



Greater Birmingham
Chambers
of Commerce



#BACKOURBUSINESSES

Areas for Urgent Government Action on COVID-19 Business Support

January 2021



Foreword:

On the 9th December we, together with over 50 regional stakeholders and business owners, wrote to the Chancellor urging him to *Back Our Businesses* with significant additional support. We are still waiting for a response.

In the time since, the country has been plunged into a new national lockdown with additional grant funding brought forward to help closed businesses meet this huge challenge. This, alongside the existing schemes – while hugely welcome – falls woefully short of the comprehensive package of targeted measures that businesses need in practice.

As the Prime Minister himself said on the 4th January, ‘it is clear that we need to do more, together, to bring this new variant under control while our vaccines are rolled out’. We urge him to live up to his words, apply that call for ‘togetherness’ and #BackOurBusinesses through these final months by following the calls to action set out in this document.

Saving previously viable businesses and jobs through this short term dramatic disruption just makes sense. It will result in a stronger economic and social outlook (and associated higher tax returns and lower defaults on Government backed loans) for many years to come.

We also urge our business community to continue to play their critical role in driving cases down. If we are to stand any chance of exiting this lockdown and reducing the risk of severe measures on the other side before the vaccine takes full effect, we must all hold ourselves to the highest standards in maintaining COVID-secure practices in our workplaces.

In the less than 10 weeks between the 1st November and 5th January, Greater Birmingham’s businesses had to operate under 5 different levels of COVID regulations. We know how confusing and complex this can be and will continue to be on hand to support our members in understanding and adapting to the latest guidance as well as lobbying for urgent action on their behalf.



Paul Faulkner
Chief Executive
Greater Birmingham
Chambers of Commerce



Henrietta Brealey
Director of Policy & Strategic
Relationships
Greater Birmingham Chambers
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If the Government does not act quickly we will see significantly more business closing their doors for good. The familiar high street brands may hit the front pages, but you’ll be unlikely to read as much about the many thousands of smaller businesses, the are the lifeblood of our economy and engine of employment, that are at risk. For businesses that have been unable to fully trade since March and those that have lost the critical Christmas period– time is running out.

In November we surveyed our members, asking where they thought they would be in 6 months time without further Government support. 5% - one in 20 – thought they would be closed or in administration and 21% believed they would be declining significantly.

We urge the Government to listen and take action. This document sets out the essential package of support that the most impacted businesses need to see them through these most challenging times. We have created it with and for our members who we have been working closely alongside throughout this period to connect them to support, understand the very real issues they are facing and lobby on their behalf. You will find comments from them throughout this document, including anonymised responses from 100 of the c.380 businesses that completed our aforementioned survey on how COVID-19 is impacting them.

COVID-19 is not the only disruption facing businesses this year and we are also continuing to support our members with adapting to Brexit and beyond. You can find out more about our wider support for businesses and lobbying messages on the GBCC website: www.greaterbirminghamchambers.com

Summary:

The Greater Birmingham Chambers of Commerce are calling on the Government to ***Back Our Businesses***.

The time for incremental, short-term, reactive measures is over. Businesses urgently need a comprehensive package of support to help them survive and, in due course thrive, through 2021.

A vaccine is being rolled out, there is light at the end of the tunnel – but businesses need the Government to keep laying down the tracks. Saving previously viable businesses now will lead to a quicker, stronger return to economic growth (and higher tax receipts, lower unemployment, lower defaults on Government backed loans) for years to come. In light of this our asks to the Government are:

Grant Support:

- Bring forward enhanced grant support for the most impacted 'closed' businesses with high overheads and organisations with limited to no access to current schemes – such as supply chain firms, those impacted by the wider COVID-19 environment and charities

Coronavirus Job Retention Scheme:

- Remove the requirement for National Insurance and pension contributions on furloughed staff for businesses required to close by Government policy and their suppliers
- Review the terms of the CJRS to ensure those who cannot access the scheme due to the date or nature of their employment (such as the more recently employed and PAYE freelancers) are able to access support

Coronavirus Business Interruption Loans and Bounce Back Loans:

- Extend the interest free period for the CBILS and BBLS to reflect the fact that the UK remains in crisis many months on from applications opening
- Ensure all borrowers with CBILS facilities have the option of extending repayment terms to 10 years.
- Explore innovative options for freeing up finance for growth while ensuring prudent use of government guarantees

VAT Reliefs & Deferral:

- Bring forward further interest free deferral of VAT payments for Q1 & Q2 2021
- Extend existing VAT relief measures for the hospitality sector and visitor attractions through to at least the end of Q3 2021 and expand VAT reliefs to include cold food takeaways, cold beverage takeaways and alcoholic beverages

Business Rates Relief:

- Extend targeted 100% business rates relief for the most impacted sectors throughout the 2021/22 financial year
- Ensure that applicable businesses are able to access reliefs for their entire premises including car parks and other areas that may be rated separately, but are still manifestly part of the same business premises

Self Employed Income Support Scheme:

- Extend the Self-Employment Income Support Scheme to individuals who have been self-employed for less than one year and provide equivalent support for owner-directors of small limited companies paid primarily through dividends

Rent:

- Introduce tax credits or explore options for partial rent grants to support landlords in offering rent waivers or reductions to businesses in genuine difficulty
- Bring forward short-term payment holidays for domestic mortgages and capital payment holidays for landlords

Mind the Gap:

- Ensure that higher business rates payers, non-rates payers, significantly impacted supply chain companies and charities, and those without commercial premises are meaningfully supported through COVID-19 grants and policy

Follow the Evidence:

- Apply the British Chambers of Commerce "5 Business Tests" to all COVID-19 measures

Our members, business leaders and stakeholders can join this call to action by sharing your messages of support on social media using the hashtag **#BackOurBusinesses**.

"The reality is that the £3,000 pcm support and a one off £9,000 grant is simply 27% per cent of what is required to maintain a venue like ours over the next 3 months, when its closed - with central overheads alongside national insurance and pension that's required under the CJRS scheme it simply doesn't go far enough.

Since the pandemic began, apart from furlough, as of January we have received just £4650.00 in grant support from the government yet we have paid £96,456.72 in associated employment costs.

The hospitality sector is creaking due to the lack of support for what was one of the most progressive sectors supporting the economy for many years.

Our story is one of hundreds of thousands of businesses which creates employment risk to millions."

Sam Morgan, group chief executive of We Are Craft Limited

"We ask the government to address the precarious position small businesses like ours in the hospitality sector find themselves in (high outgoings and low or zero revenue), whether by way of partial loan write-offs, rent grants or turnover based grants (as in Germany). Protection for employees will be useless if their employers are no longer there at the end of this."

