUS

If you're in temporary financial distress because of COVID-19 and cannot pay your income tax.

If you are experiencing financial difficulties more help is available from HMRC's Time to Pay scheme.

All businesses and self-employed people 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.

Eligibility:

You are eligible if your business:

- pays tax to the UK government
- has outstanding tax liabilities

Who to contact: Webchat

Advisers can only talk to you about problems paying your taxes due to coronavirus (COVID-19). This could be:

- Self Assessment
- VAT
- employers' PAYE
- Corporation Tax

They will not be able to transfer you to another webchat team. Speak to an adviser.

Phone

Due to measures put in place to stop the spread of coronavirus (COVID-19) we have fewer advisers available to answer your calls.

Telephone:
0800 024 1222

Opening times: Monday to Friday: 8am to 4pm

Support for businesses through deferring Self-Assessment payments on account

If you're due to pay a self-assessment payment on account by 31 July 2020 but the impact of the coronavirus causes you difficulty in making payment by that date, then you may defer payment until January 2021.

Eligibility

You are eligible if you are due to pay your second self-assessment payment on account on 31 July. You do not need to be self-employed to be eligible for the deferment.

The deferment is optional. If you are still able to pay your second payment on account on 31 July you should do so.

How to access the scheme:

This is an automatic offer with no applications required. No penalties or interest for late payment will be charged if you defer payment until 31 January 2021.

During the deferral period you can set up a budget payment plan to help you pay the deferred payment on account when it comes due.

If you're in temporary financial distress because of COVID-19 more help is available from HMRC's Time to Pay scheme.

If you cannot pay your Self Assessment tax bill

If you've filed your return and owe less than £10,000 you might be able to arrange to pay in instalments online.

You do not need to contact HMRC if you have set up a payment plan online.

Call the Self Assessment helpline if you've missed your payment date or you cannot use the online service.

Self Assessment Payment Helpline

Telephone: 0300 200 3822
Monday to Friday, 8am to 4pm
Find out about call charges

If you cannot pay other taxes

If you've received a payment demand, like a tax bill or a letter threatening you with legal action, call the HMRC office that sent you the letter.

Call the Payment Support Service if you have not received a bill or letter.

Payment Support Service

Telephone: 0300 200 3835

Monday to Friday, 8am to 4pm

[Find out about call charges](#)

If you are in a partnership, nominated partners in [business partnerships](#) can negotiate time to pay with HMRC on behalf of the partnership or individual partners.

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

Most commercial insurance policies are unlikely to cover pandemics or unspecified notifiable diseases, such as COVID-19. However, those businesses which have an insurance policy that covers government ordered closure and pandemics or government ordered closure and unspecified notifiable disease should be able to make a claim (subject to the terms and conditions of their policy).

Insurance policies differ significantly, so businesses are encouraged to check the terms and conditions of their specific policy and contact their providers.

Notifiable diseases:

Notifiable diseases are certain infectious diseases that registered medical practitioners have a statutory duty to notify the 'proper officer' at their local council or local health protection team about when they come across a suspected case.

The government keeps an updated [list of notifiable diseases](#). On 5 March 2020, the government added COVID-19 to its list of notifiable diseases.

Many insurers use diseases on this list as triggers for the activation or exclusion of insurance cover. For example, insurers' policies that cover notifiable diseases will typically only cover a specific subset of notifiable diseases (such as Cholera or Anthrax) that the insurer will reference in the policy documentation. These policies will exclude any notifiable disease not on the insurers list, as well as future/unknown diseases (such as COVID-19). The price that the insurer charges for the policy is modelled against the risk posed by this set list of diseases.

Unspecified notifiable diseases:

Some businesses will have purchased add-ons for their insurance that cover for 'unspecified notifiable diseases'. These policies effectively cover any disease listed as a notifiable disease, enabling the business to claim for losses for all notifiable diseases as well as from diseases that are unknown at the point the policy is written.

The effect of the government adding COVID-19 to its list of notifiable diseases is to ensure that businesses with unspecified notifiable disease cover are able to make a claim – subject to the terms and conditions in their policy. For example, someone infected with COVID-19 may need to have been on the premises.

Government ordered closure:

The government asked a number of different businesses and venues to remain closed from 21 March onwards.

Insurers have agreed that this advice is sufficient for businesses covered for COVID-19 losses to make a claim (if the only barrier to them making a claim was a lack of clarity on whether the government had ordered businesses to close). As such, intervention by the police or any other statutory body is no longer required to trigger cover in the current circumstances.

