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Coronavirus  
**COVID-19**  
National  
Programme

# Supports for Businesses Impacted by **COVID-19**

Prepared by the Department of Business, Enterprise and Innovation



**Rialtas na hÉireann**  
Government of Ireland

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# Foreword

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We are experiencing one of the most challenging situations our country has ever encountered as we seek to thwart the COVID-19 pandemic. I am acutely aware of the severe and unprecedented difficulties the pandemic has caused for Irish businesses and I can assure you of the total support of the Government and, in particular, the Department of Business, Enterprise and Innovation (DBEI).

This is a very difficult, worrying and upsetting time for many businesses and I can assure you as Minister that myself and my officials in the Department of Business, Enterprise and Innovation, together with our Agencies and Offices and colleagues right across government and the public service, will continue to work closely with you, and for you, in the time ahead. We are in unprecedented times with extraordinary challenges but working together we can make the decisions and take the actions that will ensure that we minimise the worst impacts of this disruption and are best placed to return to normality when it passes.

My Department is operating a Business Support Call Centre to advise on the Government supports available to businesses and enterprises that are affected by COVID-19. The Call Centre can be contacted at 00 353 1 631 2002 / [infobusinesssupport@dbei.gov.ie](mailto:infobusinesssupport@dbei.gov.ie)

The Government has also published a National Action Plan in Response to COVID-19 (Coronavirus) and this can be found at [www.gov.ie/covid19](http://www.gov.ie/covid19)

This guide details key supports and resources available and provides the relevant contact details for ease of access to these supports. I hope you find it useful.

Yours sincerely,



Heather Humphreys, T.D.,

Minister for Business, Enterprise and Innovation

# Introduction

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The COVID-19 pandemic has presented unprecedented challenges for businesses in Ireland and across the globe. The new circumstances have presented great difficulties for employers and employees alike. The Government is continuing to address the changing situation and to assist companies and has introduced a range of measures and supports in this regard.

This online, downloadable Guide was compiled to provide a comprehensive resource for businesses trying to manage their way through this current situation. This Guide contains detailed information on a huge range of supports from this Department and other Government Departments and Agencies and advice on other practical steps businesses can take at this time.

To ensure ease of access to this information, the Guide is divided into 5 sections and also includes an Appendix which contains a COVID-19 Business Continuity Checklist which outlines some of the key risks to businesses as well as preparatory actions that can be taken to respond.

**Part 1** highlights a number of practical steps that businesses can initially take such as talking to your bank and checking your insurance details.

**Part 2** sets out in detail the business supports that are available, ranging from loans to grants to vouchers to mentoring. These include the €450m Strategic Banking Corporation Ireland (SBCI) COVID-19 Working Capital Scheme, Enterprise Ireland supports including the €2,500 Lean Business Continuity Voucher and the €5,000 Business Financial Planning Grant as well as supports from the Local Enterprise Offices (LEOs) like the Trading Online Voucher and the Mentor Programme.

**Part 3** of the Guide outlines other Government supports that are available to businesses. Details are provided on the Pandemic Unemployment Payment, the Temporary Wage Subsidy Scheme and short time work supports. In addition, links are provided to other important resources like the NSAI Workplace and Retail Protection and Improvement Guides, details on commercial rates deferral and amendments to planning and development regulations to temporarily allow restaurants to operate as takeaways, etc.

**Part 4** provides information on the COVID-19 Rapid Response Funding Call which was developed by the Government's research and innovation agencies to help respond to the COVID-19 pandemic. This Call is an agile and adaptive initiative to support development of innovative solutions (including STEM-based, social/behavioural science) that can have rapid demonstrable impact on the current COVID-19 crisis in Ireland.

As the COVID-19 situation changes, Government supports also change to address new difficulties and provide solutions and guidance. **Part 5** of the Guide highlights those websites where up-to-date official information is available.

In addition, details of the DBEI Business Support Call Centre, the Occupational Health and Safety Helpline and the NSAI COVID-19 helpline are also provided.

## 1. 6 Practical Steps

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The COVID-19 crisis is presenting immediate and severe financial challenges for businesses. Here are several practical steps you can take.

### 1.1. Talk to Your Bank

All banks have announced that they will offer flexibility to their customers, and they may be able to provide payment holidays or emergency working capital facilities.

The main non-bank lenders also confirmed their intention to also support the range of measures announced by the country's main retail banks which is to be welcomed.

The Banking and Payments Federation of Ireland announced an extension of payment breaks to businesses and households for 6 months for those affected by COVID-19.

In addition, the banks are adopting a customer-focused approach to these businesses with a wide variety of tailored supports including extensions of credit lines, risk guarantees, and trade finance. These supports complement the range of Government supports available through the Strategic Banking Corporation of Ireland.

A small but important change for many businesses is the limit for contactless credit card payments has been raised from €30 to €50.

### 1.2. Take Immediate Steps to Manage Your Cashflows

Look for scope to:

- lower variable costs
- delay discretionary spend
- extend your payables
- expedite your receivables
- explore supply chain financing options

### 1.3. Use Available Government Supports

This Guide highlights several government supports and they are outlined in detail in Sections 2 and 3. Relevant website details are provided for further information and businesses are encouraged to avail of all appropriate supports.

### 1.4. Get Advice

Get advice from your accountant or use the advisory support available from your Local Enterprise Office.

For more information, visit your Local Enterprise Office online at [LEO](#)

## 1.5. Check Your Insurance Cover

Check if your insurance policy covers you for an interruption in your business, or a temporary business closure, caused by COVID-19.

