

SNAP POLLING OF CHAMBER MEMBERS

351

TOTAL RESPONSES FROM 14 APRIL TO 24 APRIL 2020

96%

SMES (<250 EMPLOYEES)

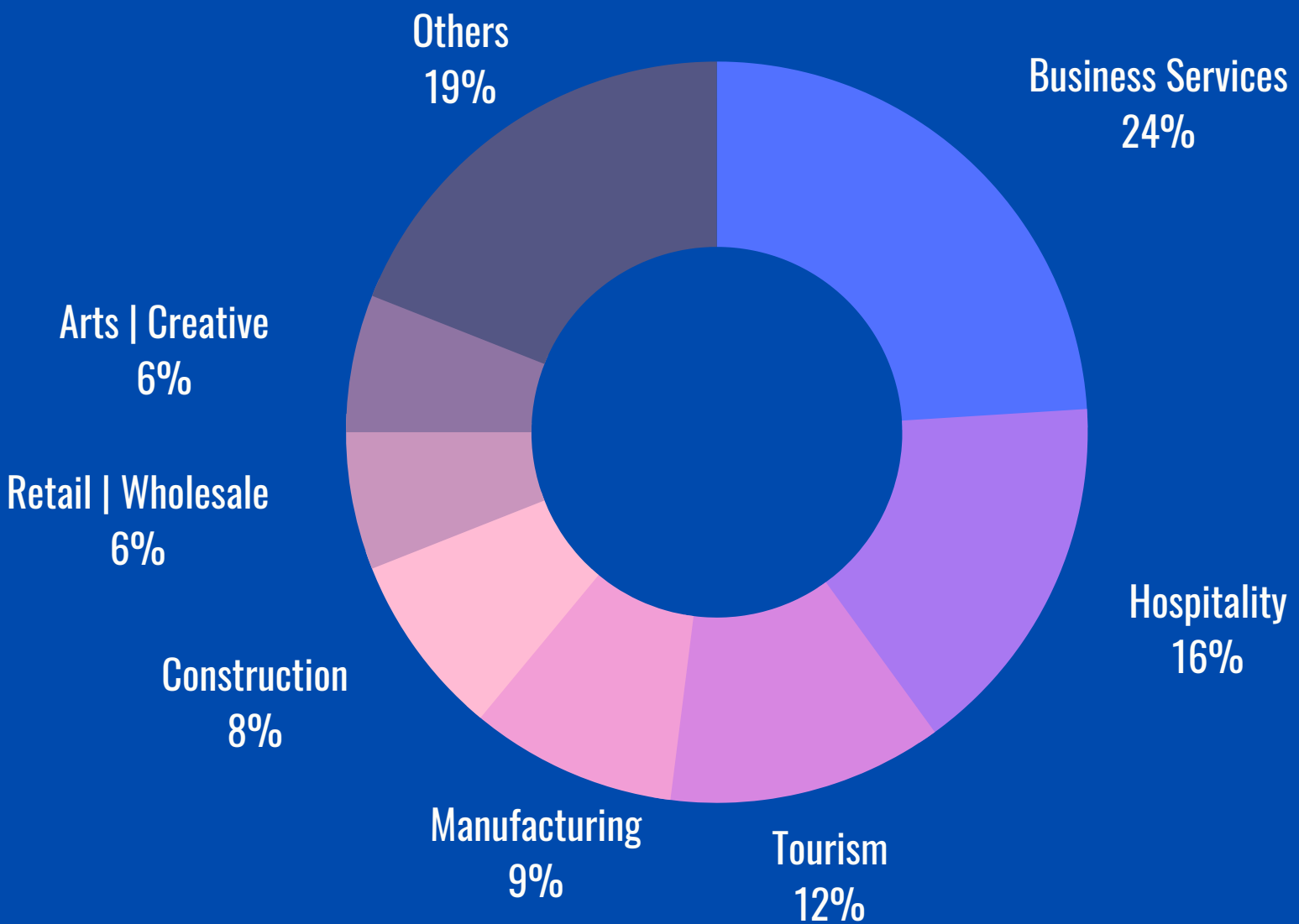
42%

MICRO BUSINESSES (<10 EMPLOYEES)

