

# COVID-19 CLUB SUPPORT ROI

Updated: 16 April 2020



1 April 2020



**CRICKET  
IRELAND**

## COVID-19 – Related Club Support - ROI

The following information relates to support available to Cricket Clubs based in the Republic of Ireland. Your local Provincial Union will be able to provide further information to you in relation to club cricket within your region.

### Temporary COVID-19 Wage Subsidy Scheme [UPDATED]

The new COVID-19 Temporary Wage Subsidy Scheme was announced on 24 March 2020. It will allow employers to continue to pay their employees during the COVID-19 emergency. It aims to keep employees registered with their employers, so that they will be able to get back to work quickly after the pandemic.

On 15 April 2020, changes to the Wage Subsidy Scheme were announced. These changes will take effect from 4 May.

- The subsidy will increase from 70% to 85% for employees with a previous average take home pay below €412 per week
- The subsidy will be €350 per week for employees with a previous average take home pay between €412 and €500 per week
- The subsidy remains the same for employees with a previous average take home pay of between €500 and €586 per week
- A tiered system has been introduced for employees with a previous average take home pay of over €586 per week
- Employees who were taking home more than €960 per week will be able to avail of the scheme (this change applies from 16 April)

Provincial Unions will assist clubs to avail of this scheme if applicable. Further details on the scheme can be found here:

[https://www.citizensinformation.ie/en/employment/unemployment\\_and\\_redundancy/covid19\\_temporary\\_wage\\_subsidy\\_scheme.html](https://www.citizensinformation.ie/en/employment/unemployment_and_redundancy/covid19_temporary_wage_subsidy_scheme.html)



## COVID-19 Pandemic Unemployment Payment

Any Player, Administrator or Coach (including those self-employed) who is unemployed as a result of the ongoing situation may be entitled to the COVID-19 Pandemic Unemployment Payment of €350 per week. Applications can be made through the online portal [www.MyWelfare.ie](http://www.MyWelfare.ie).

## Short Time Work Support

Short Time Work Support is a form of Jobseeker's Benefit and is an income support payment if you have been temporarily placed on a shorter working week.

The payment is made in respect of your regular salary for the days that you are no longer working. For example, if your working week has been reduced from a 5 day work pattern to a 3 day work pattern, you can receive support for the other 2 days. Short Time Work Support is paid for a maximum of 234 days. Your entitlement will depend on the number of social insurance contributions you have. To qualify for Short Time Work Support, you must satisfy the two main PRSI Conditions for Jobseeker's Benefit. Employees must work 3 days per week or less to qualify, having previously been employed on a full time basis. The quickest way to apply for Jobseeker's Benefit is through [www.MyWelfare.ie](http://www.MyWelfare.ie).

## Illness Benefit for COVID-19 Illness [UPDATED]

To receive the enhanced payment, employees must be absent from work and not be getting paid by their employer and be either: 1) Self-isolating on the instruction of a doctor or other medical professional – payment lasts 2 weeks or 2) Diagnosed with COVID-19 – payment is paid for the duration of illness.

## Enterprise Ireland Business Continuity Voucher

The new Business Continuity Voucher, available through Local Enterprise Offices, 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.

The goal is to help companies make informed decisions about what immediate measures and remedial actions should be taken to protect staff and sales.

If your application is successful, a qualified expert will be selected by your Local Enterprise Office to work with you on your business continuity plans. The value of this service is up to a maximum of €2,500.

<https://www.localenterprise.ie/Portal/response/Business-Continuity-Voucher/Business-Continuity-Voucher.html>



### **State Credit Guarantee Scheme [UPDATED]**

This will be available from the state to COVID-19 impacted firms through the Pillar Banks (AIB, Bank of Ireland and Ulster Bank). Loan facilities of up to €1m will be available at terms of up to 7 years. The scheme aims to assist viable SMEs, which under normal lending criteria are unable to borrow from their bank, in accessing credit. The scheme operates by providing an 80% guarantee to participating finance providers on qualifying loans to SMEs. Minimum loan is €10,000. Loan facilities can be term loans, demand loans or performance bonds

### **Increased Micro-Finance Loans [UPDATED]**

The maximum loan available from MicroFinance Ireland has increased from €25,000 to €50,000. Interest rates of between 6.8% and 7.8% apply. Available to eligible microenterprises (businesses with less than 10 employees and with up to €2m annual turnover) that are currently trading. Loans may be used for working capital and required business changes as a result of COVID-19. Loan terms typically last up to 3 years and are interest and repayment free for the first 6 months.

### **Commercial Rates Deferral**

The Government has agreed with local authorities that they should agree to defer rates payments due from the most immediately impacted businesses - primarily in the retail, hospitality, leisure and childcare sectors, for three months, until end-May. This measure will be implemented by each local authority in its own area.