## 1.6. Engage with Revenue

If you have concerns about your ability to pay your tax liabilities speak to the Revenue Commissioners, who have advised:

"On an on-going basis, Revenue engages with viable businesses experiencing temporary cashflow or trading difficulties that affect the timely payment of tax. Revenue works very successfully with businesses that engage early to resolve their tax payment difficulties. Revenue will engage with any viable business that experiences temporary cashflow difficulties, including difficulties arising from exceptional circumstances such as the COVID-19 (Coronavirus) outbreak." [Revenue](#).

It is vitally important that businesses affected by the pandemic and unable to pay tax liabilities as they fall due, **continue to file their tax returns on time** so that they may take advantage of these forbearance measures.

Revenue has also posted advice for businesses experiencing trading difficulties as a result of COVID-19. This includes information on tax returns, the application of late payment interest, debt enforcement, tax clearance and customs.

For more information, visit Revenue's [COVID-19 information and advice for taxpayers and agents](#) and [Revenue measures to assist SMEs experiencing cashflow difficulties as a result of COVID-19](#)

### Revenue 'Warehousing' of COVID-19 related tax debt for businesses

Businesses that have had to close or have been significantly impacted by the restrictions will not be able to enter into arrangements to clear the COVID-related tax debt, pay their normal trade and other non-Revenue creditors, make any necessary restructuring to deal with the new trading arrangements in the context of social distancing, build up their stock, etc. In that context, Revenue will **Warehouse Deferred Tax Liabilities** associated with the COVID-19 crisis. This will represent a direct support for affected businesses where a commitment to a phased payment arrangement is not possible.

Arrangements will be put in place to allow debt that cannot be paid during the COVID-related period, to be warehoused interest-free for a year from recommencement of trading, during which time there will be no debt enforcement action taken by Revenue in respect of the debt. Prior to the expiry of the warehousing period, the business will be expected to engage with Revenue to reach an agreement on an exit strategy more suited to the specific business needs and the need for continued viability.

The operational details are being finalised and the necessary legislative amendments will be brought forward in Finance Bill 2020.

The scheme will apply to businesses in all sectors of the economy who have been negatively impacted by COVID-19.

For further details please visit [Revenue: Warehousing of COVID-19 related tax debt for businesses.](#)



## 2. Business Supports – Loans, Grants, Vouchers, Training & Mentoring

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### 2.1. €450m Strategic Banking Corporation Ireland (SBCI) COVID-19 Working Capital Scheme

Working capital is a measure of the short-term liquidity of a business and finances the day to day running of a business. This includes cashflow for operational purposes.

Eligibility applications for the COVID-19 Working Capital Scheme are now being accepted through the SBCI website at [SBCI](#).

If this scheme is not suitable, businesses may wish to consider one of the other supports already in place. These are the Credit Guarantee Scheme, the Microfinance Ireland COVID-19 Business Loan and the new €200m COVID-19 Future Growth Loan Scheme.

#### Who is it for?

Viable and eligible businesses (including sole traders) with up to 499 employees who are exposed to the impacts of COVID-19.

#### Qualify for the COVID-19 Working Capital Scheme

To qualify for eligibility to the scheme, businesses need to meet one criterion related to the impact of COVID-19 on their business and one criterion related to innovation. The details of the criteria can be found at [SBCI](#).

#### Key Features

- loans from €25,000 up to €1.5 million
- loan period of up to 3 years
- no security required for loans of up to €500,000
- competitively priced loans (maximum interest rate of 4%)
- you may be able to avail of a 3-month interest-only payment period

For more information, see [DBEI Government Supports for COVID-19](#) and [SBCI](#)

## 2.2. Additional €200m COVID-19 Funding for Future Growth Loan Scheme

The Strategic Banking Corporation of Ireland will administer this Scheme. Eligibility applications for the COVID-19 Future Growth Loan Scheme are currently being accepted through the SBCI website at [SBCI](#).

This Scheme will provide longer-term loans to COVID-19 impacted businesses. Information on the release of lending under this Scheme can be monitored through the SBCI website at [SBCI](#).

### Key Features

- loans from €100,000 to a maximum of €3,000,000
- loan terms ranging from 8 to 10 years
- no security required for loans of up to €500,000
- competitively priced loans (maximum interest rate of 4.5%)
- you may be able to avail of interest-only repayments at the start of the loan

## 2.3. SME Credit Guarantee Scheme

The purpose of the SME Credit Guarantee Scheme is to encourage additional lending to SMEs by offering a partial Government guarantee (currently 80%) to banks against losses on qualifying loans to eligible SMEs. The Credit Guarantee Scheme does not substitute for conventional lending that would otherwise have taken place.

To help SMEs impacted by COVID-19 related issues to have access to sufficient working capital, the government has repurposed the Credit Guarantee Scheme (CGS) to provide counter guarantees to the banks, mitigating credit risk or need for collateral.

The Credit Guarantee Scheme can be used by businesses to obtain loans to support changes they need to make to their business in response to COVID-19.

### Who is it for?

SMEs experiencing any of the following three barriers to lending:

- inadequate collateral
- novel business market, sector or technology which is perceived by finance providers as higher risk under current credit risk evaluation practices
- need for refinancing caused by the exit of an SME lender from the Irish market

### Key Features

- loans from €10,000 up to €1 million are available for SMEs who would not otherwise be able to access bank loans
- loan period of up to 7 years

- competitive interest rates (the cost of the scheme is currently 0.5% premium per annum - costs may change periodically, to a maximum of 2%)
- SME's may be able to avail of between a 3 to 6-month interest-only payment period (depending on the total loan duration)

For more information, see [DBEI Government Supports for COVID-19](#) and [SBCI](#)

## 2.4. Microfinance Ireland

The **COVID-19 Business Loan** from Microfinance Ireland is a government initiative to support micro-enterprises, through the current period of uncertainty, who are or may be impacted by the coronavirus in Ireland.