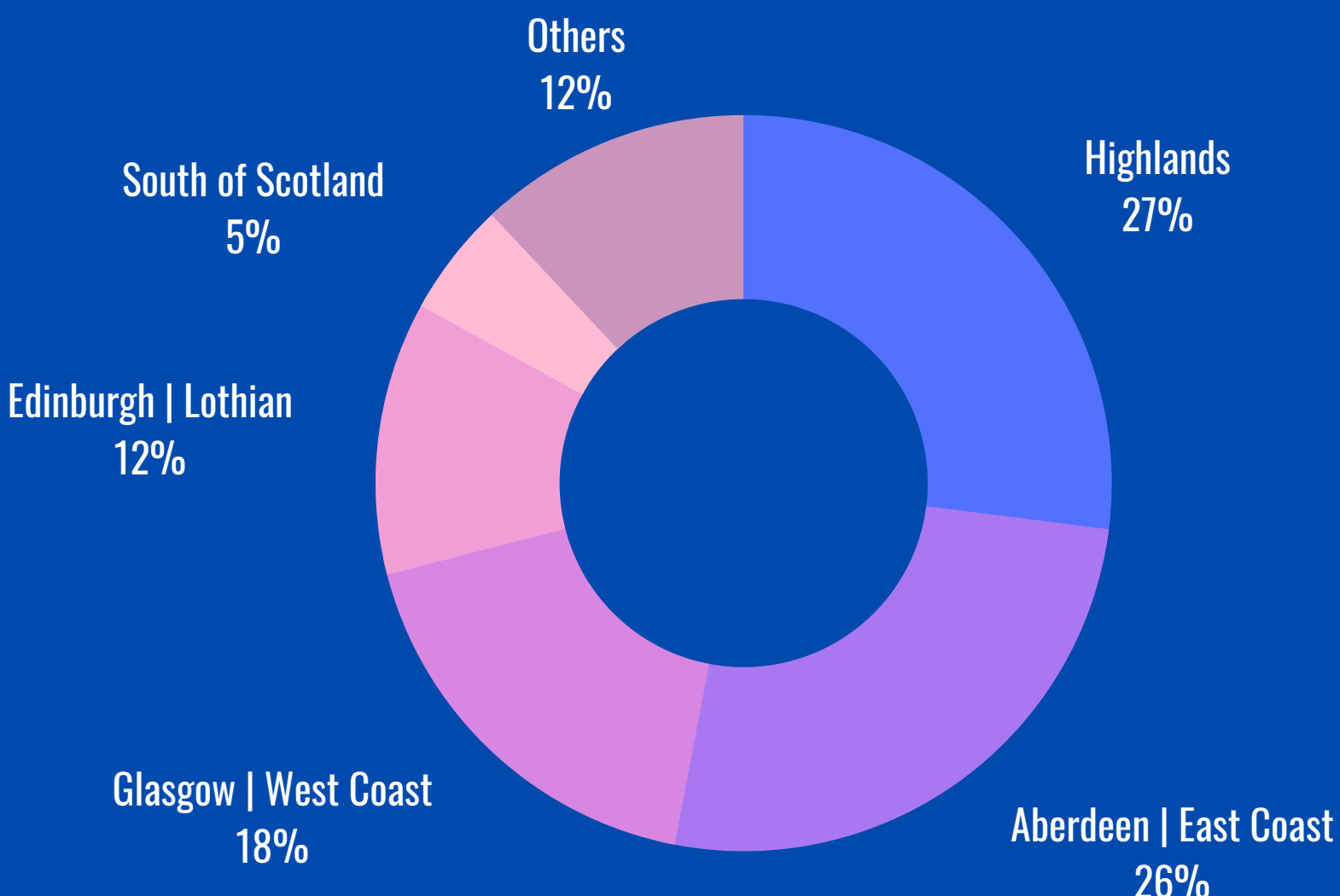
13%

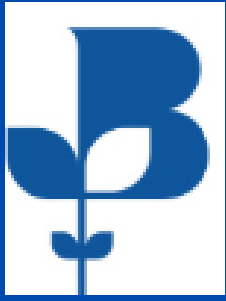
SOLE TRADERS

SECTORS



LOCAL AUTHORITY BUSINESS IS BASED





SNAP POLLING OF CHAMBER MEMBERS

GOVERNMENT SUPPORT MEASURES

£25K BUSINESS GRANT £££

70%

KNOW ABOUT THE GRANT FOR
RETAIL, HOSPITALITY AND LEISURE
PROPERTIES WITH £18-51K RV, BUT
DO NOT INTEND TO USE IT

9%

HAVE BEEN UNSUCCESSFUL WITH
THEIR APPLICATIONS

7%

ARE UTILISING THE SUPPORT

£10K SMALL BUSINESS GRANT £££

48%

ARE USING THE SMALL BUSINESS
GRANT OF £10K OR PLAN TO USE IT

41%

KNOW OF THE GRANT BUT ARE NOT
ACCESSING THE SUPPORT

8%

HAVE APPLIED BUT HAVE BEEN
UNSUCCESSFUL

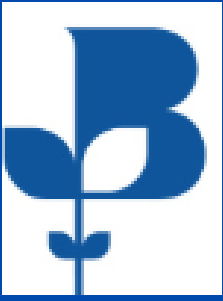
HMRC TIME TO PAY SCHEME £££

44%

ARE AWARE OF THE SCHEME BUT
DO NOT INTEND TO USE IT

42%

ARE EITHER USING OR PLAN TO USE
THE SCHEME TO SUPPORT
CASHFLOW



SNAP POLLING OF CHAMBER MEMBERS

GOVERNMENT SUPPORT MEASURES

CBILS £££

66%

KNOW ABOUT CBILS SCHEME BUT
DO NOT INTEND TO USE IT

15%

PLAN TO MAKE USE OF THE CBILS
SUPPORT SCHEME

8%

HAVE BEEN UNSUCCESSFUL IN
