

# GOLF INDUSTRY GUIDELINES TO CORONAVIRUS (COVID-19).

*Guidance on dealing with the Coronavirus health emergency is being circulated to golf clubs and their professional workforce in a joint statement from BIGGA, The PGA, and the GCMA. The three organisations, supported by the R&A, have collaborated on the guidelines which offer advice on the running of a golf club in the possible absence of key staff, planning for the longer term effects to the business and the importance of communication to staff and to members. They are being circulated to all three organisations' members and the wider golf club community in response to the escalation of the emergency*

*Please can the recipient of this communication ensure that it is sent to all key management personnel within your golf club*

## GOVERNMENT SUPPORT FOR BUSINESSES

*Mortgage lenders have agreed with Government that they will support customers experiencing issues with their finances due to the COVID-19 coronavirus.*

*The Government has also announced additional resources to help those struggling to pay their tax liabilities – HMRC will make 2,000 call handlers available to support taxpayers.*

The Government has this week outlined significant support for businesses and workers, to help protect against the financial impact of the COVID-19 coronavirus pandemic. These measures are in addition to the £30 billion of support detailed in the March 2020 Budget the previous week.

### LOANS AVAILABLE TO BUSINESSES

The Government are trying to ensure that businesses have access to the funding that they need by providing £330 billion of loans to support cash-flow by the introduction of:

- Coronavirus Business Interruption Loan Scheme (launching 23rd March) - an increase to the amount small/medium sized businesses can borrow from £1.2 million to £5 million, with the first six months being interest free (paid by the Government). This measure may be most relevant to golf retailers, golf clubs, manufacturers and other small/medium sized organisations in golf. Further detail is available on the British Business Bank website [here](#); we will keep you updated with any further information as and when it is available.
- New powers in the COVID parliamentary bill to offer businesses whatever financial support is deemed necessary; the details behind this are yet to be made available as I'm sure the Government do not know what the demand for these loans will be, but the Chancellor, Rishi Sunak, has said that he would add as much capacity as is required.

### BUSINESS RATES AND SUPPORT GRANTS

The Government has provided £20 billion of business rates support by introducing:

- 100% business rates relief (a business rates holiday) in 2020/21 to all businesses in the retail, hospitality and leisure sectors, including sports clubs, regardless of the rateable value of your business premises. Further information issued to local councils by Government is available [here](#).
- Further guidance will be issued on 20th March; the business rates relief will be dealt with by the local authorities, so businesses should not have to claim, it will be provided automatically to eligible businesses.
- In addition to the rates relief, the hospitality, retail and leisure businesses with a rateable value of between £15,000 and £51,000 (please note, this is the rateable value and not the amount paid each year for business rates) can be provided with a one-off grant of up to £25,000. If businesses are interested in receiving a one-off grant and want to check eligibility or apply then enquiries should be directed to the relevant local authority.
- Providing one-off grants of up to £10,000 to small business owners, who are currently eligible for Small Business Rate Relief (this was originally announced in the Budget as a £3,000 grant). Eligible businesses who receive Small Business Rates Relief will be contacted by their local authority, and do not need to apply to receive the grant.

### MORTGAGE PAYMENT SUPPORT

Mortgage lenders have agreed with Government that they will support customers experiencing issues with their finances due to the COVID-19 coronavirus, including the possibility of payment holidays of up to 3 months. This measure is intended to allow the necessary time to recover from the coronavirus and ensure that people do not have to make mortgage payments during this time.

### STATUTORY SICK PAY (SSP) SUPPORT

From the 13th March, anyone self-isolating due to COVID-19 coronavirus can claim SSP; this includes individuals who are caring for people self-isolating in the same house and are therefore within a full household quarantine. The Government is putting legislation in place in the coming months to ensure that SSP is payable from the first day of absence, rather than from day four; this will apply retrospectively from 13th March. To check eligibility please see [here](#) for more information.

From 20th March, individuals who are self-isolating or have been diagnosed with COVID-19 will be able to obtain an 'isolation note' by visiting [NHS 111](#) online and completing an online form; this will replace the normal 'fit note' after seven days of sickness absence.

Small/medium sized businesses, may be able to reclaim the costs of SSP for sickness absence due to COVID-19 coronavirus as follows:

- Up to two weeks statutory sick pay (SSP) per eligible employee who is unwell or is self-isolating due to COVID-19 coronavirus.
- Businesses with fewer than 250 employees (as at 28th February 2020) will be eligible to claim the refund.
- Employers will need to maintain their records of staff absences, but employees will not be required to provide a sick/fit note from their GP (see above).
- The scheme commenced on the 13th of March.
- The government will set up the repayment scheme with employers as soon as possible.

### WHAT IF I'M SELF-EMPLOYED?

If individuals are not eligible for SSP, as they're self-employed, and have COVID-19 coronavirus or are advised to self-isolate, they can now more easily claim for [Universal Credit](#) or [Employment and Support Allowance](#), as the minimal income floor (set at the level of the minimum wage for the number of hours you would normally be expected to work) has been temporarily relaxed from the 13th of March and will remain like this for the period of the pandemic, to ensure that the self-employed will receive support where required.

### TAX LIABILITIES – IMPROVED TIME TO PAY ARRANGEMENTS

The Government has also announced additional resources to help those struggling to pay their tax liabilities – HMRC will make 2,000 call handlers available to support taxpayers. There will also be a

COVID-19 helpline number 0800 0159 559 open Monday to Friday 8am to 8pm, and Saturday 8am to 4pm.

This support should allow individual Time-to-Pay arrangements with HMRC, to spread liabilities over a pre-agreed period. HMRC will waive late payment penalties and interest where businesses experience difficulties due to COVID-19.

### ADDITIONAL INFORMATION

For up-to-date information about the COVID-19 outbreak, visit:

#### World Health Organization, Rolling updates on coronavirus disease (COVID-19)

<https://www.who.int/emergencies/diseases/novel-coronavirus-2019/events-as-they-happen>

#### NHS advice

<https://www.nhs.uk/conditions/coronavirus-covid-19/>

#### COVID-19: guidance for employers and businesses

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

#### HSE Advice – relevant for Irish members

<https://www2.hse.ie/coronavirus/>

#### Irish Government

<https://www.gov.ie/en/campaigns/4cf0e2-covid-19-coronavirus-information-for-employers-and-employees-test/?referrer=/en/publication/0b6a34-advice-for-employers-and-employees/>

### CONTACT US

If you're concerned about your individual situation and would like to speak to a member of your professional association, you can do so using the following information:

#### BIGGA

**Web:** [www.bigga.org.uk](http://www.bigga.org.uk)  
**Telephone:** 01347 833 800  
**Email:** [info@bigga.co.uk](mailto:info@bigga.co.uk)

#### GCMA

**Web:** [www.gcma.org.uk](http://www.gcma.org.uk)  
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