

COVID-19

Business support
and information.

ACH

Dear organisations and entrepreneurs,

We understand that access to information is vital. As an initial response to the COVID-19 crisis, we have gathered key information for those in business, or those that want to be in business. This is a guide for you, and we would encourage you to share it with your networks and communities, or anyone that needs access to the information contained. We hope you find it useful.

If you are an existing business owner from a refugee or migrant background, we would encourage you to complete this short anonymous Survey. This will help the Entrepreneurship Team at ACH respond to your support needs at this time, and to ensure we understand the reality of how you are affected by this crisis. Thank you in advance.

Our 1:1 facilitation support is available to entrepreneurs from a refugee background, with appointments being held by phone or video call. Our Careers Team can also support you with applying for jobs and have links to employers recruiting at this time.

We can be contacted at business.support@ach.org.uk. Please state if you are looking for entrepreneurship or careers support in your email.

Kind regards,

Lydia Samuel



Support and Information from the UK Government

The national government has provided information on the support packages that are available on its website. Below are links to some of the support that is currently available. Please note that this is subject to change as the situation evolves.

The Bounce Back Loan Scheme

[The Bounce Back Loan scheme](#) helps small and medium-sized businesses to borrow between £2,000 and £50,000.

The government guarantees 100% of the loan and there won't be any fees or interest to pay for the first 12 months. Loan terms will be up to 6 years. No repayments will be due during the first 12 months. The government will work with lenders to agree a low rate of interest for the remaining period of the loan.

Financial support and information for businesses during coronavirus (COVID-19):

- [Paying your employees](#)
- [Paying sick pay](#)
- [Paying tax](#)
- [Business rates relief](#)
- [Business support grant funds](#)
- [Support for the self-employed](#)
- [Support for small and medium-sized businesses](#)
- [Support for large businesses](#)

Quick links to You Tube information videos:

- [Overview video for the self-employed](#)
- [Making a Universal Credit claim](#)
- [Facts about furlough](#)
- [Helping employers support employees](#)
- [Running your business through COVID-19](#)

Local Authorities Support and Information for Businesses

West of England Combined Authority (WECA)

WECA will be providing information and guidance to businesses and individuals that reside in Bristol, Bath and North East Somerset, and South Gloucestershire. Please [click here](#) for WECA business support updates

A WECA initiative, **Future Bright** offers FREE career coaching, training and support to help you develop the skills and confidence you need to take your next step in your career. When you join Future Bright, you'll be matched with a dedicated career coach who will support you to create a personal action plan. To help people whose income or employment have been affected by the Coronavirus crisis, the eligibility criteria for Future Bright have been temporarily expanded. Details of which can be access here: [Future Bright.](#)

Bristol City Council

The Bristol City Council offers guidance on help that is available through the council and other organizations. Click on the link below to get access more information on business rates discounts, loans and grants, guidance and support for businesses, business support

organisations, and to complete a survey on how your business has been affected by the crisis. [Bristol City Council COVID-19 information and support businesses.](#)

Bath and North East Somerset

Bath and North East Somerset has posted a several links for businesses and individuals to offer support and guidance during the COVID-19 crisis. Invest in Bath is the council's business support service that can help with direct information to companies during the crisis. Below is the link to advice and information on accessing a business grant, and to apply for the expanded retail discount. [Coronavirus - latest information and advice.](#)

South Gloucestershire Council

The South Gloucestershire Council has information for businesses and employers, carers and changes to its general services on its website. Follow the link to get the latest updates and apply for the business support grant, the Financial Hardship Relief scheme, and general guidance on business matters. [South Gloucestershire Council information](#) and updates. Alternatively, you can call them on 01454 868002.



Local Business Support Organisations

Business West

Business West is a not-for-profit organization that is dedicated to making the West of England the best place to live and work. They offer advice to businesses in the region. Their trading through coronavirus page and podcast offer great advice to business during these challenging times.