### Who is it for?

Micro-enterprises (including sole traders, partnerships or limited companies) employing less than 10 full time employees and with a turnover of less than €2 million per annum, who are finding it difficult to access finance through banks and other commercial lenders and experiencing a negative impact on their business from COVID-19 that equates to a minimum of 15% of actual or projected turnover or profit in the business.

### Key Features

- business loans between €5,000 and €50,000 for eligible micro-enterprises
- loans may be used for working capital and required business changes as a result of COVID-19
- loan terms up to 3 years (shorter if appropriate)
- the terms include a 6 months interest free and repayment free moratorium, with the loan to then be repaid over the remaining 30 months of the 36-month loan period.
- interest rate of 4.5% if an application is submitted through a Local Enterprise Office. 5.5% if submitted directly to Microfinance Ireland
- no fees and/or hidden costs with fixed repayments and with no penalty for early repayment
- no security required

For more information, see [DBEI Government Supports for COVID-19](#) and [Microfinance Ireland](#)

## 2.5. €2 billion COVID-19 Credit Guarantee Scheme

The COVID-19 Credit Guarantee Scheme is a further development of the existing Credit Guarantee Scheme which is already available from AIB, BOI and Ulster Bank, and it will be possible for other lenders to get access to the Scheme. It will provide an 80% guarantee on lending to SMEs until the end of this year. It will be available to all SME sectors, including primary producers.

\*\*Legislation will be required to implement this Scheme. In parallel with the drafting of the legislation and its passage through the Houses of the Oireachtas, arrangements will be put in place to ensure that the Scheme can be implemented as soon as possible after the enactment of the legislation.

### Key Features

- loans from €10,000 up to €1 million are available for SMEs who would not otherwise be able to access bank loans
- loan period of between 3 months to 6 years
- interest rates will be below market rate

## 2.6. €2 billion Pandemic Stabilisation and Recovery Fund (PSRF)

The Ireland Strategic Investment Fund (ISIF) will make available a new €2 billion fund to support medium and large enterprises in Ireland affected by Covid-19. The new fund, to be known as the Pandemic Stabilisation and Recovery Fund (PSRF), will have €2 billion in total capital and will be made available through a sub-portfolio within ISIF.

### Who is it for?

The PSRF will focus on investment in large and medium enterprises employing more than 250 employees or with annual turnover in excess of €50 million. ISIF may consider investing in enterprises below these levels if they are assessed to be of substantial scale and of significant importance at national or regional level

### Key Features

- the fund will act as an accelerator, investing on a commercial basis in businesses that can meet the investment requirements and can use ISIF investment to return to long-term viability.
- investments can be across the range of instruments from senior debt, hybrid instruments to equity, and can be tailored to take account of the particular circumstances of each investee. This will enable businesses to access the capital they need in the most appropriate form that best suits their individual circumstances.
- in making investments, ISIF will seek to maximise the quantum of additional capital that the investee business can access from its existing shareholders and banks, from potential new co-

investors and from European sources (such as the European Investment Bank), thereby minimising the amount of ISIF capital that may be needed.

For more information, please visit [Pandemic Stabilisation and Recovery Fund](#)

## 2.7. €250 million Restart Fund for Micro and Small Businesses

A Restart Fund of €250 million for micro and small enterprises will be made available to provide a restart grant of up to €10,000 to micro and small businesses based on a rates/waiver rebate from 2019.

Details of the scheme will be finalised in the coming weeks but it is intended that the fund will operate through a system of rebates/waivers of commercial rates payments from 2019.

It is intended that companies will receive a total amount equivalent to no more than their 2019 rates bill and that there will be a cap per business of €10,000.

## 2.8. Enterprise Ireland Supports

### i. €180m Sustaining Enterprise Fund

An EU approved €180 million Sustaining Enterprise Fund in line with EU state aid rules, has been established to provide financial support to Irish companies affected by the coronavirus outbreak.

The fund will be administered by Enterprise Ireland as part of a suite of emergency supports to help Irish companies that are seriously and adversely affected by the COVID-19 pandemic. This support will be available to assist companies with 10 or more employees to access the necessary liquidity and funding to sustain their businesses in the short to medium term.

The Scheme will operate as an additional support to the Strategic Banking Corporation of Ireland (SBCI) COVID-19 Working Capital Scheme and supports available from banks and other financial providers.

### Who is it for?

The new Sustaining Enterprise Fund of up to €180m is open to eligible companies that:

- employ 10 or more full-time employees
- are operating in the manufacturing and internationally traded services sectors
- for SMEs - have applied for funding from a financial institution, including, where appropriate, through the SBCI COVID-19 Working Capital Loan Scheme
- for large companies - have completed a formal application process for funding with an appropriate financial institution.

## Key Features

- businesses qualifying under this EU supported scheme will be offered a Repayable Advance of up to €800,000.
- The Sustaining Enterprise Fund will be used to support the implementation of a Business Sustainment Project Plan which must be provided by the company outlining the eventual stabilisation of the business and a return to viability.
- the funding is open to all Enterprise Ireland, IDA and Údarás na Gaeltachta clients and other companies employing 10 or more in the manufacturing and internationally traded services sector.
- the first port of call for liquidity support will continue to be the SBCI/banks. This new Sustaining Enterprise Fund will be a distinct offer of funding support via a repayable advance which would only be provided where all SBCI/bank options have been fully exhausted.

