

Employment Wage Subsidy Scheme (EWSS)

- The scheme is available for employers who keep staff on their payroll during the pandemic. Employees can be temporarily not working or on reduced hours or reduced pay.
- The subsidy amount paid to employers will depend on the gross income of each employee.
Since 19 October 2020, there are now 5 payment bands and associated rates based on the employee's earnings:
 1. Less than €151.50 → No subsidy applies
 2. €151.50-€202.99 → €203
 3. €203-€299.99 → €250
 4. €300-€399.99 → €300
 5. €400-€1,462 → €350
 6. Over €1,462 → No subsidy applies
- The EWSS will run until at least 31 March 2021.
- There is also a Wage Subsidy Scheme for employers who employ people with disabilities. More info on this can be found [here](#).

Pandemic Unemployment Payment (PUP)

- To qualify for the PUP, you must have lost your job or been laid off because of Covid-19 or be self-employed and your trading income has ceased due to Covid-19, or your trading income has collapsed to the extent that you are available to take up other full-time employment (more on this available [here](#)).
- You must also:
 - be aged between 18-66
 - live in the Republic of Ireland
 - Have been in employment or self-employment in Ireland on or after 13 March 2020
 - Be genuinely seeking work
 - Not be getting any income from employment
 - Have at least one PRSI contribution in the 4 weeks before claiming PUP or be in insurable self-employment.
- The weekly payment bands are as follows (and will continue until at least 31 March 2021):
 - Average weekly earnings of €400 or over → €350
 - €300-€399.99 → €300
 - €200-€299.99 → €250
 - Less than €200 → €203

- If you are self-employed, you can earn up to €960 over 8 weeks and keep your PUP payment. This limit is based on gross income minus expenses. (If you earn over €960 over 8 weeks and you work less than 24 hours a week, you can apply for the [Covid-19 Part Time Job Incentive for the Self-Employed](#)).

Covid Restrictions Support Scheme (CRSS)

- Qualifying businesses can apply to Revenue for a cash payment under the following conditions:
 - Payments will be made when Level 3 restrictions or higher are in place in line with the Plan for Living with COVID-19
 - Businesses qualify where government restrictions directly prohibit or restrict customer access to their premises
 - Payments are calculated on the basis of 10% of the first €1 million in turnover and 5% thereafter, based on average VAT exclusive turnover for 2019
 - A self- assessment of 75% disruption in turnover is required (decreased from 80% on 20 October 2020)
- Every county in Ireland is on alert Level 5 in the 'Plan for Living with Covid-19' until 31 January 2021. **A double rate of the CRSS will be paid for 2 weeks** to businesses that were forced to close as a direct result of Government restrictions introduced on 26 December 2020.
- An overview of the CRSS with examples can be accessed [here](#).

Commercial rates waiver and tax measures

Commercial rates waiver:

- With limited exceptions, all businesses in affected sectors will be granted a commercial rates waiver to 31 March 2021. Updates will be available on [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.

Reduction in the standard rate of VAT:

- A reduction in the standard rate of Value-Added Tax (VAT) from 23% to 21% to remain in place until 31 March 2021.

VAT rate reduction from 13.5% to 9%:

- A VAT rate reduction from 13.5% to 9% to remain in place until 31 March 2021.

Advice for taxpayers and agents:

- Revenue's [COVID-19 information and advice for taxpayers and agents](#) provides information on Revenue services and tax and customs measures in place during the COVID-19 pandemic including information on tax returns and interest suspension arrangements.

Short-time Work Support

- Employees of businesses that need to reduce hours or days worked can avail of the Department of Employment Affairs and Social Protection [Short-time Work Support](#).

Covid-19 Credit Guarantee Scheme

- Loans under the scheme range from €10,000 to €1 million, for terms of up to five and a half years.
- Financing will be offered through a range of products, including term loans, working capital loans and overdrafts.
- Loans of up to €250,000 under the Scheme are available unsecured (except where this is a requirement of the product feature, as in the case of asset finance, invoice discount facilities, etc).
- The Scheme is operated by the Strategic Banking Corporation of Ireland (SBCI) through participating finance providers.

