

INDUSTRY FAQ

This FAQ will be reviewed on a regular basis.

Business Supports

Q: I am faced with numerous issues from cashflow to laying off staff. Where should I go for advice?

We [have a dedicated business supports section](#) on failteireland.ie which hosts our own suite of newly developed Fáilte Ireland supports, all of which have been developed to respond to the urgent needs of the tourism industry. Each support package contains a series of [webinars](#) delivered by experts in each field, as well as advice guides (with detailed FAQs) and templates (e.g. templates for managing cashflow).

The supports on the site currently include:

- Business Liquidity: Cashflow, Cost Containment, & Accessing Finance
- HR Risk
- Temporary Layoffs and Redundancies
- Managing Temporary Closure
- Safeguarding Future Revenues
- Jumpstarting Sales

Our supports will constantly evolve to meet the needs of the industry and we are currently speaking to businesses across the country to get their direct feedback on the supports most urgently needed from the Government and from Fáilte Ireland.

Financial Supports

Q. What supports has Fáilte Ireland asked the Government for? Has it asked for the VAT rate to be reviewed?

Fáilte Ireland has made a number of recommendations to the Government in relation to the supports most urgently needed by the industry. These recommendations include measures to support business sustainability, employment as well as initiatives to kick start demand. The Government is expected to respond to these recommendations in the coming days and this FAQ will be updated with details of supports.

Q. Are there any financial supports for my employees if they are ill or have to reduce their working week due to COVID-19?

For latest updates on financial supports for employees, visit mywelfare.ie. Fáilte Ireland is also regularly updating **a guide to accessing Government funding and supports**, which includes latest information on financial supports for employees including COVID-19 Jobseekers Emergency Payments, Illness Benefit, and Short-Term Work Support. Visit the latest guide to accessing these funding and supports [here](#).

Q. I know Government has announced a new Temporary COVID-19 Wage Subsidy Scheme, but I'm not sure if this applies to me or how this will impact on my business. How do I find out more details on the scheme?

Fáilte Ireland has liaised directly with Revenue to get answers and clarity on questions raised by the tourism industry relating to the Temporary COVID-19 Wage Subsidy Scheme. You can find answers to the questions in our [Guidance on Operation of the Temporary COVID-19 Wage Subsidy Scheme](#) section.

Q. I heard Government announcements about financial supports for businesses. Where can we find details of and gain access to Government schemes?

The announcements to date include:

- The maximum loan available from MicroFinance Ireland will be increased from €25,000 to €50,000 as an immediate measure to specifically deal with exceptional circumstances that micro-enterprises (sole traders and firms with up to 9 employees) are facing. Applications can be made through the MFI website www.microfinanceireland.ie or through your local LEO (scheme due to go live shortly). Businesses can opt for the first six months to pay 0% interest and make no repayments. The loan would then be repaid over the remaining 30 months of the 36-month period. Visit our latest guide to supports [here](#).
- The Credit Guarantee Scheme will be available to COVID-19 impacted firms through the Pillar Banks. Loans of up to €1m will be available at terms of up to 7 years. The revised SME Credit Guarantee Scheme was launched by the Government in 2018 and replaced the previously successful 2012 and 2015 schemes. The Scheme aims to assist viable SMEs, which under normal lending criteria are unable to borrow from their bank, in accessing credit. The scheme operates by providing an 80% guarantee to participating finance providers (currently AIB, Bank of Ireland and Ulster Bank) on qualifying loans to SMEs. For scheme information see www.sbci.gov.ie/schemes/sme-credit-guarantee-scheme-cgs. Visit our latest guide to supports [here](#).

- A €200m Strategic Banking Corporation of Ireland (SBCI) Working Capital Scheme for eligible businesses impacted by COVID-19. Loans of up to €1.5m will be available at reduced rates, with up to the first €500,000 unsecured. The SBCI is currently working to finalise the terms and conditions of the scheme, eligibility and the application process for this. In the interim if you wish to be kept informed on developments please email the SBCI at info@sbc.gov.ie or keep up to date on www.sbc.gov.ie/ . Visit our latest guide to supports [here](#).

Marketing and Market Platforms

Q. Is the Keep Discovering campaign still live?

Our new Marketing campaign 'Keep Discovering' has being put on hold and all of our resources are focused on providing the industry with urgent business supports to help them stay afloat during these unprecedented times. The campaign will be reignited at time when it can be effective and deliver business for the industry.

Q. Is Meitheal going ahead?

Following a review of the numbers of buyers attending Meitheal 2020 and the available appointments for our industry to engage with these buyers, Meitheal 2020 is cancelled.