For more information, see [Enterprise Ireland](#)

## ii. Sustaining Enterprise Fund for Small Enterprise

As part of the Sustaining Enterprise Fund, Enterprise Ireland will also administer a specific Sustaining Enterprise Fund for Small Enterprise. This fund will provide a €25,000 to €50,000 short term working capital injection to eligible smaller companies to support business continuity and strengthen their ability to return to growth in 3 years time.

## Who is it for?

The purpose of the fund is to sustain eligible manufacturing and internationally traded services companies who have been impacted by a 15% or more reduction in actual or projected turnover or profit; and require access to liquidity to sustain business continuity.

## Key Features

Under this fund, eligible companies can apply for up to a maximum of €50,000 per undertaking in the form of repayable advances. Funding available to companies is based on the following threshold:

- companies with more than 10 employees and an annual turnover in their most recent financial statements not exceeding €1.5 million can apply for **funding up to €25,000**
- companies with an annual turnover in their most recent financial statements greater than €1.5 million but less than €5 million can apply for **funding up to €50,000**

For more information, please visit [Sustaining Enterprise Fund for Small Enterprise](#)

### iii. Sustaining Enterprise Fund – High Potential Start-Up (HPSU)

The Sustaining Enterprise Fund – HPSU is aimed at High Potential Start-Up (HPSU) companies who, due to the Covid-19 pandemic are facing delays to projected sales growth and whose fundraising plans are significantly impacted or stalled. Under this fund, HPSU's can apply for co-investment of €50,000 per undertaking in the form of equity or convertible debt instruments. The fund is open to companies in whom Enterprise Ireland has an existing HPSU seed stage equity investment, who were showing strong commercial and technical progress prior to the Covid-19 crisis and can demonstrate a clear need for additional funding.

For more information, please visit [Sustaining Enterprise Fund - HPSU](#)

### iv. €2m COVID-19 Online Retail Scheme

The new COVID-19 Online Retail Scheme is administered by Enterprise Ireland and is open to indigenous retailers employing over 10 people.

The Department of Business, Enterprise and Innovation (DBEI) proposed this Scheme in response to the COVID-19 crisis and the urgent need for retail companies to achieve a step change in online capability to achieve business continuity, and also to lay foundations for future recovery and growth.

The total fund size will be up to €2 million under this competitive call. The objective of the Scheme is to support companies in the indigenous retail sector with a pre-existing online presence to respond to both the domestic and international consumer demand for a competitive online offer.

Successful applicants will be awarded funding to support a maximum of 80% of the project costs. Grants ranging from €10,000 to €40,000 will be awarded under the competitive scheme.

**\*\*The online application platform will remain open until 3:00pm, Wednesday 27 May 2020.**

For more information, see [Enterprise Ireland](#)

### v. Lean €2,500 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. The voucher may be used to obtain services from approved providers.

The services may be in the form of management advice OR training of management or staff within the company or a combination of both.

It is expected that this support would be delivered online in most cases.

The service provided should focus on the Operations of the company in terms of;

- crisis response where appropriate,
- sustaining Operations including process re-engineering (Lean, etc),

- planning for resilience post crisis.

For more information, please visit [Enterprise Ireland COVID-19 Supports](#)

## vi. COVID-19 Business Financial Planning Grant

The COVID-19 Business Financial Planning Grant, worth up to €5,000, is a new support for all Enterprise Ireland clients. It is also targeted at those manufacturing or internationally traded services companies that employ 10 or more full-time employees.

The grant is designed to help companies to develop a Business Sustainment Project plan. This is a robust financial plan, including the preparation of documentation required to support applications for external finance from banks and/or other finance providers (including Enterprise Ireland).

This grant will enable companies to engage the services of an approved Financial Consultant to develop this plan for use when applying for bank or investor funding and when developing their own medium-term financial strategy.

Enterprise Ireland will work with these companies on a one-to-one basis to support the implementation of the plan.

### Key Features

- 100% funding of up to €5,000 to access an approved financial consultant
- help the company to understand its immediate financial position, secure the finance it requires to survive and provide a framework to sustain the business
- open to all Enterprise Ireland clients and companies employment 10 or more in the manufacturing and internationally traded sector

For more information, see [Enterprise Ireland COVID-19 Supports](#)

## vii. Business Process Improvement Grant

The Business Improvement Grant is used to support short to medium term company projects that are designed to develop management capability and drive company efficiencies and business process improvements.

Improvement projects must address a clear business need and deliver a positive impact on your business. Projects must also demonstrate the potential to develop the knowledge and skills of the company's management team.

The Business Improvement Grant can be used to support one of the following assignments:

- lean Plus Assignment
- e-Marketing Improvement Assignment
- GreenPlus Assignment

For more information, see [Enterprise Ireland Covid-19 Supports](#) and [IDA Ireland](#)



### viii. €2,500 Lean Business Improvement Grant

The €2,500 Lean Business Improvement Grant is for a Training project of up to 3 days carried out by an approved external advisor/trainer directly with an eligible company. It is expected that the 3 days will be spread over a longer period so that there is time for the company to implement changes between sessions.

It is expected that this support would be delivered online in most cases.

The project should focus on the Operations of the company in terms of;

- crisis response where appropriate
- sustaining operations including process re-engineering
- planning for resilience post crisis.

For more information, see [www.enterprise-ireland.com/businessresponse](http://www.enterprise-ireland.com/businessresponse)

### ix. Enterprise Ireland Business Response Plan COVID-19

Enterprise Ireland has a number of supports available to help businesses mitigate the impact of COVID-19. Their COVID-19 Business Response Plan outlines the supports available.

