

COVID-19 Network Support

YOU ASKED WE DELIVERED

Scottish Chambers of Commerce

November 2020

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VIEW FROM THE CHIEF EXECUTIVE

— *The reliable 'go to' and proud voice for Moray businesses*

We continue to live through some of the most challenging economic times our business communities could ever face. Since the first lockdown in March 2020, the Chambers network, its members and our businesses across Scotland have had to continue to evolve and adapt at a dramatic pace. Throughout this year, the main constant has been the ability of Moray Chamber to be there to support and guide businesses and our local community.

Our role and influence has been hugely significant in our ability to share with the UK and Scottish Government your voice, and we will continue to represent Moray businesses as we attempt to ensure steps towards an economic recovery for Scotland in 2021.

The local knowledge you provide us enables the Scottish Chambers of Commerce network to put our business priorities at the forefront of the discussions. We will continue to grow and support one another during our moment of need, and while there is still some way to go, we will ensure we are able to come out of this together and better connected than ever before.

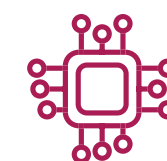
Sarah Medcraf
Chief Executive Officer
Moray Chamber of Commerce



A NETWORK APPROACH

Moray Chamber of Commerce and the wider Scottish Chambers Network policy platform has supported millions of employees and businesses throughout the Covid-19 pandemic.

Our policy platform has focused on three 'Policy Pillars', which are applicable to every sector and every geographical area of Scotland, highlighting our unique position in the marketplace to represent all businesses.



PROTECTING JOBS



GETTING CASH TO BUSINESSES QUICKLY



ECONOMIC RECOVERY

PROTECTING JOBS - OVERVIEW

— Protecting Jobs was a clear priority from Moray Chamber and the business community.



CHAMBER ASK

Moray Chamber called on the UK Government to provide support to businesses quickly to protect jobs and livelihoods. We asked for:

- Extension of Coronavirus Jobs Retention Scheme beyond June 2020;
- Specific support for self-employed;
- Recognition of seasonal workers and support for Directors;
- Support for hiring new staff, with a focus on young people;
- Furlough-style support directly from Scottish Government to reflect devolved policy decisions on economy; and
- Retraining Grants to upskill and reskill new and existing staff.



ONGOING ASKS

Moray Chamber and the Scottish Chambers Network is continuing to raise the following priorities:

- Further Support for Directors;
- Support for seasonal workers;
- Extend salary contributions towards hiring new staff;
- Retraining grants for existing staff; and
- Reinstatement of the Tax-Free Shopping Scheme.

PROTECTING JOBS - RESULTS

— Moray Chamber raised the priorities of Scottish businesses to UK and Scottish Government. The results as of 6 November 2020:



UK Government

- **Coronavirus Jobs Retention Scheme** - Furlough scheme extended until the end of March 2021, reflecting needs from Scottish business community for additional long-term support;
- **Self Employed Income Support Scheme** - Scheme extended to provide two grants, lasting for 6 months between Nov – Apr 21. Payments to be made quicker with claims window brought forward from 14 Dec to 30 Nov. The next self-employed income support grant will increase from 55% to 80% of average profits – up to £7,500;
- **Job Retention Bonus** - A one-off £1,000 bonus for each eligible employee which has been postponed to reflect extension of furlough scheme to March 2021;
- **Jobs Support Scheme** - Originally announced by Chancellor but adapted to reflect views from business community including Moray Chamber. Recent adaptations means more support for businesses to retain employees, providing more certainty and flexibility. Postponed to reflect extension of furlough scheme to March 2021; and
- **Kickstart Scheme** - Funding for businesses to create new job placements for 16 – 24 year olds who are at risk of long-term unemployment. Funding covers 100% of the National Minimum Wage for 25 hours per week for 6 months, including employer NI contributions & employer minimum automatic enrolment contributions. Ongoing engagement taking place with DWP and sharing business feedback.

PROTECTING JOBS - RESULTS CONTINUED

— Moray Chamber and the Chambers Network raised the priorities of Scottish businesses to UK and Scottish Government. The results as of 6 November 2020:



Scottish Government

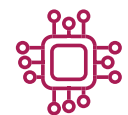
- Grant support to contribute towards 20% employer's contribution for businesses required to close.
- £100m support fund for employment and training and extension of Fair Start Scotland by 2 years.