Tracey Stephenson, co-founder and joint managing director of serviced apartment operator Staying Cool

"We're one of the largest Music Education Hubs in the UK - normally teaching 34,000 children a week in Birmingham and providing expert training and consultancy to school leaders. We also work with disadvantaged communities - most badly hit by the pandemic - usually funded by trusts and foundations who have been forced to re-prioritise as part of their Covid-19 response.

This is not 'nice-to-do-work' - it's essential to ensure the long-term education and well-being of young people and our communities.

A COVID community trust fund, backed by government, could unlock support. The long-term cost to society and business if we collectively do nothing will be far greater than if we get backing now."

Sharon Bell, Chief Executive, Services For Education

Grant Support

Action:

Bring forward enhanced grant support for the most impacted 'closed' businesses with high overheads and organisations with limited to no access to current schemes – such as supply chain firms, those impacted by the wider COVID-19 environment and charities.

Background: Previously viable businesses are experiencing critical, short-term cash flow issues. This has arisen from a combination of forced temporary closures, plummeting customer demand, investing in COVID-secure premises and restricted capacity due to Government policy aimed at stopping the spread of COVID-19. Loans alone are not viable due to high levels of debt already accruing in the business community. Action must be taken to get cash to businesses in need to prevent a wave of business failures in the most impacted sectors.

The following grant schemes are currently available for businesses: business required to close can receive payments of £1,334, £2,000 or £3,000 per 28 days. Certain businesses deemed to be significantly impacted but not required to close under the tiers system pre-national lockdown qualify for £934, £1,400 or £2,100 per 28 day period.

There are also sector specific grants; a one of £1,000 payment for "wet pubs" and a new one-off "lockdown grant" for businesses required to close from the 5th January 2021 in the retail, leisure and hospitality sectors worth £4k for businesses with a rateable value of £15k or under £6k for businesses with a rateable value between £15k and £51k or £9k for businesses with a rateable value of over £51k.

These above are based on rateable value. In addition Local Authorities have been allocated a relatively modest discretionary fund for wider support for impacted businesses (a combination of funds worth c.5% of closed/open schemes, an allocation based on a formula of c.£20 per head of the population and a further allocation tbc at the time of writing announced by the Chancellor on the 5th January)) to use to support businesses that are not business rates payers but otherwise meet the criteria or are significantly impacted by COVID-19.

The current COVID-19 grants of up to £3,000 a month and one-off payments of up to £9,000 for closed businesses are welcome but cannot cover the overheads of businesses with larger premises/in higher rent areas/paying NI for significant numbers of staff on furlough or otherwise have significant fixed overheads.

The discretionary grants available are calculated using a formula largely based on per head of the population – not number of businesses or the overheads businesses within a local authority face. Rents and business rate vary wildly between LA areas, resulting in effectively disproportionately low value support for high cost areas with a significant business population.

Charities have also faced significant challenges in terms of reduced opportunities for fundraising activities and reduced donations from impacted businesses and individuals. They also face significant overheads and core costs. The Government brought forward a welcome £750m package of support for small and medium voluntary, community and social enterprises in May. However, due to the limited funds, not all charities benefitted.

Statistics:

- £7,266.17: estimated average monthly rental liability for a retail property with a rateable value of over £51,000 in the Birmingham City Council area (Colliers International)
- 45% of Greater Birmingham businesses reported that their cash flow position had worsened between Q3 and Q4 2020 (GBCC QBR)
- 42% of respondents had taken on debt during the crisis, with more than 1 in 4 businesses saying they may need to scale down operations to repay and 1 in 10 saying they might have to cease trading (British Chambers of Commerce & TSB national survey of businesses, August 2020)
- There was a 70% increase in the number of company dissolutions in March 2020 compared to March 2019 (Enterprise Research Centre)
- By the end of March 2021, TheCityUK estimates that there could be c.£100bn of unsustainable debt held by UK businesses, of which c.£35bn would stem from Government loan schemes (TheCityUK)

Coronavirus Job Retention Scheme

Action: Remove the requirement for National Insurance and pension contributions on furloughed staff for businesses required to close by Government policy and their suppliers

Review the terms of the CJRS to ensure those who cannot access the scheme due to the date or nature of their employment (such as the more recently employed and PAYE freelancers) are able to access support

Background: Paying National Insurance and pension contributions on furloughed staff is an unsustainable overhead for the businesses most impacted by COVID-19 restrictions. These industries are likely to be facing tight limitations on their ability to generate income until at least the Spring.

Under the current iteration of the CJRS (January 2020), the Government will cover up to 80% of salary (up to £2,500 per month) per eligible employee in employment by the 30th October, for businesses to retain and furlough employees. Employers must pay National Insurance and employer pension contributions. Employees can be furloughed on a flexible, part-time basis with the government covering up to 80% of salary for usual hours not worked and with the employer responsible for NI, pension contributions and salary for hours worked.

The CJRS has been a lifeline for many businesses – and their employees – facing weak and fluctuating demand during this challenging period. The decision to extend the CJRS to the 30th April 2021 is welcome as is the decision to retain the “flexible furlough” version of the scheme.

However, for businesses required to close to the public, the requirement of paying national insurance and pension contributions on furloughed staff is unsustainable. The majority of these businesses are not bringing in income remotely comparable to pre-COVID-19 levels (even where they’ve been able to adapt to takeaway or online services) if they are able to bring in any income at all. The current exponential rise in COVID-19 cases suggests that strict measures will be in place for these sectors for some months yet.

Removing this overhead short-term will save jobs and businesses, in turn leading to a stronger economic outlook, higher tax receipts and quicker “bounce back” when conditions improve over the mid to long term.

Statistics:

- 27% of eligible employments in the accommodation and food services sector and 24% of eligible employments in the arts, entertainment and recreation sector were furloughed as of the 31st October
- As of the 13th December, CJRS claims totalled £46.4bn for 1.2m employers furloughing 9.9m employments
- Record redundancies were recorded between August and October 2020 – 370,000 – an increase of 251,000 on the same period the previous year

Coronavirus Business Interruption Loan Scheme and Bounce Back Loan Scheme

Action: Extend the interest free period for the CBILS and BBLS to reflect the fact that the UK remains in crisis many months on from applications opening.

Ensure all borrowers with CBILS facilities have the option of extending repayment terms to 10 years.