Available online at:

[Enterprise Ireland Business Response Plan for COVID-19](#)

## 2.9. Local Enterprise Office Support

The Local Enterprise Office network stands ready to assist businesses to address the critical challenges presented by the COVID-19 virus pandemic. Businesses which are seeking support to assist with business continuity and preparedness connected to the COVID-19 outbreak, may be provided with a **Business Continuity Voucher** subject to certain conditions and criteria. This offer is in addition to the current range of business supports for microenterprises.

Local Enterprise Offices can offer supports that can help your business respond. These include:

### i. COVID-19 Business Loan

The COVID-19 Business Loan from Microfinance Ireland (MFI), in partnership with Local Enterprise Offices, is a Government-funded initiative to support small businesses through the current period of uncertainty.

It is designed for micro-enterprises that are:

- having difficulty accessing bank finance and
- impacted, or may be impacted negatively, by COVID-19 resulting in a reduction of 15% or more in turnover or profit

For more information, see [section 2.1. Microfinance Ireland on page 11](#) of this booklet.

For more information, visit your Local Enterprise Office online at [LEO](#)

### ii. Business Continuity Vouchers

The Local Enterprise Office [Business Continuity Voucher](#) 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 business owners make informed decisions about what immediate measures and remedial actions should be taken, to protect staff and sales.

**\*Please note** This scheme is not suitable for clients of Enterprise Ireland, IDA or Údarás na Gaeltachta. Client companies of Enterprise Ireland, IDA or Údarás na Gaeltachta should contact their relevant agency, which have other suitable supports in place. This is a restricted scheme with ordinarily one voucher available per business

For more information, visit your Local Enterprise Office online at [LEO](#)

### iii. Trading Online Voucher Scheme

An initiative under the Government's National Digital Strategy, the expanded Trading Online Voucher Scheme helps small businesses with up to 10 employees to trade more online, boost their sales and reach new markets.

The Scheme is administered by the LEOS's on behalf of the Department of Communications, Climate Action and Environment. There is up to €2,500 available through the Local enterprise Offices, with co-funding of 10% from the business. Training and further business supports are also provided.

Funding can be used towards adding payment facilities or booking systems to your website or developing new apps for your customers. The voucher can also be used towards subscriptions to low-cost online retail platform solutions to help companies quickly establish a retailing presence online.

Flexibilities to the Trading Online Voucher scheme are now in place allowing businesses apply for a second voucher where they have successfully utilised their first one.

To qualify for the scheme, businesses must have:

- limited or no e-commerce presence
- no more than 10 employees;
- less than €2m in turnover;
- be trading for at least 6 months and
- be located in the region of the local enterprise office to whom they are applying
- (additional T&Cs apply)

For more information, visit your Local Enterprise Office online at [LEO](#)

### iv. Local Enterprise Office Financial Supports

For existing companies and potential start-ups that meet eligibility criteria (such as employing 10 or fewer people with the potential for growth and job creation), Local Enterprise Offices can also offer financial supports to help manage current market challenges:

- Priming Grants
- Business Expansion Grants
- Feasibility Study Grants
- Technical Assistance for Micro-Exporters Grant

For more information, visit your Local Enterprise Office online at [LEO](#)

#### v. **LEAN for Micro**

Lean for Micro is available to LEO clients to help build resilience within small companies.

Under this programme, clients can avail of consultancy support with a LEAN Expert (a qualified practitioner), who will work with the company to introduce lean principles, undertake a specific cost savings project and assist the company in benchmarking its performance.

LEAN for Micro can also be used to help implement new remote working and physical distancing guidelines

For more information, visit your Local Enterprise Office online at [LEO](#)

#### vi. **Mentoring**

A free of charge service under the Local Enterprise Office Mentor Programme, clients work with an experienced mentor to identify solutions to areas of exposure within their business. With advice and guidance from their mentor, clients develop strategies that are more robust, which address issues and maximise potential opportunities around COVID-19 challenges.

For more information, visit your Local Enterprise Office online at [LEO](#)

#### vii. **Training and Webinars**

Local Enterprise Offices have moved training programmes, workshops and networking meet-ups online, covering areas such as

- cash management in a crisis,
- leading your business through COVID-19
- advice for employers impacted by the crisis.

Training programmes are free of charge and places can be booked online through your Local Enterprise Office.

For more information, visit your Local Enterprise Office online at [LEO](#)

## 3. Other Government Supports – Revenue, Employment Affairs & Social Protection, Guides for Business

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The government has announced a [National COVID-19 Income Support Scheme](#). This will provide financial support to Irish workers and businesses affected by the crisis.

- **Temporary Wage Subsidy Scheme**

The COVID-19 Employer Refund Scheme has been replaced by a new and enhanced [COVID-19 Temporary Wage Subsidy Scheme](#) administered by the Revenue Commissioners. The scheme enables employees, whose employers are affected by the pandemic, to receive significant supports directly from their employer through the payroll system.

- **Pandemic Unemployment Payment**

For all employees and the self-employed who have lost their jobs, the [COVID-19 Pandemic Unemployment Payment](#) is available at €350 per week.

[MyWelfare.ie](#) is the quickest and easiest way to apply for payments - all you need is your email address, PPSN and bank account details.

On [MyWelfare.ie](#) all customers can

- apply for the COVID-19 Pandemic Unemployment Payment
- apply for Enhanced Illness Benefit for COVID-19 including for self-isolation cases
- apply for a jobseeker's payment
- request to close their Covid-19 Pandemic Unemployment Payment.

