

Over a million bounce back loans approved for small businesses

On the eve of the Chancellor's summer economic update in Parliament, new figures reveal today that the number of Bounce Back loans approved for small firms to help them survive the Coronavirus pandemic has passed the one million milestone.

The Bounce Back Loan Scheme has been a success in providing firms with vital government-backed loans at a low, affordable rate and with no interest or repayments due in the first year. Today's update shows that loans worth £30.93 billion have now been approved to date.

Small companies across the country have accessed loans of up to £50,000 to help them through the pandemic, reaching businesses within days- providing immediate support to those that need it as easily as possible.

Welcoming the milestone, Chancellor Rishi Sunak said:

Our small businesses are the powerhouse of our economy and will help drive our recovery as we bounce back from this global crisis.

We've worked hard to give small businesses the help they need- from loans and grants to paying the wages of their staff.

I'm delighted that more than a million loans have been approved – and we will continue to do all we can to support small business as they reopen their doors in the weeks ahead.

Business Secretary Alok Sharma said:

We promised to stand behind small businesses to get through this crisis – and we've done just that.

As we get Britain's economic engines firing again, we will not only support businesses to get back on their feet, but also do all we can to level up the economy across every part of our country.

Among the million businesses who have benefitted so far are Birmingham-based biscuit maker The Shortbread Company and Willow Bridal Boutique in Cheshire.

Diana Reid, Founder of The Shortbread Company, and a beneficiary of the loans scheme, said:

Applying for a Bounce Back Loan was a quick and simple process taking less than 10 minutes and funds were in my account within 48

hours. The Bounce Back Loan will allow us to scale and grow The Shortbread Company's online store, purchase necessary materials and equipment, and hire a relevant team to help with various aspects of the business, for example, social media marketing.

Without the support of a Government Loan, growing the company would have been a long and tedious process and perhaps never growing to where we want to be.

Helen Williams, Owner of Willow Bridal Boutique, said:

The loan has been vital in assuring that we have been able to pay some of our supplier invoices. This has covered both our own stock items, but more importantly to us it has paid for some of our brides' own wedding gowns which were due for delivery. We have always, and will always put our brides first in any situation, and the fact that we have been able receive their gowns has provided each bride with much needed happiness and joy, especially given many have had their wedding day plans put in jeopardy.

The Bounce Back Loan scheme is one part of the government's package of business support that includes: £27.4 billion to pay the wages of furloughed staff at 1.1 million firms, over 860,000 business properties benefiting from £10.5 billion of business grants, generous VAT deferrals and scrapping businesses rates.

[Today's figures](#) also reveal that businesses have benefitted from 53,536 loans worth over £11.4 billion through the Coronavirus Business Interruption Loans Scheme, 394 large businesses have benefitted from £2.58 billion via the Coronavirus Large Business Interruption Loan Scheme, and over £379 million has been invested in 376 companies through the Future Fund.

[It's key for jobcentres to help people back to their feet](#)

This weekend, as we can finally enjoy the long-overdue haircut, go to the pub or pop out for a meal we are finding our new normal.

Wherever you go though, the necessary safety measures and restrictions remind us that things are not the same – and we all know there will be difficult times ahead.

Through the rapidly designed and expertly delivered furlough scheme, we have prevented thousands of businesses from going to the wall and protected

millions of jobs. But we have always said we cannot save every one.

And for those who have already lost or do lose their jobs because of this pandemic, we must make sure we are able to support them back into work as swiftly as we can.

My Department knows what it takes to get Britain working, having supported record high employment in this country just a few months ago. And we have a plan for recovery and revival.

Today I can reveal a central pillar of that plan: ramping up our jobcentre Work Coach capability. We are doubling their number to 27,000 by March, with 4,500 of them due to be in post by October.

We know how important and effective it is to have a service that is tailored to skills, circumstances and the local jobs market to help people find work. Later this week the Chancellor will reveal further details of our comprehensive package setting Britain on a path back to work.

Bringing in 13,500 new work coaches dedicated to helping people find work will have a huge impact.

We will be transforming our service – something my Department has become very good at.

We have done it once when the outbreak began, redeploying 10,000 staff to process claims so that millions of people plunged into urgent need by this pervasive virus could access financial support quickly.

Now, we are transforming again – switching our focus from processing claims to supporting people back to work with this new brigade of work coaches.

They are the people who can see from a CV that someone can pivot from one struggling sector into another thriving one, who can tease out the great skills people have and can be used in a new role or career direction.

They are the people who can find jobseekers the right training opportunity so they can take the next step.

And they are the people who will know what makes a good fit so that when someone gets a job, it is one they can stay in and which allows them to carry on the other important things in their life, like caring for children or older family members.

