



COVID-19 – Briefing note – Current position, and resources

Introduction

It's hard to miss the fact that the country is preparing for Coronavirus (also known as Covid-19), but whilst there's a lot of information available, there's not a lot of advice tailored to the needs of small, local community sector organisations.

This information aims to direct you to the information that is available, and to fill some of the gaps. If you are able to, please follow the below advice within your organisations building to help keep reminding everyone:

Display copies of the Workplace Handwashing and Hygiene Poster prominently in public areas and in the toilets of your building. You can get a copy [here: Workplace Handwashing and Hygiene A4 Poster \(PDF\)](#)

Make sure you have supplies available for people to wash and dry their hands in line with the advice on the Poster.

Key information sources

There are a number of webpages giving up to date, reliable information on Coronavirus. Given the advice is changing fairly frequently, we recommend you visit these for the most up to date information.

What's happening in Herefordshire?

The [Herefordshire County Council website](#) has a page giving up to date information on Coronavirus cases in Herefordshire (and links to many of the websites mentioned below):

Individuals

People who are concerned they are suffering symptoms that may be due to Coronavirus can use the tool on the NHS 111 website in the first instance where possible (or phone 111) to check what they should do:

<https://111.nhs.uk/covid-19>

Businesses

Larger community sector organisations will find useful information on the government's webpage for businesses. Some of the information will also be relevant to smaller organisations and to volunteers as well as staff.

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This includes information on when employees should stay away from work, how to respond to employees who need to take time off work, and how to clean premises after someone develops Coronavirus.

<https://www.gov.uk/government/publications/guidance-to-employers-and-businesses-about-covid-19>

Health and Care

The government advice for social and community care providers may be useful to a number of community sector organisations:

<https://www.gov.uk/government/publications/guidance-for-social-or-community-care-and-residential-settings-on-covid-19>

The full list of government guidance can be found here:

<https://www.gov.uk/government/collections/coronavirus-covid-19-list-of-guidance>

Coronavirus and your wellbeing

Mind are offering advice around how to help your wellbeing if you are required to self-isolate or worried about the coronavirus and covers the following areas: Plan for staying at home or indoors/ take care of your mental health and wellbeing & a checklist to see if you are ready to stay at home for two weeks?

<https://www.mind.org.uk/information-support/coronavirus-and-your-wellbeing/>

What can small voluntary and community organisations do to prepare for Coronavirus?

At this stage, one of the most useful things that organisations can do is to think about how their organisation will cope if a high proportion of their staff or volunteers become ill or unavailable at the same time, and what steps you might take to avoid this happening. Many of these steps involve reducing the time people spend together in order to reduce the chances of Coronavirus spreading between them (and affecting a lot of the people you work with at the same time)

Remember that people may be unable to work even if they have not become ill themselves – it could be, for example, because schools have closed and people need to stay at home to care for their children or grandchildren.

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So here are some quick questions to get your thinking started:

[Click to download PDF](#)

Information on potential impacts of the Coronavirus on community sector organisations across Herefordshire.

The following document has been created to help raise awareness around how the Coronavirus can potentially impact the third sector organisations in Herefordshire. We hope this will help fill in any gaps from national advice which has been focused more towards businesses and an individuals health with little specific information for small and relatively informal third sector organisations.

[Click to download a PDF copy](#)

Loss of Income, Business Continuity Insurance and Funder & Government Support

Many local organisations are facing substantial financial losses as a result of the coronavirus situation. There are 3 things you should do:

- 1 Alert the funder to the situation. They may not be able to react swiftly or at all but if all grantees alert them to the issues then funders can work together to address the situation.
- 2 Check your insurance policy. If you have business continuity insurance there is a chance that some of your losses may be covered (see below for more details).
- 3 Keep an eye on sources of sector news for national and local answers. Central government has already put a range of measures in place for small businesses and sector leaders are lobbying for those to be extended to charities.

You may have business continuity insurance in place and this will often include cover for loss of rental income. However, it generally doesn't include cover as standard to provide for business interruption for notifiable diseases.

Even if you have the notifiable diseases cover in place you may find your insurer refusing to accept COVID-19 as it was not on the list of notifiable diseases when the insurance was taken out.