APPLYING FOR CBILS SUPPORT

JOB RETENTION SCHEME

46%

ARE USING THE SCHEME TO
SUPPORT THEIR BUSINESS

26%

ARE NOT USING IT BUT ARE AWARE
OF ITS AVAILABILITY

19%

PLAN TO USE THE SCHEME IN THE
FUTURE

BUSINESS RATES HOLIDAY £££

61%

ARE AWARE OF RATES HOLIDAY
FOR RETAIL, HOSPITALITY AND
LEISURE BUT ARE NOT USING IT

13%

ARE TAKING ADVANTAGE OF THE
SCHEME CURRENTLY

STATUTORY SICK PAY

59%

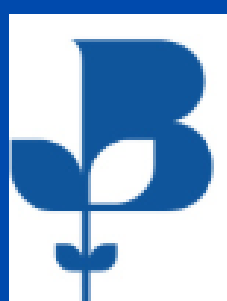
KNOW ABOUT THE REFUND BUT
ARE NOT USING IT

12%

PLAN TO USE THE REFUND

11%

HAVE USED THE REFUND



SNAP POLLING OF CHAMBER MEMBERS

FURLOUGH



50%

DO NOT INTEND TO FURLOUGH ANY
OF THEIR STAFF

22%

INTEND TO FURLOUGH ALL OF
THEIR STAFF

19%

INTEND TO FURLOUGH AT LEAST
HALF OF THEIR STAFF OR MORE

GAPS IN SUPPORT £££

62%

BELIEVE THAT THERE ARE GAPS IN
THE CURRENT BUSINESS SUPPORT
MEASURES FROM GOVERNMENT

10%

DO NOT BELIEVE THERE ARE ANY
GAPS IN AVAILABLE SUPPORT

CASHFLOW



35%

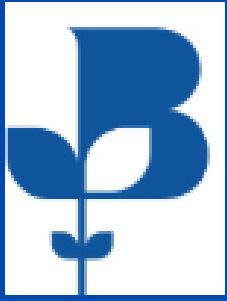
TOLD US THAT THEIR CURRENT
CASHFLOW WILL ONLY COVER THEM
FOR A PERIOD OF 1-3 MONTHS

