

# **Covid-19: Information for childminders about business and financial support**



**Scottish Government**  
Riaghaltas na h-Alba  
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This information applies to childminders and sets out the range of business and financial support that has been made available.

**As of 25 March 2020 registered childminders are strongly advised to cease all provision apart from critical childcare provision for key worker families and vulnerable children until further notice.** Where possible, critical provision should be delivered as part of a coordinated local authority-led emergency response. The latest guidance on critical childcare provision for keyworkers is available [here](#).

If providing childcare for key worker families and/or vulnerable children, childminders are strongly advised to limit the number of households for whom they provide childcare to a maximum of two, other than their own, at any one time. This measure is intended to reduce the risk of transmission between households.

Operational public health advice for all childcare and educational settings providing critical childcare at this time will be available soon, and must be adhered to.

## Overview of Available Support

- All childminders who provide funded early learning and childcare (ELC) will continue to receive payments from their local authority for these funded ELC hours. Your local authority will be in contact with you to confirm local arrangements for these payments.
- Dependent on your individual circumstances, you will be able to access support through one or more of the following (details of each of the schemes are set out below):
  - [Self-employment Income Support Scheme](#);
  - [Coronavirus Business Interruption Loan Scheme](#);
  - [Universal Credit](#); and
  - Deferral of tax, mortgage or other payments.

You can also find more information [here](#) or contact the Scottish Government's business helpline on [0300 303 0660](tel:03003030660).

### Self-employment Income Support Scheme

- Childminders whose **income has been negatively impacted by Covid-19**, and who meet the eligibility criteria (set out below), will be able to access support through the [Self-employment Income Support Scheme](#) (SEISS). The scheme will provide a grant to self-employed individuals or partnerships, worth 80% of their profits up to a maximum of £2,500 per month, and requires you to have:

- filed a tax return for 2018-19 as self-employed or a member of a trading partnership. **If you have not yet filed for 2018-19 then you will have an additional 4 weeks from 26 March 2020 to do so;**
  - traded in the 2019-20 tax year; be currently trading at the point of application (or would be except for Covid-19) and intend to continue to trade in the 2020-21 tax year; and
  - **trading profits of less than £50,000 and more than half of your total income come from self-employment.** This can be with reference to at least one of the following conditions: (1) your trading profits and total income in 2018-19; or (2) your average trading profits and total income across up to the three years between 2016-17, 2017-18, and 2018-19.
- You do not need to contact HMRC, as they will use existing information to check potential eligibility and invite applications once the scheme is operational.
  - Grants will be paid directly to eligible claimants' bank accounts, and HMRC expect that grants will start to be paid out from the start of June 2020.
  - Further guidance on the SEISS is available [here](#), and will continue to be updated as further information becomes available.

I am not eligible for the Self-employment Income Support Scheme, and/or I can't wait until June for a grant payment. What other support can I access?

- If you are experiencing short-term cash-flow challenges, in particular ahead of receiving payments from the [Self-employment Income Support Scheme](#), then you can access support through the [Coronavirus Business Interruption Loan Scheme](#). This allows small and medium sized businesses to access a loan which is interest free for the first 12 months and has no upfront fees. The scheme is being delivered through commercial lenders. To apply, you should talk to your bank or one of the [40 accredited finance providers](#) offering the scheme as soon as possible to discuss your business plan with them.
- If you are not eligible for the [Self-employment Income Support Scheme](#) and are not providing critical childcare provision for key worker families and vulnerable children then you can access support through Universal Credit. The standard rate in Universal Credit has been increased to support claimants. You can find out more information on how to apply [here](#).

- If you have had to self-isolate, and can no longer offer your service, then you may be able to make a claim for the new style Employment and Support Allowance. You can find out more information on how to apply [here](#).
- If you are already receiving [Universal Credit](#) and you have Covid-19 or need to self-isolate, the requirements of the Minimum Income Floor have been temporarily relaxed. This change took effect on 13 March and will last for the duration of the outbreak.
- If you're a director of your childminding service and paid through PAYE you may be able to get support through the [Coronavirus Job Retention Scheme](#).

#### Support with the deferral of tax, mortgage and other payments

- If you are due to make a self-assessment payment on account on 31 July 2020 then you are eligible for this payment to be deferred until January 2021. This is an automatic offer with no applications required. No penalties or interest for late payment will be charged if you defer payment of your July 2020 payment on account until January 2021. More information is available [here](#).
- If you've missed, or are worried about missing, your next tax payment due to coronavirus, please contact [HMRC](#). You can also call the HMRC helpline for advice on [0800 024 1222](#).
- In addition, [Value Added Tax \(VAT\) payments](#) due on 20 March 2020 will be deferred for 3 months (until 30 June 2020).
- Mortgage lenders have agreed to offer repayment holidays to households in financial difficulty due to Covid-19. You need to be up to date with payments and not already in arrears, and should contact your lender at the earliest possible opportunity to discuss if this is a suitable option for you.
- You may be eligible for a council tax reduction which will reduce your council tax, potentially to zero depending on your circumstances. The Scottish Government will provide local authorities with more money to support that. Your local authority will be able to provide more information. If your income or earnings are impacted by Covid-19 and you are struggling to meet your next council tax payment you should discuss this as soon as possible with your local authority by phone or using their website.
- If as a result of Covid-19 you are experiencing difficulties with paying your energy bills, or paying back personal loans or credit card bills, then please contact your energy provider or lender to explore payment plans.

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