



**Chambers
Ireland**
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Business Community Survey June 2020

Phase 1 Experiences

Targeted business owners/operators
1320 respondents
Samples collected between Thursday 28th May and Tuesday 2nd June

Headline Findings:

Business activity levels are extremely low, for those businesses that have returned to operation under phase 1.

Revenue has been far below normal over the last two months, but there is a wide variation between sectors.

Regional level effects are strengthening and arise out of the different business mixes within geographical areas.

Smaller operators have seen revenue reduced most significantly, again compounding regional effects for areas which do not have large employers.

Sentiment about the economy is beginning to improve, but there is no sign that business owners and operators are expecting a rapid snap back to normal activity.

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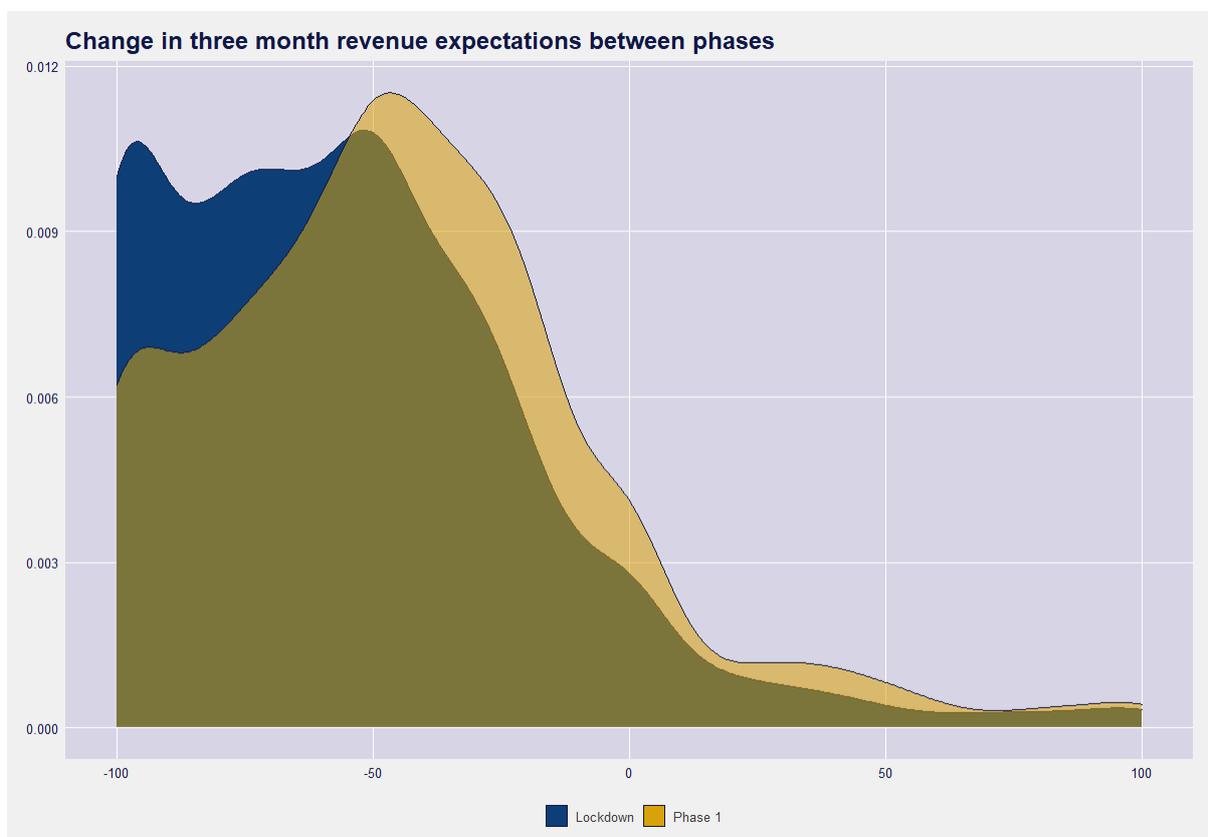
Overview:

Sentiment about business activity is beginning to pick up, with a significant reduction in business owners/operators who expect to continue seeing zero revenue over the next three months.

However this is rising from a very low base, the median expected revenue over the next three months (relative to what they would have expected to be earning in a typical year) has risen from -60% to -50% over the next three months, so a half of businesses expect that their earnings over the coming three months will be more than halved.

