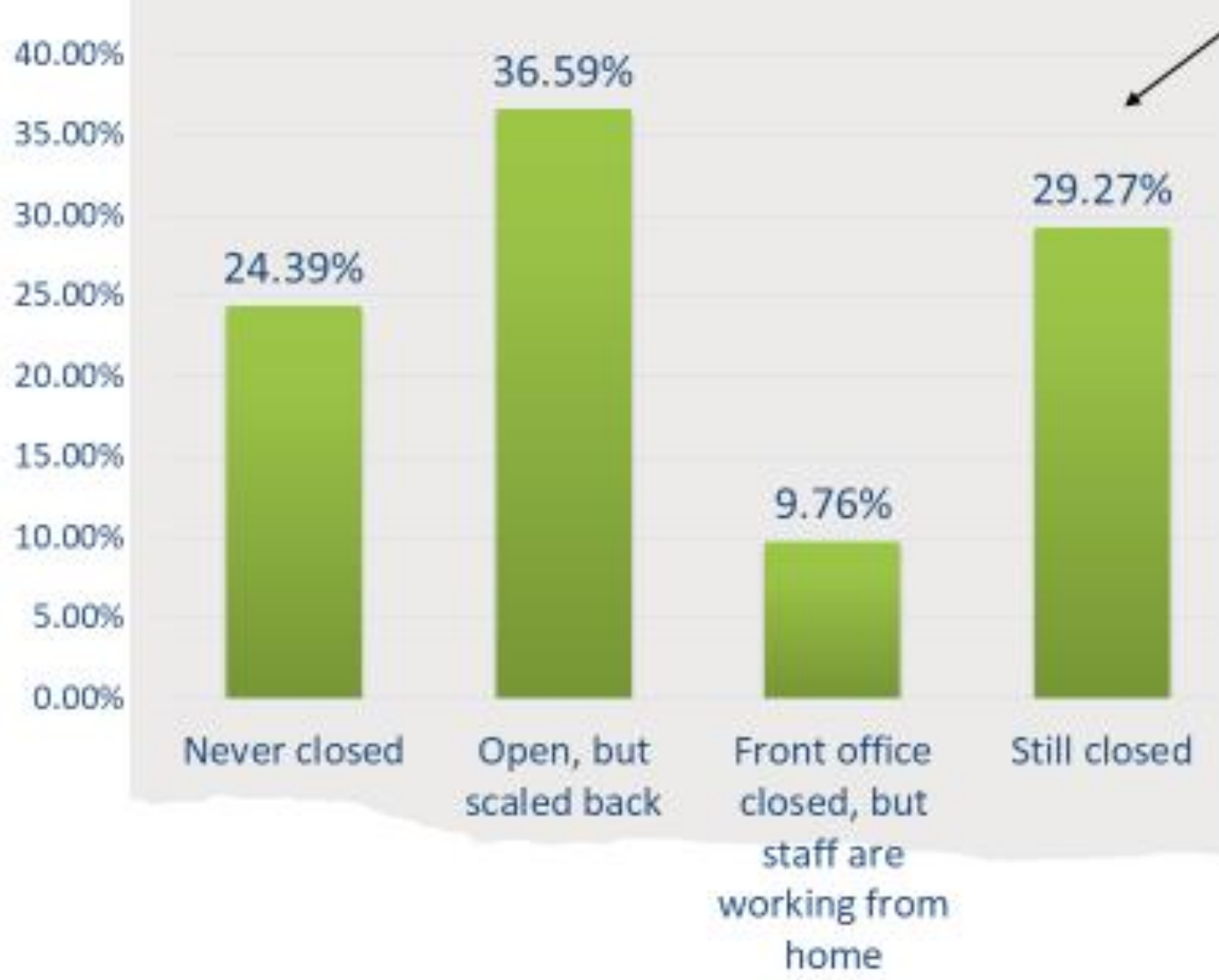




Current Status



Almost 30% of local Businesses are Still closed

Only up to 60% are prepared to reopen.



Concerns and Risks



❖ Domestic Recession and Post Brexit Impact remain key concerns.