Covid-19 Business Loans

- Covid-19 Business Loans up to €25,000 are available through Microfinance Ireland with zero repayments and zero interest for the first 6 months and the equivalent of an additional 6 months interest-free subject to certain terms and conditions.
- The loans can range from €5,000 to €25,000. Repayments will commence in month 7 for the remaining period of your loan.
- The Government will rebate to you the interest paid in the following 6 months (months 7-12 of your loan).
- The interest rate after the first 6 months will be a reduced interest rate 4.5% APR if submitted through the Local Enterprise Office Network (or other referral partners) or 5.5% APR if you apply directly to Microfinance Ireland.
- The loan terms are typically up to 3 years and there are no fees or charges.

SBCI 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 sbc.gov.ie where eligibility criteria is provided.

Future Growth Loan Scheme

- The enhanced Future Growth Loan Scheme makes up to €800m of loans available for terms of 7-10 years.
- This scheme is available to eligible businesses in Ireland, including those in the primary agriculture (farmers) and seafood sectors, to support strategic long-term investment.

Sustaining Enterprise Fund

- The Sustaining Enterprise Fund of up to €180 million is specifically aimed at firms operating in the manufacturing and internationally traded services sectors, with 10 or more employees, that are vulnerable but viable.
- The fund is operated by Enterprise Ireland with amounts between €100,000 and €800,000 available to eligible companies who have been negatively impacted by COVID-19.
- The fund includes a 50% non-repayable grant element, up to a limit of €200,000.

Sustaining Enterprise Fund for Small Enterprise

- As part of the Sustaining Enterprise Fund, Enterprise Ireland operates a specific Sustaining Enterprise Fund for Small Enterprise. This fund provides a short term working capital injection of up to €50,000 to eligible smaller companies to support business continuity and strengthen their ability to return to growth.

Pandemic Stabilisation and Recovery Fund

- The Ireland Strategic Investment Fund will focus on investment in medium and large scale enterprises in Ireland through a Pandemic Stabilisation and Recovery Fund. The fund, worth up to €2 billion, will make capital available to medium and large enterprises on commercial terms.

Enterprise Support Grant

- The Enterprise Support Grant for businesses impacted by COVID-19 is available for eligible self-employed people who close their COVID-19 Pandemic Unemployment Payment on or after 18 May 2020. This will provide business owners with a once-off grant of up to €1,000 to restart their business which was closed due to the COVID-19 pandemic.

Micro-Enterprise Assistance Fund

- The Micro-Enterprise Assistance Fund is designed to help businesses with fewer than 10 employees, which are ineligible for existing grants, with a grant of up to €1,000 to help them adapt and invest to rebuild their business. The fund is administered by the Local Enterprise Offices.

General grant supports

- The full range of [Enterprise Ireland](#), [IDA Ireland](#), [Local Enterprise Office](#) and [Údarás na Gaeltachta](#) grant supports continue to be available to eligible firms to help with strategies to access finance, commence or ramp-up online trading activity, reconfigure business models, cut costs, innovate, diversify markets and supply chains and to improve competitiveness.

Trading Online Voucher Scheme

- Up to €2,500 grant available with co-funding of 50% from the business along with training and advice to help businesses to trade online, boost sales and reach new markets
- Scheme is targeted at businesses with the following profile:
 - Limited or no e-commerce presence
 - 10 or less employees
 - Turnover less than €2 million
 - Applicant business must be trading for at least 6 months
 - Business must be located in the area covered by the LEO to whom they make their application i.e. LEOs cannot accept applications from businesses located outside their jurisdiction.
- Businesses that have already applied for a previous voucher can apply for additional vouchers.

LEAN for Micro

- LEAN for Micro is available to Local Enterprise Office clients to help build resilience within small companies. Businesses can avail of consultancy support with a LEAN Expert or help to implement new remote working and physical distancing guidelines. Contact [your Local Enterprise Office](#) for further details.

Covid-19 Business Financial Planning Grant

- The COVID-19 Business Financial Planning Grant, worth up to €5,000, is designed to help companies to develop a robust financial plan, including the preparation of documentation required to support applications for external finance from banks and/or other finance providers.

- The grant is a new support for Enterprise Ireland clients and those manufacturing or internationally traded services companies that employ 10 or more full time employees.

