

Government supports for COVID-19 impacted businesses

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There is a wide range of supports available to help businesses impacted by the COVID-19 pandemic.

Financial supports

Income supports

Employment Wage Subsidy Scheme

The [Employment Wage Subsidy Scheme](#) (EWSS), provides a flat-rate subsidy to qualifying employers based on the numbers of eligible employees on the employer's payroll.

COVID-19 Pandemic Unemployment Payment

The [COVID-19 Pandemic Unemployment Payment](#) is available to all employees and the self-employed who have lost their job due to the COVID-19 pandemic.

[MyWelfare.ie](#) is the quickest and easiest way to apply for payments.

COVID-19 Enhanced Illness Benefit

If you are told to [self-isolate](#) or [restrict your movements](#) by a doctor or the HSE due to being a probable source of infection or you are diagnosed with COVID-19 by a doctor, you can apply for [Enhanced Illness Benefit for COVID-19 absences](#).

This is a payment of €350 per week. You can apply for this whether you are an employee or if you are self-employed.

Short-time Work Support

Employees of businesses that have reduced hours can avail of the [Short-Time Work Support](#).

Loans, grants, vouchers and schemes

COVID-19 Credit Guarantee Scheme

The [COVID-19 Credit Guarantee Scheme](#) facilitates up to €2 billion in lending to eligible businesses. 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).

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.

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 sbci.gov.ie. Eligibility criteria apply.

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](#) 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.

Pandemic Stabilisation and Recovery Fund

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

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.

COVID Restrictions Support Scheme

The [COVID Restrictions Support Scheme](#) (CRSS) offers support to businesses forced to close or trade at significantly reduced levels as a result of restrictions imposed on them in response to COVID-19.

Eligible businesses can make a claim to Revenue for a payment known as an Advance Credit for Trading Expenses (ACTE). An ACTE is payable for each week a business is affected by the restrictions. The ACTE is subject to a maximum weekly payment of €5,000.

From 29 April 2021, eligible businesses may claim double restart week payments for a period of two weeks to assist them with the additional costs of reopening, subject to the maximum payment of €5,000 per week.

Small Business Assistance Scheme for COVID (SBASC)

The [Small Business Assistance Scheme for COVID](#) (SBASC) is a grant designed for businesses that are not eligible for the COVID Restrictions Support Scheme (CRSS), the Fáilte Ireland Business Continuity grant or other direct sectoral grant schemes. Phase 1 applications closed on 21 April 2021. Further details on Q2 will be announced shortly.

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.

Trading Online Voucher

The [Trading Online Voucher](#) is a government grant scheme, designed to assist small businesses with up to 10 employees. It offers financial assistance of up to €2,500 along with training and advice to help your business trade online. Businesses that have already received a Trading Online Voucher can apply for a second voucher, where upgrades are required.

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](#) is designed to help Enterprise Ireland clients and manufacturing or internationally traded services companies that employ 10 or more full time employees develop a robust financial plan.

Recruitment supports

[Recruitment supports are available from the Department of Social Protection.](#)

Cross-border companies

InterTradeIreland's [Emergency Business Solutions](#) offers professional advice, to the value of €2,250, to address 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.

[Cross-border workers can also apply for the Pandemic Unemployment Payment.](#)

COVID-19 Products Scheme

The COVID-19 Products Scheme facilitates the development of products, testing facilities and infrastructures that support the development COVID-19 relevant products. The scheme is delivered through [IDA Ireland's COVID-19 supports](#) and [Enterprise Ireland's COVID-19 Business Response](#).

Apprenticeship Incentivisation Scheme

Under Solas's [Apprenticeship Incentivisation Scheme](#), apprenticeship employers are eligible for a €3,000 payment for each new apprentice they take on.

Code of Conduct for commercial rents

A voluntary [Code of Conduct between landlords and tenants for commercial rents](#) has been developed based on examples from other jurisdictions and with input from other departments,

State agencies and key stakeholders. The code aims to facilitate discussions between landlords and tenants impacted by COVID-19.

Rates waiver and tax measures

Commercial rates waiver

With limited exceptions, all businesses were granted a nine-month commercial rates waiver until 27 December 2020. Further relief will apply to affected sectors for the first half of 2021. [Learn more.](#)

'Warehousing' of deferred tax debts

This Revenue scheme will [‘warehouse’ VAT and PAYE \(Employer\) debts](#) associated with the COVID-19 pandemic.

Reduction in the standard rate of VAT

A six-month reduction in the standard rate of Value-Added Tax (VAT) from 23% to 21% will apply, effective from 1 September 2020.

VAT rate reduction from 13.5% to 9%

A VAT rate reduction from 13.5% to 9% applies from 1 November 2020 in recognition of the unprecedented challenges facing the hospitality and tourism sector.

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.

Sector-specific supports and guidance

Food, drink and horticulture sector

[Bord Bia's COVID-19 hub](#) offers a suite of supports and toolkits 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 operational guidelines](#) for every sector.

Tourism, arts, culture and sports sectoral guidance

The [COVID-19 sectoral guidance](#) from the Department of Tourism, Culture, Arts, Gaeltacht, Sport and Media provides targeted 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.

Standards for medical supplies made freely available

NSAI and SAI Global have developed the COVID-19 Response Package which provides [free access to Standards for medical devices and PPE](#).

Guidance on the manufacture and distribution of medical devices, PPE and barrier masks

- placing PPE on the EU market–new conformity procedures (HSA): [COVID–19 Conformity Assessment and Market Surveillance procedures for PPE](#)
- manufacturing and importing PPE and medical devices (NSAI): [Guidance on manufacturing and importing PPE and Medical Devices to ensure compliance](#)
- guidance on barrier masks (CCPC): [Guidance for business on producing or distributing barrier masks](#)
- specification on barrier masks (NSAI): [SWiFT 19:2020 barrier masks for consumers - Requirements](#)

Online COVID-19 platform to help firms collaborate

Companies aiming to help healthcare responses to the COVID-19 crisis can [collaborate via the online COVID-19 platform](#).

Working remotely

[Guidance on working remotely during COVID-19](#) for employers and employees seeking to engage with remote working solutions.

[Read Ireland's National Remote Work Strategy, 'Making Remote Work'](#).

Skills and training supports

The government offers a range of initiatives for reskilling and upskilling to help businesses through the COVID-19 pandemic. Skills and training supports include Enterprise Ireland's [eiLearn online learning resource](#), [LEO training webinars](#), Skillnet Ireland's [Skills Connect](#), the SOLAS [Skills to Advance](#) initiative and [Springboard+](#) courses.

Work Safely Protocol

The [Work Safely Protocol](#) contains the current advice on the Public Health measures needed to reduce the spread of COVID-19 in the community and workplaces.

It also provides guidance on ventilation, vaccinations and antigen testing in the workplace.

Online courses

The HSA [Work Safely online courses](#) includes a course to help understand the Protocol requirements and a course for those appointed Lead Worker Representative.

Templates and checklists

The HSA [COVID-19 templates and checklists](#) – based on the Protocol – have been prepared to inform employers, business owners, managers and workers about what they need to do to help prevent the spread of COVID-19 in the workplace.

HSA advice for employers and employees

[HSA advice and guidance for employers and employees](#) including COVID-19 FAQs and guidance on homeworking.

Contact the Enterprise Information Centre

Contact the Enterprise Information Centre for information on the government supports available to businesses and enterprises:

- tel: +353 1 631 2002
- email: infobusinesssupport@enterprise.gov.ie

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 (01) 614 7000
- email: wcu@hsa.ie

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