

## England's 3-tier system and what it means for you!

Tier 1 refers to medium-affected regions and puts a requirement for social distancing, the rule of six, and a 10pm hospitality curfew in place. For Tier 2, which denotes higher risk areas, rules include activities being held only outdoors when household mixing occurs, as well as the rule of six and social distancing from the previous tier.

The highest risk group, Tier 3, limits the amount of leisure activities available and limits public gatherings to more isolated settings like beaches and forests. As Tier 3 also involves the shut down of hospitality sector businesses like pubs and leisure centres, government aid is being given to affected businesses at the rate of up to £3000 per month beginning 2 weeks after the shutdown begins. The payment will be scaled to the rate of premises.

Local aid may be available for businesses, so please contact us if you are concerned and would like to know more about what your business may qualify for!

## BREAKING NEWS

In response to England entering a 4 week lockdown from 5 November 2020, the Coronavirus Job Retention Scheme has been extended for the month of November and businesses can claim 80% of wages of furloughed employees.

Here at RGS Accountants, we have lots of experience working safely and discreetly even while virtual, so do be sure to reach out if you have any questions or concerns.

## Wales Lockdown Grants for businesses!

As many of you already know, the firebreak lockdown in Wales began on 6pm on 23 October 2020 and is expected to continue until 9 November 2020. Hospitality and retail sector businesses will be receiving up to £5000 for their forced closure during this time and other businesses eligible for Small Business Rates Relief are eligible for £1000.

### Need help with managing staff?

Business owners or employers: reach out for help with managing your staff! We are happy to chat about our Human Resources service; options for taking on new staff, setting up sustainable and efficient payroll systems, and even managing holidays or terminating employees. We love working with businesses to create solutions to fit organisations of all sizes, and we would look forward to helping you navigate your best options to keep your business running throughout the pandemic.

## Tax info & Reminders

If you have operated as a sole trader or a partner in a partnership during 2019-20 and need to file a self-assessment tax return, please submit your paperwork to us as soon as possible to ensure that you do not miss the filing deadline of 31 January 2021!

If you have any questions or are interested in our services, contact us [info@rgsaccountants.co.uk](mailto:info@rgsaccountants.co.uk)

## Job Support Scheme & Coronavirus Job Retention Scheme Updates

30 November 2020 will be the last day to submit claims for the Coronavirus Job Retention Scheme period which will end on 31 October 2020! As that scheme ends, a new Job Support Scheme is being rolled out with a start date of 1 November 2020. In short, this scheme will have two parts: Open and Closed. Businesses that are open with decreased demand can take advantage certain aid under JSS Open whereas businesses that are required to be closed due to coronavirus restrictions fall under JSS Closed. JSS Open provides employers with support to keep employees on payroll with decreased hours to avoid redundancy, whereas JSS Closed helps pay wages for closed businesses so that they can be retained for quick reopening as soon as the country is ready to safely do so.

### Watch out for scams...

Unfortunately during the coronavirus pandemic, we've seen an increase in scammers trying to take advantage of people who are still learning to switch to the virtual format.

As a kind reminder: HMRC will never contact you via text, email or telephone. If you are unsure about anyone contacting you, contact HMRC directly before making a payment or providing your personal details and they will be happy to clarify!