

提醒
ALERT

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英国政府 COVID-19 资助方案 UK Government COVID-19 Funding Initiatives

英国政府公布前所未有的措施以协助英国劳动者和企业渡过 COVID-19 疫情。
The UK Government has announced an unprecedented raft of measures signed to support UK workers and business through the COVID-19 pandemic.

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英国政府应对危机的经济措施具有实质性，且旨在覆盖绝大多数公司和员工。尽管如此，一些个人和公司可能仍无法受惠于此。形势跌宕起伏，政府定期公布新举措践行英国财政大臣里希·苏纳克（Rishi Sunak）的承诺：“不惜一切代价使经济度过难关”。

The UK government's economic response to the crisis has been substantial and aims to address the vast majority of companies and workers. Despite this, certain individuals and companies still “fall through the cracks” and may not be able to take advantage of the announced schemes. The situation remains fluid and new measures are being announced regularly, in line with Rishi Sunak's promise to “do whatever it takes to support our economy through this crisis.”

我们在下文列出迄今已公布的英国政府资助方案（COVID-19）。您可以逐一点击下列链接以查看各个方案，或点击此处[下载我们编制的全部已公布措施的英文汇总](#)。

A breakdown of each of the UK Government Funding Schemes (COVID-19) that have been announced to date follows below. Click a link below to view a particular scheme or here to [download a table of all available measures](#).

方案 Schemes

冠状病毒(中小型)经营者业务中断贷款方案 (CBILS)

[Coronavirus Business Interruption Loan Scheme \(CBILS\)](#)

零售业、酒店业和休闲娱乐业营业税免征期

[Business Rates Holiday for Retail, Hospitality and Leisure](#)

零售业、酒店业和休闲娱乐业现金补助

[Cash Grant for Retail, Hospitality and Leisure](#)

冠状病毒就业保持方案 (CJRS)

[Coronavirus Job Retention Scheme \(CJRS\)](#)

小企业补助金

[Small Business Grant Funding](#)

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法定病假工资 (SSP) 补偿

[Statutory Sick Pay \(SSP\) Rebate](#)

延缓征期 (TTP)

[Time to Pay \(TTP\)](#)

COVID-19 公司融资授信 (CCFF)

[COVID Corporate Financing Facility \(CCFF\)](#)

托儿所营业税免征期

[Business Rates Holiday for Nurseries](#)

增值税缓缴

[Value Added Tax \(VAT\) Deferral](#)

自由职业者个人所得税缓缴

[Income Tax Deferral for the Self-Employed](#)

自由职业者收入支持方案

[Income Support Scheme for the Self-Employed](#)

保护商业租户免遭驱逐

[Protection from Eviction for Commercial Tenants](#)

报账展期

[Accounts Filing Extension](#)

破产法修订

[Changes to Insolvency Laws](#)

冠状病毒大型经营者业务中断贷款方案 (CLBILS)

[Coronavirus Large Business Interruption Loan Scheme \(CLBILS\)](#)

冠状病毒中小型经营者业务中断贷款方案 (CBILS)

Coronavirus Business Interruption Loan Scheme (CBILS)

摘要

Summary

根据该方案，年营业额不超过 4500 万英镑的中小企业因冠状病毒面临现金流困难的，可获得政府支持的最高达 500 万英镑的融资，商业金融产品可包括定期贷款、透支和资产融资。

Under the scheme, small and medium-sized businesses (SMEs) with an annual turnover of up to GBP 45m that are experiencing cashflow disruptions due to coronavirus can access government-backed financing of up to GBP 5m through a wide range of business finance products, including term loans, overdrafts, invoice finance and asset finance.

该方案的重要特色:

Key features include:

- 该方案项下授信的最高额度为 500 万英镑。
The maximum value of a facility provided under the scheme will be GBP 5m.
- 定期贷款和资产融资授信的融资期限最高可达六年。透支和发票融资授信的期限最高可达三年。
Finance terms are up to six years for term loans and asset finance facilities. For overdrafts and invoice finance facilities, terms will be up to three years.
- 每一贷方可就 80% 未偿还的贷款额享受政府担保，但每一贷方享受的政府担保总额有最高限额。
Lender is provided with a government-backed guarantee against 80% of the outstanding facility balance, subject to an overall cap per lender.
- 贷方将支付费用以加入该方案，该方案不向借方收取保证费用。
Lenders will pay a fee to access the scheme, with no guarantee fee being charged to the borrower.
- 政府将支付最初 12 个月的利息和任何贷方收取的费用（业务中断支付）。
The government will pay the first 12 months of interest payments and any lender-levied fees (Business Interruption Payment).
- 贷方可自行利用该方案提供任何额度的无担保授信。
The scheme may be used at the lender's discretion for unsecured facilities of any value.

