

**SUBMISSION:**

**ADVISORY GROUP ON  
ECONOMIC RECOVERY**

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## Scottish Chamber Network: unrivalled placed-based asset

The Scottish Chambers of Commerce Network sits at the heart of local business communities, representing over 12,000 businesses in Scotland.

With 30 local Chambers rooted in communities across Scotland, the Chamber Network provides practical advice and support to Scottish companies through unrivalled expert leadership, business-to-business connections, mentoring/coaching, business support services and international trade support.



**The Scottish Chambers of Commerce Network is on the frontline supporting businesses of all sizes from all sectors. The extensive support we provide is illustrated below:**

- **B2B Connections:** daily opportunities to connect with businesses, building new supply chains locally, nationally and internationally, make new contacts and building B2B networks.
- **Peer-to-Peer Learning:** Create opportunities to enable knowledge transfer and learning through mentoring/coaching/peer-to-peer interventions utilizing over 1200 voluntary business mentors focusing on strategy, new markets, innovation, productivity, leadership, succession planning and teamwork.
- **International Trade & Exporting:** leading B2B inward/outward trade missions (physical & virtual), identifying new markets & supply chains, provision of international advice on trade services, legal documentation requirements, and formation of alliances.
- **Strategic and Operational Projects:** partnership initiatives including Developing the Young Workforce, Circular Economy, Business Mentoring & Coaching, Graduate Recruitment for SME's, and Women's Business Leadership.
- **Business Intelligence & Research:** gathering nationwide business insight and intelligence including operating Scotland's longest-running economic survey, helping to shape and inform economic policy and business support interventions.
- **Training & Development:** accredited training and development opportunities.
- **Legal:** advice on any legal matters affecting a business including contract disputes, company law, debt recovery and commercial law.
- **Employment & HR:** access to advice on all HR related matters including recruitment, legislation, disputes and latest HR updates.
- **Health & Safety/Risk Assessments:** access to advice on any health & safety matters including risk assessments, first aid, compliance, training and fire safety.
- **Tax:** this service offers advice on any tax related issues including benefits in kind, corporation tax, capital gains, advice on any VAT matters.

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# Introduction

As a Chamber Network representing 12,000 businesses across Scotland, we believe that practical support must extend to every size of business, in every sector and geographical location in Scotland. No business should be left behind on the road to economic recovery. Specific focus and support should be provided to small and medium sized businesses which are the lifeblood of Scotland's economy and the beating heart of our local communities.

The Scottish and UK Government have played a central role in providing critical business support throughout this crisis. This role will have to continue through the recovery period and beyond. Both Governments should pursue strategic economic policy decisions to support business recovery.

The focus of such decisions should be on preserving jobs and activity within the economy, including measures to provide no or low-interest bridging help; trade finance; working capital loans with flexible and deferred terms; tax relief; loan payment relief; rent/lease relief; grants; wage subsidies for SMEs; skills and training; business support interventions; and fast-tracking infrastructure investment projects.

These policy levers need to extend further than they have ever done before. Consideration should be given to Governments taking equity stakes in critical industries and anchor businesses in local communities, with these decisions made jointly between business and government. This would be in line with comparable economies such as the German Government taking a 20% stake of Lufthansa airlines to support its recovery.

It is also recommended the Scottish Government consolidates the currently fragmented approach to the high number of economic and sector development strategies. Whilst there may have been merit to have specific strategies pre-pandemic, it is now critical we have a clear "**Scottish Economic Strategy**" which brings together the existing strategies and includes recommendations from the Advisory Group for Economic Recovery, giving a clear roadmap to business recovery. This should align with the UK Industrial Strategy where it makes economic sense.

This submission outlines the Business Issues identified through SCC Network's real-time polling of businesses across Scotland and presents in detail the practical business solutions and economic policies for the Scottish and UK Government to implement to support business recovery.