### **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](#).

## **Bord Bia:**

### **COVID-19 Hub**

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

### **Marketing Support Package**

Bord Bia is widening its marketing grants schemes in response to difficulties companies are facing as a result of the COVID-19 crisis with the introduction of its [COVID-19 Response Marketing Support Package](#).

## **Commercial Rates:**

### **Commercial Rates Waiver**

Commercial rates are being waived for a 3-month period beginning on 27 March 2020 for businesses that have been forced to close due to public health requirements.

## **CRO**

### **Filing of annual returns**

The Companies Registration Office (CRO) has introduced changes to [annual filing obligations for companies](#).

## **Department of Employment Affairs and Social Protection**

### **Joint First Responder Support Service**

The Department of Employment Affairs and Social Protection and the Department of Business, Enterprise and Innovation will provide a joint First Responder support service through the [Intreo Offices](#) and development agencies, [Enterprise Ireland](#) and [IDA Ireland](#) in each region to provide tailored supports for impacted firms.

## **Employment Permits:**

### **Employment Permits System Contingency Arrangements**

The Department of Business, Enterprise and Innovation (DBEI) has implemented a contingency plan to ensure that the Employment Permits system will continue to operate in all scenarios, see [COVID-19 Employment Permits System Contingency Arrangements](#)

## **Essential:**

### **Essential Service Providers**

A list of essential service providers under new public health guidelines was published on 28 March 2020. See, [List of essential service providers](#)

## Essential Retail Outlets

The National Public Health Emergency Team (NPHE) has recommended that all non-essential retail outlets close to members of the public. All other retail outlets are to implement social distancing. See, [Updated list of essential retail outlets \(27 March 2020\)](#)

## Fáilte Ireland:

### COVID-19 Business Supports Hub

In response to the COVID-19 crisis and the impact on the tourism sector, the [Fáilte Ireland COVID-19 Business Support Hub](#) is targeting its supports to respond to the most urgent challenges and threats tourism businesses are now facing.

## Grants:

### Grant Supports

The full range of [Enterprise Ireland](#), [IDA Ireland](#), [Local Enterprise Office](#) and [Údarás na Gaeltachta](#) grant supports will be available to firms to help with strategies to innovate, diversify markets and supply chains and to improve competitiveness.

## NSAI:

### COVID-19 Guide for the Retail Sector

NSAI has published a COVID-19 Retail Protection and Improvement Guide to help retailers manage business continuity during the COVID-19 emergency. It addresses risks to both workers and the public and is available online at: [NSAI COVID-19 Retail Protection and Improvement Guide](#)

### Standards for medical supplies made freely available

NSAI (National Standards Authority Ireland) and SAI Global have developed the COVID-19 Response Package which will provide [free access to Standards for medical devices and personal protective equipment](#).

### Workplace Protection and Improvement

The National Standards Authority of Ireland (NSAI) has published a [Workplace Protection and Improvement Guide](#) outlining preventative measures businesses can take to prevent the spread of COVID-19.

## Online Collaboration:

### Online COVID-19 platform to help firms collaborate

Companies aiming to help healthcare responses to the COVID-19 crisis can now [collaborate via a new online COVID-19 platform](#). Spearheaded by [InterTradeIreland](#) and [TechIreland](#), the cross-border platform allows businesses to see quickly, in and beyond their region, who they can work with to combat the many supply chain and manufacturing challenges generated by the pandemic and meet pressing public need.

## Posters & Signs:

### Posters and signs for your premises

The Department of Health has developed public health information posters and social distancing graphics to display on premises.

[Public health advice posters](#)

[Physical distancing graphics](#)

More posters, leaflets and social media assets are available on [HSE posters and resources](#).

## Restaurants:

### Restaurants to operate as takeaways

[Amendments to Planning and Development Regulations](#) temporarily allow restaurants to operate as takeaways - whereby members of the public can order food for collection for consumption off-premises or have food delivered for consumption off-premises - without being required to obtain change of use planning permission to operate as takeaways.

## Supply Chain:

### Supply Chain Workers

The Department of Health (DoH) has prepared COVID-19 guidance for supply chain workers. The guidance document is part of the cross-government response to COVID-19 and is available to download on gov.ie: [COVID-19 guidance for supply chain workers](#)

## Supply or Donate:

### How business can help with supplies and services to respond to COVID-19

From the Office of Government Procurement (OGP) webpage for information on how to supply or donate the goods or services of your business please go to [how business can help](#).

## Support for Artists:

### COVID-19 Support for Artists and those working in the Arts Sector

The Department of Culture, Heritage and the Gaeltacht (DCHG) recognises that COVID-19, and the public health measures necessary to slow the spread of the virus, have had an unprecedented effect on the cultural sector. The Department of Culture, Heritage and the Gaeltacht has provided details of the [COVID-19 supports for artists and those working in the arts sector](#).



## 4. Reopening Society and Business

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This section highlights the Roadmap for reopening Society and Business and the Return to Work Safely Protocol.

### 4.1. Roadmap for reopening Society and Business

On 1 May 2020 the Government published a five-step phased Roadmap for reopening Society and Business.

The Roadmap, phase one of which is due to commence on 18 May 2020 sets out how we can keep the level of transmission of COVID-19 as low as possible while balancing continuing restrictions in proportion with the positive social and economic benefits which will be brought about by businesses reopening. It is important to note that all decisions taken by Government on the timing of any lifting of restrictions will be guided by the public health advice at the time.

The Roadmap can be viewed online at [Roadmap for reopening Society and Business](#)

### 4.2. Return to Work Safely Protocol

The National 'Return to Work Safely Protocol' was published on Saturday, 9 May 2020.