适用资格

Eligibility

该方案针对英国本土的中小型企业，其年营业额不得 4500 万英镑，若非受当前疫情影响，贷方会认定其贷款方案具有可行性，且贷方确信提供贷款后该中小企业能够摆脱中短期的困境。

The scheme is open to all UK-based SMEs with an annual turnover of no more than GBP 45m and with a borrowing proposal which, were it not for the current pandemic, would be considered viable by the lender and for which the lender believes the provision of finance will enable the business to trade out of any short-to-medium term difficulty.

有关 CBILS 的适用资格认定全权交由官方委任的贷方决定。

Decision-making on eligibility for CBILS is fully delegated to the relevant accredited lenders.

渔业、水产业和农业可能不符合由政府承担的全部业务中断支付。

Fishery, aquaculture and agriculture businesses may not qualify for the full Business Interruption Payment by the government.

下列行业和组织不得申请：银行、建筑协会、保险公司和再保险公司（保险经纪人除外）；公共领域，包括国家出资的中小学；雇主、专业人员、宗教或政治成员组织或工会。

The following trades and organisations are not eligible to apply: banks, building societies, insurers and reinsurers (but not insurance brokers); the public sector, including state-funded primary and secondary schools; employer, professional, religious or political membership organisation or trade unions.

申请方式

How to access

可通过英国商业银行官方委任的 40 余家贷方提出参与 CBILS 的申请，贷方将进一步申请加入该方案。

CBILS is now open for applications via the British Business Bank's 40+ accredited lenders, who will then apply to the scheme.

请见已公布的[委任贷方名单](#)。几乎所有大银行都提供该方案的申请服务。

A [list of accredited lenders has been published](#) and all major banks are offering the scheme.

鼓励企业先联系其现有贷方（可通过其现有贷方的网站联系），如其无法获得所需融资，再考虑联系[委任贷方名单](#)上的其他贷方。

In the first instance, businesses are encouraged to approach their existing lenders through their websites, and to consider approaching other lenders on the list if they are unable to access the finance they need.

补充信息

Additional Details

最初宣布方案时，政府建议能够基于正常商业条款提供融资而无需使用 CBILS 的贷方，不得使用 CBILS 方案。

When first announced, the government advised that lenders that were able to offer finance on normal commercial terms without the need to make use of CBILS would be required to do so.

自 4 月 6 日周一起，该方案的范围扩大至包括符合正常商业授信要求的企业，这便大大增加了可申请该方案的企业数量。

From Monday, 6 April, the scope of the scheme was widened to include businesses that meet the requirements for a regular commercial facility, significantly increasing the number of businesses eligible for the scheme.

4 月 2 日，政府扩大该方案（回溯至 3 月 23 日起生效），使企业在获得 250,000 英镑以上的授信贷款前不再需要佐证其缺少担保。

On 2 April, the government expanded the scheme (with retroactive effect from 23 March) such that businesses are no longer required to establish a lack or absence of security prior to financing for facilities above GBP 250,000.

对 250,000 英镑以下的贷款，贷方不得要求提供个人保证。对 250,000 英镑以上的贷款，贷方可（自行决定）要求个人保证，但在该等个人保证下的偿还款不得超过根据 CBILS 方案获得的贷款金额减去商业资产保证执行后所得金额的剩余未偿还贷款部分的 20%。

Lenders are not permitted to request personal guarantees for loans under GBP 250,000. Personal guarantees may be requested for loans over GBP 250,000 (at the lender's discretion) but recoveries under these guarantees are capped at 20% of the outstanding balance under the CBILS facility after the proceeds of the business assets have been applied.

借方对债务始终承担 100% 的责任。

The borrower always remains 100% liable for the debt.

零售业、酒店业和休闲娱乐业营业税免征期

Business Rates Holiday for Retail, Hospitality and Leisure

摘要

Summary

根据该方案，在英国从事零售业、酒店业或休闲娱乐业的企业将无需缴纳 2020-2021 纳税年度的营业税。

Under the scheme, businesses operating in the retail, hospitality or leisure sector in England will not have to pay business rates for the 2020-21 tax year.

此方案无免征额上限。

There will be no rateable value limit on the relief.

适用资格

Eligibility

位于英国本土的、全部或主要用于商店、饭店、咖啡厅、酒吧、影院和现场音乐会场所的房产，用于集会和休闲娱乐的房产，或用于酒店、招待所、寄宿以及自助式住宿的房产，将享有救济资格。

Properties based in England that are wholly or mainly being used as: shops, restaurants, cafes, drinking establishments, cinemas and live music venues; for assembly and leisure; or as hotels, guest and boarding premises and self-catering accommodation, will be eligible for the relief.