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# The Business Issues

To inform SCC Network's submission, we have consulted with the following:

- Network of 30 Chambers of Commerce representing 12,000 businesses;
- 250 voluntary business leaders on Chamber Boards representing all of Scotland's business sectors;
- 200 expert 'on-the-ground' Chamber employees;
- The Scottish Business Advisory Group comprising 25 Business Leaders from key sectors;
- Nationwide Business Polls gathering intelligence from 1,200 businesses.

Policy measures and business support interventions must be directed by real-time data and business intelligence. In essence, "*what are businesses telling us they need*" should be the primary question when designing interventions. At Scottish Chambers of Commerce, we have polled businesses before the lockdown and are continuing to identify business issues on a weekly basis. The issues can be summarised as follows as identified by SCC's nationwide Business Trackers:

## **BUSINESS CONFIDENCE:**

Business confidence drives growth, investment and supports employment opportunities. Since the lockdown, business confidence has been in decline across Scotland's major sectors, consistently evidenced through SCC's nationwide polls. 43% of businesses were not confident they would survive through the pandemic, especially if the strict lockdown period was prolonged or reinstated, despite the combined efforts of Scottish & UK Government in providing billions in financial business support.

## **BUSINESS CONCERNS:**

Cashflow and loss of income continues to remain the top priorities across all sectors. A combination of new Government policies and a major review of existing legislation will be required to stimulate economic activity. It should be recognised that for the majority of companies and sectors loss of income will not be recovered. Even with a phased return to the workplace and re-opening of the economy, many companies will have to operate under restrictions which will limit the ability of businesses to trade at full capacity for a considerable period of time. This will result in an immediate high volume of job losses with individuals entering the unemployment market from all age groups, with young people and 55+ expected to be the most affected.

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## **BUSINESS OPERATIONS POST-LOCKDOWN:**

The Coronavirus pandemic has forced businesses to re-think how they conduct their operations and how to effectively revise their business models to comply with current guidelines and protect their employees and customers. Our intelligence shows that 50% of firms are actively adapting their business models, 25% are beginning to look at adaptations, with the remainder believing their operations will largely remain the same. Business support must be targeted to specifically address this immediate business to support companies to adjust, re-design and re-shape operations as the economy re-opens.

## **BUSINESS SUPPORT:**

The unprecedented level of support provided by Scottish and UK Government has been vital to saving industries, businesses and livelihoods. Without which, we would have faced economic catastrophe. The single most used and effective support mechanism is the UK Government's Coronavirus Jobs Retention Scheme, followed by the Scottish Government's Grants Schemes. Whilst these have benefited a substantial number of businesses, many have fallen through the gaps because of criteria set. As a result, thousands of businesses did not receive the immediate and urgent support and have already gone out of business or are in the high-risk category of doing so within the next 2 - 3 months. Direct financial support schemes will need to be maintained, extended and reviewed in line with economic conditions. This should include the introduction of longer-term, targeted and flexible support for specific sectors. We would recommend that the geographical economic impact needs to be carefully considered in relation to local sectoral impact to local economies.

## **BUSINESS PREPAREDNESS:**

Businesses are eager to return to the workplace and contribute to the economic recovery, whilst maintaining public health guidance. The Scottish Government's Roadmap published on 21<sup>st</sup> May sets out the Four Phases out of lockdown. However, the continued lack of clear timelines contained in the publication makes it difficult for companies to plan, invest and make decisions, exacerbating the earlier business issue of loss of income and cashflow pressures. Clear guidance, practical support and timelines will be critical in the weeks ahead if businesses are to restart operations and trade again.

## **COST OF DOING BUSINESS:**

The Scottish and UK Government must steer the tax system away from upfront costs to doing business. Both Governments must adopt longer term tax deferrals, tax credits and financial incentives to support and encourage business investment in what will be a sustained period of uncertainty, declining investment and a long period of recovery.