The National Return to Work Safely Protocol is a useful guide for businesses in making their assessments and adapting their workplace procedures and practices to comply fully with the COVID-19 related public health protection measures. It sets out in very clear terms for employers and workers the steps that they must take firstly before a workplace reopens, and then while it continues to operate.

The HSA (Health and Safety Authority) will be the lead agency in terms of overseeing compliance with the Protocol in the workplace. If employers or employees need further guidance on the Protocol, the HSA Helpline can be contacted at **1890 289 389** or [wcu@hsa.ie](mailto:wcu@hsa.ie).

The Protocol is available online at [Return to Work Safely Protocol](#)

## 5. COVID-19 Rapid Response Funding Call

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[Science Foundation Ireland \(SFI\)](#), [Enterprise Ireland \(EI\)](#), [IDA Ireland](#), [The Irish Research Council \(IRC\)](#) and [Health Research Board \(HRB\)](#) developed a coordinated Rapid Response Research and Innovation programme to help mitigate and manage the COVID-19 pandemic by unlocking the potential of Ireland-based researchers and innovators to join the global efforts.

All five agencies worked together to ensure that excellent ideas to tackle COVID-19 from across the Irish research community can be supported.

The coordinated response was comprised of two complementary streams. Having two focus areas allowed for sufficient specialisation and coordination while optimising available resources.

### 5.1. Successful Projects

**26 new COVID-19 research and innovation projects to complement existing third-level research activity.**

On 29 April 2020 the Government announced details of the first 26 projects that will receive €5 million funding under the newly-established national, coordinated research and innovation response to the COVID-19 pandemic, complementing the ongoing research work already underway in higher education institutions.

For more information, please visit: [Government announces 26 new COVID-19 research and innovation projects](#)

#### Videos

Below are short videos detailing 2 of the 26 new research projects announced to tackle COVID-19

- [Inspire Research Group, NUI Galway: COVID-19 Research Project](#)
- [Professor Catherine Comiskey, TCD: COVID-19 Research Project](#)

### 5.2. Science Foundation Ireland, Enterprise Ireland and IDA Ireland

\*\* Please note as of 1:00pm on 1 May 2020, this programme will be paused for new submissions.

Any applications submitted after this date, before the programme is refocused, will not be evaluated. Future opportunities will be announced towards the end of May 2020.

For more information, please visit [COVID-19 Rapid Response](#).

### 5.3. Health Research Board and The Irish Research Council

\*\* Please note that the closing date for applications was 1:00pm on 9 April 2020.

For more information, please visit [HRB COVID-19 Rapid Response](#) and [IRC COVID-19 Rapid Response](#)

## 5. Stay up to Date

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As the situation around COVID-19 continues to develop, so too do the Government supports available. For up-to-date information on the range of Government supports available to address COVID-19-related challenges, please visit:

[Government of Ireland – COVID-19](#)

[Department of Business, Enterprise and Innovation – COVID-19](#)

### 5.1 Call Centre & Helplines

#### i. DBEI Business Support Call Centre

The Department of Business, Enterprise and Innovation (DBEI) has established a Business Support Call Centre for information on the government supports available to businesses and enterprises affected by COVID-19.

**Tel:** +353 1 631 2002

**Email:** [infobusinesssupport@dbei.gov.ie](mailto:infobusinesssupport@dbei.gov.ie)

#### ii. Occupational Health and Safety Helpline

For information on workplace health and safety please contact the Occupational Health and Safety Helpline.

**Tel:** 1890 289 389 or +353 1 614 7000

**Email:** [wcu@hsa.ie](mailto:wcu@hsa.ie)

#### iii. COVID-19 related prevention and recovery measures in the workplace

For support in relation to improving your COVID-19 related prevention and recovery measures in the workplace, contact the NSAI COVID-19 helpline.

**Tel:** +353 1 807 3800

**Email:** [covid-19-support@nsai.ie](mailto:covid-19-support@nsai.ie)

For more information, advice and guidelines from across government visit [gov.ie/covid19](https://gov.ie/covid19)

## 5.2 Other helpful links

[Competition and Consumer Protection Commission \(CCPC\) – COVID-19 Information Hub](#)

[Common measures across most insurers for business customers in response to COVID-19](#)

[Construction Industry Federation \(CIF\) - Statements on COVID-19 and Construction](#)

[Data Protection Commission – Data Protection and COVID-19](#)

[Department of Employment Affairs and Social Protection \(DEASP\) – Information for employers and employees](#)

[DEASP – Short Time Working Supports](#)

[DEASP – Pandemic Unemployment Payment](#)

[Department of Foreign Affairs \(DFA\) - Travel Advice](#)

[Department of Health – Updates](#)

[Enterprise Ireland – COVID-19 Supports](#)

[EU Export Controls for Personal Protection Equipment](#)

[Food and Safety Authority of Ireland \(FSAI\)– COVID-19](#)

[Government of Ireland – Guidance for Supply Chain Workers in relation to COVID-19](#)

[Government of Ireland – What to do when arriving into Ireland](#)

[Government of Ireland – Return to Work Safely Protocol](#)

[Government of Ireland – Roadmap for reopening society and business](#)

[Health and Safety Authority \(HSA\) – COVID-19 Advice for Employers and Employees](#)

[Health and Safety Authority \(HSA\) – COVID-19 FAQ for Employers and Employees](#)

[Health and Safety Authority \(HSA\) – Placing PPE on the EU market: New conformity procedures](#)

[Health Services Executive – Information on COVID-19](#)

[Health Protection Surveillance Centre \(HSPC\) – Advice and Guidance](#)

[Health Service Executive \(HSE\) - Information on COVID-19](#)

[Local Enterprise Office – COVID-19 Pandemic: Business Response](#)

[Revenue: Temporary COVID-19 Wage Subsidy Scheme](#)





Coronavirus  
**COVID-19**  
National  
Programme

# Appendix 1 – COVID-19 Business Continuity Checklist

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**An Roinn Gnó,  
Fiontar agus Nuálaíochta**  
Department of Business,  
Enterprise and Innovation

## Responding to a COVID-19 Outbreak

### Business Continuity Checklist

The following is a checklist of some of the key risks to the continuity of your business activities during the outbreak of COVID-19 and of preparatory actions that can be taken to respond.