Tax-Free Shopping Scheme

- The Scottish Chambers Network engaged with Scottish businesses and airports to raise the economic impact of removing this scheme.
- Scottish Chambers wrote to the Prime Minister, First Minister and additional Ministers. Scottish Government has supported the business stance raising directly with UK Government on our behalf.
- In addition, the SCC Network has supported the Judicial Review brought forward by Heathrow Airport, World Duty Free and Global Blue.

CASHFLOW AND PROFITABILITY - OVERVIEW

— Getting cash to businesses quickly is the immediate priority for Moray Chamber and the SCC Network. We called on the Scottish & UK Governments to provide cash grants and support quickly to support cashflow and business operations.



CHAMBER ASK

Moray Chamber asked for:

- Extension of business support aligned with economic restrictions;
- Extending loan schemes with more flexibility;
- Reduction in upfront costs of doing business;
- Additional support for hardest hit sectors
- Specific support for businesses with a rateable value of £51k or above for sectors, including soft play; and
- Flexibility for Self-Employed.



ONGOING ASKS

Moray Chamber continues to raise the the following priorities:

- Additional sectoral support e.g. self-catering establishments;
- Amending Rateable Value Threshold to expand support to more businesses;
- Retail Sector: Remove blanket quarantine and adopt a regional approach, introduce and expand airport testing for inbound/outbound travel to boost consumer confidence;
- Specific grants for travel industry and APD relief to boost demand; and
- Access to funding for digital literacy and training for businesses and employees, supporting businesses to utilise technology to its full capacity.

CASHFLOW AND PROFITABILITY - RESULTS

— Moray Chamber raised the priorities of local businesses direct to UK and Scottish Government. The results were:

Self Employed

- Self assessment payments due in July 20 were deferred to January 21 – no interest or penalties applied to deferred payments.

Grants (Scottish Government)

- Available for businesses affected by temporary restrictions; one-off grants of up to £4,310 for businesses required to close by regulations.

Hardship Fund (Scottish Government)

- Grants for businesses that can remain open but are directly impacted by restrictions. Priority given to supply chain e.g. producers/wholesale businesses impacted by closure of hospitality businesses.

Sector Support (Scottish Government)

- Moray Chamber lobbied intensively for additional sector support for those sectors closed since the start of lockdown. As a result, additional funding was announced by Scottish Government for the softplay sector and nightclubs.
- One-off grants are available of up to £50,000 to businesses in both sectors. Those with multiple premises eligible to claim one full grant plus additional grants of up to 75% on subsequent properties.
- Moray Chamber highlighted some nightclubs diversified to operate as 'pubs' for short period of time and should be entitled to apply for all grants which was accepted by Scottish Government.

Extension of Loan Schemes

- Bounce Back, CBILS, CLBILS and Future Fund extended to 30th November 2020.

Pay as you Grow

- Additional flexibility for businesses to repay Bounce Back Loans, with an option to repay over a period of up to 10 years.

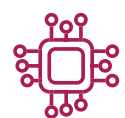
VAT

- 15% VAT cut for tourism and hospitality extended.



ECONOMIC RECOVERY - OVERVIEW

— Moray Chamber has prioritised the need to plan and prepare for business and economic recovery.



CHAMBER ASK

Moray Chamber asked for:

- A phased, timetabled plan for the re-opening of remaining offices;
- Re-development of Scottish Government's Covid-19 new Strategic Framework;
- Increased clarity and guidance of how and when businesses can return to work
- An exit strategy out of lockdown and localised restrictions;
- Ongoing discussion on business and sector guidance;
- Business-friendly Non-Domestic Rates policy including revaluation to take place in 2022; and
- UK Government: Business engagement on Freeport plans and highlighting economic impact of removal of tax-free shopping scheme.



ONGOING ASKS

Moray Chamber and the Scottish Chambers Network is continuing to raise the the following priorities:

- Establishing a timeline for re-opening of remaining offices;
- Working plan to reduce physical distance in manufacturing settings to increase productivity and capacity; and
- Expansion of evidence and ongoing review of performance indicators to measure success or otherwise of Strategic Framework tiers and exit strategy.

ECONOMIC RECOVERY - RESULTS

— Moray Chamber has prioritised the need to plan and prepare for business and economic recovery.