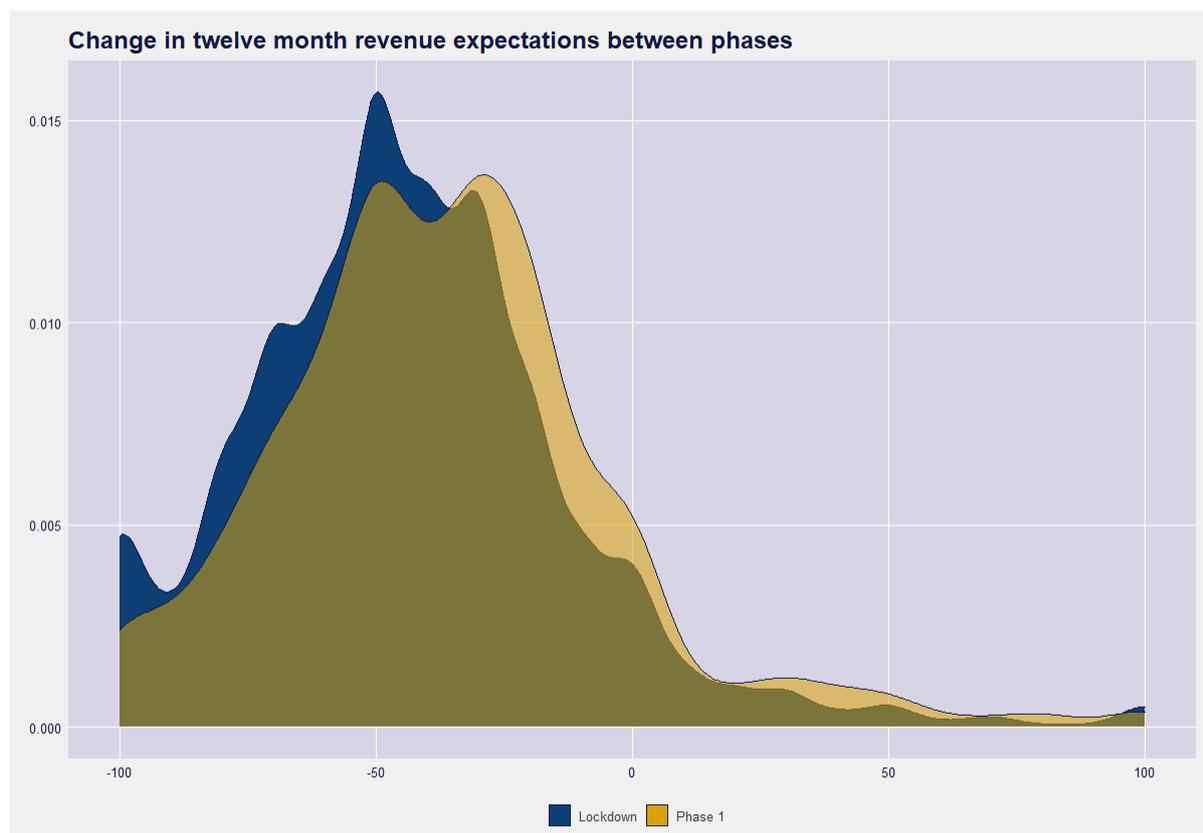
25% of businesses expect to have earnings that are -70% of their usual level.

The drift is towards a less bad quarter, rather than a return to normal.



On the 12-month timeline few business owners/operators are expecting a return to normality.

There has been an improvement in sentiment between the full lockdown period and Phase 1, but it seems that that is driven by the different populations of businesses, those that have found a way to operate within a no-contact economy, and those that have not



The 3-month outlook seems to be beginning to converge on the 12-month outlook as businesses have begun making the shift towards operating within a constrained public health environment, suggesting that they believe that restrictions will continue into the medium term.

	Min.	1st Qu.	Median	Mean	3rd Qu.	Max.
Reopeners	-100	-80	-60	-52.42	-40	70
3-month revenue expectations (during Lockdown)	-100	-80	-60	-54.99	-30	100
3-month revenue expectations (during Phase 1)	-100	-70	-50	-44.47	-20	100
12-month revenue expectations (during Lockdown)	-100	-60	-40	-36.7	-20	100
12-month revenue expectations (during Phase 1)	-100	-60	-50	-43.64	-30	100

Phase 1 re-openings and concerns about employment levels

For businesses that have reopened in Phase 1, their experiences closely match the 3-month revenue expectations during the lockdown phase, with **businesses that have opened typically experiencing less than half of their usual levels of business activity for this time of year.**

This is reflected in the staffing levels at businesses that have reopened

	Min.	1st Qu.	Median	Mean	3rd Qu.	Max.
Staffing levels	-100	-50	-20	-27.73	0	100
Proportion of laid-off staff rehired	0	0	0	23.64	30	100

While it is important to note that there are relatively few companies in the sample that have reopened, and that they have been operating under very tight restrictions, **concerns must arise about potential effects upon consumption where there is a slow return to employment.**

Reopening businesses that have been closed is proving to be expensive. There is also a deviation between how much restarting businesses have actually spent in restarting and restocking their businesses, and how much businesses which continue to be closed or scaled back expect to spend in their reopening. While sectoral effects could be coming into play (there is not enough data from this survey to be certain of this) there are wide discrepancies between reopening costs firms that have reopened within a sector, and the expected reopening costs for those that have yet to reopen for.