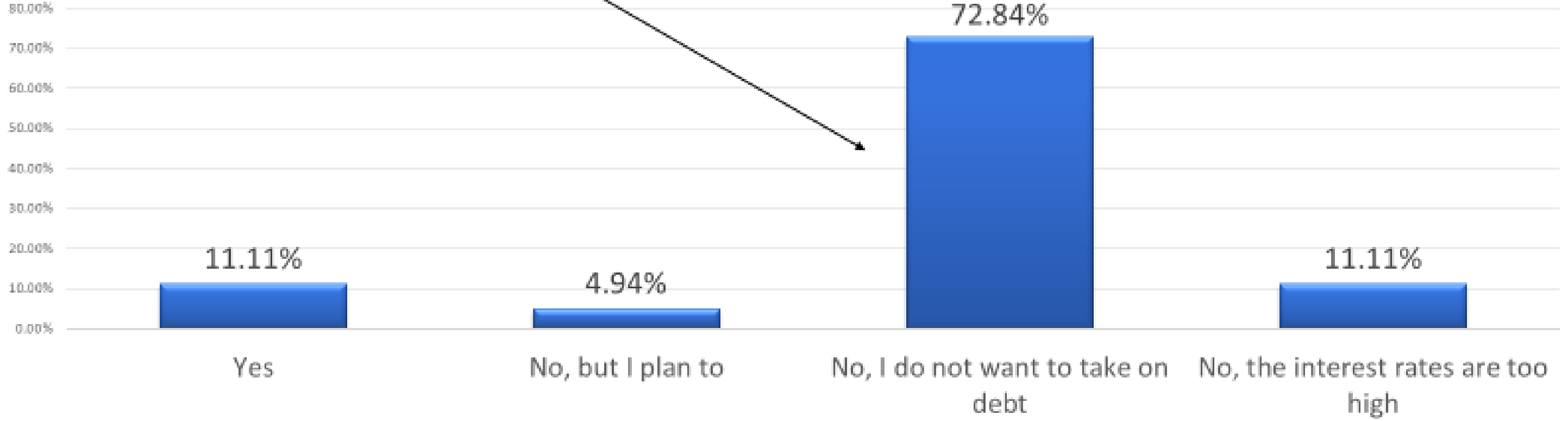
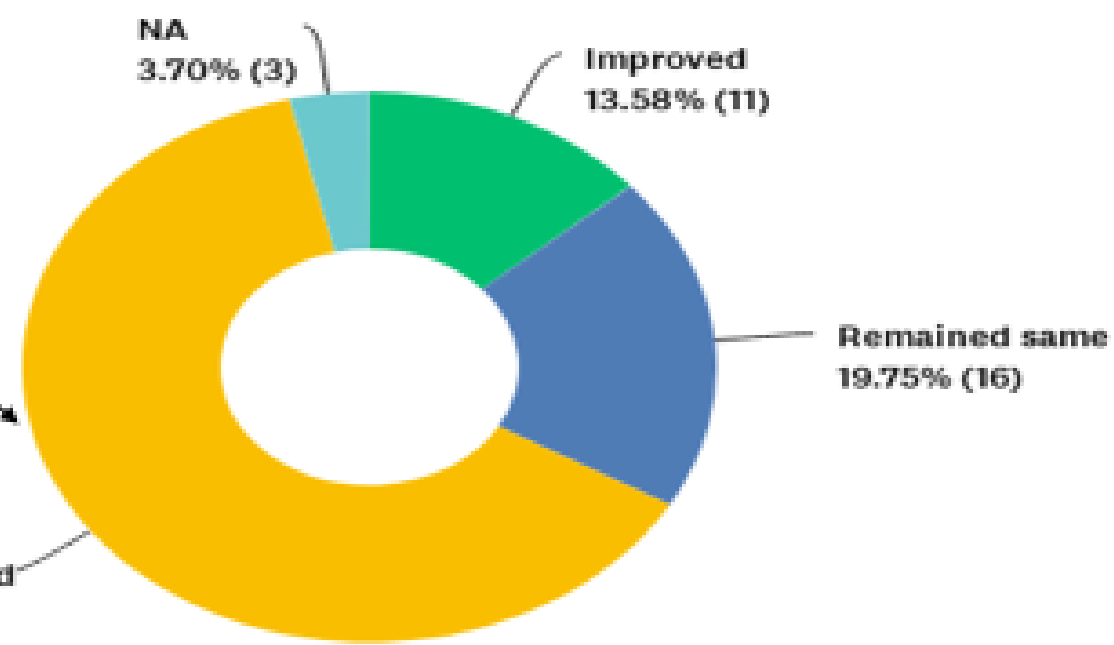
❖ Other Key Concerns:

- Consumer Confidence
- Inflation
- COVID-19
- Intermittent lockdown locally and globally,
- Confidence in travel.