[政府已经公布了详细的指南，说明可享受救济的业务类型。](#)

[The government has published detailed guidance on which types of businesses will be eligible for the relief.](#)

申请方式

How to access

地方政府机关将直接对享有资格的企业税务账单在 2020-2021 纳税年度适用营业税免征期。

Local authorities will apply the business rates holiday directly to eligible businesses' rates bills for the 2020-21 tax year.

地方政府机关将尽快向 2019-2020 纳税年度享受零售优惠的企业重新计税。

Businesses that received the retail discount in the 2019 to 2020 tax year will be rebilled by their local authority as soon as possible.

补充信息

Additional Details

与欧盟协商的英国脱欧协议规定，欧盟国家救助规则在过渡期内将继续适用。

The Brexit Withdrawal Agreement negotiated with the EU provides that during a transition period EU State aid rules would continue to apply.

我们了解到英国政府已经向欧洲委员会申请豁免适用其国家救助规则，目前尚待批准。

We understand that the UK government has applied to the European Commission for an exemption from state aid rules for the scheme and is awaiting approval.

提供给地方政府机关的指南中说明其应准备发放相关救济而无需顾虑国家救助规则，申请结果一旦出炉，将立刻通知地方政府机关。

Guidance provided to Local Authorities states that they should prepare to award the relief ignoring current state aid rules and will be informed of the outcome of the application as soon as it is known.

零售业、酒店业和休闲娱乐业现金补助

Cash Grant for Retail, Hospitality and Leisure

摘要

Summary

根据该方案，在英国从事零售业、酒店业或休闲娱乐业的企业，就每一所房产将获得最多 25,000 英镑的现金补助。

Under the scheme, businesses operating in the retail, hospitality or leisure sector will receive a cash grant of up to GBP 25,000 per property.

在上述行业的企业，若有应课税价值低于 15,000 英镑的房产，其将收到 10,000 英镑的补助；若有应课税价值介于 15,001 英镑至 51,000 英镑的房产，将收到 25,000 英镑的补助。

Businesses in these sectors with a property that has a rateable value of under GBP 15,000 will receive a grant of GBP 10,000, while businesses with a property that has a rateable value of between GBP 15,001 and GBP 51,000 will receive a grant of GBP 25,000.

适用资格

Eligibility

位于英国本土的、从事零售业、酒店业和/或娱乐业的企业，且拥有全部或主要用于商店、饭店、咖啡厅、酒吧、影院和现场音乐会场所的房产，用于集会和休闲娱乐的房产，或用于酒店、招待所、寄宿以及自助式住宿的房产，将享有救济资格。

Businesses will be eligible if they are based in England, operating in the retail, hospitality and/or leisure sector and occupying properties that are wholly or mainly being used as: shops, restaurants, cafes, drinking establishments, cinemas and live music venues; for assembly and leisure; or as hotels, guest and boarding premises and self-catering accommodation.

拥有应课税价值等于或高于 51,000 英镑的企业不符合该方案要求的资格。

Businesses with a property that has a rateable value of GBP 51,000 or over are not eligible for this scheme.

本方案不包括不属于营业税体系内的纳税人的企业，或截至 3 月 11 日已经清算或解散的企业。

Businesses which are not ratepayers in the business rates system, or which were liquidated or dissolved as at 11 March are not included in this scheme.

申请方式

How to access

地方政府机关将致函所有符合资格的企业说明如何申请该项补助。

Local Authorities will write to all eligible businesses with information on how to claim this grant.

补充信息

Additional Details

任何有关补助金资格或发放的问题应直接与地方政府机关沟通。

Any enquiries on eligibility for, or provision of, the grant should be directed to the relevant Local Authority.

冠状病毒就业保持方案 (CJRS)

Coronavirus Job Retention Scheme (CJRS)

摘要

Summary

根据该方案，所有参与所得税预扣 (PAYE) 方案的英国雇主将获得政府补助，以继续支付原本会在此次危机期间被解雇的员工的部分工资。此方案是为了使员工不被解雇。

Under the scheme, all UK employers with a PAYE scheme will be able to access funding, in the form of a government grant, to continue paying part of their employees' salary for those employees that would otherwise have been laid off during this crisis. This is to safeguard workers from being made redundant.

补助可支付“被休假”员工（即仍然在雇主的薪资名单上但并不被安排工作的员工）80%的薪资（上限为2,500英镑每月）。雇主可补充支付薪资，但该方案不做强制要求。

The grants will cover 80% of the salary (up to a cap of GBP 2,500 per month) of “furloughed” workers, i.e., employees who are kept on their employer’s payroll but not required to work. Employers can top up salaries further if they choose to, but this is not obligatory under the scheme.