Re-Opening Offices

- Moray Chamber participated in a short-life action group on the re-opening of remaining offices. Report & Recommendations were submitted to Scottish Government, including a phased timetabled plan for offices to re-open.
- Scottish Government confirmed continued operation of “work from home” as stated on 23 October. However, Scottish Government has recognised the economic, health and wellbeing indicators. We have committed to working with Scottish Government to further develop Moray Chamber's initial staged plan for the re-opening of offices.

New Strategic Framework:

- Moray Chamber submitted detailed feedback to the Scottish Government related to the publication of the Levels/Tiered approach to restrictions. [Read full submission.](#)

In summary, Moray Chamber called for:

- Greater detail & transparency of Tiers/Levels including trigger points, criteria, and restrictions;
- Expand evidence to include health/economic indicators;
- Apply restrictions on a ward-by-ward basis to maintain economic activity;
- Expansion of business support with details on support packages for each Level/Tier; and
- Detailed reviews with business to take place on a daily basis.

Manufacturing

- Joint representation made from The Scottish Chambers Network and Scottish Engineering to reduce physical distancing in manufacturing settings from 2m to 1m with mitigations to improve productivity.
- Due to the rising number of Covid cases, this cannot be implemented at this point in time.
- Further working with SG/SCC/SE to consider planning how this could be achieved to both increase productivity capacity whilst securing safe environments.

ECONOMIC RECOVERY - RESULTS CONTINUED

— Moray Chamber has prioritised the need to plan and prepare for business and economic recovery.



Additional Sector Guidance

- Published for leisure/gyms, domestic cleaning. Moray Chamber has provided business feedback on softplay sector guidance. Expected to be published in early November.

Restart Group

- Moray Chamber participating in Scottish Government's restart group, including health and safety and workplace guidance. Moray Chamber published its own Workplace Guidance & Risk Assessments Toolkit for SMEs.
- Moray Chamber submitted a detailed response to the Scottish Government's Advisory Group on Economic Recovery through the Scottish Chambers Network. [Read Full Submission](#)

Strategic Tourism Recovery Taskforce

Moray Chamber submitted feedback to this group, with SCC leading on 'RECOVERY' strand. Recommendations to be published this month.

Non-Domestic Rates

- Scottish Government delayed revaluation to 2023, against the SCC Network position and Barclay Review recommendation to hold more frequent revaluations which respond to economic situation. Moray Chamber is engaging with cross-party politicians to raise the consensus position to proceed with revaluations in 2022 and to reject the Scottish Government's revaluation delay order.

Freeports

- SCC has set up a Task Group with specific experience and expertise from a ports perspective to explore the economic opportunities for Scotland. Moray Chamber is providing input to this group.

INFORMING SCOTTISH GOVERNMENT FRAMEWORK

— Moray Chamber has consulted intensively and rapidly with the wider Scottish Chambers Network on the Covid-19 Strategic Framework.

A DETAILED FORWARD PLAN

- As an immediate priority, Moray Chamber recommended the Framework needs to contain a more **detailed forward plan** driven by key indicators and evidence, with contingency planning options which are both ambitious and innovative.
- The introduction of a tiered approach and further restrictions will not, in isolation, provide the exit strategy and plans which business needs.
- A summary of the key asks are outlined adjacent.

[Read Full Submission](#)

Greater detail and transparency of Tiers/Levels

- Trigger points, duration, restrictions, funding support, movement between levels, criteria to avoid higher levels of restrictions and a greater variation required between levels.

Evidence

- Key economic and health indicators must widen and be included in reporting/reviews to support business recovery and suppress virus spread.

Geography

- Health board regions too wide for applying restrictions. Granular application by postcode/ward should be starting point as identified through data/test + trace.

Business Support

- Expansion of business support required rapidly across all sectors and geographies and a long-term view to be adopted to support businesses to trade.

Reviews

- Detailed plans needed, with contingency and flexibility built-in, daily reviews on performance with business voice included as part of decision-making.

RAISING THE CHAMBER VOICE

— Moray Chamber has consistently raised the business voice, highlighting the concerns and policy priorities of its members, as well as highlighting the role of the Network in providing frontline business support to businesses.