13%

TOLD US THAT THEIR CURRENT
CASHFLOW LEVELS WILL ONLY
COVER THEM FOR A PERIOD OF
LESS THAN A MONTH

9%

TOLD US THAT THEY HAVE NO CASH
RESERVES LEFT



SNAP POLLING OF CHAMBER MEMBERS

"SMEs are going down the toilet and precluded from taking up a lot of the (non) assistance due to their size. The Scottish government is a disgrace and should be ashamed of themselves. We are looking at a reduction of 35% GDP, where will the money come from to pay public sector wages and costs if there is near zero private sector. Get the schools back, get the parents back, get the country back. We are close to Armageddon, not seen since the depressions."

FINANCIAL INSURANCE FIRM | INVERCLYDE

"Tenants in a business centre where the landlord is the ratepayer are not eligible for 'rates' grant as it is paid to the landlord and not to the business - this is a major gap/issue. If a business is not on the rates register as of March 2020, they are not eligible either and I understand there is a significant percentage of businesses that fall into this category that can't access the 'rates' grant."

FINANCIAL INSURANCE FIRM | EAST AYRSHIRE

"Not so much gaps but the way the grants and finding are being administered is inflexible and slow. I suspect that many businesses will run out of cash and go out of business before many of the grants in our area have been processed."

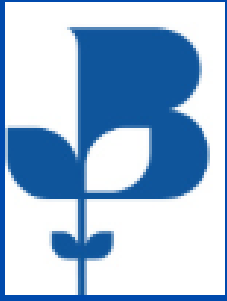
MANUFACTURING FIRM | MORAY

"Where staff are working but have had their hours cut they do not qualify for the Furlough Scheme. The Government should have offered a scheme whereby if staff are working reduced hours, the Government would make up the difference up to 80% of their normal pay."

TOURISM FIRM | SOUTH LANARKSHIRE

"The company is involved in the wholesale clothing supply business to the golf, tourist and hospitality industries. These three industries are, at present, totally wiped out and will be slow to come out of this crisis. Our main concern is that, if we do not get an 'Indian' summer, we will be left with stock that will not sell in the winter months and cash-flow will then be a problem. We have explained this to the bank, which has been unhelpful!"

WHOLESALE FIRM | WEST DUNBARTONSHIRE



SNAP POLLING OF CHAMBER MEMBERS

"No grants for those businesses with premises outwith small grants - we are in construction and have received no grants at all yet have the responsibility to be able to start back up in business while still paying our overhead costs for x months."

CONSTRUCTION FIRM | FIFE

"Businesses should be allowed to Furlough staff but where they have productive work to do the business should be able to keep them working. This will support the companies cashflow, keep the economy and productivity moving and make the business stronger yet on the other side of this. Businesses also should not have to pay the money out on Furlough to be able to claim it back. The money should go straight to the business. We need to start to hear about economic recovery plans and what specific economic support will be available - this will help businesses plan for the future."

EDUCATION BODY | EAST AYRSHIRE

"The rates for the CBILS scheme are not attractive, and is the only option available to our business other than the job retention scheme. While corporation tax and VAT deferrals are welcome, these still need to be paid - a repayment plan would be more beneficial to help manage cash flow."

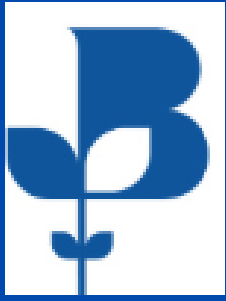
HR FIRM | FIFE

"I have deep concerns about when and how we re-open and start to regain any kind of momentum again after COVID-19. We are currently scenario planning to cover as many bases as possible however an exit strategy from the Government of how we intend to navigate an uplifting of restrictions would allow us to plan more accurately."