补助还可支付“被休假”员工相关的国家保险缴纳和雇主承担的最低标准的养老金。

The grants will also cover the associated National Insurance contributions and minimum employer pension contributions for the furloughed employee.

CJRS 方案执行三个月，回溯自2020年3月1日起实施，必要时可能会延期。

CJRS is intended to run for three months, backdated from 1 March 2020, and could be extended if necessary.

方案未设定政府提供的补助金的总额上限。

There is no limit to the amount of government funding available under the scheme.

政府计划于四月底支付本方案项下的第一批补助。

The government is aiming to make the first payments under CJRS by the end of April.

适用资格

Eligibility

所有参与所得税预扣 (PAYE) 方案的英国雇主都具备资格，包括国营行业、地方政府机关和慈善机构。

All UK employers with a PAYE scheme will be eligible--this includes the public sector, Local Authorities and charities.

接受公共资金以支付员工工资的雇主（无论国营还是私营行业），如果持续接受资助，则不应强制安排员工休假。

Employers (in the public or private sector) receiving public funding for staff costs are not expected to furlough their employees if they are continuing to receive such funding.

雇主须不迟于2020年2月28日创建所得税预扣薪资方案，并拥有英国银行账户。

Employers must have created a PAYE payroll scheme on or before 28 February 2020 and have a UK bank account.

员工须被正式列为“被休假”员工，即员工已被要求停止工作，但仍在公司薪资名单上。

Employees will need to be officially designated as “furloughed,” i.e., employees who have been asked to stop working, but who are being kept on the pay roll.

申请方式

How to access

雇主首先须把受影响的员工正式列明为“被休假员工”并通知员工。

Employers will first need to officially designate affected employees as “furloughed workers,” and notify employees of this change.

随后，雇主可通过目前在开发的新的线上系统向英国税务海关总署（HMRC）提交有关被休假员工及其收入的信息。

Employers will then be able to submit information to HMRC about furloughed employees and their earnings, through a new online portal currently being developed.

英国税务海关总署正在紧急建立线上系统以使雇主可提出申请，并方便向雇主支付报销费用。线上系统建设完成后，英国税务海关总署将会提供更详细的信息。系统预计在 2020 年四月底上线。

HMRC are working urgently to set up an online system to enable employers to make claims and a system which facilitates payments to employers for reimbursement. Further details will be provided by HMRC once the portal has been finalised. The system is expected to go live by the end of April 2020.

补充信息

Additional Details

将员工列为“被休假员工”受限于劳动法、劳动合同的规定，双方可能须对此进行协商。

Changing the status of employees to “furloughed workers” remains subject to existing employment law and, depending on the employment contract, may be subject to negotiation.

被休假的员工继续享有之前的同等权利，包括享有法定病假工资的权利、生育权、其他亲权、反对不公平解雇和获得裁员补偿的权利。

Employees that have been furloughed have the same rights as they did previously. That includes Statutory Sick Pay entitlement, maternity rights, other parental rights, rights against unfair dismissal and to redundancy payments.

被休假员工可以是签订任何类型劳动合同的员工，包括代理合同、弹性或零时工合同。

Furloughed employees can be on any type of employment contract, including agency contracts and flexible or zero-hour contracts.

学徒也可被休假，且被允许在休假期间继续其培训。

Apprentices can also be furloughed and are permitted to continue their training during furlough.

根据该方案，非员工如公司董事以及有限合伙的领薪成员也具备本方案下的资格。

Non-employees such as company directors and salaried members of limited liability partnerships may also be eligible under the scheme.

该方案涵盖自 2020 年 2 月 28 日起被解雇，后被雇主返聘的员工。

The scheme also covers employees who were made redundant since 28 February 2020, if they are rehired by their employer.

为具备资格，被休假员工不得代表其组织从事任何工作。缩短工时的员工不具备该方案下的资格。

To be eligible, a furloughed employee may not undertake any work on behalf of the organisation. An employee working reduced hours will not be eligible for the scheme.

小企业补助金

Small Business Grant Funding

摘要

Summary

对因享受小企业营业税减免（SBRR）、乡村税收减免（RRR）和逐步税收减免（TR）而支付小部分或未支付营业税的小企业，该方案将一次性提供 10,000 英镑的补助，以帮助其承担经营费用。

The scheme will provide a one-off grant of GBP 10,000 to small businesses that already pay little or no business rates because of small business rate relief (SBRR), rural rate relief (RRR) and tapered relief (TR), to help meet their ongoing business costs.

方案的资金预计在 2020 年 4 月 1 日到位。

Scheme funding is expected to be available from 1 April 2020.