We will seek to provide additional virtual networking opportunities over the coming weeks, and we plan to have an Ireland showcase event in the autumn. Further details will be circulated in due course.

Full Irish industry refunds on Meitheal 2020 registration fees will issue to industry over the coming weeks.

Q. Are Trade & Publicity Fam trips going ahead?

All fam trips which were scheduled up to the end of May have been cancelled and will be rescheduled in Q3/4.

Q. What's happening on upcoming overseas shows such as IMEX? Will I receive a refund if it's cancelled?

IMEX has recently announced cancellation of IMEX Frankfurt and all trade involved has been communicated to via IMEX team and FI team.

Any registration fees that Fáilte Ireland has collected will be fully refunded. With regards to flights and hotels, each industry member should follow up with their travel provider or insurance firm as appropriate.

Q. Conference leads/corporate & incentive leads are dropping off significantly – what’s the future prognosis?

Fáilte Ireland will continue to pay full conference supports to event organisers who have a letter of offer, even when the delegate numbers drop by 50%.

Fáilte Ireland will cover the costs of any approved site inspections that are cancelled or deferred in line with our processes.

In relation to bid funding where flights or the bid is cancelled, and flight costs were incurred, we will cover same where the client is unable to claim from either airline or travel insurance.

Significant measures and supports are being considered to ensure that Ireland is best placed to maximise on the recovery.

Q. Is the launch of Fáilte Ireland’s Tourism Careers campaign going ahead?

We are postponing the launch of our tourism careers campaign until later this year. We will continue to reassess the launch of our Tourism Careers campaign to ensure that it is delivered at a time that is appropriate, effective and reflects the needs of the industry. We’d like to thank the many tourism businesses and industry partners who have supported our Tourism Careers work to date. The launch event scheduled for 31st March at the Aviva Stadium has been cancelled.

Practical Tips for Tourism Businesses

Q. Cancellation Policies: What should businesses be doing?

Business should have a consistent plan around cancellation policy during this unprecedented trading period. While a force majeure clause can usually only be invoked based on government travel bans or advice, consider the longer-term impact of charging cancellation fees for Coronavirus (COVID-19) orientated cancellations. Taking an approach such as allowing a customer to cancel once rebooking takes place within the next 12 months would assist in both managing your customer relationships, and also protect future revenue streams.

Consider a free cancellation policy on all bookings on all rate types through your brand website (if you are not already doing so). This will build greater brand loyalty and people will remember your generosity. Consider applying this to all rate types even advance purchase.

Actively stay in touch with any forthcoming bookings – speak to them about decision making procedures around their event so you can be best placed to plan for potential cancellations.

Q. What is the guidance around wedding bookings?

There should be no mass gatherings:

- Involving more than 100 people if located indoors
- Involving more than 500 people if located outdoors

Weddings involving over 100 people (including guests and staff) would be considered a mass gathering.

Respiratory illnesses like COVID-19 spread quickly in crowded spaces. Mass gatherings can amplify the spread of this disease.

Infections can also be transmitted travelling to and from an event, and in participants' home communities upon return. These recommendations are in line with those now taken by most other EU countries.

Q. Are there any more specific guidelines on how to apply HSE COVID-19 guidelines at an operational level in businesses?

Normal existing disinfectant and cleaning protocols that you practice are sufficient to protect staff and visitors in businesses:

- Extra bins for guests to dispose of tissues
- Consider staggering meal sittings to ensure less than 100 people gather at one time
- Ensure tables are positioned at least six feet apart
- Regular hand washing
- Hand sanitizers in public spaces and staff areas
- More public posters in your premises

Q. What is social distancing?

Social distancing aims, through a variety of means, to decrease or interrupt the spread of COVID-19. It does this by minimising contact between potentially infected individuals and healthy individuals.

Social distancing is keeping a 2m (6ft) space between you and other people. You should not shake hands or make close contact where possible.

It is important to reduce the risk of further spread of the infection.

Q. Registration/Classification Audits: Will it be business as usual?

Assessments and advisory visits are ongoing and will continue to be scheduled.

Q. What are some practical things that I can do immediately?

Create a Coronavirus (COVID-19) policy for your business – be able to communicate clearly what proactive measures you are taking to protect your staff and customers.

Brief all staff and ensure that all team members are aware of it and able to reassure your existing customers.

Make it visible - if they can see it, they will believe it. Ensure that your policy is easy to be seen and can be seen in action. Ample hand sanitisers, public notices and proactively addressing visitors' fears will help ease a stressful situation.

In sales interactions, be cognizant that many organisations may not be welcoming sales calls and may be limiting non-essential meetings.

Didn't find the answer you were looking for?

Email businesssupports@failteireland.ie with your question.