Explore innovative options for freeing up finance for growth while ensuring prudent use of government guarantees such as:

- Converting CBILS debt into a form of a Government backed equity fund
- Allowing partial or complete write off of CBILS debt against investment in growth and new employment
- Enabling the release or subordinating of security of CBILS loans by banks in favour of new commercial loans for funding business and employment growth
- Introducing a surcharge on taxable profits and shareholder salaries which would allow businesses to pay down their debt over a longer period

Background: The CBILS and BBLS have been a much welcomed and essential source of finance for businesses whose cash flow has been dramatically hit by short-term pandemic conditions. However, the levels of debt building in the business community are becoming unsustainable and risk choking recovery and future growth.

The CBILS offers 80% government guaranteed loans via high street banks and other finance providers of up to £5m for companies with a turnover of under £45m. Where there is sufficient security available, it is likely that the lender will take such security in support of a CBILS facility. Personal guarantees may be required for loans of over £250,000. It launched on the 23rd March 2020 with 6 year repayment terms. From September 2020 the Government amended the terms of CBILS to allow a lender to extend the term to up to 10 years - however this is at the lenders discretion. In practice, we have received reports from businesses that have found lenders unwilling to do so.

The BBLS offers 100% Government guaranteed unsecured loan facilities from £2,000 to £50,000 (or up to 25% of turnover). It was launched on the 4th May 2020. From November 2020 businesses that have already taken out a loan may “top it up” to up to the maximum limit – but with the interest free period and payment terms remaining unchanged. For both schemes there are no fees or interest due for 12 months. After that point the BBLS interest rate is set at 2.5% with the CBILS interest rates varying and set by the finance provider. While the loans are government backed, the business is liable for 100% of the debt.

Statistics:

- £63.18bn worth of CBILS and BBLS facilities have been approved (HMT COVID-19 Business Loans Statistics)
- The Wholesale and Retail sector has accessed a significantly higher proportion of CBILS loans (19%) than its share of the business population (9%), with Manufacturing (13% v 5%) and Accommodation and Food Services (9% v 3%) following a similar pattern – as of the 4th October (British Business Bank)

VAT Reliefs & Deferral

Action: Bring forward further interest free deferral of VAT payments for Q1 & Q2 2021.

Extend existing VAT relief measures for the hospitality sector and visitor attractions through to at least the end of Q3 2021 and expand VAT reliefs to include cold food takeaways, cold beverage takeaways and alcoholic beverages.

Background: Businesses expect to be feeling the impact of COVID-19 well in to 2021/22 and need a framework within which to plan for the longer term while managing short-term cash flow pressures.

Between 20th March and 30th June 2020 businesses were able to make use of an interest free VAT deferral facility in order to better manage short term cash flow issues during the national lockdown. The VAT from this period is still due and businesses must either pay it in full by the 31st March 2021 or they can opt in to a new VAT payment scheme of 11 monthly instalments.

Given the significant COVID-19 restrictions in place and ongoing significant escalation in cases there is a clear case for similar measures to be brought forward for this period. We have heard reports from businesses concerned about their ability to pay given the critical cash flow position they are facing.

In addition, the Government have introduced temporary VAT reductions from 20% to 5% on certain hospitality, accommodation and visitor attraction supplies. They include: hot and cold food consumed onsite, hot food takeaway, non-alcoholic beverages consumed onsite, hot non-alcoholic beverage takeaways, most forms of sleeping accommodation and admissions to attractions. Certain types of food – such as cold food takeaway and alcoholic beverages are excluded. These are currently for the period 15th July 2020 to 31st March 2021. Extending these reductions would enable businesses to plan ahead through the difficult stages of early recovery if (as expected) the current vaccination programmes enables significantly reduced measures in the spring.

Statistics:

- At the 7th June, 113,500 VAT payments worth £28.2bn had been deferred under the VAT Payments Deferral Scheme – 32% of all payments eligible for deferral (HMRC)
- 40% of Greater Birmingham based businesses expect their turnover and profitability to worsen over the next 12 months as of Q3 2020

"COVID-19 has caused potentially catastrophic problems for the business. After a protracted application process, the company secured a CBILS loan of £300,000 from [Bank A] at the beginning of July. The terms of the loan included a first debenture security over the business and director personal guarantees.

To compound our problems, the company also faces a significant challenge to the opening of a new business in another city this summer. As part of the commercial arrangements for that venture, our business is required to fund £250,000 of fit-out and pre-opening costs, funding for which it had secured an initial offer of a loan from [Bank B] in January, but which had not gone to credit by the time of lockdown. The offer has subsequently been withdrawn.

The existing business is now burdened with CBILS loan repayments and security has been given to [Bank A], making it difficult if not impossible to raise the money. [Bank A] has so far declined to fund the new venture and time is running out.

The CBILS loans were an invaluable short-term fix but in the medium to long-term these businesses (particularly SMEs) are going to be burdened with massive levels of debt, making them unlikely to support existing levels of employment and unable to attract investment to grow, build value and create new jobs. Far from powering a way out of the crisis, many SMEs are at best going to limp along for many years to come and at worst fall over during 2021."

MDs of an award winning independent hospitality business

"Solutions2 design & build for exhibitions and events. Government restrictions imposed on our industry mean we have been unable to work since March 2020 and now face a minimum further three months of being unable to legitimately generate income from exhibitions and events however, realistically this is likely to be a further minimum six months.

"We are one of the worst hit by COVID19 yet have received no industry specific government support nor do we qualify for rates relief. We are grateful for the furlough scheme but have already had to make redundancies and if urgent action is not taken to support the supply chain then further job losses will be inevitable and ultimately an entire industry will fall over."

Marija Erzen, co-founder of Solutions2 and a board member of the Event Supplier & Services Association

Business Rates Relief

Action: Extend targeted 100% business rates relief for the most impacted sectors throughout the 2021/22 financial year.

Ensure that applicable businesses are able to access reliefs for their entire premises including car parks and other areas that may be rated separately, but are still manifestly part of the same business premises.

Background: Business rates are a significant overhead – particularly for those businesses in high demand areas with inflated rates and rents. Businesses that have been significantly impacted by COVID-19 are likely to have little to no reserves remaining and may have taken out substantial debt to cover overheads. They need clarity on their obligations ahead in order to be able to plan for what is likely to be a slow recovery. Easing rigid overheads by extending business rates relief will provide impacted businesses with a more hospitable trading environment in which to seek recovery and growth.

The Government granted 100% business rates relief to English businesses in the retail, leisure and hospitality sectors for the 2020/21 tax year (6th April 2020 to 5th April 2021). To date, there have been no announcements regarding 2021/22.