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## PROTECTING JOBS & PREVENTING UNEMPLOYMENT:

As Government interventions such as the Coronavirus Jobs Retention Scheme begin to wind down, the unwelcome reality facing Scotland's economy is of rising unemployment for many individuals whose jobs have so far been maintained through direct support schemes. Despite this, we have a real opportunity to prevent long-term mass unemployment by supporting those affected to get back into work quickly as the economy recovers. This will have to be a **joint national effort between business and government**, providing practical support to employers and employees in all parts of Scotland.

Preventing unemployment, particularly for young people, must be a priority for the government, but we must not lose sight of the wider workforce such as adults with few or no qualifications or minority groups who will be disproportionately affected. We recognise the policy response may prioritise investment towards young people in order to tackle the immediate challenges and prevent longer-term implications such as pay scarring however the response must speak to the whole workforce.

Research from Resolution Foundation shows that young people and those aged 55+ are the most limited in what they can do by working from home which will have negative impacts on their job security and earnings, and are therefore likely to be the ones least likely to weather this crisis. Young people who have recently left education, and have recently entered or are about to enter the labour market are more susceptible to long-term employment, exacerbated as a result of young people working in "atypical" jobs concentrated in "shutdown sectors" such as hospitality and non-food retail. For those aged 55 or older, the impacts on this group are likely to be attributed to a traditional routine of working in a physical work environment rather than home working, difficulty to utilisation and adoption of technology, they are more likely to work in senior occupations that rely on social interaction and will have increased challenges to transition from one sector to another if unemployed and then looking for work.

The pandemic has brought to the fore the skills challenges that existed pre-pandemic as well as bringing to light new challenges that business and government will have to address jointly.

Pre-pandemic, the challenges included skills gaps; availability of talent; equality of opportunity & progression; training & development; and migration. Now as a result of the pandemic, these issues have been exacerbated as well as new challenges to manage including new modes/patterns of working; increasing unemployment; industry & skills transitions; skills and talent gaps to support recovery; and tailored reskilling and upskilling interventions.

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## Economic Equality:

The moral case for greater diversity, equity and inclusion in the workplace is indisputable and the evidence shows clearly that greater diversity benefits the Scottish economy, businesses, our communities and our employees. We know the value that thriving businesses can bring to our communities and the value that a job brings to an individual, their family and their communities. We already know that this crisis is likely to impact women, ethnic minorities, disabled employees in a number of significant ways:

- Black and minority ethnic groups are more likely to be unemployed and in precarious work than their white counterparts. A recent report from the UCL Institute of Education (IOE) & Carnegie UK Trust revealed that BAME millennials are 47% more likely to be on a zero hours contract. They are also 4.17% less likely to have a permanent contract than their white peer group. The McGregor-Smith Review into Race in the workplace found that tackling the racial disparities in the UK labour market could result in an annual economic boost worth £24bn to the UK Economy.
- The Institute for Fiscal Studies and the UCL Institute of Education found working mothers were 47% more likely to have permanently lost their job or quit, and 14% were more likely to have been furloughed since the start of the crisis. Two sectors expected to be hardest hit in a post-Covid world are hospitality and retail, both of which employ significant numbers of female workers. Women in low-paid jobs will be particularly affected by job disruption, placing them at greater risk of poverty. Women are less likely to do a job that can be done from home during periods of social distancing, creating increased risk to their job retention and financial security.
- People of working age with disabilities have an employment rate that is 28.6 percentage points lower than that of people without disabilities, and many of those living with a disability will not be able to go back to “business as usual” after the pandemic has cleared. The shift in working practices and adaptations provides an opportunity to support “disability inclusion” by leveraging flexible ways of working. Disability exclusion is a real issue across the world and costs OECD countries 7% of their GDP.

The predicted “jobs recession” will affect these groups which will result in increased unemployment. We must bring all our resources to the table and join-up our efforts to support the jobs recovery for the whole workforce. As a Chamber, we will leverage our connections, members, expertise and relationships to help the Scottish and UK Government develop and deliver interventions that will boost diversity, equity and inclusion in our economy.