However, most businesses' commercial insurance policies (including for denial of access) are unlikely to offer cover for COVID-19. Insurance policies differ significantly, so businesses are encouraged to check the terms and conditions of their specific policy and contact their providers.

GETTING ADVICE

Get advice from your accountant if you have one. If not use the advisory support available from <https://www.gov.uk/tax-help>. If you are a business owner and are concerned about paying TAX due to coronavirus there is a specific helpline now set up for you to contact.

HMRC will discuss your specific circumstances to explore:

- agreeing an instalment arrangement
- suspending debt collection proceedings
- cancelling penalties and interest where you have administrative difficulties contacting or paying HMRC immediately

The helpline number is 0800 0159 559 - and is an addition to other HMRC phone contact numbers. Opening hours are Monday to Friday 8am to 4pm. The helpline will not be available on Bank Holidays.

HR & LEGAL ADVICE

If you need specific advice around employees at this time and what you need to do as an employer, ACAS has a wealth of information on this topic. It has everything from staff being off sick, when you need to pay them, their employment rights, your obligations and how to effectively manage the staffing situation throughout this crisis. Click [here](#) for more information

SECTION 2: EMPLOYEES

SUMMARY OF THIS SECTION

- **Government Measures**
 - Paid Sick Leave
 - Retaining Your Job And Receiving Your Salary
 - Claiming Benefits

For the latest government updates go to:

<https://www.businesssupport.gov.uk>

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PAID SICK LEAVE

If you are ill with COVID-19 and off work, your employer is able to get government support to help pay you Statutory Sick Pay (SSP) during this exceptional time. How it will work is the government will bring forward legislation to allow small-and medium-sized businesses and employers to reclaim Statutory Sick Pay (SSP) paid for sickness absence due to COVID-19.

Please note:

- This refund will cover up to 2 weeks' SSP per eligible employee who has been off work because of COVID-19
- Employers with fewer than 250 employees will be eligible - the size of an employer will be determined by the number of people they employed as of 28 February 2020
- Employers will be able to reclaim expenditure for any employee who has claimed SSP (according to the new eligibility criteria) as a result of COVID-19
- Employers should maintain records of staff absences and payments of SSP, but employees will not need to provide a GP fit note. If evidence is required by an employer, those with symptoms of coronavirus can get an isolation note from [NHS 111 online](#) and those who live with someone that has symptoms can get a note from the [NHS website](#)
- Eligible period for the scheme will commence the day after the regulations on the extension of SSP to those staying at home comes into force
- The government will work with employers over the coming months to set up the repayment mechanism for employers as soon as possible

Eligibility:

Your work for a business that is UK based and is a small or medium-sized and employs fewer than 250 employees as of 28 February 2020.

How to access the scheme:

A rebate scheme is being developed. Further details will be provided in due course once the legislation has passed.

Who to contact: No action for employees – your employer will register you

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 Job Retention Scheme.

Coronavirus Job Retention Scheme

Under the Coronavirus Job Retention Scheme, all UK employers will be able to access support to continue paying part of their employees' salary.

Eligibility: All UK employees are eligible

How to access the scheme:

1. Employers will designate affected employees as 'furloughed workers,' and will notify employees of this change - changing the status of employees remains subject to existing employment law and, depending on the employment contract, may be subject to negotiation
2. They will then submit information to HMRC about the employees that have been furloughed and their earnings through a new online portal (HMRC will set out further details on the information required)
3. HMRC will reimburse the employer **80% of furloughed workers wage costs, up to a cap of £2,500 per month**. HMRC are working urgently to set up a system for reimbursement. Existing systems are not set up to facilitate payments to employers.

This scheme is intended to run for at least 3 months from 1 March 2020, but will be extended if necessary.

Who to contact: You do not need to contact anyone, your employer will action this

CLAIMING BENEFITS

Whether you are currently in or out of work, if you are on a low income and affected by the economic impact of COVID-19, you will be able to access a range of benefits via the welfare system, including Universal Credit. From 6th April the standard allowance in Universal Credit is increasing as is the basic element in Working Tax Credit for 1 year. Both will increase by £20 per week on top of planned annual uprates. This will apply to all new and existing Universal Credit claimants and to existing Working Tax Credit claimants.

Who to contact: Your local authority

Universal Credit hotline on 0800 328 5644. Monday to Friday 8am to 6pm.