适用资格

Eligibility

补助将发放给英国本土企业，该类企业截至 2020 年 3 月 11 日已享受营业税减免、乡村税收减免和逐步税收减免并占有房产。

The grant will be available to businesses based in England that were already receiving SBRR, RRR and/or TR as of 11 March, 2020, and which occupy property.

申请方式

How to access

地方政府机关将向所有具备资格的企业致函说明申请该项补助的信息。

Local Authorities will write to all eligible businesses with information on how to claim the grant.

补充信息

Additional Details

任何有关补助金资格或发放的问题应直接与地方政府机关沟通。

Any enquiries on eligibility for, or provision of, the grant should be directed to the relevant Local Authority.

法定病假工资（SSP）补偿

Statutory Sick Pay (SSP) Rebate

摘要

Summary

根据该方案，对于因新冠病毒而休病假的员工，中小企业可申请法定病假工资补偿（目前为每员工每周 94.25 英镑）。

Under the scheme, SMEs will be able to reclaim SSP (currently set at GBP 94.25 per employee per week) paid for staff sickness absence due to coronavirus.

该方案项下的补偿将最高涵盖因冠状病毒而休病假、符合方案资格的员工两周的法定病假工资。

This refund will cover up to two weeks' SSP per eligible employee who has been off work because of coronavirus.

政府目前正立法规定从第一天病假起开始支付法定病假工资，此方案回溯至 2020 年 3 月 13 日生效。

The government is currently legislating for SSP to be paid from day 1 of absence from work and this will apply retrospectively from 13 March 2020.

适用资格

Eligibility

截至 2020 年 2 月 28 日，员工人数不足 250 人的所有英国企业可要求获得其向因 COVID-19 影响而拿到法定病假工资的员工支出的费用的补偿。

All UK based businesses employing fewer than 250 employees as of 28 February 2020 will be able to reclaim expenditure for any employee who has claimed SSP as a result of COVID-19.

申请方式

How to access

现有体系对于雇主获得法定病假工资的补助不够便利，政府已承诺在接下来的数月同雇主一起尽快设立合适的返款机制。

As existing systems are not designed to facilitate employer refunds for SSP, the government has committed to work with employers over the coming months to set up a suitable repayment mechanism as soon as possible.

补充信息

Additional Details

政府建议雇主应保留员工缺勤和法定病假工资支付的记录，但员工无须提供社区医生出具的健康证明。

The government advises that employers should maintain records of staff absences and payments of SSP, but that employees will not need to provide a GP fit note.

若雇主要求证明，有冠状病毒感染体征的员工可从 NHS 111 线上申请隔离证明，同有症状的人合住的员工可向 NHS 网站申请证明。

If evidence is required by an employer, employees with symptoms of coronavirus can request an isolation note from NHS 111 online and those who live with someone that has symptoms can request a note from the NHS website.

延缓征期

Time to Pay (TTP)

摘要

Summary

英国税务海关总署正在为现有的延缓征期方案投入额外的资源，允许承受财务压力的实体将其纳税义务推迟至将来分期缴纳。

HMRC is dedicating additional resources to its existing TTP scheme, which allows entities in financial distress to defer current tax liabilities into future instalments.

英国税务海关总署已宣布有多达 2,000 名电话接线员来支持需要帮助的企业和个人，并且已经开设一条电话专线用以处理与冠状病毒有关的延缓征期的咨询。

HMRC has announced that up to 2,000 call handlers are being made available to support businesses and individuals in need and has set up a dedicated helpline for dealing for coronavirus-related TTP enquiries.

适用资格 Eligibility

所有承受财务压力并有未纳税金的英国纳税企业和自由职业者，均有资格申请延缓征期，但将根据个案的具体情况决定具体安排，一事一议。

All UK tax-paying businesses and self-employed people in financial distress, and with outstanding tax liabilities, may be eligible for TTP but arrangements are agreed on a case-by-case basis and are tailored to individual circumstances and liabilities.

申请方式 How to access

英国税务海关总署已经开设热线电话用以处理与冠状病毒有关的延缓征期的咨询，每周一至周五，上午八点至下午四点可拨打 0800 024 1222。

HMRC has set up a dedicated helpline for dealing with coronavirus-related TTP enquiries which can be accessed by calling 0800 024 1222 between 8am and 4pm on Monday to Friday.

补充信息 Additional Details

申请人申请延缓征期应准备好与英国税务海关总署进行详细谈话，谈话会涉及到申请人所处具体情况、财务状况和其将采取何种措施实现纳税。

Applicants applying for TTP should be prepared to have a detailed conversation with HMRC regarding their specific circumstances, financial situation and what measures are being taken to get tax payments back in order.

谈话后，若英国税务海关总署确信申请人可立刻纳税，申请人须立刻纳税。

If, following this discussion, HMRC believes that applicants can pay immediately they will be required to do so.

