The image shows a mind map which states in the centre ‘Covid-19 help for businesses’.

The centre then directs off on to 6 other directions with different points which are:

* Self employed
* Employed
* VAT registered
* Retail hospitality and leisure
* All businesses
* Employers

**‘Self-employed’** has two arrows pointing into two different directions. An arrow pointing from ‘self-employed’ to two different paths one to ‘benefits’ and one to ‘registered in self-assessment’. The ‘benefits’ pathway provide the following options:

1. Benefits
2. New style ESA
3. Check GOV UK for eligibility’

OR

1. Benefits
2. Universal credit
3. Check GOV UK for eligibility’

The ‘Registered in self-assessment’ pathway provide the following options:

1. Registered in self-assessment
2. Not filed 2019 return? 4 weeks to do so
3. Claim 80% of self-employed net profit up to £2,500
4. Lump sum due in June for 3 months income
5. Automatic

OR

1. Registered in self-assessment
2. filed 2019 return
3. Claim 80% of self-employed net profit up to £2,500
4. Lump sum due in June for 3 months income
5. Automatic

**‘Employed’** has three arrows pointing in different directions.

* Furlough receive 80% of salary
* SSP payable without sick note for 2 weeks
* Another arrow points to ‘benefits’
* From ‘benefits’ there are two arrows that point in two different directions.

1. Benefits
2. New style ESA
3. Check GOV UK for eligibility

OR

1. Benefits
2. Universal credit
3. Check GOV UK for eligibility

**‘VAT Registered’**

1. Defer VAT due between 20/02/20 and 30/06/20
2. Automatic
3. Must clear by 05/04/21

**‘Employers’** two arrows pointing into two different directions.

One of the arrows from ‘employers’ points to ‘statutory sick pay rebate’, the pathway is as follows.

1. statutory sick pay rebate
2. Small/medium employers (up to 250 staff)
3. Rebate of SSP up to 2 weeks of COVID-19 sick leaver
4. Working on rebate

Another arrow from ’employers’ points to ‘Job retention scheme’, the pathway for this is as follows.

1. Job retention scheme
2. Already laid staff off and/or furloughed employees
3. Cover up to 80% of Wales capped at £2,500
4. Still working on scheme

**‘All businesses’** points in four different directions. The pathway for ‘business interruption loan’ pathway for this is as follows.

1. The business interruption loan
2. Government pays interest for first 12 months
3. If don’t meet commercial lending requirements and turnover less than £45m
4. Government guarantee of 80%
5. Apply to own business bank

Another arrow from ‘all businesses’ points to ‘Insurance’. The pathway for this is as follows

1. Insurance
2. Check if you can claim

Another arrow from ‘all businesses’ points to ‘Time to pay helpline’. The pathway for this is as follows.

1. Time to pay helpline
2. 08000159559

Another arrow from ‘all businesses’ points to ‘cash grants’ the pathways for this is as follows

1. Cash grants
2. Rateable value up to £12k
3. Cash gran £10k

**‘Retail hospitality and leisure’** points in two different directions. The pathway for ‘Cash grants’ pathway for this is as follows.

1. Cash grants
2. Rateable value £12k to £15k

Another arrow from ‘Retail hospitality and leisure’ points to ‘If rateable value less than 500k business rates holiday for 12 months’. The pathway for this is as follows.

1. If rateable value less than 500k business rates holiday for 12 months
2. April 2020 council tax bill will reflect this.