HEALTHCARE FIRM | THE HIGHLANDS

"Businesses which are located in serviced offices and as such do not have a Rateable value - the grant scheme insists a business must have a Rateable value to qualify. This is unfair given a lot of small businesses like my own are located in serviced offices."

BUSINESS SERVICES FIRM | THE HIGHLANDS



SNAP POLLING OF CHAMBER MEMBERS

"The essential business classification guidance (only applicable in Scotland) is putting a lot of additional pressure on businesses and long-term job security, in a part of the country with the least population density and lowest risks."

MANUFACTURING FIRM | THE HIGHLANDS

"The furlough system gives a cash boost but actively encourages businesses to not work. If an SME has to reduce its activity but still has some work it could be doing to ensure it is well placed for when restrictions are lifted it is unable to do so without incurring expense of employment. This is going to have a dramatic effect when we come out of lockdown. I also believe that as a result of the scheme business activity has slowed so much that staff will be being made redundant at the end of lockdown anyway - what the government wants to avoid."

MANUFACTURING FIRM | MORAY

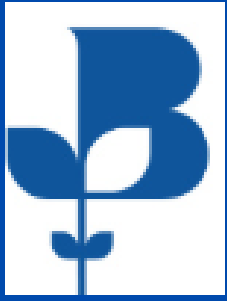
"I am a director and single employee of my own company and currently not entitled to any help that I know of. I am a bus operator and run tours. Without help to the Tourism sector there will be a huge knock on effect when isolation is lifted. Schools, wedding transport, trips and tours will be difficult with no bus operators around to meet their needs. Already four coach companies last week ceased trading due to the virus."

TOURISM FIRM | THE HIGHLANDS

"A staggered start or reopening - the worse thing for us would be being compelled to re-open (and incur significant costs) by closing furlough or no further grants before it is viable to do so. For example, we depend on local, national and international tourism and leisure spending around mountain biking as a hobby and pursuit."

"It is pointless reopening until any restrictions or guidance around this is totally back to normal. Otherwise we will be forced to lay off staff and potentially start to get into debt. So a blanket policy is fine in theory and the governments are doing their best in challenging circumstances. But, there needs to be a mechanism to apply for further support relevant to businesses individual situation and needs."

HOSPITALITY FIRM | SCOTTISH BORDERS



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"The time taken from putting in an application to a decision being made or acknowledgement of your application is too long. I applied for the £10,000 loan over 3 weeks ago and as of yet have not heard anything. Other business owners who have applied for the CBLIS are in a similar situation and are waiting weeks later for the bank to make a decision. If we are refused the grant and then we have to apply for the loan, I am afraid that we may not have accounted for the lengthy delays that will occur and will run out of money to cover our essential business costs."

HOSPITALITY FIRM | STIRLING

"Consideration needs to be given not only to the current immediate economic crisis but to circumstance further down the road. Payment delays, default, cancelled project will all adversely affect cashflow. Companies who manage to get through lockdown may face cashflow issues later as the economy recovers. The banks must be compelled to act flexibly not just for the period of lockdown."

TRANSPORTATION FIRM | THE HIGHLANDS

"My particular concerns relate to the period after the lockdown ends and when we start trying to get back to some sort of normality: no one knows how long it will take to get back to normal trading and if there is a major downturn then will there be additional/new support for small businesses and start ups like mine."

"The current support package is welcome for the initial lockdown period albeit I do not know if I will be successful in attaining a grant - my application is submitted and based on the response time I should know by the end of the week. If this does not come through then I will have to look at other funding options. Notwithstanding the excellent support from the chamber, I am disappointed that the Business Gateway has been particularly poor at reaching out and engaging with me, it seems that they may have taken to lockdown to heart. Small businesses need support now, not in a few months when the lockdown hopefully ends."

WHOLESALE FIRM | PERTH AND KINROSS