如英国税务海关总署同意延缓纳税时间，双方将确定方案，在双方同意的各日期分期缴纳。

If HMRC offers extra time to pay, they will set up a plan to pay instalments by Direct Debits on mutually agreed dates.

COVID-19 公司融资授信 (CCFF)

COVID-19 Corporate Financing Facility (CCFF)

摘要 Summary

根据该方案，英格兰银行将购买商业票据形式的短期债务来协助较大的公司解决冠状病毒对其现金流造成的干扰。

Under the scheme, the Bank of England will assist larger companies to bridge coronavirus disruption to their cash flows through the purchase of short-term debt in the form of commercial paper.

该融资将提供与危机前市场通行条件相当的融资条款。

The facility will offer financing on terms comparable to those prevailing in markets before the crisis.

对于为英国经济做出重大贡献的公司，该方案将实施至少 12 个月，直至缓解公司的现金流压力。

The scheme will operate for a minimum of 12 months and for as long as required to relieve cash flow pressures on firms that make a material contribution to the UK economy.

适用资格 Eligibility

该方案面向非金融行业、对英国经济做出重大贡献且可证明其在受到冠状病毒影响前财务状况健康良好的英国注册公司（包括母公司在外国注册的公司）。

The scheme is open to non-financial sector, UK-incorporated firms (including those with foreign-incorporated parents) that make a material contribution to the UK economy and can demonstrate that they were in sound financial health prior to the impact of coronavirus.

实际上，即指截至 2020 年 3 月 1 日投资评分等级为短期或长期（如：标准普尔、穆迪、惠誉和 DBRS 晨星中至少一家信用评级为 A-3/P-3/F-3/R3）或同等级别的公司。

In practice, this means those companies that had a short or long-term rating of investment grade (e.g., a credit rating of A-3/P-3/F-3/R3 from at least one of Standard & Poor's, Moody's, Fitch and DBRS Morningstar), as at 1 March 2020, or equivalent.

希望利用该方案的公司，之前无须发行过商业票据。

Companies who wish to use the scheme do not need to have issued commercial paper before.

申请方式 How to access

COVID-19 公司融资授信现已开放申请。为获得授信，公司应首先与其银行联系。

CCFF is now available for applications. In order to access the facility, companies should in the first instance liaise with their banks.

若其银行不发行商业票据，公司可参考[在此公布的可提供协助的银行名单](#)。

For those companies whose banks do not issue commercial paper, [a list of banks that are able to assist has been published here](#).

补充信息 Additional Details

为获得 COVID-19 公司融资授信，建议尚未有信用评级的公司与一家知名的信用评级机构联系，以获得信用质量评估。

Companies that do not have an existing credit rating are advised to get in touch with one of the major credit rating agencies to seek an assessment of credit quality for the purpose of accessing the CCFF.

托儿所营业税免征期

Business Rates Holiday for Nurseries

摘要**Summary**

根据该方案，英国本土的托儿所不必缴纳 2020-2021 纳税年度的营业税。

Under the scheme, nurseries in England will not have to pay business rates for the 2020-21 tax year.

适用资格**Eligibility**

在教育标准局（Ofsted）早期注册处登记注册、完全或主要用于早期基础阶段教育的房产，具备该方案的资格。

Properties registered on Ofsted's Early Years Register and which are wholly or mainly used for the provision of the Early Years Foundation Stage will be eligible for the relief.

申请方式**How to access**

地方政府机关将对具备资格的托儿所直接免征 2020-2021 纳税年度的营业税。

Local authorities will apply the business rates holiday directly to eligible nurseries' business rates bills for the 2020-21 tax year.

增值税缓缴**Value Added Tax (VAT) Deferral****摘要****Summary**

根据该方案，在 2020 年 3 月 20 日至 2020 年 6 月 30 日期间，增值税缓缴三个月。

Under the scheme, VAT payments will be deferred for a period of three months between 20 March 2020 and 30 June 2020.

增值税登记企业在此期间无需缴纳增值税，对于在缓缴期间累积的税额，在 2020-2021 纳税年度结束前缴纳即刻。

VAT registered businesses will not need to make a VAT payment during this period and will be given until the end of the 2020-2021 tax year to pay any liabilities accumulated during the deferral period.

适用资格**Eligibility**

所有登记的增值税英国纳税企业均具备资格。

All VAT-registered UK businesses are eligible.

申请方式**How to access**

该缓缴自动实施，无需申请。

This is an automatic offer and no application is required.

政府建议通常直接以借记转账方式支付增值税的客户应提前足够的时间向其银行取消直接借记转账，以避免英国税务海关总署在收到客户增值税申报时自动尝试收款。

The government advises that customers who normally pay VAT by direct debit should cancel their direct debit with their bank in sufficient time so that HMRC do not attempt to automatically collect on receipt of the customer's VAT return.