While the relief was granted to the retail, leisure and hospitality premises, due to the ruling made following the Woolway (VO) v Mazars [2015] Supreme Court case, certain businesses have found that the premises they occupy is classed as multiple hereditaments each with their own rateable value and classification on the ratings list. This can result in, for instance, hospitality venues having their car park classed as a separate hereditament and not covered by the retail, leisure and hospitality reliefs. We have also encountered issues regarding the classification of certain businesses and premises with certain businesses that retail to both the public and trades people being classed as wholesalers and unable to benefit from these reliefs as a result.

Statistics:

- Approximately £874m in additional business rates relief was granted by West Midlands local authorities under COVID-19 schemes in 2020/21
- Nationally, over £10.8bn in additional business rates relief was granted by local authorities under COVID-19 schemes in 2020/21

Self-Employed Income Support Scheme

Action: Extend the Self-Employment Income Support Scheme to individuals who have been self-employed for less than one year and provide equivalent support for owner-directors of small limited companies paid primarily through dividends.

Background: Businesses and individuals are falling through the gaps between existing Government support schemes, namely:

- The recently self-employed
- Directors of limited companies
- PAYE freelancers who earn less than 50% of their income from self employment

To be eligible for the Self-Employment Income Support Scheme, individuals must have traded in both the tax year 2018 to 2019 and 2019 to 2020. The same criteria apply to the Self-Employment Income Support Scheme Grant Extension, excluding those who became self-employed more recently.

The Self-Employment Income support scheme does not cover the 1.8m who are owner-managers of their companies, paying themselves mostly through dividends.

Statistics:

- Owner-directors typically structure their accounts so they receive around £800 per month via pay-as-you-earn (PAYE) but take the majority of their income as taxable dividends (FSB)
- By 31 October 2.3 million self-employed had claimed a second SEISS grant with the value of these claims totalling £5.9 billion (HMRC)

Rent

Action: Introduce tax credits or explore options for partial rent grants to support landlords in offering rent waivers or reductions to businesses in genuine difficulty.

Bring forward short-term payment holidays for domestic mortgages and capital payment holidays for landlords.

Background: Protections from eviction for commercial tenants have been a lifeline to many. However, enormous cash flow disruption arising from businesses being required to close or severely restrict activities is resulting in high levels of rental debt building up in the business community. Impacted businesses will face further challenges over the coming weeks during the third national lockdown. Action is needed to address the unpaid rents time bomb and support businesses and landlords.

Under the terms of the Coronavirus Act, no business unable to pay their rent should be automatically evicted if they miss a payment. Tenants remain liable for the rent and must still pay after this date. These protections from eviction for commercial tenants have been extended several times and are now set to end at the end of March 2021.

Under the Corporate Insolvency & Governance Bill statutory demands and winding up petitions issued to commercial tenants will be temporarily voided and changes will be made to the use of Commercial Rent Arrears Recovery.

Landlords are businesses too with their own significant challenges, costs and overheads to manage. While many have negotiated temporary rent reductions with the most severely impacted tenants in hard hit industries, for some it or further reductions are simply not a financially viable option.

Statistics:

- During the March 2020 lockdown, quarterly rent collection for UK landlords fell to 49.7% of rent due (Re-Leased)
- The rent shortfall for March equated to £1.5bn of lost rent across the whole property investment market (RICS)
- 75% of commercial rents had been collected in the 60 day period after the 29th September quarterly rent were due – an increase on March (67%) and June (68%) but a decrease on December (84%)

Mind the Gap

Action: Ensure that higher business rates payers, non-rates payers, significantly impacted supply chain companies and charities, and those without commercial premises are meaningfully supported through COVID-19 grants and policy.

Background: In April, the Government opened a Retail, Hospitality and Leisure Grant Fund (RHLGF) offering businesses in those sectors a one off cash grant via their local authority. Grants of £10,000 for properties with a rateable value of under £15,000 and £25,000 for properties with a rateable value of between £15,000 and £52,000 were available. Grants of £10,000 were also available for all businesses receiving small business rates relief.

The grants effectively required businesses to be business rates payers in order to receive them. In practice, depending on the type of premises and agreement with the landlord, not all tenants are registered rates payers and not all businesses occupy commercial premises – micro businesses also often operate from the home. The grants were issued regardless of COVID-19 impact which at the time was a welcome way of ensuring support reaches businesses quickly, now more is known about the impacts of COVID-19 and local authority datasets on businesses have improved as a result of previous grant allocations, more targeted support would be beneficial.

A further Discretionary Business Grant Scheme worth just 5% of the business rates linked scheme was also brought forward primarily to support small businesses in shared office space, market traders, bed and breakfasts and charities.

As a result, a significant number of impacted businesses did not receive grants – such as retail, leisure and hospitality businesses with higher rateable values (which in high rent areas such as city centres encompasses a significant number of small independent businesses), supply chain businesses – such as the live events industry – which have effectively been unable to operate but are not classed as one of those core sectors and small businesses with low fixed property related overheads or for whom there was insufficient DBG funding to support.

Likewise, the 100% business rates relief available for businesses for 20/21, is only applied to hereditaments classed as retail, leisure or hospitality and is not available for supply chain companies.

The latest rounds of discretionary funding managed by local authorities present a welcome opportunity for local authorities to support a wider range of businesses and organisations. However, in practice the grant support available is small compared to the total need meaning difficult decisions about who to support will need to be made. It is essential that the government provides LAs with sufficient resource for the task at hand and that these businesses and organisations are not forgotten and are able to access support.

Statistics:

- C.£11.7bn in COVID-19 grants were paid to just under 1m businesses (HMRC)
- C.£11.1 was issued under the Retail, Hospitality and Leisure Grant Fund and the Small Business Grant Fund (HMRC)
- C.£563m was issued under the Local Authority Discretionary Grant Fund (HMRC)
- C.3m tax payers are currently excluded from UK Government support schemes (ExcludedUK)

Follow the Evidence

Action: Apply the British Chambers of Commerce “5 Business Tests” to all COVID-19 measures. The tests are:

- Are the restrictions evidence-based and targeted effectively?
- Are the restrictions clear and do businesses have time to prepare?
- Is support for businesses commensurate with the impact on them?
- Will the time that the restrictions are in place be used to significantly improve the Test, Trace and Isolate system?
- Is there a clear process for increasing and decreasing restrictions?

Background: Businesses are being detrimentally impacted by frequent, short term changes to COVID-19 regulations and support. They are deeply concerned that they are being implemented without a clear “exit strategy” for how and when they’ll be lifted and how the period they are enforced will be used to reduce the risk of future measures.