Lean Business Continuity Voucher

- The Lean Business Continuity Voucher is available to eligible companies to access up to €2,500 in training or advisory services support related to the continued operation of their businesses during the current pandemic.
- It is open to small, medium or large client companies of Enterprise Ireland or Údarás na Gaeltachta (including High Potential Start-ups). The voucher may be used to obtain services from approved providers.

Cross-border companies

- InterTradeIreland's [Emergency Business Solutions](#) offers professional advice, to the value of €2,250, to address key business challenges related to COVID-19.
- The [E-Merge programme](#) provides €2,800 consultancy support to help cross-border businesses develop online sales and eCommerce solutions.

Covid-19 Products Scheme

- The COVID Products Scheme will allow for up to €200m in targeted State support to facilitate the research and development of COVID products, to enable the construction or upgrading of testing and upscaling infrastructures that contribute to the development COVID-19 relevant products, as well as to support the production of products needed to respond to the outbreak.
- The scheme will be delivered through [IDA Ireland's COVID-19 supports](#) and [Enterprise Ireland's COVID-19 Business Response](#).

Apprenticeship Incentivisation Scheme

- The Apprenticeship Incentivisation Scheme, delivered by SOLAS, provides financial support for apprenticeship employers who take on apprentices on national apprenticeship programmes. Apprenticeship employers are eligible for a €3,000 payment for each new apprentice.

Sector-specific supports and guidance

- **Food, drink and horticulture sector:** [Bord Bia's 'Navigating Change' COVID-19 Response programme](#) offers a suite of supports for food, drink and horticulture businesses affected by COVID-19.

- **Seafood sector:** [Bord Iascaigh Mhara](#) is providing COVID-19 business support to the seafood sector.
- **Farm businesses:** [Teagasc](#) is available to provide support on issues facing farm businesses in light of COVID-19.
- **Tourism sector:** The [Fáilte Ireland COVID-19 Business Support Hub](#) is targeting its supports to respond to the challenges tourism businesses face. Their supports include specific [reopening guidelines](#) for every sector and a €26m [COVID-19 Adaptation Fund](#) to support tourism and hospitality businesses who have incurred related adaptation costs.
- **Culture sector:** Supports to aid employment in the creative industries include the [Live Performance Support Scheme](#) and the [Music Stimulus Package](#).
- **COVID-19 sectoral guidance:** The [COVID-19 sectoral guidance](#) from the Department of Tourism, Culture, Arts, Gaeltacht, Sport and Media provides information for the sectors it supports.
- **Design sector:** The [Design & Craft Council Ireland](#) delivers a range of support and development programmes, including webinars and FAQs in response to the impacts of COVID-19 on the design sector.
- **Supply chain workers:** [COVID-19 guidance for supply chain workers](#)
- **Restaurants to operate as takeaways:** [Amendments to Planning and Development Regulations](#) temporarily allow restaurants to operate as takeaways without being required to obtain change of use planning permission.

Skills and Training Supports

- The government offers a range of initiatives for reskilling and upskilling to help businesses through the COVID-19 pandemic. The skills supports include Enterprise Ireland's [eiLearn](#) online learning resource, LEOs [training webinars](#), the [Skillnet Ireland](#) and [Regional Skills Fora](#) networks, the SOLAS [Skills to Advance](#) initiative and [Springboard+](#) courses.
- The [ReBounce](#) initiative gives small businesses online training and mentoring on implementing the return to work safely protocol. You can also get information in our document on [returning to work safely after COVID-19 closures](#).

- The [MentorsWork](#) initiative is a free 8-week mentoring programme to support business recovery and help you sustain and improve your business. There are 300 places available and you can apply at [mentorswork.ie](#).
- For details on the range of skills supports visit [COVID-19: Skills and training supports for businesses](#).

Further information

- [Plan for living with COVID-19: Current status \(Level 5\)](#)
 - [List of essential retail outlets](#)
 - [List of essential services](#)
- [HSE information on COVID-19](#) and [HPSC COVID-19 guidance](#)
- [Central Bank COVID-19 information hub for consumers and businesses](#)
- [COVID-19 Social Welfare Schemes available to a self-employed](#)
- [MyWelfare.ie](#) is the quickest and easiest way to apply for payments
- For more information, advice and guidelines from across government visit [gov.ie/covid19](#)