SECTION 3: OTHER SUPPORT

SUMMARY OF THIS SECTION:

- **Rent Support**
- **Mortgage Support**
- **Protection From Eviction for Commercial Tenants**

FOR THE LATEST GOVERNMENT UPDATES GO TO: <https://www.businesssupport.gov.uk>

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RENT SUPPORT

If you are struggling financially due to the Coronavirus situation and can't pay your personal rent, there are several avenues open to you at this point. Start by talking to your landlord and explaining the situation straight away. They might give you more time to pay due to the extenuating circumstances. The second thing to note is if you are already in arrears or if you fall behind during this period, the government has announced a temporary ban on evictions - your landlord can't start court action for at least 3 months.

Of course, this is a short term solution and you still need to pay your rent. So what can you do short term to help pay your rent? If you've fallen behind with your rent you should start dealing with rent arrears. There is a specific process to deal with rent arrears which you would need to follow, details of which can be found [here](#). You can also check if you can get extra financial help. There are several short term options open to you including interest free loans and you may be entitled to benefits to help with housing costs if your income has suddenly been reduced, even if you're still working. Details of all of these options are detailed [here](#).

If your landlord doesn't offer to be flexible with your rent payments, it's a good idea to pay as much as you can afford and keep a record of what you discussed.

You should [check your eligibility for Universal Credit](#), which is available for people in and out of work. Support for rental costs will be paid through Universal Credit. From April, we are increasing local housing allowance rates to the 30th percentile of market rents. This applies to all private renters.

MORTGAGE SUPPORT

Coronavirus and mortgage payment holidays:

For many, the biggest financial outgoing will be your monthly mortgage payments. If you're struggling financially due to coronavirus crisis you could benefit from a mortgage holiday to help you manage during this difficult time.

The mortgage payment holiday will provide flexibility in repaying your mortgage by allowing you to stop or reduce your monthly payments for up to three months. This won't be suitable for everyone but could provide much needed help if you need it.

Who to contact: The first step should be to contact your lender and tell them you are experiencing payment difficulties. There will be a fast track approval process in place and you won't be required to provide evidence or have an affordability test. So, you should get a quick decision. Although any unpaid interest will probably still need to be paid back you won't have to worry about any additional fees or charges. Individual credit ratings should not be affected but if you are worried you should speak with your lender.

It's likely the lender will spread your outstanding payments over the outstanding term of your mortgage, so you will see an increase in your monthly mortgage payments. The shorter the term left on your mortgage, the larger the increase in your monthly payments, once the mortgage payment holiday is over. You should consider the impact this will have on your future financial commitments.

Your lender may also offer other options if they are more appropriate for your circumstances. It's possible some lenders will consider increasing the length of your mortgage term. For some making interest or capital only payments may be an option. In any case you should

speak to your lender or mortgage advisor and ask them to provide an explanation of what this will mean for you and understand any other options which may be available to you.

Being currently behind with your mortgage payments does not exclude you from applying for a mortgage holiday if this is appropriate for your circumstances. Those worried about repossession should not be at risk of losing their homes during this period but do speak with your lender. If you have a mortgage with an unregulated or inactive lender and would not normally fall under the scope of these changes, it is understood your provider will adopt this guidance on a voluntary basis.

Eligibility: Whether you are eligible to take a payment holiday, for how long, and the conditions you must meet first will depend on:

- Your lender
- The mortgage contract, and
- Your financial circumstances

Often, in order to qualify for a payment holiday, you'll need to have previously overpaid on your mortgage.

That means paying more than your agreed monthly payments until you have built up sufficient credit to take a break from payments.

However, your lender might also allow you to reduce or suspend mortgage payments if you're temporarily struggling to meet the monthly cost due to a change of circumstance, such as redundancy or going on maternity leave.

If you're in mortgage arrears you won't be eligible for a mortgage payment holiday.

But don't let that stop you contacting your lender. They will be keen to help you come to an arrangement.

How to apply for a mortgage holiday

Check with your lender and have a look at your mortgage terms and conditions to see if you're eligible for a mortgage holiday and if they are allowed under your mortgage agreement.

The criteria will vary from lender to lender:

The length of your payment holiday depends on the lender. Some will allow you take up to 12 consecutive months off from paying the mortgage, while others will permit only up to six months over the life time of the mortgage.

Typically, you will often have needed to have made payments on time for a minimum period before you're eligible to take a mortgage holiday.