Sectoral level effects and revenue

Making the policy response to the Covid-19 crisis is the heterogeneity between business sectors, and across the sizes of businesses. While the effect on revenue for large firms would in any ordinary year be devastating, the effects only worsen as company sizes reduce.

There is need for tailored responses for individual firms which play significant roles within sectors that have experienced serious curtailment of business activity if they are to continue.

Considerably more needs to be done for those smaller firms that are the bulwark of the domestic economy and support the majority of jobs in the country.



Year-on-year change in revenue during the Covid-19 Crisis

	April/May 2020 revenue vs April/May 2019 revenue	
	mean	median
Overall	-51%	-60%
Sole Trader	-58%	-80%
Micro: Less than 10	-56%	-70%
Small: 10-49	-49%	-60%
Medium: 50-250	-43%	-40%
Large: More than 250	-22%	-20%
Administrative	-45%	-40%
Agriculture/Agrifood	-16%	-20%
Construction and Engineering	-46%	-50%
Consulting/Professional services	-42%	-50%
Digital services	-24%	-35%
Education	-51%	-75%
Entertainment/Culture/Arts	-73%	-100%
Environmental Services	-44%	-40%
Financial Services	-28%	-20%
Health/Healthcare	-45%	-50%
Hospitality - Food/Drink services	-71%	-100%
Industry and manufacturing	-36%	-40%
Local services	-64%	-90%
Logistics	-34%	-30%
Multisectoral	-66%	-60%
Not for Profit	-31%	-25%
Primary	-8%	0%
Real estate	-58%	-70%
Retail	-60%	-80%
Science & Technology	-28%	-30%
Tourism	-89%	-100%
Transport	-43%	-50%
Nationwide	-43%	-40%
Border	-57%	-70%
West	-45%	-60%
Mid West	-54%	-60%
South East	-49%	-60%
South-West	-58%	-70%
Dublin	-42%	-40%
Mid-East	-49%	-50%
Midlands	-52%	-50%

Invoice status, by size of business

	%age invoices outstanding	%age do not issue invoices	%age in accordance with terms	%age with invoices outstanding that are outside of agreed terms
Sole Trader	27%	41%	32%	46%
Micro: Less than 10	42%	28%	30%	58%
Small: 10-49	42%	27%	31%	58%
Medium: 50-250	42%	14%	43%	49%
Large: More than 250	28%	14%	58%	33%

Impact of the Covid-19 Crisis on invoice arrears, by business size and region

	%age invoices in arrears	%age arrears >90 days	Change in outstanding invoices' value since June 2019		Value of outstanding invoices relative to 2019 revenue		Value of invoices outstanding		90-day payment expectations
			mean	median	mean	median	mean	Median	
Overall	58%	40%	38%	30%	29%	20%	€1,956	€30	49%
Sole Trader	46%	20%	39%	25%	28%	20%	€10,006	€5,000	45%
Micro: Less than 10	59%	45%	40%	35%	31%	30%	€126,462	€20,000	47%
Small: 10-49	58%	40%	37%	30%	29%	30%	€266,577	€100,000	53%
Medium: 50-250	50%	35%	39%	30%	28%	20%	€666,353	€50,000	50%
Large: More than 250	33%	50%	19%	10%	28%	20%	€111,000,000	€20,000,000	56%
Nationwide	57%	30%	32%	20%	27%	20%	€2,211,600	€95,000	57%
Border	61%	50%	35%	30%	26%	20%	€68,399	€20,000	49%
West	61%	60%	45%	40%	39%	30%	€72,800	€60,000	25%
Mid West	60%	35%	48%	50%	31%	30%	€90,714	€30,000	46%
South East	61%	40%	36%	30%	32%	30%	€10,010,665	€27,500	53%
South-West	58%	50%	39%	30%	31%	30%	€193,188	€20,000	45%
Dublin	49%	30%	41%	40%	28%	20%	€345,076	€120,000	57%
Mid-East	58%	40%	37%	30%	28%	20%	€432,121	€36,000	50%
Midlands	70%	50%	34%	30%	29%	30%	€17,330	€2,160	42%

*Note these table focuses on businesses which have been experiencing difficulties in having difficulties with having invoices paid.