On the 18th October CEOs of 52 accredited Chambers of Commerce representing 75,000 firms of all sizes and sectors across the UK employing nearly six million people joined the British Chambers of Commerce in writing to the Government to call for the application of 5 simple business tests when deciding COVID-19 measures.

Statistics:

- In the less than 10 weeks between the 1st November and 5th January, businesses in Greater Birmingham had to operate under 5 different levels of restrictions (13th October-5th November: tier 2, 5th November-1st December second national “lockdown”, 2nd December-30th December tier 3, 31st December – 4th January tier 4, 5th January national lockdown)
- The Greater Birmingham Chambers of Commerce have produced and regularly updated grid summarising the COVID-19 support currently available for businesses. The changes are so frequent that as of the 4th January it’s on version 58 – equating to 1.4 changes each week since the first “lockdown” commenced on the 23rd March 2020.

"What we need Government to do now is this; provide assistance at realistic levels for hospitality venues which actually covers the standing costs or, support landlords to enable rent relief for business, provide a programme of "Spring-back" - assistance and programmes that can realistically support events to celebrate the return of trading in the Spring 2021 and, provide the VAT reductions for drinks as well as food-led businesses to level the playing field. Other European countries recognise and celebrate the key role that hospitality plays in society and the economy, let's get back to backing Britain and our vibrant, vital industry"

Anne-Marie Simpson, Owner, Simpsons Gin Bar

"We provide PR and video support to regular clients and for one-off jobs. All of our upcoming video production work has been cancelled due to businesses shutting down and self-isolating and our PR clients have also either temporarily shut down or have decided not to say anything publicly as a result of the current fast-moving crisis.

I am self-employed full-time working on the business and my wife works part-time for the business. Although we have previously operated as a partnership, in January 2019 one of the NHS organisations we worked for advised us that we would have to become a limited company to be given a new three-month contract.

We followed their instructions but now find ourselves excluded from Government support as a result, which we feel is grossly unfair. We became a limited company at the insistence of a Government employer to retain a contract - not to take advantage of any tax arrangements as has been suggested for some businesses. We are desperately seeking a level of support similar to that offered to full-time and self employed workers by the Chancellor. Universal credit alone will not stop us from going out of business."

Self-Employed Media Business Owner

"My husband is self employed as a chef. The qualification for support was that he needed to have earned more than half his income as SE in the tax year two years ago.

As we were building a new business he also worked full time in a PAYE job and therefore earned £3k more in PAYE so did not qualify. The tax year after he had given up his PAYE role and committed completely to the new business and has since paid another HMRC tax bill for the SE for that year.

However the SE scheme is still using the same criteria to qualify for the claims and therefore for nearly 8 months has had zero income from his self employment as we try to build another business after each knockback imposed by the lockdowns."

Micro Hospitality Sector Business

Messages From Local Businesses

During Q4 2020 we surveyed local businesses on their experiences of trading during COVID-19. Over 380 businesses completed it, see below for comments provided by c.100 of those businesses, both those that are trading well, and the majority who are facing significant challenges.

How many people do you employ in Greater Birmingham?	What is your main business activity?	Without any further government support, where do you believe your business will be in 6 months' time?	Please describe your businesses' experience below.
4	Professional services (e.g. finance, accounting, legal, surveying, IT support, consultancy)	Closed/in administration	As a recruitment company, we have had a dramatic reduction in income. We were declined for a CBILS and as such have only been able to apply for a BBL. Our landlord has not offered any rent reduction or holidays and we have paid nearly £40,000 in office rent since March which has been covered by our BBL. Nearly all our cash reserves are gone and we just about have enough to get to the New Year, but with the new lockdown we do not foresee our clients looking to recruit for the rest of this year and so without further support we may not be able to sustain the business into 2021
1	Other services	Closed/in administration	Due to the hospitality sector and exhibitions being closed we have lost 90% of our business.
1	Other services	Closed/in administration	I have spent 10 years building my business and had taken on a freelancer to do all the seo and website updates. Sadly had to let her go.
7	Professional services (e.g. finance, accounting, legal, surveying, IT support, consultancy)	Closed/in administration	If it wasn't for the government support and furlough we would no longer be trading
1	Tourism/hotels/catering	Closed/in administration	No help, no support - bills continue and overdraft increases - completely abandoned!
80	Other services	Closed/in administration	Sales are down by 40% hoping to see improvements by 2nd Qtr 2021 and more importantly the COVID vaccination. Should improve prospects
2	Tourism/hotels/catering	Closed/in administration	Travel agents are not just impacted during local/national lockdowns but with all the travel restrictions, extra measures and costs with pcr tests and fear are all factors which have led to complete loss of sales. In fact we're still chasing refunds from suppliers for bookings cancelled in March and for what we have claimed back is with losses.

1	Professional services (e.g. finance, accounting, legal, surveying, IT support, consultancy)	Closed/in administration	see previous comments. I started self employment in 2004 after 27 years in corporate life and continuous employment in private sector and quango in international trade and economic development/regeneration. I went into personal and business development consultancy and since 2006 have been a non exec director in the NHS. My work in that role has increased without any increase in remuneration, paid via PAYE and makes up majority of my income in recent years due to a health issue. I have not claimed government support or retired or gone onto 'disabled' benefits as have fought to stay indepedent and contribute to the economy. The latest lack of support has meant that my savings have been raided and future pension/retirement ability will be severely hampered by my age and health so carrying on although this would be my intention likely to be brought forward by the continuing lack of support by government
1	Other services	Closed/in administration	Work has dried up!!!
13	Tourism/hotels/catering	Declining significantly	97% down in sales compared to previous year 10 out of 13 employees in consultation for redundancy
1	Professional services (e.g. finance, accounting, legal, surveying, IT support, consultancy)	Declining significantly	As a recruiter the number of vacancies has plummeted and yet the job advertising boards have bound us to contracts meaning we have to pay for something that is not being used.
13	Professional services (e.g. finance, accounting, legal, surveying, IT support, consultancy)	Declining significantly	As we lost majority of clients contracts, after lockdown, if there is no govt.support, its difficult for SMEs like to survive in market.
4	Other services	Declining significantly	I manage outdoor events connecting people with activity providers in their community. This business has been built uniquely over a 10 year period.
0	Marketing/media (e.g. marketing, PR, market research, advertising, media)	Declining significantly	If i dont have any businesses advertising or any local events charities etc using my newspapers for content then there wont be any free newspapers available going forward. Everyone is having to watch there pennies.
5	Other services	Declining significantly	Like all businesses the struggle is real right until things get back to some form of nornal
11	Manufacture of other goods	Declining significantly	Massive impact on our day to day business, do a lot in the Wedding and Order of Service Trade, with many weddings cancelled and also people at Funerals limited so no need for OOS, also Hotel Business as been severely impacted.