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## BUSINESS SOLUTIONS

The collective assets and expertise of the private sector will be the catalyst with which Government policy can be successfully implemented. Therefore, **business must be at the heart of shaping and driving Scotland's economic recovery**. The following sections provide business-led solutions to support Scotland's economic recovery in the immediate term and medium/long term. These solutions have been influenced through our consultation with:

- Network of 30 Chambers of Commerce representing 12,000 businesses;
- 250 voluntary business leaders on Chamber Boards representing all of Scotland's business sectors;
- 200 expert 'on-the-ground' Chamber employees;
- The Scottish Business Advisory Group comprising 25 Business Leaders from key sectors;
- Nationwide Business Polls gathering intelligence from 1,200 businesses.

These solutions focus on preserving jobs and economic activity across all of Scotland's business communities. The proposed measures include: no or low-interest bridging help; trade finance; working capital loans with flexible and deferred terms; tax relief; loan payment relief; rent/lease relief; grants; wage subsidies for SMEs; skills and training; business support interventions; consolidating economic strategies; stronger private/public partnerships; and fast-tracking infrastructure investment projects.



## IMMEDIATE ACTION TO ACCELERATE RECOVERY

### COST OF DOING BUSINESS:

- A minimum of a **two-year moratorium** on all policy measures that increase the cost of doing business (excluding evidence-based policy measures to National Living Wage).
- **Rule out the introduction of additional cost burdens** such as Workplace Parking Levy and Tourism Tax as the economy recovers. These should be re-assessed in the context of Scotland's economic recovery and performance.
- **VAT**: temporarily reduce VAT for sectors with high value upfront costs such as hospitality & tourism and bring in line with European counterparts. For example, Germany has reduced VAT to 7% for companies within the catering/hospitality sector.
- **Air Passenger Duty / Air Departure Tax**: reduction and removal of APD/ADT to show Scotland is open for international business, enabling airports to remain competitive in global marketplace and reducing the costs for tourists/business travellers.
- **Tapering Business VAT Threshold for Hospitality Industry**: to incentivise small businesses particularly those in rural areas to trade beyond the turnover threshold of £85,000. We endorse the STA recommendation to taper the VAT % as follows: 7.5% to £125k; 15% to £150k; and thereafter to 20%. This would immediately benefit local communities with more opportunity for employment and local suppliers, as well as revenue for Scottish Government.
- **Land & Buildings Transaction Tax**: temporary reduction/threshold change in LBTT to boost housing market and house purchases, which would also support the construction industry, address housing crisis and support household related retailers.
- **CBILS / Bounce Back Loans**: business recovery is still unknown as many sectors have still to re-open and begin actively trading again. For those that have taken loans they will need to begin repayments after a 6/12 month period. UK Government will need to consider flexibility in the timelines of repayments for Scottish businesses who have yet to start trading again and build up cashflow, which will mean additional cost pressure for businesses.
- **Bridging Help**: provision of bridging help to support the survival of SMEs in the most affected sectors such as hospitality, tourism and retail. For example, Germany is providing bridging help for 3 months which allows eligible companies to receive up to 80 percent of their fixed operating costs reimbursed if their revenues have fallen by more than 70 percent compared to a year ago. In Scotland, this could be funded through underspends in existing schemes or other business support budgets.

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## BUSINESS SUPPORT:

- **Direct financial support** must be maintained and continued. This should be specifically targeted to sectors which have been hardest hit and will take longer to recover, recognising the diverging pace of recovery across sectors and geographies. The reduced capacity of businesses and sectors to trade should also be taken into consideration when designing support schemes.
- A “**New Business Transition**” service should be setup to provide practical advice, start-up support and mentoring to help those individuals who were forced to close their business to develop new business ideas and set-up new businesses.
- **Horizon Scanning** – driven by detailed economic intelligence which captures the Global, UK and Scotland trading environment and identifies potential market opportunities which match the expertise of Scottish Business. This should be led jointly by business and economic development agencies, joining-up expertise and B2B connections.
- **Local B2B Support:** Gear up local private sector networks such as Chambers of Commerce Network to meet increased demand for business support and advice. Local B2B networks will be a critical player in the “recovery team” and will be provide vital private sector expertise, supply chain connections and practical market experience.