Invoice arrears are increasing, with the value of unpaid invoices (relative to 2019) significantly up across all sectors – though larger firms have a greater expectation of having outstanding invoices paid over the next 90 days.

Sole Traders and more typically less likely to issue invoices and so have less owed to them, but **Microenterprises and Small businesses seem to have experienced both an increase in the value owed to them and an increase in the proportion of debt that is owed to them that is now in excess of 90-days past due.**

Larger firms are far less likely to have invoices outstanding which are beyond the agreed terms, but where they are, they are more likely to make up a greater share of the outstanding invoices, pointing towards sectoral level effects

There is a wide variation across sectors regarding the likelihood of having these outstanding invoices honoured over the next 90 days which likely means that **liquidity will remain an issue for some months to come.** That micro and small firms are particularly affected by these outstanding payments is concerning, given how large a part of their cost base staffing costs typically are.

Impact of the Covid-19 Crisis on invoice arrears, by business category

Category	% invoices in arrears	% arrears >90 days	Change in outstanding invoices' value since June 2019		Value of outstanding invoices relative to 2019 revenue		Value of invoices outstanding		90-day payment expectations
			mean	median	mean	median	mean	median	
Administrative	69%	40%	30%	20%	29%	25%	€204,250	€47,500	64%
Agriculture/Agrifood	67%	20%	13%	10%	21%	20%	€105,666,668	€7,000,000	61%
Construction and Engineering	60%	30%	37%	20%	33%	20%	€452,250	€145,000	58%
Consulting/Professional services	55%	40%	33%	30%	30%	30%	€207,091	€40,000	55%
Digital services	52%	35%	46%	50%	37%	30%	€108,000	€10,000	55%
Education	67%	80%	39%	30%	28%	10%	€22,202	€11,000	44%
Entertainment/Culture/Arts	52%	10%	30%	20%	26%	20%	€2,000	€2,000	38%
Environmental Services	71%	40%	36%	40%	24%	20%	€102,500	€102,500	62%
Financial Services	60%	40%	28%	20%	25%	20%	€42,242	€30,000	50%
Health/Healthcare	47%	25%	28%	25%	33%	30%	€222,167	€87,500	44%
Hospitality - Food/Drink services	64%	60%	55%	60%	26%	10%	€208,852	€10,000	49%
Industry and manufacturing	58%	25%	40%	40%	29%	25%	€1,795,083	€47,500	55%
Local services	60%	40%	58%	50%	44%	40%	€29,957	€16,700	29%
Logistics	20%	100%	80%	80%	20%	20%			
Multisectoral	86%	20%	36%	30%	18%	10%	€8,417	€250	48%
Not for Profit	43%	50%	27%	0%	43%	50%	€25,000	€25,000	27%
Primary	50%	40%	30%	30%	20%	20%	€800,000	€800,000	80%
Real estate	89%	30%	33%	30%	26%	30%	€2,511,000	€30,000	47%
Retail	68%	55%	38%	30%	32%	25%	€47,948	€20,000	44%
Science & Technology	43%	50%	38%	40%	29%	20%	€106,003	€82,500	42%
Tourism	52%	80%	50%	50%	18%	10%	€29,250	€33,000	35%
Transport	45%	40%	32%	30%	33%	25%	€106,000	€25,000	47%

Short-run business outlook and current business status, by business size and region

	3-month Revenue expectations		12-month Revenue expectations		%age closed	%age scaled-back	%age front office closed	%age reopening	%age never closed
	mean	median	mean	median					
Overall	-44%	-50%	-37%	-40%	27%	24%	18%	9%	23%
Sole Trader	-49%	-50%	-43%	-50%	46%	24%	6%	6%	18%
Micro: Less than 10	-46%	-50%	-38%	-40%	27%	24%	21%	10%	18%
Small: 10-49	-46%	-50%	-36%	-40%	21%	30%	21%	8%	20%
Medium: 50-250	-40%	-40%	-35%	-30%	22%	15%	17%	9%	37%
Large: More than 250	-23%	-20%	-18%	-20%	4%	19%	17%	8%	52%
Nationwide	-39%	-40%	-32%	-30%	12%	38%	14%	5%	31%
Border	-46%	-50%	-40%	-40%	34%	22%	18%	10%	16%
West	-42%	-50%	-35%	-40%	35%	16%	16%	3%	30%
Mid West	-39%	-50%	-41%	-50%	28%	17%	10%	10%	34%
South East	-43%	-50%	-37%	-40%	32%	21%	14%	10%	22%
South-West	-53%	-60%	-42%	-50%	34%	24%	20%	6%	17%
Dublin	-39%	-40%	-31%	-30%	10%	24%	23%	11%	32%
Mid-East	-42%	-40%	-35%	-30%	20%	30%	18%	7%	25%
Midlands	-28%	-35%	-17%	-20%	21%	21%	16%	21%	21%

These tables show the structural effect that size has on the sentiment of business owners and operators with small firms typically expecting a worse economic environment over the immediate and short run time scales than those who operate larger firms.