280	Transport and distribution	Declining significantly	Most of our coach travel business has disappeared; the coach industry makes its money in summer, so we are now in our 3rd winter. And we are forecasting that business will only return next summer to 65% of pre-covid levels.
0	Professional services (e.g. finance, accounting, legal, surveying, IT support, consultancy)	Declining significantly	No support at all from the government and many customers not using consultants or closing down.
9	Professional services (e.g. finance, accounting, legal, surveying, IT support, consultancy)	Declining significantly	On the edge!
2	Other services	Declining significantly	Other than furlough we are not receiving any government support. If furlough wasn't available staff would have been made redundant and our business would decline significantly without furlough as we have not been able to run any events since March 2020! The support is biased and not fair on certain sectors
3	Marketing/media (e.g. marketing, PR, market research, advertising, media)	Declining significantly	Our sales are running at about 50% of our current turnover with little sign this position will improve in the foreseeable future. We usually benefit for Xmas trade during the next two months but now we are returning to national lockdown we believe this will impact us sales wise in an adverse way.
6	Cultural/creative	Declining significantly	Our Theatre is a small Theatre and by pure nature serves the local community, in particular schools and young families. it is affordable without being expensive to all, however rising significant upgrading costs for equipment is making it difficult to move with the times and the requirements of what is needed to make shows work efficiently. With almost twelve months without secondary income and box office bookings in sorry decline we simply have no reserves left to afford the high end repairs that are needed.
3	Professional services (e.g. finance, accounting, legal, surveying, IT support, consultancy)	Declining significantly	Q2 locked down Q3 significant reduction in work Q4 picking up on previous months but less than 50% of 2019 activity
1	Other services	Declining significantly	Sourcing venues to organise and run events from 10-300 people

103	Construction	Declining significantly	The JRS scheme avoided 64 immediate redundancies as we lost 60% of turnover over night, and would have closed our training company. We would have struggled to recruit the skills back once the contracts started to come back on line and we continue to use the flexible furlough scheme today to support the training business.
1	Marketing/media (e.g. marketing, PR, market research, advertising, media)	Declining significantly	Turnover is down significantly since the start of the financial year. Lockdown is wrecking demand.
1	Professional services (e.g. finance, accounting, legal, surveying, IT support, consultancy)	Declining significantly	Unless there is a significant change in companies investing back in training or the government giving them financial support to spend on training their workforce training businesses will start to fail / close.
2	Tourism/hotels/catering	Declining significantly	We are a B&B and also Landlords. We had to close the B&B again for the second time and our Tenants ask for rent reductions which we give. They will be unable to make up the loss so we do not expect or ask for it.
1	Other services	Declining significantly	We are a supplier of loss prevention solutions to retail and with retail closed due to Covid as well as Brexit, we can see issues in the supply chain and businesses not spending due to loss of income
1	Other services	Declining significantly	We are funded by a levy charged on town centre businesses rateable value. We are currently at 52% collection. We would normally be 80% + and with no real sign of it improving.
13	Transport and distribution	Declining significantly	We are private hire transport company. We do not come under tourism so various grants were not available (although we rely on tourism) Schools are also a mainstay of our business, however trips and sporting activities are not going ahead. Our business is basically non existent at the moment. Coach companies have had little or no support .
66	Manufacture of other goods	Declining significantly	We expect a 25% reduction in turnover so we will have to shrink appropriately.
4	Transport and distribution	Declining significantly	we have tried to get vehicles to meet Birmingham clean air standards (Grants etc are too complicated to get) however the requirements and forms that are needed are very hard to put into to fill in
4	Tourism/hotels/catering	Declining significantly	We pay rates equivalent to canal and river trust so no support for closing restaurant boat. Not sure we can survive as depleting my personal funds supporting it.

2	Other services	Declining significantly	We source venues for organisations (business events) for conferences/meetings/dinners etc together with the full organisation of said event.
70	Retailing/wholesaling	Declining slightly	As detailed in Q27. This is not sustainable.
12	Professional services (e.g. finance, accounting, legal, surveying, IT support, consultancy)	Declining slightly	As of now, as client's orders are reduced significantly. most of our employees are surviving on JRS & BBL. Until we get orders from clients soon, we wouldnt be able to come back to normal stages.
14	Professional services (e.g. finance, accounting, legal, surveying, IT support, consultancy)	Declining slightly	Because we do the furlough claims and organise grants etc, volume is up and sometimes over capacity, but no extra income for this. So negative impact overall
2	Professional services (e.g. finance, accounting, legal, surveying, IT support, consultancy)	Declining slightly	Every lockdown I lose bookings. My business relies on leaders and teams coming to my site. Lockdowns prevent this leading to cancellations. Many clients have now pulled budgets until 2021 so Dec and Jan are likely to be low revenue.
34	Professional services (e.g. finance, accounting, legal, surveying, IT support, consultancy)	Declining slightly	greater pressure on business owners to suck up costs
2	Professional services (e.g. finance, accounting, legal, surveying, IT support, consultancy)	Declining slightly	Had been building a healthy pipeline prior to the Covid restrictions and lockdowns, but despite some rallying the overall market for growth consultancy has at least temporarily declined. Lockdown has led to a collapse in confidence and focus on short-term planning.
8	Professional services (e.g. finance, accounting, legal, surveying, IT support, consultancy)	Declining slightly	Limited access to customers on a face to face basis customers deferring / cancelling investment plans customers facing financial difficulty
2	Other services	Declining slightly	Main customer has kept us going - other new business has been hard to find
2	Professional services (e.g. finance, accounting, legal, surveying, IT support, consultancy)	Declining slightly	Many of my clients will be reliant on government support in order to survive - without it, I will not have clients in a year's time