### **Tax Reliefs for Employers & Employees [UPDATED]**

The Revenue Commissioners has suspended the application of interest on late payments of VAT and employers PAYE (tax) liabilities to assist businesses that are experiencing trading difficulties. Debt enforcement activity is also suspended. Tax clearance status will remain in place for all businesses over the coming months. Revenue has also provided information, advice and support for taxpayers experiencing difficulties caused by the impacts of COVID-19.

### **Employment Permit Applications**

The Department, given the uncertainty that addressing the COVID-19 pandemic has presented for employers, recognises that this may impact on the ability of new employees to take up employment and therefore will facilitate changes to employment permit applications already submitted. The Department can hold applications in their processing queue until the situation becomes clearer, allow changes to start dates where a permit application has not yet been processed, and at any stage up until the processing of an application has taken



place, an applicant may request that their application be cancelled, in which case a 100% refund will issue if the withdrawal is as a result of the crisis.

**Filing of annual returns [UPDATED]:** The Companies Registration Office has introduced changes to annual filing obligations for companies to assist companies during the COVID-19 crisis.

### Sports Capital Grants

Cricket Ireland, via the Federation of Irish Sport, made a representation to the Department of Transport, Tourism and Sport for forbearance with clubs which would inevitably struggle to avail of their Sports Capital Grants within the documented timeframes for drawing down the funding.

Response is broadly favourable as follows:

*'Please reassure your members that the Sports Capital Division is continuing to advance all grants and we are prioritising grant drawdown requests, clubs/NGB's should not notice any additional delays in these payment requests.'*

*'We always try to be as sympathetic as possible to clubs encountering delays in advancing their projects and I am not aware of any reasonable request for an extension of time that was not granted. We will continue to be as helpful as possible in this regard and will obviously be fully cognisant of potential additional difficulties which may arise on foot of the current crisis. For the moment, I think it is sufficient to advise clubs to contact us if/when they feel that they may not be able to progress the project before the deadline.'*

### Revenue

Revenue has provided the following updates:

- Repayments/Refunds – They will continue to prioritise the approval and processing of repayments and refunds, primarily VAT repayments and PSWT refunds, to taxpayers
- Payments for Employer Income Tax/PRSI/USC/LPT are debited on the third last working day of each month for both Fixed Direct Debit and Variable Direct Debit payments. However, where a variable direct debit fails due to insufficient funds, Revenue has suspended the process of issuing a further request for the payments until further notice
- All debt enforcement activity is suspended until further notice. The application of interest on late payments is suspended for all SME businesses in respect of January/February VAT and both February and March PAYE (Employers) liabilities.

## Support from Banks [UPDATED]

Following a meeting between representatives of the pillar banks and the Minister for Finance, the banks are adopting a customer focused approach with a wide variety of tailored supports including simplified access to a wide range of credit, cash flow, working capital, trade finance and supply chain supports. Other supports include payment breaks on loans, extensions of credit lines, risk guarantees and deferment of court proceedings.

## NSAI COVID-19 Workplace Protection and Improvement Guide

NSAI has issued a series of documents aimed at providing information on requirements to implement, maintain and improve an organisation's ability to protect against, prepare for, respond to and recover from COVID-19 related disruptions when they arise. This document covers identification and defence against COVID-19 by addressing:

- a. Business Continuity Risk Identification and mitigation,
- b. Management of the risks,
- c. Site recovery.

The document is available here:

[https://www.nsai.ie/images/uploads/general/Covid-19\\_Workplace\\_Protection\\_and\\_Improvement\\_Guide.pdf](https://www.nsai.ie/images/uploads/general/Covid-19_Workplace_Protection_and_Improvement_Guide.pdf)

## Posters & Signage

Posters & Signage for use in workplaces and other public areas are available here:

<https://www.gov.ie/en/collection/ee0781-covid-19-posters-for-public-use/>

<https://www.gov.ie/en/collection/428743-covid-19-coronavirus-physical-distancing-graphics/>

## Measures in place for people struggling with utility bills

The Commission for Regulation of Utilities (CRU) has issued a moratorium on disconnections of customers for non-payment to the gas and electricity suppliers.

The suppliers have arrangements in place for any customers in arrears which are overseen by CRU and have a number of emergency provisions to assist Pay As You Go customers.

## Commercial Insurance

Most commercial insurance policies are unlikely to cover pandemics or unspecified notifiable diseases, such as COVID-19. However, those businesses which have an insurance policy that covers government ordered closure and pandemics or government ordered closure and

unspecified notifiable disease should be able to make a claim (subject to the terms and conditions of their policy).

Insurance policies differ significantly, so businesses are encouraged to check the terms and conditions of their specific policy and contact their providers.

**Useful Links:**

[www.hse.ie](http://www.hse.ie)

[www.merrionstreet.ie](http://www.merrionstreet.ie)

[www.revenue.ie](http://www.revenue.ie)

<https://sbci.gov.ie/>