Impact on Cashflow

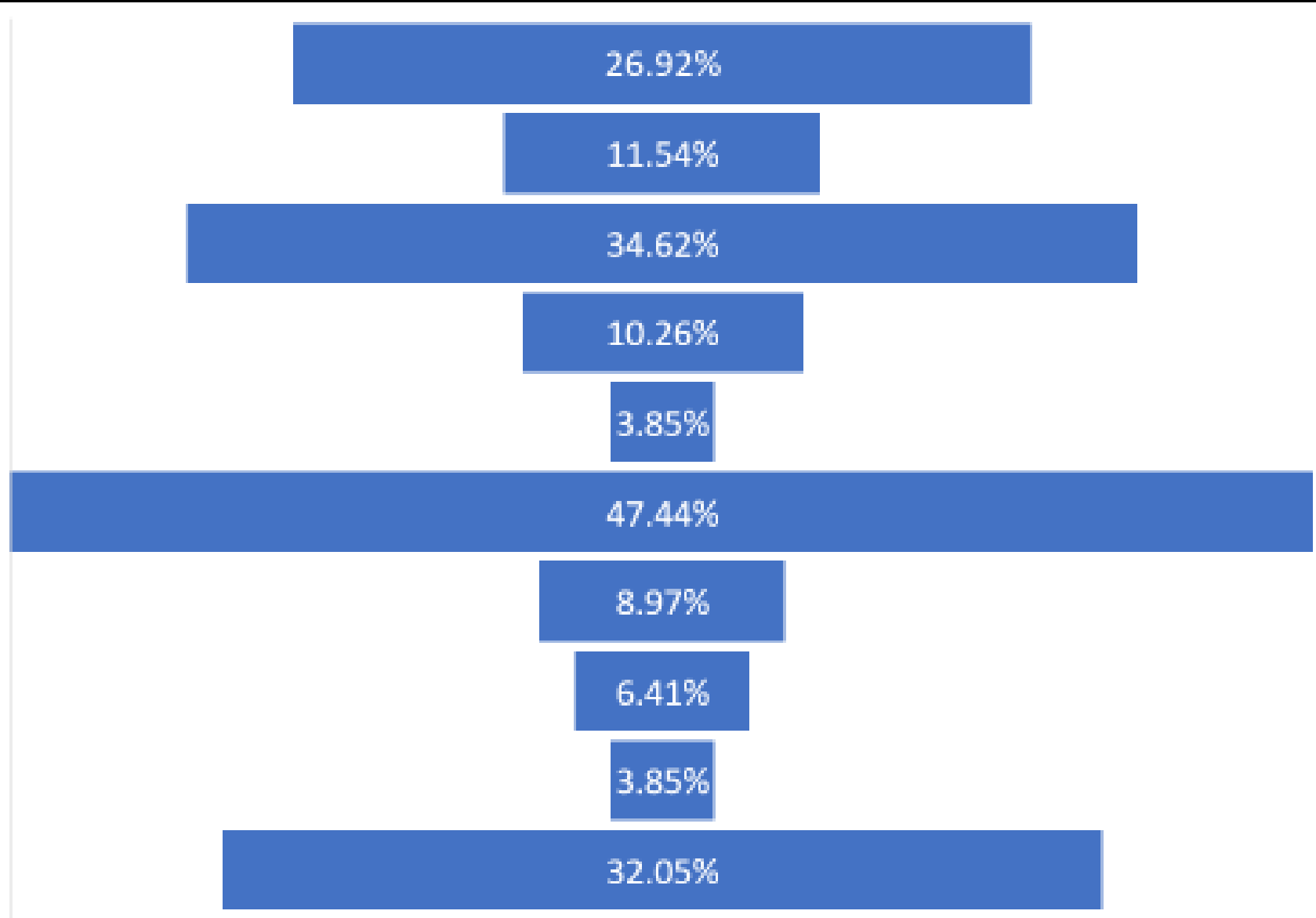
Almost 2/3 have reported that their cashflow has deteriorated.

Majority (72.84%) do not want to take on debt.



Impact on labor

- ❖ Since the start of the COVID-19, all the businesses has implemented changes to workforce
 - Introduced remote working
 - Increased remote working
 - Decreased working hours
 - Increased working hours
- ❖ Almost half of the businesses have laid off staff
 - Staff on paid leave
 - Staff temporarily laid-off (furloughed)
 - Staff permanently laid-off (redundancy)
- ❖ 1/3 have decreased working hours and just over a ¼ have introduced remote working.
 - Staff hired temporarily
 - Staff hired permanently
 - Cancelled planned recruitment



MOST OF THE BUSINESSES HAVE AVAILED VARIOUS COVID-19 SUPPORT SCHEMES

