

Subject: FW: Covid-19 Support for the Virtual Assistant Industry
Date: Thursday, 9 April 2020 at 11:41:42 British Summer Time
From: Customer Services
To: hello@apva.org.uk
Attachments: image001.png, image002.png, image003.png, image004.png, image005.jpg

Dear Sarah

Further to my colleague Amy's email to you dated 8th April, as advised your concerns were passed over to our Policy Team in London who have now provided the following response which I hope addresses all of the issues you have raised:

It is vital that we keep gathering case studies like yours so that we can continue to provide evidence to Government about the impact of coronavirus across all types of small business.

Although FSB has successfully lobbied Government to introduce a raft of measures designed to support the self-employed and small employers, we recognise there are still many business owners that remain ineligible for such support and who continue to face great uncertainty.

As you have hopefully seen, we have been working tirelessly to represent our members' views to Government, including lobbying the Chancellor directly for the best possible package for the self-employed, demonstrably shifting Government's original position (which was simply to allow self-employed access to Universal Credit). As a direct result of FSB input, the Chancellor subsequently provided income support to 3.8 million self-employed.

However, the Government's self-employment income support scheme does not cover some groups, including company directors' dividends, those who earn over £50,000, and those without a tax return for 2018-2019. Therefore, we are continuing to collate evidence related to all those businesses that are not covered by the existing schemes, sharing this with Government. We also continue to seek clarity about eligibility for, and implementation of, this and other pre-announced support schemes. For example, company director/owners paid through PAYE may be able to furlough themselves under the [Coronavirus Job Retention Scheme](#) – we are awaiting official confirmation from Government on how this will work.

On your specific questions:

I've been in business for less than 2 years but did submit a tax return in 2018/19 am I eligible for a grant? Yes, but check the other eligibility criteria too at: [Self-employment Income Support Scheme](#)

If I haven't seen a drop in income now, but have clients who will reduce my hours post June 2020 due to the current lockdown can I still claim the grant? Yes, but again check using the link above for other eligibility criteria too, including 'have lost trading/partnership trading profits due to COVID-19'.

I am setup as a limited company and have seen a drastic drop in my clients, however I still need to work with the clients I have, I take a very small salary and pay myself via dividends. Can I furlough myself to receive 80% of my salary and continue to work for the clients I have? It is not possible to furlough oneself and still continue to work. Company directors that pay themselves through dividends cannot claim under the Coronavirus Job Retention Scheme (CJRS). Directors of their own company who are paid a salary through their company under PAYE may be eligible to apply for loss of PAYE salary via their company due to the coronavirus epidemic under the CJRS.

I'm not eligible for a business loan because I work from home, are there any other options for me to access funding? In addition to income support, FSB has succeeded in securing a range of other coronavirus-related support measures for small businesses and the self-employed – from business rates, cash grants, and interest/fee-free loans to help with VAT deferrals and mortgage/rent payments. We continue to push for these measures to be as generous as possible, open to as many businesses as possible, and delivered as fast as possible. We are constantly

updating our website to reflect any changes or additional clarity related to these initiatives, available at: www.fsb.org.uk/coronavirus.

We will continue to represent your views and experiences directly to Government during this unprecedented crisis and we will update on any changes to policy. In the meantime, please do continue to share your experiences with us and thank you again for raising this with us.

Kind Regards,

Fay Davy

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From: Customer Services <customerservices@fsb.org.uk>
Sent: 08 April 2020 11:22
To: APVA HQ <hello@apva.org.uk>
Subject: RE: Covid-19 Support for the Virtual Assistant Industry

Good Morning Sarah,

Thank you for your reply.

Here at FSB Customer Services we're sending queries, case studies and suggestions to our policy teams as they are the ones working closely with the government and officials. It is vital that we keep gathering case studies so that we can continue to provide evidence to Government about the impact of coronavirus across all types of small business so anything you can forward to us that may be of help, we can send to them to ensure the views of your industry are represented.

Kind regards,

Amy Allsop

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