补充信息

Additional Details

延缓期间，增值税的返还和补偿同往常一样由政府支付。

VAT refunds and reclaims will be paid by the government as normal during the deferral period.

自由职业者个人所得税缓缴

Income Tax Deferral for the Self-Employed

摘要

Summary

根据该方案，自我申报体系下 2020 年 7 月 31 日到期的所得税可延缓至 2021 年 1 月 31 日到期。

Under the scheme, income tax payments due on 31 July 2020 under the Self-Assessment system may be deferred to 31 January 2021.

延缓期间的晚缴不会被收取罚金或利息。

No penalties or interest for late payment will be charged in the deferral period.

适用资格

Eligibility

所有自由职业者均具备资格。

All self-employed persons are eligible.

申请方式

How to access

自动实施无需申请。

This is an automatic offer and no application is required.

补充信息

Additional Details

延缓是选择性的，英国税务海关总署建议有财力缴纳税款的纳税人应该直接纳税。

The deferral is optional and HMRC has recommended that taxpayers who are able to make their payment on account should do so.

自由职业收入支持方案 (SEISS)

Self-Employment Income Support Scheme (SEISS)

摘要

Summary

在接下来的三个月，自由职业者或合伙企业的成员可申请数额相当于前三个纳税年度月均营业利润 80% 的应税补助（最高额为每月 2,500 英镑）。

Self-employed people or members of a partnership will be able to claim a taxable grant worth 80% of the average monthly trading profits for the previous three tax years (up to a maximum of GBP 2,500 per month), for the next three months.

适用资格

Eligibility

为获得本方案资格，申请人须：

To be eligible for the SEISS, applicants must:

- 在 2020 年 4 月 23 日前提交 2018-2019 年所得税自我评估税务申报表；
have submitted an Income Tax Self-Assessment tax return for the tax year 2018-19 by 23 April, 2020;
- 在 2019-2020 纳税年度内有营业；
have traded in the 2019-20 tax year;
- 在申请时有营业（或若非因 COVID-19 影响，原本会营业）；
be trading at the time of application (or would have been trading if not for COVID-19);
- 打算在 2020-2021 纳税年度继续营业；且
intend to continue to trade in the 2020-21 tax year; and
- 已因 COVID-19 的影响损失了营业利润。
have lost trading profits due to COVID-19.

自由职业的营业利润必须低于 50,000 英镑，且自由职业的收入须超过总收入的一半。

Self-employed trading profits must be less than GBP 50,000, and self-employment must comprise more than half of income.

申请方式

How to access

该方案还未开放申请。一旦方案开始施行，英国税务海关总署将直接邀请具备资格的个人申请。

The SEISS is not yet open for applications. Eligible individuals will be invited directly by HMRC to apply once the scheme is operational.

补充信息

Additional Details

英国税务海关总署正紧急开展工作以实施该方案，预计补助将在 2020 年 6 月初开始发放。

HMRC is working urgently to deliver the scheme and grants are expected to start to be paid by the beginning of June 2020.

保护商业租户免遭驱逐

Protection from Eviction for Commercial Tenants

摘要

Summary

因 COVID-19 无法支付租金的商业租户将会受到保护而免遭驱逐。

Commercial tenants who cannot pay their rent because of COVID-19 will be protected from eviction.

这类措施意味着如果租户拖欠付款至 2020 年 6 月 30 日，其不会丧失租约或被迫迁出营业场所。

These measures will mean no business will automatically forfeit their lease and be forced out of their premises if they miss a payment up until 30 June 2020.

必要时政府可延长期限。

There is the option for the government to extend this period if needed.

适用资格

Eligibility

所有位于英格兰、威尔士和北爱尔兰的商业租户都具备资格。

All commercial tenants in England, Wales and Northern Ireland are eligible.

申请方式

How to access

无需申请。

No action is required.

补充信息

Additional Details

该措施并未免除租金支付义务。所有商业租户仍有义务支付租金。

This is not a rental holiday. All commercial tenants will still be liable for the rent.

政府也正在考虑商业房东的境遇，并将为房东制定支持政策。

The government is also considering the impact on commercial landlords and is due to build in support for them too.

报账展期

Accounts Filing Extension

摘要

Summary

英国公司的业务若已受到 COVID-19 的影响，公司可向公司注册署申请推迟三个月报账。

UK companies can now apply to Companies House for a three-month extension for filing their accounts if their business has been affected by COVID-19.

适用资格

Eligibility

公司需申请展期，但若其申请提及 COVID-19 问题，其将自动获得展期。

Companies are required to make an application for the extension but those citing an issue related to COVID-19 will be granted an automatic extension.