Thérèse Coffey, Secretary of State for Work and Pensions, at Marylebone Jobcentre.

I know first-hand just what it feels like to walk through the doors of a jobcentre, receiving support while looking for work. In fact, this week I returned to Marylebone JCP where I had signed on over 20 years ago, to see staff hard at work ready and fully reopening as a Covid-safe site.

Of course, our support for people looking for work has already begun with work coaches speaking to tens of thousands of claimants by phone, and helping even more online with their job search and to plan their next steps. Those phone calls have sometimes been the first time a customer has spoken to anyone for a while.

These are difficult, uncertain times for many and we want to do everything we can to help people find work or increase hours, where that is possible for them.

On Wednesday, the Chancellor will set out his wider plan to secure Britain's economic recovery, building on the PM's 'New Deal' speech it will include measures to protect jobs and give people the tools they need to get better jobs.

Work coaches, who were integral to those record employment figures I mentioned, will be at the heart of our renewal. They know what they are doing, they will bring our new recruits up to speed, fast, and I trust them to deliver.

Doubling their numbers reinforces our frontline as we help Britain get back on its feet and back into work.

This article was previously featured in The Telegraph on Sunday 5th July 2020.

[Campervan people smuggler jailed for 4 years](#)

A man who attempted to smuggle 12 Albanian nationals into the UK hidden in a campervan was jailed for over 4 years this week.

On the afternoon of 30 September 2018, a Fiat campervan was stopped by Border Force officers at the UK controls at the entrance to the Channel Tunnel in Coquelles, France.

Hayley Cole was a passenger in the vehicle, which was being driven by his partner, Christopher McEneaney.

The couple's 2 children were sat behind them in the living area of the campervan.

Cole told officers that they had travelled out to France and had stayed at a campsite near the Eurotunnel.

When officers searched the vehicle, they found 9 males in the rear locker of the campervan, officers then entered the interior of the van, finding one

woman in the shower cubicle, and a woman and child in the toilet. All 12 individuals were in possession of Albanian passports.

McEneaney, 31, and Cole, 26, were arrested on suspicion of assisting illegal entry into the UK and the investigation was passed to officers from Immigration Enforcement's Criminal and Financial Investigation (CFI) team.

Chris Philp, Minister for Immigration Compliance and the Courts said:

Working with law enforcement and international partners we will do everything we can to stop people smugglers who evade our laws and take advantage of vulnerable people.

This should serve as a warning to people smugglers that we will bring them to justice.

McEneaney appeared at Canterbury Crown Court on 6 July 2020, charged with assisting unlawful immigration. He pleaded guilty and was sentenced to 52 months imprisonment.

The Albanians found in the vehicle were passed to the Police Aux Frontieres.

Anyone with information about suspected immigration abuse can contact Crimestoppers on 0800 555 111 anonymously or visit the [Crimestoppers website](#).

[Sentence increased for Northampton man who killed another man in pub attack](#)

News story

Michael Taiwo had his sentence increased at the Court of Appeal following intervention by the Attorney General, Rt Hon Suella Braverman QC MP.



A man who killed Glenn Davies, 25, has had his sentence increased following intervention by the Attorney General, Rt Hon Suella Braverman QC MP.

Michael Taiwo, 23, and Mr Davies were both part of a group of colleagues having drinks in a Northampton pub on 24 August 2019.

An argument broke out between Mr Davies and another colleague, with Mr Davies becoming angry and punching him. Taiwo joined in, punching Mr Davies to the head and kicking him in the face. The door staff intervened in the scuffle and ejected Taiwo from the pub, along with the other colleague involved in the fight with Mr Davies.

After walking away, Taiwo returned and looked for another way back into the pub. He ran towards Mr Davies and delivered a powerful punch to the back of the head. Mr Davies collapsed around 21 seconds later. Despite being told to wait for the police to arrive, Taiwo ran away. Mr Davies later died from the brain injury he sustained when he was punched.

Police officers arrested Taiwo on 28 August 2019 at an address in Northampton, despite him attempting to escape over the garden fence.

Taiwo was sentenced to 4 years and 10 months' imprisonment on 17 March 2020 at the Northampton Crown Court. Following a referral to the Court of Appeal by the Attorney General, on 7 July the sentence was found to be unduly lenient and has been increased to 7 years and 2 months' imprisonment.

After the hearing the Attorney General said:

Taiwo's dangerous and reckless actions cost the victim his life and caused significant grief for his family. I am pleased the Court of Appeal has increased the sentence today and I hope this gives some comfort to the victim's family.