Short-run business outlook and current business status, by business category

Category	3-month revenue expectations		12-month revenue expectations		%age closed	%age scaled-back	%age front office closed	%age reopening	%age never closed
	mean	median	mean	median					
Administrative	-43%	-40%	-30%	-30%	13%	22%	30%	9%	26%
Agriculture/Agrifood	-25%	-20%	-22%	-20%	0%	19%	6%	0%	75%
Construction and Engineering	-31%	-30%	-31%	-30%	6%	40%	12%	17%	25%
Consulting/Professional services	-35%	-40%	-30%	-30%	9%	28%	31%	3%	30%
Digital services	-27%	-30%	-26%	-30%	10%	25%	35%	5%	25%
Education	-50%	-65%	-33%	-55%	44%	13%	31%	6%	6%
Entertainment/Culture/Arts	-73%	-90%	-57%	-60%	54%	8%	27%	0%	12%
Environmental Services	-34%	-40%	-20%	-40%	0%	50%	0%	17%	33%
Financial Services	-31%	-30%	-26%	-30%	3%	14%	47%	3%	33%
Health/Healthcare	-38%	-40%	-31%	-30%	17%	26%	4%	19%	35%
Hospitality - Food/Drink services	-68%	-70%	-52%	-60%	63%	28%	3%	5%	1%
Industry and manufacturing	-34%	-40%	-31%	-30%	4%	31%	6%	8%	50%
Local services	-53%	-60%	-45%	-50%	56%	16%	13%	7%	7%
Logistics	-30%	-20%	-26%	-20%	20%	0%	20%	0%	60%
Multisectoral	-63%	-70%	-40%	-40%	50%	33%	17%	0%	0%
Not for Profit	-41%	-40%	-40%	-40%	0%	0%	75%	0%	25%
Primary	-18%	-10%	-15%	-15%	0%	0%	67%	33%	0%
Real estate	-44%	-40%	-28%	-30%	29%	0%	43%	14%	14%
Retail	-40%	-50%	-36%	-40%	41%	23%	7%	19%	10%
Science & Technology	-26%	-30%	-21%	-20%	3%	20%	33%	7%	37%
Tourism	-79%	-80%	-61%	-60%	56%	16%	10%	10%	8%
Transport	-48%	-50%	-38%	-30%	15%	26%	5%	5%	49%

Business Status

Different businesses are experiencing different challenges at the moment in line with their scale of operations, their industry, and how the Covid-19 restrictions have impacted upon their activities directly.

We therefore queried different aspects of business operations for business which are experiencing different levels of activity. The following tables are subsets of the total sample, and when we get very fine-grained the findings become less representative. Therefore, there are caveats about the following tables which should be considered illustrative of the issues that particular businesses in stated sectors are experiencing rather than representative of those sectors as a whole.

Where there are gaps in a table, that is because there were no cases of a respondent from that business category in that, for example no respondent runs a not-for-profit organisation which has reopened as part of Phase 1.

Business activity levels, and staffing levels for businesses that reopened having closed during the Covid-19 Crisis, by size and region

	Change in business activity level relative to typical year		Change in business staffing level		%age of staff that were laid off who were rehired	
	mean	median	mean	median	mean	median
Overall	-52%	-60%	-28%	-20%	24%	0%
Sole Trader	-37%	-40%	-2%	0%	1%	0%
Micro: Less than 10	-61%	-60%	-34%	-30%	30%	0%
Small: 10-49	-64%	-75%	-37%	-25%	19%	5%
Medium: 50-250	-29%	-40%	-26%	-10%	43%	30%
Large: More than 250	-23%	-30%	-3%	0%	0%	0%
Nationwide	-85%	-85%	-45%	-45%	10%	10%
Border	-44%	-50%	-35%	-30%	36%	30%
West	-40%	-40%	-10%	-10%	100%	100%
Mid West	-15%	-15%	-35%	-35%	0%	0%
South East	-48%	-55%	-36%	-45%	27%	5%
South-West	-69%	-85%	-22%	0%	16%	0%
Dublin	-54%	-60%	-24%	0%	19%	0%
Mid-East	-61%	-60%	-23%	0%	27%	0%
Midlands	-38%	-40%	-3%	0%	0%	0%

Business activity levels, and staffing levels for businesses that reopened having closed during the Covid-19 Crisis, by size and region

