

Moray Business Resilience Meeting

Monday 30 March 2020 (Skype call)

Action Points

Attendees:

Cllr Graham Leadbitter – Moray Council
Jim Grant – Moray Council
Michael O'Donnell – Moray Council
Richard Lochhead - MSP
Douglas Ross - MP
Fraser Grieve – SCDI
Sarah Medcraf – Moray Chamber of Commerce
Laurie Piper – Moray Speyside Tourism
Gill Neill – Elgin BID
Clare Lock – MBWC on behalf of Donna Harper
Stuart Black - HIE
Fiona Robb - HIE
Scott McKnockiter - HIE
Craig Robertson – Business Gateway
David Groundwater - FSB

Apologies:

None

1. Stuart Black opened meeting and thanked everyone for their time, round table introductions followed
2. Actions from previous meeting.
 - a. 250 grant applications now received. Additional promotion through MEP media and MyMoray website
 - b. FAQs area now on Moray Council website
3. Local Business Updates
 - a. Banks are prioritising existing customers over new. Bank of Scotland requiring 100% personal guarantee on CBILS
 - b. Leisure and tourism businesses with a high rateable value do not fall into category for grant assistance, although still facing same challenges. Important to keep these businesses in mind
 - c. Self-catering now included but guidance awaiting from SG. Smaller B&B (domestic scale) ineligible
 - d. Self employment package now announced but some businesses fall short of eligibility criteria. Will there be some degree of flexibility for support?

- e. Is Universal Credit the only option for new businesses that have not been trading for long or is there something else to be announced?
 - f. Grant guidance still to be released by SG. Concern businesses were told payment will be received 10 days from announcement on 25th March – does not leave Moray Council long to process
 - g. Will companies be contacted to put a hold on loan interest payments?
 - h. Need to filter through self-catering businesses who rely solely on accommodation as a source of income, not just renting out a room
4. Public Sector Update
- a. Moray Council part of Grampian emergency planning teams that are already operational
 - b. If businesses are currently leasing a council property and experiencing difficulties paying the rent than they can email estates@moray.gov.uk or call 01343 563091 – they will note their account and be empathetic towards payments due.
 - c. Business Loan Scotland - 3 month holiday on loans Cap and interest being offered - companies with loans to contact BLS direct
 - d. Reassurance that guidance from SG will follow
 - e. 95% of self employed now catered for. The scheme is brand new so developing solutions for remaining 5%
 - f. Most self employed will receive payments in June, to be backdated 3 months. Loans and payment breaks in interim should alleviate difficulties with immediate cashflow
5. Frequency of meetings to continue twice a week Monday and Thursdays at 2.00pm
6. AOB
- a. £350M Resilience Package announced for communities. HIE working with 8 anchor organisations within the community to feed out to those most in need to provide food/benefits/emergency fuel. Application form has been streamlined and expressions of interest to go to SG for consideration. Additional SCVO fund available.
 - b. Grampian community and SG volunteer hub launched
 - c. Funding to be announced for the fishing industry – further details at **Annex 1**
 - d. Need to ascertain the numbers of key workers who are not able to return to their homes and whether accommodation can be provided. Reference made to the Grampian Coronavirus Assistance Hub for approval from Moray Council for accommodation providers to remain open if staff have not already been furloughed. Stuart to liaise with NHS Grampian contact to confirm accommodation requirements.

Date and time of next meeting

Thursday 2nd April 2.00pm – 3.00pm

Annex 1

AOB 6c.

Marine Scotland: The Scottish Government has identified and has started contacting vessels who will be directly offered funding

Key features of the scheme are:

- Those vessels receiving initial funding are all Scottish Registered vessels of 12m and under in length, and who have no other form of income to support them -- this includes creelers, divers, and smaller trawlers and dredge vessels, many of whom operate in remote and island communities;
- Payments will only be made to those making a full time living from commercial sea fishing;
- Eligibility will only be for those who have or will suffer market failure or loss and not where alternative markets clearly remain;
- For those eligible an initial payment of 50% of two months' average vessel earnings will be made.
- Initial payments will be capped at a maximum of £27,000 as we explore State Aid restrictions and where there are owners of multiple vessels.

Queries : seafisheriesintervention@gov.scot Vanessa Brown e: vanessa.brown@gov.scot | www.gov.scot/marinescotland