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Student finance through the pandemic

Despite the pandemic, the Student Loans Company is committed to paying students and universities on time this year.

Not the most ambitious of corporate objectives, I'll be the first to admit. But when we entered lockdown on 23 March it was not a given that we could turn this supertanker around (so to speak) before the third term tuition fee payment of £4.9 billion was due on 6 May.

For me, the early days of the pandemic were in part spent providing assurance that, of course, SLC would be maintaining our core payment and application services.

I understand why there were doubters. For many historical reasons, SLC'S reputation is not one of an organisation that can weather every crisis effectively. But when I started as CEO just over a year and half ago, I found an organisation that was robust beyond its reputation. I think our response to Covid has demonstrated our inherent competence.

Loaning from home

The last four months have not been without challenge. To start with, less than a third of our 3,500 staff were equipped to work from home, so the initial challenge was to provision secure home-working capability at scale and in haste.

We pay around £20 billion to students, universities, and colleges annually. To continue this, we needed to be sure our staff could work securely from home.

We also needed to continue to process applications as they came in, preventing a backlog. Lockdown came just four weeks after we launched our 2020-21 full-time undergraduate application service for England and Wales. We receive and process more than two million student finance applications every year and any backlog, even early in the application cycle, has the potential to snowball as we get closer to term start.

With making payments and processing applications our priorities, we took the decision to close our customer contact channels for two weeks during our home-working rollout. I know that this was a considerable annoyance for students, prospective students, and their sponsors (usually parents) – and it wasn't a decision we made lightly. But we needed to prioritise the right functions for the longer-term continuity of our service and stability to students and the sector.

Next year – online, and on time

Lockdown has made our multi-year transformation programme more difficult to deliver, but we've not forgotten our plans to improve the customer

experience. Key among these is the new digital evidence upload service, which went live in May. This means that unless we are required to see the originals, customers can now upload evidence instead of posting us paper copies. And this month we will launch our new Online Repayment services. By providing repayments with 24/7 access to up-to date balance information, we will make it easier for them to manage their accounts and avoid over-repaying as they reach the final stages of their loan.

Like the rest of the sector, we've been carefully watching application volumes and trying to understand student/applicant behaviour. For SLC, the risk is that a late surge in student finance applications creates a processing backlog just before term start. This would not be a good situation for us, students, or universities.

Application volumes for all customer groups were considerably behind last year throughout March and April. For new students, volumes began to normalise in early May and at the time of writing, applications for new students are now ahead of last year. But for returning students it was a different story – applications remained considerably behind last year throughout May and into June. My own opinion is that returning students may have been waiting for their universities to confirm teaching arrangements before starting to commit to returning to study. Numbers started to increase at the same time as universities shared more detail (and as we reminded students through every possible channel that they needed to apply early to get their funding before term start!). In mid-to-late June, returning student applications began to increase significantly and are now tantalisingly close to the same point last year.

Four weeks on saw over 90 per cent of our staff working from home, and customer contact channels were back up and running. However, some of our core functions simply can't be done at home – most notably opening, scanning, and returning customers' original identity evidence, which we are required to verify as part of eligibility checks. So we now have around 10 per cent of our staff working at our offices in Darlington, Glasgow, and Llandudno Junction, meaning we've need to ensure these workplaces and processes are Covid-secure.

As lockdown begins to lift we've successfully launched the remainder of our applications services, including full-time undergraduate applications for Northern Ireland; Advanced Learner Loans; and postgraduate and part-time applications for England, Wales and Northern Ireland.

And we've accelerated our plans to improve customer experience. To ensure we could continue to speak to our customers while we set up our call-handling staff to operate effectively from home, we increased resources for our social media teams. SLC has been providing full customer service over our social media channels since December 2017, but we've increased by 73 per cent the number of customers served over social media in lockdown compared to the same period last year.

The future

SLC hasn't lost sight of the broader context of HE policy, or the need to respond to Ministerial imperatives. We worked with Ministers and the sector to achieve a reliable solution for reprofiling tuition fee payments for 2020/21, and we stand ready to work with our four shareholder governments on any further changes to student finance that might follow as part of a skills-led recovery.

There remain ample risks and challenges that might yet trip us up. We're carefully considering how an increase in deferrals, transfers or withdrawals around term start would impact our operational capacity. We're also anticipating a significant increase in current-year income assessment applications as people come off furlough and have a better understanding of their financial position.

So we remain cautious about what will undoubtedly be a challenging new academic year for us. But it does feel like SLC now has the stable foundation to deliver even in the face of a significant national emergency. We are ready to be the provider of trusted, transparent, flexible and accessible student finance services that the sector and the nation deserve.