Category	Change in business activity level relative to typical year		Change in business staffing level		%age of staff that were laid off who were rehired	
	mean	median	mean	median	mean	median
Administrative	-55%	-55%	-15%	-15%	50%	50%
Agriculture/Agrifood	0%	0%	0%	0%	0%	0%
Construction and Engineering	-34%	-40%	-22%	0%	33%	0%
Consulting/Professional services	-87%	-90%	0%	0%	33%	0%
Digital services	-70%	-70%	-80%	-80%	10%	10%
Education	-40%	-40%	0%	0%	0%	0%
Entertainment/Culture/Arts						
Environmental Services	-40%	-40%	-20%	-20%	0%	0%
Financial Services	-60%	-60%	-15%	-15%	0%	0%
Health/Healthcare	-48%	-55%	-9%	-20%	31%	0%
Hospitality - Food/Drink services	-82%	-90%	-80%	-80%	12%	10%
Industry and manufacturing	-23%	-30%	0%	0%	0%	0%
Local services	-78%	-85%	-50%	-55%	3%	0%
Logistics						
Multisectoral						
Not for Profit						
Primary	10%	10%	-10%	-10%	100%	100%
Real estate	-80%	-80%	-50%	-50%	80%	80%
Retail	-52%	-65%	-37%	-40%	28%	20%
Science & Technology	5%	5%	-5%	-5%	20%	20%
Tourism	-87%	-90%	-23%	0%	0%	0%
Transport	-40%	-40%	0%	0%	0%	0%

Reopening costs and debt accrued by businesses which have reopened having closed during the Covid-19 Crisis, by size and region

	Restocking costs		Social distancing costs		Debt accrued during Covid	
	mean	median	mean	median	mean	median
Overall	€6,688	€1,000	€4,808	€1,500	€84,824	€3,000
Sole Trader	€4,222	€0	€1,044	€200	€9,125	€0
Micro: Less than 10	€2,152	€500	€1,885	€1,000	€16,571	€2,000
Small: 10-49	€13,286	€7,500	€6,029	€5,000	€34,616	€30,000
Medium: 50-250	€4,003	€10	€9,447	€10,000	€213,125	€52,500
Large: More than 250	€25,000	€25,000	€50,000	€50,000	€1,700,000	€1,700,000
Nationwide	€35,000	€35,000	€3,000	€3,000	€55,000	€55,000
Border	€4,500	€2,000	€1,322	€500	€13,500	€500
West	€0	€0	€1,500	€1,500	€5,000	€5,000
Mid West	€2,000	€2,000	€1,100	€1,100	€1,500	€1,500
South East	€1,002	€510	€4,625	€1,000	€74,500	€2,000
South-West	€4,506	€520	€3,773	€1,500	€8,551	€4
Dublin	€9,375	€2,500	€11,625	€6,000	€387,857	€10,000
Mid-East	€3,813	€250	€5,875	€3,500	€50,000	€35,000
Midlands	€19,250	€8,500	€3,230	€3,500	€45,000	€50,000



Reopening costs and debt accrued by businesses which have reopened having closed during the Covid-19 Crisis, by business category

Category	Restocking costs		Social distancing costs		Debt accrued during Covid	
	mean	median	mean	median	mean	median
Administrative	€0	€0	€500	€500	€0	€0
Agriculture/Agrifood						
Construction and Engineering	€10,170	€510	€10,550	€1,500	€434,167	€2,500
Consulting/Professional services	€0	€0	€333	€0	€5,000	€5,000
Digital services	€3,000	€3,000	€500	€500	€2,500	€2,500
Education	€0	€0	€10,000	€10,000	€0	€0
Entertainment/Culture/Arts						
Environmental Services	€0	€0	€1,000	€1,000	€0	€0
Financial Services	€0	€0	€2,510	€2,510	€0	€0
Health/Healthcare	€2,929	€2,000	€4,571	€2,000	€12,571	€3,000
Hospitality - Food/Drink services	€4,202	€1,000	€2,450	€400	€3,402	€8
Industry and manufacturing	€20,000	€0	€4,333	€5,000	€50,000	€70,000
Local services	€6,750	€6,000	€3,700	€3,700	€50,167	€50,000
Logistics						
Multisectoral						
Not for Profit						
Primary	€0	€0	€20,000	€20,000	€500,000	€500,000
Real estate	€3,000	€3,000	€3,000	€3,000	€0	€0
Retail	€10,753	€6,000	€3,671	€1,000	€41,500	€22,500
Science & Technology	€15,000	€15,000	€25,000	€25,000	€0	€0
Tourism	€250	€250	€3,567	€500	€50,667	€2,000
Transport	€500	€500	€3,500	€3,500	€35,000	€35,000

Debt Burden, overhead costs, and weeks until expected reopening for businesses which are completely closed, by business size and region

