



**Comhairle Contae
Dhún na nGall**
Donegal County Council

Covid-19 Tourism/Hospitality Business Supports

October 2020

- **COVID-19 Pandemic Unemployment Payment:** The [Pandemic Unemployment Payment](#) is available to all employees and the self-employed who have lost their job due to the COVID-19 pandemic. Recipients of the payment can earn up to €480 per month without affecting their entitlement.
- **Employment Wage Subsidy Scheme:** The new [Employment Wage Subsidy Scheme \(EWSS\)](#), provides a flat-rate subsidy to qualifying employers based on the numbers of eligible employees on the employer's payroll. The EWSS, operated by Revenue, has replaced the Temporary Wage Subsidy Scheme and will run until the end of 2021.
- **Covid Restrictions Support Scheme:** The [COVID Restrictions Support Scheme \(CRSS\)](#), will offer a targeted, timely and temporary sector-specific support to businesses forced to close or trade at significantly reduced levels as a result of restrictions imposed on them in response to COVID-19. The relief will operate as a cash payment equal to 10% of the average weekly value of the 2019 business's turnover up to €20,000 and 5% thereafter, subject to a maximum weekly payment of €5,000, for the same number of weeks as the restricted period. Qualifying businesses can access the scheme through Revenue.
- **Local Enterprise Offices** have many [supports and services](#) as part of their Covid response including courses, [Trading Online Vouchers](#) and [mentoring](#). **Applications from Donegal will be prioritised for the wide range of existing loan and voucher schemes available to assist businesses affected by Covid-19 through the July Jobs Stimulus and other Government initiatives. This includes the LEO Trading On-Line Vouchers, MicroFinance Ireland Covid-19 Loan Fund and access to liquidity and investment finance schemes**
- **Enterprise Support Grant:** Covid-19 support for micro enterprises with grant aid of up to €1,000 available for those not liable for commercial rates or the Restart Grant. See [here](#) for more information. Application is made through local Intreo offices.
- **Micro-Enterprise Assistance Fund:** The [Micro-Enterprise Assistance Fund](#) will help businesses with fewer than 10 employees, which are ineligible for existing grants (Restart or Enterprise Support Grants) Payment of up to €1,000 available to help businesses adapt and invest to rebuild.
- **Small Business Grant Scheme:** Donegal County Council's [Small Business Grant Scheme](#) provides for a grant of up to 5% of the annual rates bill (excluding arrears) on each commercial rated premises, subject to a maximum annual grant of €250.00 and subject to terms and conditions. The grant is payable by means of a reduction in the annual rate demand for the commercial premises and is applied at the end of the financial year.

- **Restart Grant Plus:** The [Restart Grant Plus Scheme](#) provides non repayable grant aid funding to businesses to help them reopen or stay open. Extra support is being provided for enterprises that could not access the original grant scheme, including rateable sports businesses and trading charity shops. Non-rated B&Bs are now eligible for a grant payment of €4,000. **Donegal businesses impacted by Covid-19 restrictions will now be entitled to a top-up. Closing 31st October.**
- **Commercial rates waiver:** With limited exceptions, all businesses will be granted a waiver of commercial rates until the end of December 2020. Updates will be available on housing.gov.ie and from local authorities.
- **'Warehousing' of deferred tax debts:** The scheme, administered by Revenue, will ['warehouse' VAT and PAYE \(Employer\) debts](#) associated with the COVID-19 crisis. Self employed taxpayers can defer payment of preliminary tax for a year without incurring penalties.
- **Reduction in the standard rate of VAT:** A reduction in the rate of Value-Added Tax (VAT) from 13.5% to 9% from 1st November 2020 until the end of 2021 for hospitality businesses and a reduction in the standard rate of Value-Added Tax from 23% to 21% until 2021.
- **Covid -19 Credit Guarantee Scheme** – Loans available to SMEs borrowing from €10,000 to a maximum of €1,000,000 for terms of 3 months up to 5 and a half years. Available from AIB, Bank of Ireland and Ulster Bank, up to 31st December 2020. More details [here](#)
- **Micro Finance Covid-19 Business Loan** - Loans from €5,000 to €25,000 are available to micro-enterprises that meet the eligibility criteria for the Covid-19 Loan. Interest rate of 5.5% APR applies but if you apply through your [Local Enterprise Office](#) you can avail of the lower rate of 4.5% APR. There are zero repayments and 0% APR for the first six months and you can apply for a rebate on interest for months 7-12 provided all repayments have been made. More details [here](#)
- **COVID-19 Working Capital Scheme:** The SBCI COVID-19 Working Capital Scheme 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 sbci.gov.ie. Eligibility criteria apply.

- **Apprenticeship Incentivisation Scheme:** SOLAS provides financial support for employers who take on apprentices on national apprenticeship programmes. Apprenticeship employers are eligible for a €3,000 payment for each new apprentice. More details [here](#)