Your ability to take a mortgage holiday also depends on the size of your mortgage and the value of your home. Some lenders will only allow a mortgage holiday if the loan-to-value of your mortgage is lower than 80%.

PROTECTION FROM EVICTION FOR COMMERCIAL TENANTS

Commercial tenants who cannot pay their rent because of COVID-19 will be protected from eviction.

These measures will mean no business will automatically forfeit their lease and be forced out of their premises if they miss a payment up until 30 June.

There is the option for the government to extend this period if needed. This is not a rental holiday. All commercial tenants will still be liable for the rent. Commercial tenants are protected from eviction if they are unable to pay rent.

Eligibility All commercial tenants in England, Wales and Northern Ireland are eligible.

How to access the scheme: The change will come into force when the Coronavirus Bill receives Royal Assent. No action is required.

Who to contact: For now, no one, but check below link for most up to date information:
<https://www.gov.uk/government/publications/guidance-to-employers-and-businesses-about-covid-19/covid-19-support-for-businesses>

SECTION 4: 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 TIPS FOR SALONS & SPAS DURING THE 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 SALONS OR SPAS AND THEIR 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.

Salons 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 your personal preference on how you wish to adapt your social media strategy, but here is some tips and advice from our social experts that you may find useful.

SOCIAL MEDIA TIPS FOR SALONS AND SPA

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 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 business 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 or skin 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 salon or spa. 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 or skin 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, suggest when you repost how your followers can maintain hair or skin before they return to the salon or spa.



3. Engaging Content Over Promotions

Whilst salons 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 in person 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?



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 watch these videos on Club Matrix: <http://www.matrixhaircare.co.uk/en/education-courses>. You can find the 'Socially Savvy' series of short videos here 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 5: USEFUL CONTACTS

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Many Industry Trade Bodies and Trade Media are supporting with regular updates and advice for salons and spas. You may find this information useful;

TRADE BODY/TRADE MEDIA	COVID-19 LINKS
National Hair & Beauty Federation 01234 831965 / www.nhbf.co.uk/	https://www.nhbf.co.uk/coronavirus/
British Beauty Council www.britishbeautycouncil.com	https://britishbeautycouncil.com/index.php/2020/03/12/corona-virus-update-guidance-for-the-beauty-industry/
Creative Head www.creativeheadmag.com	https://creativeheadmag.com/advice-and-updates-for-irish-salons-during-the-covid-19-outbreak/
Hairdressers Journal www.hji.co.uk/	https://www.hji.co.uk/business/hair-salons-coronavirus-advice/
Professional Hairdresser Magazine www.professionalhairdresser.co.uk/	https://professionalhairdresser.co.uk/?s=coronavirus
Respect www.respectyou.me/	https://respectyou.me/a-personal-message-covid-19/

BUSINESS OWNERS USEFUL CONTACT INFORMATION

If you need to speak to someone about your business at this time, your local council is a great place to start. In addition, there are Government support helplines set up which we have been set up to help with all your enquiries.

Business support helplines - UK

HMRC has set up a helpline for businesses and self-employed people across the UK who are concerned about paying their tax due to COVID-19. You can now call them on 08000 241222. Opening hours are from 8am to 4pm Monday to Friday.

England

If you run a business in England you can also get advice by calling the Business Support Helpline telephone number below.

- Telephone: 0300 456 3565
- Monday to Friday, 9am to 6pm

Scotland

If you run a business in Scotland you can also get advice by calling the Scottish Government's helpline: 0300 303 0660. It is open Monday to Friday, 8.30am to 5.30pm. Select option 1 to speak to the COVID-19 team.

- Telephone: 0300 303 0660
- Text phone: 0800 023 2071
- Monday to Friday, 8:30am to 5:30pm

Northern Ireland

Invest NI helpline - If you run a business in Northern Ireland you can get help with your business online, or by calling the Invest NI Helpline.

- Telephone: 0800 181 4422
- Monday to Friday, 8:30am to 5pm

Wales

If you run a business in Wales, the Business Wales Helpline is available via e-mail, Live Chat from Monday to Friday, 8:30am to 5:30pm except on public holidays. Link is here: <https://businesswales.gov.wales/contact-us>

- Telephone: 0300 060 3000
- Monday to Friday, 8:30am to 5:30pm

L'ORÉAL GENERAL CONTACTS

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

Customer Care Number (technical advice)	0800 030 4034
Customer Care Email Address	salonadvice@uk.loreal.com
Matrix Education	http://www.matrixhaircare.co.uk/en/education-courses

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