Follow the link below view the information:

[Trading through coronavirus.](#)

Outset

YTKO's OutSet service has launched a Micro-Business COVID-19 Support programme in Bristol. Reacting to the needs of the business community and Government guidelines, this service will continue to be developed as it is delivered until end of June. Business owners can get in touch with the team to receive an initial telephone call with an expert advisor, followed by training and support on specific topics like furloughing staff; unlocking finance including Government Schemes; content creation; managing change and building resilience and more.

The programme will give *all participants free* access to their GrowSmart e-learning platform. There is a vast bank of resources being constantly updated by their experts which you can work through in your own time around other commitments.

Get in touch to find out how they can help by visiting:

[outset.org/bristolcovidresponse.](https://outset.org/bristolcovidresponse)

Telephone:

0800 917 9324

Email:

bristolcovidresponse@outset.org

BRAVE

BRAVE Enterprise is one of Bristol's long-established small business advice services. With the help of approachable, experienced business professionals they offer advice, training and consultancy to thousands of people each year – helping them to start and run successful, profitable businesses. BRAVE has closed their offices during the COVID-19 crisis; however, they are offering advice over the phone and via email.

[BRAVE information](#)



Natwest Business Builder

Their Pre-accelerator course has been renamed – now the Business Builder. This is a digital course of learning – currently consisting of 14 modules all focused on building a sustainable business. This is best suited to those at idea stage – or those looking to revisit their foundations, and includes digital learning modules, learning portal, webinars and access to a National thriving Facebook community. Anyone can apply to access this, and it is fully funded by NatWest. Natwest have an entrepreneurship hub in Bristol which operates the next programme on from this one.

[Natwest Business Builder Programme.](#)

SETsquared

SETsquared Bristol understands that there are complex barriers facing entrepreneurs from non-white backgrounds. This is why SETsquared Bristol partnered with ACH and Up Our Street to execute a piece of research into what the barriers are for Black, Asian and Minority Ethnic (BAME) accessing business incubation in the city. [Read the report here.](#) Off the back of this research SETsquared Bristol launched their Breakthrough Bursary, which will be open for applications later this year, and helps BAME tech entrepreneurs access SETsquared's world class business support. Find out more information on the [Breakthrough Bursary here.](#)

School for Social Entrepreneurs (SSE)

SSE are recruiting for Lloyds Bank Trade Up programme in South Bristol. Applications are open until 30th April and the programme will start in October 2020. It is aimed at small and early stage social enterprises, community businesses, charities and other VCSE organisations, who are looking for support with recovery from the Covid-19 crisis, wish to make their enterprises more resilient and are looking to grow or build back their trading income and potential. They are specifically looking for enterprises from South Bristol to make use of the opportunity and apply to the programme. Participants will receive a match trading grant of up to £4,000, a free action learning programme and mentoring from our Lloyds Bank partners. All programme information and links to the online information sessions and webinars [can be found here.](#)

Princes Trust

Prince's Trust is a charity founded to help vulnerable young people get their lives on track. It supports 11 to 30-year-olds who are unemployed and those struggling at school, and at risk of exclusion. They offer help with starting a business, getting a job and building confidence. Princes trust is offering support through the COVID-19 crisis via live chat. [Princes Trust live chat.](#)



They also operate in the West of England and are continuing to run their Explore Enterprise course for those eligible (under 30). These are being run virtually through Microsoft Teams. Everyone who completes the course also has access to mentor support and funding through the programme, however this is all be done 'virtually' and over the phone. Visit their main website for details <https://www.princes-trust.org.uk/>. Details of their £5M Enterprise Relief fund with Natwest are below (under National Business Support)

Black South West Network (BSWN)

BSWN is a BAME-led organisation that delivers race equality work through undertaking robust, BAME-led research into the social and economic issues that affect BAME communities; the development of voice and influence mechanisms that locate BAME people in an equal dialogue with decision-makers; the brokering and development of relationships and collaborations that deliver real race equality work on the ground and in the corridors of power; and the development of mechanisms and projects that facilitate BAME communities utilising their own agency in social and economic development.