Many of the actions are the same as you would have prepared during any type of similar threat such as preparations for influenza pandemics. Your organisation should consider appointing a planning coordinator and/or team with defined responsibilities and budget for planning and for preparedness. A deputy should also be appointed.

If your organisation already has a business continuity planning process, you should consider addressing COVID-19 within that process. In relation to COVID-19, it is particularly important that your organisation uses the national resources, posters and guidance that are available and updated on a regular basis to reflect the rapidly emerging situation.

The links to COVID-19 resources are available here:

Information	Link
For Employers and Employees	<a href="http://www.hpsc.ie/a-z/respiratory/coronavirus/novelcoronavirus/guidance/employersemployeesguidance/">www.hpsc.ie/a-z/respiratory/coronavirus/novelcoronavirus/guidance/employersemployeesguidance/</a>
FAQs	<a href="http://www.hpsc.ie/a-z/respiratory/coronavirus/novelcoronavirus/frequentlyaskedquestions/">www.hpsc.ie/a-z/respiratory/coronavirus/novelcoronavirus/frequentlyaskedquestions/</a>
Posters	<a href="http://www.hpsc.ie/a-z/respiratory/coronavirus/novelcoronavirus/posters/">www.hpsc.ie/a-z/respiratory/coronavirus/novelcoronavirus/posters/</a>
Guidance	<a href="http://www.hpsc.ie/a-z/respiratory/coronavirus/novelcoronavirus/guidance/infectionpreventionandcontrolguidance/">www.hpsc.ie/a-z/respiratory/coronavirus/novelcoronavirus/guidance/infectionpreventionandcontrolguidance/</a>



## Planning Activities

Not Started	Underway	Complete	
			1.1 Assign responsibility for planning and preparedness to a senior executive and a deputy
			1.2 Obtain information on COVID-19
			1.3 Consult within the company, with workers and worker representatives
			1.4 Consult with suppliers on measures they are taking and on potential disruptions to supply chains
			1.5 Assess 'high level' impact on your business and attach appropriate priority to the planning process
			1.6 Develop a business continuity plan
			1.7 Establish authorities, triggers and procedures for implementing plan
			1.8 Test the plan in exercises
			1.9 Share best practice with other businesses
			1.10 Revisit plan periodically

## Business Issues to Address

Not Started	Underway	Complete	
			2.1 Identify critical activities and the employees and inputs required to maintain them
			2.2 Consider the possible impact of employee absences
			2.3 Consider the possible impact of disruption to the supply of inputs from suppliers in Ireland and overseas suppliers
			2.4 Examine the likely impact of COVID-19 on your market and on your customers' requirements
			2.5 Identify and agree strategic imperatives
			2.6 Understand the business need for face-to-face meetings should there be community transmission of COVID-19 with a risk of person to person spread. Consider the potential for remote working.
			2.7 Establish authorities, triggers and procedures for implementing plan.
			2.8 Consider the issues for business related travel due to COVID-19
			2.9 Consider the financial management implications due to COVID-19
			2.10 Examine the extent to which others will be dependent on your business due to COVID-19
			2.11 Consider the circumstances under which you might decide to scale back or suspend operations due to COVID-19

## Measures to Underpin Continuity

Not Started	Underway	Complete	
			3.1 Nominate deputies
			3.2 Cross-train, and identify alternative sources of labour
			3.3 Communicate with staff in a manner appropriate to the current state of COVID-19 phase as guided by national recommendations
			3.4 Prepare emergency communications plan
			3.5 Plan for increased take-up of employee welfare services
			3.6 Prepare policies on sick leave and compassionate leave due to COVID-19
			3.7 Prepare policies on foreign travel during COVID-19 event
			3.8 Plan for the needs of staff overseas
			3.9 Make arrangements to assure supplies during the COVID-19 event
			3.10 Consider the possibility of changes to your product, your service, or your interaction with customers, due to COVID-19, and plan for any changes you consider appropriate
			3.11 Review insurance coverage

## Responding to Workplace Risks due to COVID-19

Not Started	Underway	Complete	
			4.1 Prepare policies on hygienic behaviour for employees and visitors to premises as guided by national recommendations. Adhere to respiratory etiquette and hand hygiene policies.
			4.2 Plan to provide for hand washing, hand hygiene, tissue disposal and other facilities as per national recommendations
			4.3 Plan for frequent and effective cleaning of the workplace as per national recommendations
			4.4 Prepare policies as per national recommendations to advise those who are infected, or are suspected to be infected with COVID-19
			4.5 Plan measures to reduce face-to-face contact with customers / suppliers and between employees from different sites
			4.6 Identify work organisation measures that can be taken to reduce potential for employees who are in the workplace to infect each other
			4.7 Prepare policies on flexible work locations (e.g. teleworking) and flexible working times (e.g. shiftworking)
			4.8 Provide ICT infrastructure to support teleworking and remote customer interaction

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Signed

(Executive Responsible)

Prepared by the Department of  
Business, Enterprise and Innovation



**Rialtas na hÉireann**  
Government of Ireland