“Commercial insurance policies provide cover against a wide range of risks, that can be tailored to the needs of individual businesses, including extensions to cover. Businesses who are concerned about the impacts of Covid-19 should check the scope of their cover, and speak to their insurance adviser or broker. A small number of businesses may have cover in place that will specifically provide for business



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interruption arising from notifiable diseases. However, this type of extension is not commonly included as standard. Standard business insurance policies are designed

and priced to cover standard risks and are therefore unlikely to provide cover for the effects of global pandemics like Covid-19." ABI 4/3/20

As of 1700 on 5 Mar 2020, emergency legislation reclassified COVID-19 as a notifiable disease so the recommendation is to go back to your insurers with this additional information. <https://www.gov.uk/government/news/coronavirus-covid-19-listed-as-a-notifiable-disease>

Charities are known to have run into the issue with several key Insurers.

NCVO, NAVCA and other nationals are trying to lobby the government and ABI to resolve these issues.

Sources of Support to Business that could be extended to Charities

The government announced support measures to business. Sector leaders will argue that these measures could be applied to charities but the outcome is uncertain:

- Statutory Sick Pay will be available from day 1 rather than day 4 and for businesses with fewer than 250 employees, the cost of providing 14 days of statutory sick pay per employee will be refunded by the government in full.
- There will be a £3,000 cash grant to 700,000 of the smallest businesses, delivered by Local Authorities, and worth a total of £2 billion.
- A Temporary increase of the business rates retail discount in England to 100% for 2020-21 for properties below £51,000 rateable value. The discount will also be extended to cover the hospitality and leisure sector.
- A new Coronavirus Business Interruption Loan Scheme, delivered by the British Business Bank, will enable businesses with a turnover of no more than £41 million to apply for a loan of up to £1.2 million, with the government covering up to 80% of any losses with no fees.

https://assets.publishing.service.gov.uk/government/uploads/system/uploads/attachment_data/file/872618/Covid-19_Budget_fact_sheet_FINAL_1_.pdf

The ‘Coronavirus’ Budget

The Budget March 2020

The Chancellor, Rishi Sunak, stepped up to the Despatch Box with the aim of settling the nerves of the country. The new government wants to ‘level up’, ‘get brexit done’ and deal with global financial turmoil as the implications of pandemic sink in.

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The Budget included a £12 billion plan to provide support for public services, individuals and businesses, including £5 billion to support NHS and other public services as they respond to the situation.

For individuals: Statutory Sick Pay (SSP) is being extended to cover people advised to self-isolate or who care for them. The Secretary of State for Work and Pensions Thérèse Coffey has said that If claimants cannot attend their JobCentre appointment in person because of self-isolation, work coaches can exercise discretion and they will not be sanctioned, as long they let their work coach or JobCentre Plus know before the appointment. She reiterated that “No-one will be penalised for doing the right thing.” There will also be a £500m hardship fund although there are no details at present.

For business: Support takes the form of expanded business rates reliefs along with a loan scheme to support up to £1 billion lending to SMEs, a £2.2 billion grant scheme for small businesses, and a dedicated helpline for those who need a deferral period on their tax liabilities.

Sector leaders asked the Chancellor to recognise the impact COVID-19 could have on the voluntary and community sector – the people who, we’ve seen, are being asked to help support our hard-pressed public services and NHS. The Chancellor was asked to:

1. Immediately establish an emergency fund to support charities at risk of insolvency or significantly lower levels of fundraised or trading income due to economic disruption.
2. Implement immediate short term tax deferrals or temporary waivers (for example VAT) to help charities experiencing cash flow crises to stay solvent.
3. Explicitly include charities, social enterprises and other social organisations in any economic stimulus packages and measures offered to support the business sector as part of the Government’s response to coronavirus or its aftermath and to consider the potential longer term impacts of the short term hiatus.

The contribution that charities and voluntary organisations make to our society as a whole, and in their local communities, needs to be recognised and supported but it is yet to be seen whether if this support will be forthcoming.

Further information related to this information: -

1. What can small voluntary and community organisations do to prepare for Coronavirus?
2. Coronavirus: Potential Impacts on Herefordshire’s Community Sector



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hvoSS is a member of the national body NAVCA (National Association for Voluntary and Community Action). We are using our local experience to inform national development. We are grateful for information provided by NAVCA members in producing this advice, guidance and further information. We will keep the information updated as required, including providing details of local resource planning and coordination.

Please contact Will Lindesay DL, Chief Executive hvoSS, on 07813 108552 or email will.lindesay@hvoSS.org.uk regarding this information.