1	Professional services (e.g. finance, accounting, legal, surveying, IT support, consultancy)	Declining slightly	Not for me but for the clients who I work for
18	Construction	Declining slightly	Not much more to add other than the way the Government is 'U' turning on so many issues in respect of Covid is sapping confidence.
3	Retailing/wholesaling	Declining slightly	The lockdown affects so many businesses, mainly hospitality, that they do not immediately require our services or the people who make the decisions are on furlough.
1	Professional services (e.g. finance, accounting, legal, surveying, IT support, consultancy)	Declining slightly	Until end October business was down over 50% year on year.
1	Retailing/wholesaling	Declining slightly	Up and down; some hospitality has died, some providing take away only thus equipment sales are quiet. PPE on the other hand is moving well but I slow ticket.
65	Other services	Declining slightly	We are seeing a return to around 80% of our usual trading numbers but we anticipate that this will be the maximum we return to. We are proactively seeking new business in a difficult market. It could potentially take us 18-24 months to recover to our pre-Covid level of trading.
8	Other services	Declining slightly	We supply materials to Oil and Gas / Power Generation / Desalination / Petrochem projects worldwide and with the reduction in travel, the oil and gas industry has slowed right down and our orders for our materials have slowed drastically. I have attended some DTI -Meet the buyer sessions. The DTI are funding Billions of pounds of international projects and the plan is that at least 30% of Purchase Orders for these projects should be placed in the UK. This is not happening or if it is some of the EPCs building the projects are placing on their own UK purchase offices and by-passing this requirement. This needs to be enforced and increased in % if the UK is to recover from this year. All UK projects should have a "Buy British" policy similar to what the USA do to project USA jobs.
5	Marketing/media (e.g. marketing, PR, market research, advertising, media)	Neither growing nor declining	Although we have experienced more enquiries we've seen businesses reluctant to spend a lot on their marketing and websites. Sign-off for new projects is taking longer too than before. We expect this to continue due to uncertainty caused by Government repeated lockdowns.

0	Marketing/media (e.g. marketing, PR, market research, advertising, media)	Neither growing nor declining	As some clients have dropped off other have increased their demand.
5	Consumer services (e.g. cleaning, decorating, plumbing, repairs, private leisure/education/health)	Neither growing nor declining	I have been talking to people who need my help a lot online, and are very keen on using me especially concerning mental health, I need funding in order to survive
0	Retailing/wholesaling	Neither growing nor declining	I sell PPE and covid related chemicals
4	Professional services (e.g. finance, accounting, legal, surveying, IT support, consultancy)	Neither growing nor declining	It has been a very challenging time and has resulted in widespread use of the furlough scheme. The extension has been appreciated. Unfortunately, redundancies have also had to be made. We are taking every measure to remain stable and viable for the future. Yet we are seeing some signs of improvement and have benefitted from having a diversity of expertise: where our work in some sectors (leisure) have suffered, others have grown or remained steady.
0	Professional services (e.g. finance, accounting, legal, surveying, IT support, consultancy)	Neither growing nor declining	Lockdown and the climate of fear of infection which the constraints of the last 8 months have brought about in the UK have caused actual and potential clients (private companies) in the age group which I seek to serve (60+) to be very cautious about meetings in person - or even spending time in their business premises. The constraints have also brought a halt to meetings with associate consultants. I have ceased to seek new clients and am carrying out only that work which established clients request. I am now questioning the sense of seeking to rebuild the business.
180	Professional services (e.g. finance, accounting, legal, surveying, IT support, consultancy)	Neither growing nor declining	Main area impacting our business is related to variable telephony usage and customer orders being cancelled or delayed. Government support to improve IT infrastructure for businesses would create opportunities for us.
45	Marketing/media (e.g. marketing, PR, market research, advertising, media)	Neither growing nor declining	Since March we have fully equipped our office to cater for a Covid safe environment. Some staff split part office and part home working. Our cloud-based systems for Phone, CRM and 365 Files have made deployment for home working exceptionally smooth. At the beginning of November, we had a spot check from The Health & Safety Executive Dept for a Covid risk assessment and passed with flying colours. We are trading as normal during lockdown and feel extremely fortunate to do so.

0	Retailing/wholesaling	Neither growing nor declining	Some business has remained constant or slightly increased due to continued networking. I'm still able to supply gift and funeral flowers. However, my wedding bookings were looking higher than ever this year but many have been postponed or scaled down. I'm concerned that if things continue as they are, the weddings I do next year will be scaled down. I haven't been able to do any events and things I'm planning for Christmas like stalls and workshops may not be able to go ahead. I am able to do some things online.
43	Other manufacturing	Neither growing nor declining	The CBILS loan has given us some security, although not yet used. The Furlough scheme helped us enormously whilst we made our premises Covid-secure
14	Professional services (e.g. finance, accounting, legal, surveying, IT support, consultancy)	Neither growing nor declining	uncertainty is difficult in business - we don't know how massive the recession is going to be.
10	Consumer services (e.g. cleaning, decorating, plumbing, repairs, private leisure/education/health)	Neither growing nor declining	We are a childcare business which means under the current restrictions we are able to open. If childcare has to close again we will decline significantly
5	Professional services (e.g. finance, accounting, legal, surveying, IT support, consultancy)	Neither growing nor declining	We are a small business but play with the big fish of the city. We have highly reputable clients that we look after and in turn they have looked after us. At the beginning of the pandemic we had committed to a brand new office and new branding so we had to see that through but are optimistic the investment in our future will do us proud. We are talking to new potential clients and will continue to help and assist others where possible.
2	Marketing/media (e.g. marketing, PR, market research, advertising, media)	Neither growing nor declining	We have a significant number of clients in the manufacturing supply chain who have been hit by Covid, and could be hit further by a 'no deal' Brexit. This in turn filters down to us
13	Tourism/hotels/catering	Neither growing nor declining	We will be struggling with lots of bills to pay
8	Professional services (e.g. finance, accounting, legal, surveying, IT support, consultancy)	Growing significantly	As an accountancy firm the demand for finance services to assist businesses with survival cash flow help or furlough claims etc has significantly increased our demand for services and workload

11	Professional services (e.g. finance, accounting, legal, surveying, IT support, consultancy)	Growing significantly	Business have got lazy realying on grants and cheap finance when they should be working.
40	Construction	Growing significantly	Customers are doing up their houses as they dont have other things to spend their money on.
5	Retailing/wholesaling	Growing significantly	I have pivoted my business to survive - without this i would be in major trouble
32	Other services	Growing significantly	OCvid 19 has had a positive impact, in regards of sales (UK and abroad) other businesses contacting us for support, both tech and getting their business online (i.e their training) we have also been in a fortunate position to bring on new team members.
17	Construction	Growing significantly	We are growing at a rapid rate, but the pandemic has presented a number of challenges.
80	Other services	Growing significantly	We are struggling with the logistical issues surrounding inducting and training new staff when everyone is working from home (we have chosen to close offices during COVID to protect the safety of staff. Our growth is being limited by this - we could be growing faster if it were not for this issue.
265	Professional services (e.g. finance, accounting, legal, surveying, IT support, consultancy)	Growing significantly	We have found that our staff soon adapted to working from home and were have seen a steady increase in matter related hours and are overall turnover. All parts of there business are performing well and the management are under pressure to recruit but are holding back pending the end of the current crisis and the uncertainty of BREXIT.
3	Professional services (e.g. finance, accounting, legal, surveying, IT support, consultancy)	Growing slightly	As a SME business, it has been extremely difficult, however, I also feel very thankful that Darren and I are in control of UK Surveyors destiny. We are trying to diversify our services based on the current situation to ensure that we have every opportunity to grow.
1	Professional services (e.g. finance, accounting, legal, surveying, IT support, consultancy)	Growing slightly	Because luckily a couple of my clients have kept going through this situation there is enough to cover costs which is great, however, growth is an issue, but I will have to find a way....
73	Retailing/wholesaling	Growing slightly	Business is OK and we are winning new customers due to our service levels. We are more flexible than larger national companies and PLC's so as they close branches we are picking up new customers. Cash flow is a concern moving forward but so far this year it has been OK.