	Expected weeks until reopening		Expected Reopening Costs		Debts Accrued		Weekly overhead costs	
	mean	median	mean	Median	mean	median	mean	median
Overall	9	8	€8,843	€4,000	€43,236	€8,000	€5,873	€1,000
Sole Trader	10	8	€1,808	€1,000	€5,555	€1,000	€660	€400
Micro: Less than 10	8	7	€5,462	€3,000	€13,878	€6,000	€2,679	€700
Small: 10-49	11	9	€14,455	€10,000	€43,276	€35,000	€5,015	€3,000
Medium: 50-250	8	8	€23,147	€20,000	€157,009	€150,000	€26,033	€10,000
Large: More than 250	8	8	€100,000	€100,000	€2,000,000	€2,000,000	€20,000	€20,000
Nationwide	8	7						
Border	8	8	€7,529	€2,500	€17,065	€5,000	€9,019	€550
West	7	8	€3,160	€2,250	€28,361	€10,000	€860	€400
Mid West	8	7	€14,358	€8,000	€76,668	€10,500	€6,202	€3,000
South East	7	7	€7,558	€5,000	€26,316	€8,000	€4,578	€1,050
South-West	9	8	€11,335	€3,250	€76,736	€15,000	€5,204	€1,500
Dublin	12	11	€11,217	€11,000	€98,187	€4,000	€3,333	€0
Mid-East	11	9	€7,783	€5,000	€23,833	€10,000	€8,854	€2,500
Midlands	10	10	€10,625	€5,000	€29,500	€15,000	€950	€950

Debt Burden, overhead costs, and weeks until expected reopening for businesses which are completely closed, by business category

Category	Expected weeks until reopening		Expected Reopening Costs		Debts Accrued		Weekly overhead costs	
	mean	median	mean	median	mean	median	mean	median
Administrative	8	8	€0	€0	€0	€0	€0	€0
Agriculture/Agrifood								
Construction and Engineering	9	8	€3,500	€3,500	€75,000	€75,000	€30,000	€30,000
Consulting/Professional services	8	9	€5,140	€2,500	€8,100	€9,000	€828	€900
Digital services	14	14	€0	€0	€0	€0	€0	€0
Education	12	11	€1,833	€2,000	€13,333	€10,000	€1,600	€2,000
Entertainment/Culture/Arts	17	11	€9,211	€6,000	€26,875	€20,000	€8,327	€2,375
Environmental Services								
Financial Services	11	11	€150	€150	€0	€0	€0	€0
Health/Healthcare	7	8	€1,050	€1,000	€4,300	€3,500	€650	€650
Hospitality - Food/Drink services	10	8	€15,540	€10,000	€48,615	€16,000	€6,198	€2,000
Industry and manufacturing	9	9	€2,100	€2,100	€0	€0	€200	€200
Local services	10	8	€3,530	€2,000	€5,764	€3,500	€638	€400
Logistics	14	14	€500	€500	€8,000	€8,000	€0	€0
Multisectoral	4	4	€6,500	€6,500	€12,500	€12,500	€35,000	€35,000
Not for Profit								
Primary								
Real estate	9	9						
Retail	3	2	€3,512	€2,000	€22,883	€10,000	€3,687	€800
Science & Technology	6	6						
Tourism	10	8	€15,171	€5,000	€178,653	€5,000	€15,562	€4,000
Transport	14	12	€4,750	€3,500	€15,500	€5,500	€1,225	€950

Debt burden, and weeks until expected full reopening for businesses which are scaled back but active, by business size and region

Category	Expected weeks until reopening		Expected Reopening Costs		Debts Accrued	
	mean	median	mean	median	mean	median
Overall	12	10	€30,680	€5,000	€81,067	€5,000
Sole Trader	14	13	€1,786	€100	€2,889	€0
Micro: Less than 10	13	10	€8,478	€4,500	€16,547	€8,000
Small: 10-49	10	10	€14,465	€8,000	€156,615	€15,000
Medium: 50-250	14	12	€25,244	€12,500	€301,429	€72,500
Large: More than 250	12	12	€495,714	€250,000	€25,000	€0
Nationwide	13	12	€8,158	€375	€14,545	€0
Border	8	7	€81,848	€5,000	€63,733	€11,000
West	11	12	€10,300	€15,000	€9,250	€7,500
Mid West	16	14	€36,375	€22,500	€3,000	€0
South East	12	10	€9,874	€2,000	€36,530	€2,575
South-West	16	13	€39,506	€7,000	€176,368	€12,500
Dublin	13	12	€25,400	€10,000	€62,810	€10,000
Mid-East	11	9	€14,100	€2,250	€94,167	€3,000
Midlands	13	12	€10,667	€5,000	€15,006	€10,000