BSWN are offering support to BAME-led businesses by way of online training and webinars, to access them please click here:

[Webinars and online training](#)

National Business Support Organisations

New Enterprise Allowance (NEA)

This is a government scheme whereby you could get mentoring and an allowance to help you start your own business through New Enterprise Allowance. Watch more here [NEA Campaign Video](#)

You may be eligible if you're over 18 and either:

- You or your partner get Universal Credit, Jobseeker's Allowance or Employment and Support Allowance
- You get Income Support and you're a lone parent, sick or disabled
- You'll get a mentor who'll give you advice and support to help you set up your business and start to trade. Once you've made a business plan that your mentor has approved, you:
- You may get a weekly allowance worth up to £1,274 over 26 weeks
- You can apply for a loan to help with start-up costs

Talk to your Jobcentre Plus work coach for more information or visit <https://www.gov.uk/contact-jobcentre-plus>

£££ The Princes Trust and Natwest Enterprise Relief Fund

A £5million fund has been made available for entrepreneurs aged 18-30 to help them trade through the Coronavirus crisis. Eligible businesses must have been trading less than 4 years and don't have any other income during this crisis. For further eligibility and to register your interest please click here_

[Enterprise Relief Fund](#)


Enterprise Nation

Enterprise Nation is a national Service that provides business information and advice to business across the UK. They offer advice to businesses to get them to navigate through the current COVID-19 crisis by offer free webinars and blogs. Click on the link below to see the blogs and webinars that are available.

[Enterprise Nation coronavirus support.](#)

£££ British Business Bank

The British Business Bank offers loan to British businesses. These loans are



backed by the government. The Coronavirus Business Interruption Loan Scheme (CBILS) is now available.

The scheme consists of over 40 lenders who will be providing up to £5,000,000 in loans through Loans, overdraft, invoice finance and asset finance. There are currently no Sharia compliant loans however we have been advised that they are being considered and may be offered in the future.

[For more information click on the link below.](#)

Federation of Small Businesses (FSB)

The FSB is a UK business organisation representing small and medium-sized businesses. Along with their partners, they offer advice and support. The Federation of small business provides several useful links and information to help business to access help and advise on what to do to protect your business and employees.

These include:

- **[Latest news](#)**
- **[Free Webinar](#)**
- **[What help is there?](#)**
- **[What if I employ Staff?](#)**
- **[Looking after your mental health](#)**



Support for Charities and Social Impact Projects

The government has announced £750 million to be available to charities that provide services to the vulnerable individual and to aid the general public through the COVID-19 crisis. The funds will be distributed through governed department and the through the National Lottery Community Fund. Applications will open in a few weeks.

[Click here for more information.](#)

School for Social Entrepreneurs (SSE)

SSE helps 1,000 people a year develop the skills, strengths and networks they need to tackle society's biggest problems. SSE runs courses that equip people to start, scale and strengthen organisations that make a positive difference. SSE is not a traditional school. Learning with SSE is inspiring, action-based and accessible. SSE supports people in other ways too, such as funding and mentoring. The school for social entrepreneurs is still providing training and guidance to social enterprises and entrepreneurs through COVID-19 crisis online.

[Click the link below to see how they can help you.](#)

£££ Big Society Capital

Big Society Capital helps to improve lives in the UK by support social impact projects. They work with number of partners to fund various causes that make a difference.

Below is a link to several support and funding opportunity's provided by Big Society Social and their partners.

<https://www.goodfinance.org.uk/latest/post/coronavirus-post/funding-and-investment-guidance>

Social Enterprise UK

The membership body for social enterprise, Social Enterprise UK are the largest network of social enterprises in the UK and a leading global authority. They are a membership organisation however their website is being updated with Coronavirus related social enterprise support regularly. To stay up to date with social enterprise related information please see their webpage on [Coronavirus Support and Resources](#)

£££ SASC

Social and Sustainable Capital invests in and partner with organizations providing sustainable solutions to social challenges. SASC is to deliver a new £25m Resilience and Recovery Loan Fund for the charities and social enterprises. The application process begins mid-April and loans will begin to be distributed in early May. These loans will be interest and fee free for the first 12 months.

Below is the link for more information

<https://www.socialandsustainable.com/news/sasc-support-new-£25m-resilience-and-recovery-loan-fund-third-sector>

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www.ach.org.uk