0	Tourism/hotels/catering	Growing slightly	COVID has caused us to undertake an overdue strategic review. The relatively certain and steady future has been replaced by a more exciting and risky future.
250	Professional services (e.g. finance, accounting, legal, surveying, IT support, consultancy)	Growing slightly	depends on how our clients get on
78	Manufacture of other goods	Growing slightly	Due to the banks intransigence, having to reduce costs (redundancies) and customers losing too many staff and not being able to process the necessary paperwork to pay us, it's hard work. But we're still here.
0	Professional services (e.g. finance, accounting, legal, surveying, IT support, consultancy)	Growing slightly	Finding new clients at my level is very challenging in the the field of investigations. This is the exact reason why I have joined GBCC to network out to business's across Greater Birmingham to find businesses seeking corporate investigative services.
0	Professional services (e.g. finance, accounting, legal, surveying, IT support, consultancy)	Growing slightly	Having taken a major 'hit' from April to September 2020, the last few weeks have seen a return to activity at a level higher than anticipated or hoped for.
0	Professional services (e.g. finance, accounting, legal, surveying, IT support, consultancy)	Growing slightly	I am confident my business will grow if there are no more lockdowns and businesses are able to get back a semblance of control. The chaos created by the pandemic has really impacted me. I am determined to make my business work because I believe I offer a valuable service but without any support other the UC from the government it is likely I will have to sell my home to create my own cashflow.
1	Marketing/media (e.g. marketing, PR, market research, advertising, media)	Growing slightly	I have already lost one business to the Covid economy. I won't give up even though my new business has continually been classed as invalid by this government.
0	Professional services (e.g. finance, accounting, legal, surveying, IT support, consultancy)	Growing slightly	I pulled back from sales to respect the difficulties faced by prospective clients. I stand by that decision, but it means my order book is empty and my target audience are still in difficulty.
108	Other services	Growing slightly	In September and October we had started to see a slight increase in business however with the current lock down it has decreased again although not as severe as March 2020.

200	Professional services (e.g. finance, accounting, legal, surveying, IT support, consultancy)	Growing slightly	IT consultancy and commitment from clients to progress with their own business development strategy
1	Cultural/creative	Growing slightly	My buissness has been on going for two years.I am a Self employed mental health support worker and I am getting work basically word of mouth but also am volunteering my time helping vulnerable and isolated people with donations this is doing well and giving something back to the community,It's called Community cans can help.
1	Other services	Growing slightly	New business which could meet a need created by covid
21	Professional services (e.g. finance, accounting, legal, surveying, IT support, consultancy)	Growing slightly	On the back of the Wuhan we have reduced team numbers but that knocks on to productivity. We will need to reinvest in people at some point and believe when we do it will be a more efficient set up moving forwards.
1	Professional services (e.g. finance, accounting, legal, surveying, IT support, consultancy)	Growing slightly	Orders and work delayed from March to August but has come back strongly with the delayed orders re-commencing and more work coming from existing clients and now very busy. So a period of no activity to one of being very busy now.
15	Professional services (e.g. finance, accounting, legal, surveying, IT support, consultancy)	Growing slightly	Since July 2020 we have been experiencing a return to pre March monthly turnover. In fact our monthly turnover in September and October has been the highest it has been in over 12 months. It remains to be seen whether we will fully recover the losses suffered earlier in the year.
7	Manufacture of other goods	Growing slightly	Some companies are struggling to maintain operations trying to run from home as they do in the office. It needs a different mind set. As such, we have managed to maintain a standard of service while others struggle. We have picked up new customers as a result.
4	Professional services (e.g. finance, accounting, legal, surveying, IT support, consultancy)	Growing slightly	The last few months have been positive for us on the whole - as a new-model law firm engaging self-employed consultant lawyers we have seen a significant increase in enquiries.
33	Professional services (e.g. finance, accounting, legal, surveying, IT support, consultancy)	Growing slightly	We are hoping to be able to re-start our growth during the next 6 months.

5	Other services	Growing slightly	We are International Trade Fair consultants and our industry has been decimated since February 2020. Hopefully we will begin to see improvements starting to take place in the New Year and early Spring.
85	Manufacture of other goods	Growing slightly	We are seeing some growth at present but remain cautious about the short and medium term.
32	Professional services (e.g. finance, accounting, legal, surveying, IT support, consultancy)	Growing slightly	We have diversified our offering, markets and channels to try to ensure we still grow.
2	Professional services (e.g. finance, accounting, legal, surveying, IT support, consultancy)	Growing slightly	We have not needed any Government support as our business is strong with a good client base, though several of our clients have benefitted from Government support which indirectly benefits us. The Covid hysteria is severely damaging our economy, and more level heads need to prevail or all businesses will suffer even further.
25	Manufacture of other goods	Growing slightly	We were closed during the initial lockdown for around two months and working at a reduced capacity from June until September. We manufacture handles and were concerned that the initial pick up in sales was just levelling off from our closed period however, sales have continued to increase and we have been very lucky to have some of our best months ever.

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Back Our Businesses is latest in series of GBCC publications on the impact of COVID-19 on the local businesses community & recommendations for stakeholders to address this. Previous publications include:

- *Keep Business Moving: A GBCC Action Plan* (November 2020, click [here](#))
- *Unprecedented Times* (July 2020, click [here](#))
- *Mind The Gap* (six versions issued between April and June 2020, click [here](#))



About the Greater Birmingham Chambers of Commerce

We have been in business, for business since 1813. Today's GBCC exists to connect, support and grow local businesses. We offer an array of services and initiatives to businesses across six geographical regions and four themed divisions. From our wide range of events, international trade services, policy and marketing campaigns, to networking opportunities and media exposure, the Chamber has something for business of all sizes and from all sectors.