- Moray Chamber provided evidence to support SCC presentation to the Scottish Parliament's Economy, Energy and Fair Work Committee on 18th May and 11th August 2020. Both sessions investigated the impact of Covid-19 on businesses, employees and communities. [Read Full Submission](#)
- Practical support must extend to every size of business, in every sector and geographical location in Scotland. No business should be left behind on the road to economic recovery. Targeted support should be provided to small and medium sized businesses which are the lifeblood of Scotland's economy and the beating heart of our local communities.
- The Scottish and UK Government have played a central role in providing critical business support throughout this crisis. This role will have to continue through the recovery period and beyond. Both Governments must collaborate consistently to pursue strategic economic policy decisions which support business recovery.
- The focus of such decisions should be on protecting jobs and activity within the economy, including measures to support trade finance; working capital loans with flexible and deferred terms; tax relief; loan payment relief; rent/lease relief; grants; wage subsidies for SMEs; skills and training; business support interventions; and fast-tracking infrastructure investment projects.

CAMPAIGNING FOR BUSINESS

CALL TIME ON TARIFFS

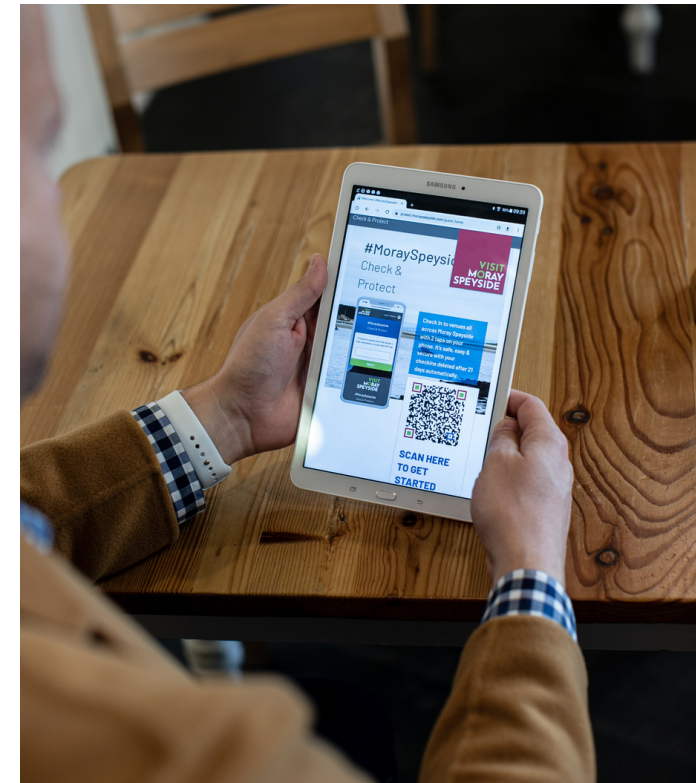
- Moray Chamber supported a national campaign, 'Call Time on Tariffs', with the Scottish Chambers Network on reducing and removing US tariffs on Scottish exports.
 - A total of 16 Chambers actively participated in the campaign with follow up letters to local MSPs and MPs/Ministers.
 - The campaign received widespread support including from Scotch Whisky Association and was directly referenced by Scottish Government Ministers in their letters and meetings with UK Government Ministers.
- ✓ • Tariffs not extended to Blended Scotch or Gin; and
 - Shortbread/sweet biscuits to be removed from the tariff list.
 - ✗ • Status quo maintained for majority of products, with 25% tariff still in place on Single Malt Scotch, liqueurs and cashmere knitwear.



LAUNCH OF TEST + PROTECT BUSINESS APP

CHECK & PROTECT

- Moray Chamber led the way to ensure local businesses were ready to go to welcome customers in a safe way aligned with Government guidelines.
- Developed by the Chamber Network, the Chamber of Commerce 'Check & Protect App' has been launched across **15 Chambers** in Scotland as of **1 November 2020**.
- The App was widely welcomed by businesses with its simple to use interface, smartphone technology, speed of registration and easy functionality.
- So far, there has been over **41,000** check-ins through the app and **87 businesses** in Moray using the app.
- Moray Chamber worked in partnership with **Visit Moray Speyside** to ensure local businesses were ready to welcome customers in a safe way aligned with Government guidelines.