破产法修订

Changes to Insolvency Laws

摘要

Summary

3 月 28 日，英国政府宣布计划修改英国现行破产法的框架，包括：

On 28 March, the UK Government announced planned changes to the UK's existing insolvency framework, including:

- 公司暂停偿付债务，债权人在一段时间内延缓行使债权，而使公司可寻求救助或重组；
a moratorium for companies giving them breathing space from creditors enforcing their debts for a period of time whilst they seek a rescue or restructure;
- 在公司寻求救助或重组时，保护其购买重要供应物资的能力以使其在暂停偿债期间能够继续营业；和
protection of their ability to buy essential supplies while attempting a rescue or restructuring, to enable them to continue trading during the moratorium; and
- 新的重组计划，债权人亦受其约束。
a new restructuring plan, binding creditors to that plan.

这些提议将包括对债权人和供应商的重要保障措施，确保债务人在寻求解决方案的同时向债权人和供应商持续付款。

These proposals will include key safeguards for creditors and suppliers to ensure that they continue to be paid while a solution is sought.

此外，回溯自 2020 年 3 月 1 日起，暂时放宽《破产法》（1986）中的“不良交易”条款。

In addition, 'wrongful trading' provisions included in the Insolvency Act (1986) will be temporarily relaxed, retrospectively from 1 March 2020.

根据现行法律，在以下情况下，若公司董事继续交易，则发生不良交易：

Under the existing law, wrongful trading occurs when company directors continue to trade beyond the point where:

- 董事知道或应当知道公司没有避免破产的理性的前景；和
they knew or ought to have known that there was no reasonable prospect that the company would avoid insolvency; and
- 董事未能采取其本该采取的措施以减少公司债权人的潜在损失。
they fail to take every step with a view to minimising the potential loss to the company's creditors as they ought to have taken.

通过暂停上述不良交易规定，英国政府希望激励董事有信心在危机期间持续经营，而不必担心若公司最终破产将会承担个人责任。

In suspending these wrongful trading rules, the UK Government hopes to give directors confidence to continue to trade during the crisis, without the threat of personal liability should the company ultimately fall into insolvency.

申请方式

How to access

使上述公布的修订生效的立法将“尽早”出台。但由于议会目前休会至4月21日，上述修订的具体生效时间和适用性尚不确定。

Legislation to give effect to these announced changes will be brought forward at the “at the earliest opportunity.” As Parliament is currently in recess until 21 April, the exact timing and applicability of these changes remains uncertain.

冠状病毒大型经营者业务中断贷款方案 (CLBILS)

Coronavirus Large Business Interruption Loan Scheme (CLBILS)

摘要

Summary

根据该方案，大企业将可获得最高2,500万英镑的由政府支持的银行贷款。

Under this scheme, large businesses will be able to access government-backed bank loans of up to GBP 25m.

该方案面向的目标群体为：在COVID-19发生前可生存、但现在却面临重大现金流困难而经受短期生存考验的企业。

The scheme is targeted at businesses that were viable prior to COVID-19 but which are now facing significant cash flow difficulties that are affecting their short-term viability.

企业可获得融资产品，如短期贷款、透支、发票融资和资产融资，贷方将会获得相当于未偿还贷款额80%的政府担保。

Businesses will be able to access financial products such as short-term loans, overdrafts, invoice finance and asset finance, with lenders being provided with a government-backed guarantee against 80% of the outstanding facility balance.

适用资格

Eligibility

为获得该方案下的资格，企业须：

To be eligible for the scheme the business must:

- 位于英国；
be UK-based;

- 年营业额介于 4,500 万英镑至 5 亿英镑之间；
have an annual turnover between GBP45m and GBP 500m;
- 无法获得正常的商业融资；以及
be unable to secure regular commercial financing; and
- 有贷款方案，（1）若非受 COVID-19 影响，贷方会认定其贷款方案可行，且（2）贷方认为该等方案将使企业摆脱中短期困境。
have a borrowing proposal which the lender would (i) consider viable, if not for COVID-19, and (ii) believe will enable the business to trade out of any short to medium-term difficulty.

该方案向任何行业的企业开放，但不包括银行、建筑协会、保险公司、再保险公司（保险经纪人除外）和国营行业的公司。

The scheme is open to businesses from any sector except banks, building societies, insurers, reinsurers (but not insurance brokers), and public sector companies.

申请方式

How to access

该方案将于 2020 年 4 月施行，稍后将公布有关如何申请的进一步信息。

The scheme is set to launch later in April 2020 and further information on how to access is expected to be published shortly.

补充信息

Additional Details

借方始终承担 100% 的债务责任。

The borrower always remains 100% liable for the debt.