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FCA emphasises need to support customers

The Financial Conduct Authority has <u>published findings from its review</u> of how consumer credit firms' have implemented the Tailored Support Guidance and introduced processes to support customers in financial difficulty due to the Covid pandemic.

As the deadline to apply for a payment deferral ends today (31 March 2021), the FCA is reassuring consumers that <u>support will continue</u> under the Tailored Support Guidance. The FCA is advising regulated firms to review its <u>guidance</u> and ensure that processes are in place to treat vulnerable customers fairly.

Free Covid tests for businesses with over ten employees

The Government's Workplace Testing programme, which uses lateral flow tests to detect the virus in 30 minutes, has expanded to offer free home testing to all businesses with over 10 employees.

These self-test kits will be picked up by staff from their employer with clear instructions about how to take the test. Staff will then complete the home test in the normal way, before reporting their results to the NHS via the GOV.UK website.

Businesses must <u>register interest</u> by 11.59pm on 12 April to access the free tests.

Applying for the Additional Restrictions Grant

The BVRLA has received confirmation that whilst vehicle rental is not specifically cited in the guidance listing those eligible for the <u>additional restrictions grant</u>, rental companies should still apply if business has been impacted by the Covid-19 pandemic.

When applying, the council will want to know:

- How your trading figures/usage compare now to pre-Covid levels?
- Can you make an explicit connection between that change and the Covid pandemic?
- Is there a direct impact caused by national restrictions on movement and travel?

Council officials are not experts in the rental sector, so the more detail you can provide in any local grant application, the better. It is also worth remembering that there is a right of appeal should you not be happy with the outcome.

Council teams are currently under huge pressure managing end-of-year budgets and annual council tax notices as well as processing grant applications, all whilst working with reduced staffing levels.

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Easing of lockdown enters its first phase in England

The Government has updated its guidance detailing <u>what you can and cannot do</u> following the changes to the Covid restrictions effective from 29 March in England. Businesses can download and <u>display posters</u> to help communicate the new rules to employees and customers.

The main points to note about the recent changes are:

- you can meet outdoors either in a group of 6 (from any number of households), or in a group of any size from up to 2 households (a household can include a support bubble)
- you can take part in formally organised outdoor sports with any number of people (outdoor sports venues and facilities will be able to reopen)
- childcare and supervised activities are allowed outdoors for all children.
- formally organised parent and child groups can take place outdoors for up to 15 attendees. Children under 5 will not be counted in this number.

The <u>Covid Response - Spring 2021</u>, referred to as 'The Roadmap', outlines all the planned stages for the easing of lockdown in England. Guidance for the devolved nations can be found on the <u>Welsh</u>, <u>Scottish</u> and <u>Northern Irish</u> websites.

Working safely during Coronavirus

<u>Guidance on working safely</u> has been updated to include additional information on ventilation, tests and the roadmap setting out how Covid-19 restrictions will be eased.

Rules on travelling abroad updated

The Government has updated its guidance to reflect that although the requirement to stay at home has ended, anybody travelling abroad from England still needs to complete the <u>travel declaration</u> <u>form</u> to confirm that you have a reasonable excuse to travel abroad.

Different rules apply for international travel if you are departing from Northern Ireland, Scotland and Wales.

Impact of Covid restrictions on single-site businesses

The Office for National Statistics has published a new <u>fortnightly report</u> focussing on the impact of national restrictions on single-site businesses, assessing trading status, financial performance, workforce and business resilience.

Overall, single-site businesses represent 98% of all businesses, and approximately half of total UK turnover and employment. Around a third of single-site businesses report having cash reserves of three months or less.

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Mental health recovery action plan

The Government has published a Covid-19 mental health and wellbeing recovery action plan, setting out what the Government will do in the coming year to promote positive mental health and supporting people living with mental illness to recover and live well.

Driving tests to start in Scotland

The <u>DVSA has updated its guidance on</u> driving tests to include that Lorry, bus and coach driving tests in Scotland will restart on 26 April 2021 at the earliest, and car driving tests, motorcycle tests and approved driving instructor tests will restart on 6 May 2021 at the earliest.

Information for England and Wales is also published in this guidance.