INFORMING DECISION MAKERS

— Moray Chamber continues to engage directly with Ministers and Party Leaders at Holyrood and Westminster outlining the Chamber Network's needs and priorities.

- This has provided a direct opportunity for Moray Chamber and its members to directly address and raise issues on behalf of their business and sector.
- Since the crisis, Moray Chamber has regularly coordinated and organised Network sessions on a cross-party perspective.
- Moray Chamber has also coordinated various Business Roundtables with leaders from across the business community.



ENGAGING AND SUPPORTING BUSINESS

Scottish
Government

Risk Assessment Example for COVID-19

Example: Risk Assessment for First Aid and Emergencies

Remember to follow a set process for risk assessing the transmission of COVID-19 in the workplace.

Eliminating the risk should be your first option (for example by allowing home working) if this is not possible you need to reduce the risk (for example by reducing the time and frequency of tasks). You should redesign work to ensure that staff can maintain physical distancing.

What are the Hazards?	Who might be harmed?	Current controls	Additional controls required	Action by whom	Action by when
Spread of COVID-19 virus.	Staff, visitors, contractors, service users.	Workplace Hygiene Regular hand washing, surfaces and sanitary facilities provided.	You will need additional control measures. For example, see below:		
		Cleaning - routine workplace cleaning in place.			
		Existing evacuation processes and first aid provision in place.			

— Moray Chamber has provided opportunities for its members and businesses to have a voice. At the same time, we have provided practical advice and tailored support through Chamber business guides.

QUARTERLY ECONOMIC INDICATOR

The QEI is Scotland's longest-running economic survey of its kind and polls companies in the following sectors: construction, manufacturing, retail, tourism and financial & business services. Throughout the lockdown period, Moray Chamber and SCC surveyed 950 businesses tracking sectoral performance, future trading prospects, business and employment/skills challenges.

CV19 BUSINESS TRACKER SURVEYS

Moray Chamber was the first business network to initiate a nationwide business survey which polled over 1,500 companies on the impacts of Covid-19 on their operations, cashflow, staffing and economic concerns.

BUSINESS GUIDANCE + RISK/H&S GUIDE

Moray Chamber produced easy-to-use business guidance documents including health & safety checklist and risk assessment templates, supporting businesses to safely operate and communicate with employees.

Through Moray Chamber's dedicated Business Support hub on its website, companies were also able to request expert advice and guidance, as well as receiving business guidance.

NETWORK PROFILE (MEDIA)

— Moray Chamber and the Scottish Chambers Network has represented the views of the business community in print, broadcast, TV and digital, as well as adopting a consistent strategy to respond to critical business/economy announcements from Governments.



MEDIA

- Since lockdown, The Chambers Network has featured over **500** times in the media including BBC, STV, Herald, Business Insider, Press & Journal, Scotsman and Daily Mail;
- SCC is the “go to” business voice for media which enables SCC to share Network views and concerns to the public; and
- SCC's social media reach has totalled over **400,000** impressions.



BUSINESS SUPPORT HUB

- SCC created a publicly available Coronavirus Support Hub in response to the pandemic; and
- The Hub has been accessed over **4,600** times, with direct access to business support measures including helplines, financial grants access and employment support.



