

# Your Guide to the Support Schemes for your business during the pandemic crisis



<b>Government Supports for Working Capital</b>	
<p><b>Credit Guarantee Scheme</b> supports loans up to €1 million for periods of up to 7 years. Applications can be made to AIB, Bank of Ireland and Ulster Bank. Eligibility criteria apply.</p> <p><a href="#">Credit Guarantee Scheme for COVID-19 FAQs</a></p>	
<p><b>COVID-19 Business Loans</b> can be accessed by Microenterprises up to €50,000 from Microfinance Ireland. The terms include a six months interest free and repayment free moratorium, with the loan to then be repaid over the remaining 30 months of the 36-month loan period. Loans are available at an interest rate of between 4.5% and 5.5%. Businesses can apply through their Local Enterprise Office or directly at <a href="http://microfinanceireland.ie">microfinanceireland.ie</a>.</p> <p><i>Eligibility criteria apply.</i></p> <p><a href="#">Microfinance Ireland COVID-19 Business Loan FAQs</a></p>	
<p>The new <b>€450m SBCI COVID-19 Working Capital Scheme</b> for eligible businesses supports loans from €25,000 up to €1.5 million (first €500,000 unsecured) with a maximum interest rate of 4%. Applications can be made through the SBCI website at <a href="http://sbci.gov.ie">sbci.gov.ie</a>.</p> <p><i>Eligibility criteria apply.</i></p> <p><a href="#">SBCI COVID-19 Working Capital Scheme FAQs</a></p>	
<p><b>Future Growth Loan Scheme</b> is an additional €200 million in COVID-19 funding, which will be released in tranches, will provide longer-term loans to COVID-19 impacted businesses.</p>	
<p>The new <b>Sustaining Enterprise Fund</b> of up to €180 million is specifically aimed at firms with 10 or more employees impacted by COVID-19 that are vulnerable but viable. The fund is operated by Enterprise Ireland, providing repayable advances of up to €800,000 as agreed with the EU under new State Aid rules.</p>	

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<b>Other Government Supports</b>	
<p>The government has announced a <b>National COVID-19 Income Support Scheme</b>. This provides financial support to Irish workers and businesses affected by the crisis.</p>	
<p><b>COVID-19 Wage Subsidy Scheme</b> enables employees, whose employers are affected by the pandemic, to receive significant supports directly from their employer through the payroll system. The scheme is operated by Revenue and is expected to last 12 weeks from 26 March 2020.</p>	
<p>The <b>COVID-19 Pandemic Unemployment Payment</b> is a payment of €350 per week. It is available to all employees and the self-employed who have lost their job due to the COVID-19 pandemic. <a href="http://MyWelfare.ie">MyWelfare.ie</a> is the quickest and easiest way to apply for payments - all you need is your email address, PPSN and bank account details.</p>	
<p><b>Short-time Work Support:</b> Employees of businesses that need to reduce hours or days worked can avail of the Department of Employment Affairs and Social Protection <a href="#">Short-time Work Support</a>.</p>	
<p><b>General grant supports:</b> The full range of <a href="#">Enterprise Ireland</a>, <a href="#">IDA Ireland</a>, <a href="#">Local Enterprise Office</a> and <a href="#">Údarás na Gaeltachta</a> grant supports continue to be available to eligible firms to help with strategies to access finance, commence or ramp-up online trading activity, reconfigure business models, cut costs, innovate, diversify markets and supply chains and to improve competitiveness.</p>	
<p>The <b>Business Continuity Voucher</b> is designed for businesses across every sector that employ up to 50 people. The voucher is worth up to €2,500 in third party consultancy costs and can be used by companies and sole traders to develop short-term and long-term strategies to respond to the Covid-19 pandemic.</p>	
<p>The Local Enterprise Office <b>Trading Online Voucher</b> is a government grant scheme, designed to assist small businesses with up to 10 employees. It offers financial assistance of up to €2,500 along with training and advice to help your business trade online. Businesses that have already received a Trading Online Voucher can now apply for a second voucher, where upgrades are required.</p>	
<p><b>Training and Mentoring:</b> The Local Enterprise Offices have moved training programs, workshops and networking meet-ups online, covering areas such as cash management in a crisis, leading your business through COVID-19 and advice for employers impacted by the crisis. To find out more telephone or email your Local Enterprise Office.</p>	

