

**Moray Business Resilience Meeting**  
**Thursday 1 October 2020 (Skype call)**

**Action Points**

Attendees:

David Groundwater - FSB  
Clare Lock - MBWC  
Craig Robertson – Business Gateway  
Fiona Robb - HIE  
Fraser Grieve – SWA  
Jim Grant – Moray Council  
Laurie Piper – Visit Moray Speyside  
Lewis Featch – on behalf of Richard Lochhead  
Lynne Ross – Job Centre Plus  
Michael O'Donnell – Moray Council  
Sarah Medcraf – Moray Chamber of Commerce  
Scott McKnockiter – HIE

Apologies:

Douglas Ross - MP  
Gemma Cruickshank – Elgin BID  
Graham Leadbitter – Moray Council  
Nina Crocombe - SDS  
Richard Lochhead - MSP  
Stephen Sheridan – SDS  
Stuart Black - HIE

1. Jim Grant opened meeting
2. Public Sector Update
  - a. The report from Moray Council on the economic recovery plan was discussed and agreed at the MEP yesterday. The plan is now on the Moray Council website and a project summary is due to go to the Community Planning Group shortly
  - b. Business Gateway have been working on recovery, redundancies and new starts but not much movement on business growth at the moment.
  - c. Banks are still prioritising existing customers. There is a waiting list for growth businesses to apply for accounts and start-ups accessing bank accounts. BG are assisting new start-ups to find alternative lending providers.
  - d. 50+ businesses have now registered for the Digital Enablement Grant. There is no closing date but projects need to be completed by the 31st of March 2021.
  - e. The Young Capital Investment Scheme launched 21st of September. The scheme can contribute 50% costs up to £50k towards capital eg. equipment, tools, machinery etc including equipment to work from home. The scheme is not open to retail or service industries. Enquiries to be emailed to HIE. Closing date 23rd October.

- f. Communities Recovery Fund has now been launched and HIE are waiting to see the outcome and how they will be involved.
- g. SG have now confirmed with HIE that any underspend of the Supporting Communities Fund can now be used to support recovery.

### 3. Private Sector Update

- a. Job Centre Plus report that construction courses have been very popular with 100+ registered on virtual courses.
- b. There is still ongoing promotion for the Kickstart Scheme.
- c. The tourism industry have faced a difficult week with the “rule of one household” being enforced and faced many cancellations, especially of larger properties. Increasing fear of a second lockdown and many in the industry fearing the worst, especially in the lead up to Christmas period. There will be no Christmas bookings and this will have a significant impact on cash flow forecasts and businesses being viable going ahead.
- d. Moray Speyside TV campaign has now concluded and has been successful although potentially October school holidays could be difficult for hospitality trade.
- e. The 10pm curfew is not making sense for pubs/restaurants and has hit the industry hard. The benefits of the new Job Support Scheme to replace furlough is negated by the curfew and the restrictions within the tourism and hospitality industries.
- f. Travel restrictions between Scotland and England do not make sense.
- g. Uncertainty of not knowing what the landscape will look like over the next six months.
- h. The increase in duty free allowances to 4 litres has been helpful but not seeing much of a difference in airports due to the reduced passenger numbers.
- i. Payment holidays on VAT, CBILS and bounce back loans have now been extended
- j. FSB are working alongside Adecco to administer the Kickstart scheme which is proving very popular.
- k. DWP are hosting many webinars over the coming weeks.
- l. The findbusinesssupport website has a new format and is easier to navigate.
- m. Moray Chamber are pleased they now have 125 kick start spaces from 60 employers and are working with Business Gateway and Job Centre Plus to manage the influx at closing date of 13th October.
- n. Disappointing news from the First Minister today that many businesses will not be moving into Phase 4 of recovery, especially those with early years/child services provisions.
- o. Continuing to lobby for VAT reduction.
- p. Plea to turn around appeals and applications for Business Rates sooner.
- q. Moray Business Women’s Club have launched their Business Awards which are open for any businesses women to be nominated.

### AOB

- a. Suggestion that Microsoft Teams be used as the preferred platform for future meetings, all agreed.

### **Date and time of next meeting**

**Thursday 15<sup>th</sup> October 2.00pm – 3.00pm**