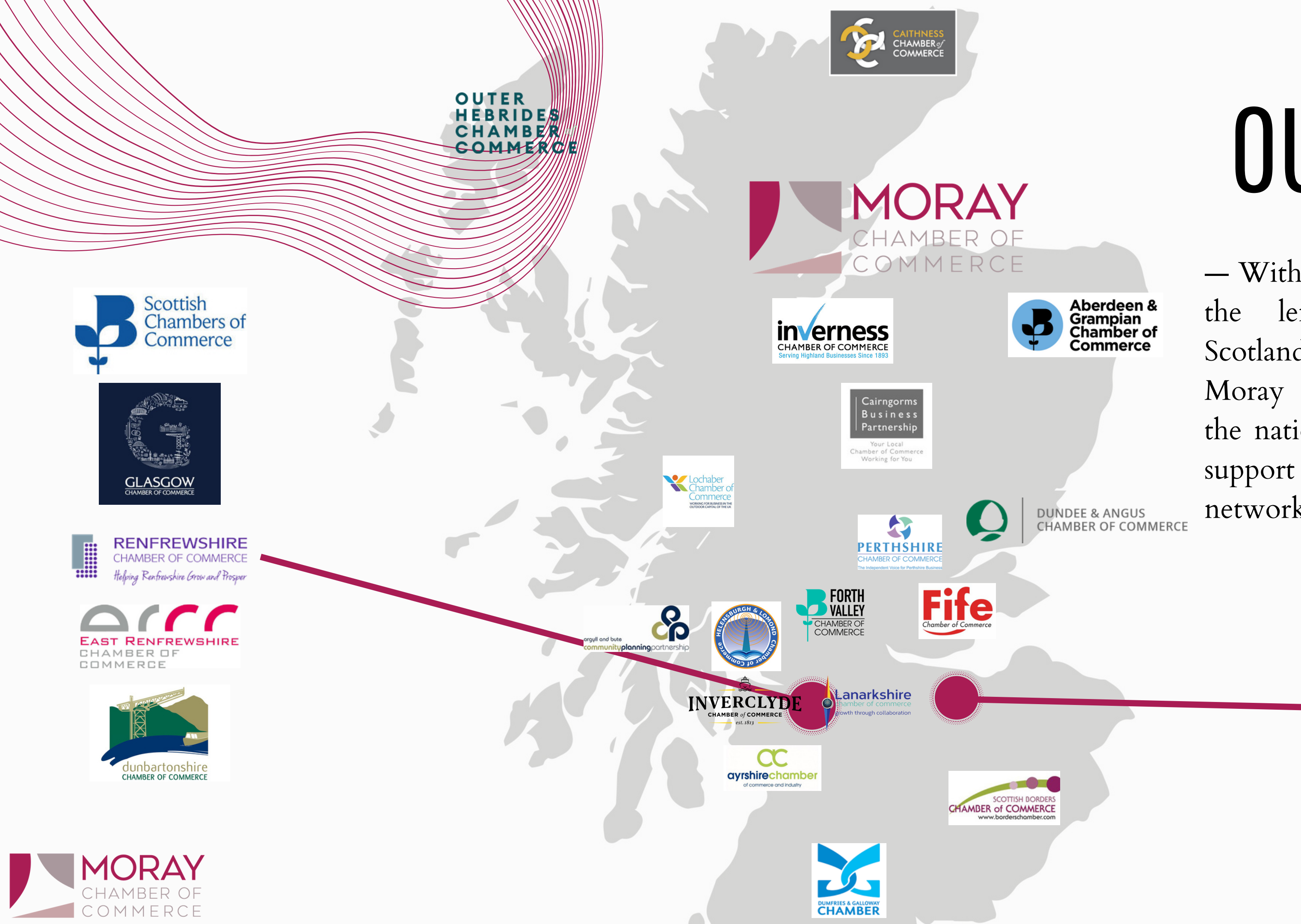
DAILY NEWSLETTER

- In response to the pandemic, SCC introduced a daily email update to its members on 12 March 2020;
- Almost **150** updates have been shared every weekday, totalling **140,000** views and provides up-to-date details in an easily digestible way and well received by the network with a **25%** open rate; and
- The newsletter is distributed to **390** people, including SCC board and staff, Chambers CEO, Staff and Presidents, business partners and MSPs.



OUR VOICE

— With local Chambers operating the length and breadth of Scotland, your business alongside Moray Chamber can help shape the nation's economic future with support from the 30 Chamber networks and its 12,500 members.



“You and your team are tirelessly working on our behalf during these uncertain times, and whilst we might not get around to thanking you. We really do highly appreciate your great work”

Stephen Hall – Flexcon Europe

“Well done for producing such a professional and well informed update email on a daily basis. I find it very informative and applaud the efforts of all involved.”

Carlo Rossini – Director – Energy-Link

“The guidance for re-opening offices was extremely helpful for me and my Senior Management Team as we look at re-opening our office.”

Feedback From Chamber Network

“The SCC team are doing a fantastic job and we are grateful for all the support from Liz, Charandeep and the team.”

George Moodie – President – Inverness Chamber

“The Chamber above all is the one that has stood out in this crisis and the team have done a great job to date.”

Stephen Sutherland – President – Caithness Chamber

“I just wanted to say thank you for these updates. I'm not a Chamber member at the moment but plan to join.

Really useful and bang up to date. Great job!!”

Teresa Jackson – Inverclyde Chamber



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