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<p><b>COVID-19 Online Retail Scheme:</b> A new <a href="#">COVID-19 Online Retail Scheme</a> will be administered by Enterprise Ireland and will be open to retailers employing over 10 people. The total fund size will be up to €2 million under this competitive call. The objective of the Scheme is to support companies in the indigenous retail sector with a pre-existing online presence to respond to both the domestic and international consumer demand for a competitive online offer. Grants ranging from €10,000 to €40,000 will be awarded under the competitive scheme.</p>	
<p><b>COVID-19 Business Financial Planning Grant:</b> The <a href="#">COVID-19 Business Financial Planning Grant</a>, worth up to €5,000, is designed to help companies to develop a robust financial plan, including the preparation of documentation required to support applications for external finance from banks and/or other finance providers. The grant is a new support for Enterprise Ireland clients and those manufacturing or internationally traded services companies that employ 10 or more full time employees.</p>	
<p><b>Lean Business Improvement Voucher:</b> The <a href="#">Lean Business Continuity Voucher</a> is available to eligible companies to access up to €2,500 in training or advisory services support related to the continued operation of their businesses during the current pandemic. It is open to small, medium or large client companies of Enterprise Ireland or Údarás na Gaeltachta (including High Potential Start-ups). The voucher may be used to obtain services from approved providers.</p>	
<p><b>Food, drink and horticulture businesses:</b> <a href="#">Bord Bia's 'Navigating Change' COVID-19 Response programme</a> offers a suite of supports for food, drink and horticulture businesses affected by COVID-19.</p>	
<p><b>Tourism sector:</b> In response to the COVID-19 crisis and the impact on the tourism sector, the <a href="#">Fáilte Ireland COVID-19 Business Support Hub</a> is targeting its supports to respond to the most urgent challenges and threats tourism businesses are now facing.</p>	
<p><b>Supply chain workers:</b> The Department of Transport, Tourism and Sport and the Department of Health have prepared <a href="#">COVID-19 guidance for supply chain workers</a>. The guidance provides these essential workers with information as regards their continued work, the importance of access to sanitary facilities and the <a href="#">importance of maintaining all elements of the supply chain</a>.</p>	
<p><b>Workplace Protection and Improvement:</b> The National Standards Authority of Ireland (NSAI) has published a <a href="#">COVID-19 Workplace Protection and Improvement Guide</a> outlining preventative measures businesses can take to prevent the spread of COVID-19.</p>	
<p><b>Retail Protection and Improvement:</b> The NSAI has published a <a href="#">COVID-19 Retail Protection and Improvement Guide</a> to help retailers manage business continuity during the COVID-19 emergency.</p>	

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<p><b>Business Continuity Planning COVID-19 Checklist:</b> The Department of Business, Enterprise and Innovation has updated its checklist on Business Continuity Planning which provides a <a href="#">checklist for businesses in responding to COVID-19</a>.</p>	
<p><b>Standards for medical supplies made freely available:</b> NSAI and SAI Global have developed the COVID-19 Response Package which will provide <a href="#">free access to Standards for medical devices and personal protective equipment</a>.</p>	
<p><b>Commercial rates deferral:</b> The government has agreed support for businesses impacted by COVID-19 through <a href="#">commercial rates deferral</a>.</p>	
<p><b>Restaurants to operate as takeaways:</b> <a href="#">Amendments to Planning and Development Regulations</a> temporarily allow restaurants to operate as takeaways - whereby members of the public can order food for collection for consumption off-premises or have food delivered for consumption off-premises - without being required to obtain change of use planning permission to operate as takeaways.</p>	
<p><b>Filing of annual returns:</b> The Companies Registration Office has introduced changes to <a href="#">annual filing obligations for companies</a> to assist companies during the COVID-19 crisis.</p>	
<p><b>Employment Permits System Contingency Arrangements:</b> The Department of Business, Enterprise and Innovation has implemented a contingency plan to ensure that the Employment Permits system will continue to operate in all scenarios during the COVID-19 crisis: <a href="#">COVID-19 Employment Permits System Contingency Arrangements</a>.</p>	
<p><b>First Responder support service:</b> The Department of Employment Affairs and Social Protection and the Department of Business, Enterprise and Innovation will provide a joint First Responder support service through the <a href="#">Intreo Offices</a> and development agencies, <a href="#">Enterprise Ireland</a> and <a href="#">IDA Ireland</a> in each region to provide tailored supports for impacted firms.</p>	