

28 April 2020

Briefing Note

CECA Scotland Member Briefing:

COVID-19 - CECA SCOTLAND UPDATE

Introduction

CECA Scotland will be producing regular updates to keep member companies updated on new developments relating to the Covid-19 coronavirus and its impact on the Scottish civils sector. This briefing will be delivered daily and posted on our website. If you would like further information or to share your experiences about how COVID-19 is impacting on your business, contact our Chief Executive, Grahame Barn: 07976 199615 or grahame@cecascotland.co.uk.

New 100% Loans Scheme for SMEs

Small and medium businesses will benefit from a new fast-track finance scheme providing loans of between £2,000 and £50,000 with a 100% government-backed guarantee for lenders, the Chancellor has announced (27 April). The new [Bounce Back Loans scheme](#) will allow businesses to borrow between £2,000 and £50,000 and access the cash within days. Loans will be interest free for the first 12 months and businesses can apply online through a short and simple form. The Government will provide lenders with a 100% guarantee for the loan and pay any fees and interest for the first 12 months. No repayments will be due during the first 12 months.

The scheme will launch for applications on Monday 4 May. Firms will be able to access these loans through a network of accredited lenders. The government will work with lenders to ensure loans delivered through this scheme are advanced as quickly as possible and agree a low standardised level of interest for the remaining period of the loan. The Government is also taking additional steps on the Coronavirus Business Interruption Loan Scheme to ensure that lenders have the confidence they need to process finance applications quickly, including changing the viability tests that so that all banks will need to assess is whether a business was viable pre COVID-19.

CECA National Industry Recovery Plan Webinar

Click [here](#) to register for a CECA webinar on the construction industry's recovery plan, which will take place on Friday 1 May 2020 at 1.45pm.

Public Use of Face Coverings

The Scottish Government have today (28th April) issued new guidance on the public use of face coverings which you can read [here](#). The guidance is not mandatory but it is recommended that face

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coverings are considered in situations where “you leave the house and enter enclosed spaces, especially where physical distancing is more difficult and where there is a risk of close contact with multiple people you do not usually meet”. Examples given are in food shops or on public transport.

Guidance for Consumers on Coronavirus and Takeaway Food

New guidance has been published which will be of interest to anyone purchasing takeaway food. Read it [here](#).

HSE International Workers Memorial Day Message

HSE Chief Executive, Sarah Albon, has issued to International Workers Memorial Day message to industry which you can read [here](#).

CITB's COVID-19 Wellbeing Blog

CITB's Health and Safety Policy Lead, the Reverend Kevin Fear, has written a blog with useful tips on how to manage wellbeing and support your workforce during COVID-19, it can be read [here](#). As Kevin writes, not everyone is comfortable talking about mental health at work, so the [Lighthouse Club](#), a charity dedicated to the wellbeing of construction workers and their families, has created a helpline app which you can download [here](#).

Advice on how to protect yourself and your business from Fraud & Cyber Crime

Measures announced over recent weeks to deal with coronavirus (COVID-19) have seen our day-to-day life drastically changed - we are spending more time at home and online. There are simple steps you can take to protect yourself and your business. Read the UK Government's updated (27th April) guidance [here](#).

Cash Retentions in Construction Contracts

Not COVID related, but a reminder that the Scottish Government consultation on retentions in the construction sector is open until 13th May. You can submit a response [here](#).

Scottish Government Advice

The Scottish Government's latest COVID-19 advice for businesses can be read here: <https://findbusinesssupport.gov.scot/coronavirus-advice>. For issues not dealt with on the website, call the Scottish Government [Helpline](#) on 0300 303 0660.

For more information please contact Grahame Barn on grahame@cecascotland.co.uk

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