Debt burden, and weeks until expected full reopening for businesses which are scaled back but active, by business category

Category	Expected weeks until reopening		Expected Reopening Costs		Debts Accrued	
	mean	median	mean	median	mean	median
Administrative	10	12	€30,000	€30,000	€20,667	€2,000
Agriculture/Agrifood	12	10	€6,967	€5,000	€11,667	€10,000
Construction and Engineering	10	10	€27,600	€10,000	€78,725	€12,500
Consulting/Professional services	11	10	€5,200	€2,000	€18,344	€10
Digital services	22	16	€19,750	€13,000	€52,000	€4,000
Education	36	36	€10,000	€10,000	€21,000	€21,000
Entertainment/Culture/Arts	10	10	€0	€0	€0	€0
Environmental Services	6	2	€17,333	€10,000	€252,500	€252,500
Financial Services	11	8	€6,286	€1,500	€11,667	€12,500
Health/Healthcare	15	13	€99,864	€10,000	€18,818	€0
Hospitality - Food/Drink services	14	11	€12,940	€5,000	€334,500	€15,000
Industry and manufacturing	11	10	€13,007	€10,000	€11,781	€5,000
Local services	12	11	€8,514	€2,000	€16,386	€5,000
Logistics						
Multisectoral	22	22	€8,000	€8,000	€48,000	€48,000
Not for Profit						
Primary						
Real estate						
Retail	11	8	€95,002	€9,000	€138,500	€14,500
Science & Technology	9	12	€5,000	€5,000	€4,600	€3,000
Tourism	15	16	€6,833	€500	€8,750	€0
Transport	16	11	€38,800	€10,000	€10,834	€5,001

Debt burden, and weeks until expected full reopening for businesses where the Front Office Closed but employees are working from home, by business size and region

Category	Expected weeks until reopening		Expected Reopening Costs		Debts Accrued	
	mean	median	mean	median	mean	median
Overall	13	10	€14,016	€2,500	€84,863	€0
Sole Trader	9	4	€4,533	€2,000	€13,000	€0
Micro: Less than 10	11	8	€4,274	€2,000	€32,518	€3
Small: 10-49	12	12	€17,408	€4,000	€18,429	€0
Medium: 50-250	22	21	€21,200	€5,000	€103,125	€122
Large: More than 250	18	16	€113,000	€15,000	€1,261,600	€300,000
Nationwide	19	20	4333	2000	1255000	10000
Border	10	6	2100	1750	6546	0
West	15	18	2251	3000	54006	30
Mid West	18	16	5333	2500	25000	0
South East	11	8	29692	2250	136875	2500
South-West	14	12	11856	3000	18080	0
Dublin	14	13	7105	5000	10682	315
Mid-East	12	12	22395	3000	17294	2000
Midlands	16	12	20667	2000	400000	400000

Debt burden, and weeks until expected full reopening for businesses where the Front Office Closed but employees are working from home, by business category

Category	Expected weeks until reopening		Expected Reopening Costs		Debts Accrued	
	mean	median	mean	median	mean	median
Administrative	9	7	€4,357	€2,000	€8,571	€0
Agriculture/Agrifood	30	30	€15,000	€15,000	€1,000,000	€1,000,000
Construction and Engineering	11	10	€7,429	€5,000	€17,429	€20,000
Consulting/Professional services	14	13	€8,168	€2,750	€32,640	€0
Digital services	7	8	€5,167	€2,000	€11,168	€5,500
Education	14	18	€130,550	€11,000	€77,500	€5,000
Entertainment/Culture/Arts	22	24	€76,800	€3,500	€12,500	€0
Environmental Services						
Financial Services	10	10	€4,805	€3,000	€20,632	€0
Health/Healthcare	27	27	€10,000	€10,000	€0	€0
Hospitality - Food/Drink services	25	13	€66,700	€100,000	€81,081	€243
Industry and manufacturing	10	4	€52,500	€5,000	€4,000	€0
Local services	13	15	€2,929	€2,000	€333	€0
Logistics	12	12	€200	€200	€0	€0
Multisectoral	12	12	€100	€100	€1,000	€1,000
Not for Profit	14	10	€1,167	€1,500	€10,000	€0
Primary	21	21	€2,000	€2,000	€2,502,500	€2,502,500
Real estate	3	2	€9,333	€3,000	€750,000	€750,000
Retail	9	2	€1,517	€1,500	€18,917	€11,500
Science & Technology	13	11	€3,750	€1,000	€58,125	€22,500
Tourism	11	10	€7,125	€8,750	€15,000	€5,000
Transport	13	13	€0	€0	€130	€130