## SKILLS/WORKFORCE:

- **Scottish Jobs Retention & Retraining Scheme:** tailored financial support for hardest-hit sectors such as tourism, hospitality, retail including the development and roll-out of a dedicated Scottish Jobs Retention & Retraining Scheme which runs beyond the UK furlough scheme and is in line with the Scottish Government’s Roadmap and re-opening of the economy. This should also include targeted employment incentive grants and support for specific businesses to retain, retrain and reskill employees.
- **Skills Plans:** Review sectoral and geographical Skills Plans with a focus on “fit for economic purpose” remit for the next 3 years.
- **Training:** Introduce short modular training to meet immediate business needs e.g. digital courses, ecommerce, logistical distribution, development and implementation of financial systems and processes, trading internationally, business development.
- **Apprenticeships:** Review & re-design of Apprenticeship Offering with focus on supporting the completion of existing apprenticeships and identifying the business need for future apprenticeships.
- **Training Academies:** Create Government funded “group training academies” with a catalogue of Short Courses (6 – 10 weeks) and Long Courses (3 – 6 months) driven by immediate market need with Government also supporting temporary employment of individuals into sectors in need through an Employer Recruitment Incentive.
- **Developing Young Workforce:** Strengthen ‘employer’ element of DYW and treble funding.

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## GUIDANCE & RETURNING TO THE WORKPLACE:

- Provision of a clear timeline of when businesses can re-open and trade again;
- Practical guidance for all sectors to support return to the workplace;
- Practical support will be required to enable companies to continue or transition flexible working practices as appropriate to their business model.
- Co-ordinating the starting of “enabling services” such as childcare, schooling, care services and transport availability to support transition back to the workplace and helping businesses to effectively start trading again.

## MEDIUM-LONGER TERM ACTION TO ACCELERATE RECOVERY:

### COST OF DOING BUSINESS/TAXATION:

- **Non-Domestic Rates:** undertake review of how NDR will interact with valuations and business models as economic environment is now dramatically different. This must include revaluation dates are amended to reflect economic conditions and applied to rates bills and reversing the Scottish Government’s approach on Appeals allowing companies to take economic conditions into account when appealing. Rates reliefs should continue to be maintained and provided through the recovery period.
- **Reduce personal taxation** for employees/consumers through the recovery period to incentivise consumer spending and boost confidence. Scottish tax rates should remain closely aligned to the UK.
- **Review of planning system:** this continues to act as a major barrier for domestic and international investors. Planning system must be redesigned with additional resources in place which streamline processes, fast-track certain projects and quicker decision making. Ensuring that the National Planning Framework 4 process delivers a radically reformed framework for planning which recognizes the pace of change, in a way which is consistent with Scotland’s climate goals will be important.
- **Apprenticeship Levy/FWDF:** Considering whether current policy around apprenticeships supports youth employment will also be necessary and may necessitate joint discussions with the UK Government on the structure and effectiveness of the apprenticeship levy for Scottish businesses and the workforce. The Scottish Government should consider a rapid review of the Flexible Workforce Development Fund, focused on improving accessibility and visibility of funding linked to this.

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## **BUSINESS SUPPORT:**

- **Enterprise Agencies Re-Calibration:** Driven by business demand and the urgent economic imperative, combining the expertise of colleges, universities, skills agencies, funding council to address the skills challenges and coordinating training/education delivery would act as an important catalyst in the recovery period. We acknowledge the progress and improvements on internal coordination across the economic development agencies and skills agencies but now is the time to trigger the next phase of this development and “triage” Scotland’s enterprise and skills agencies. The roles / responsibilities of agencies with responsibility for business support, inward investment and international trade should be re-focused to reflect the economic environment. The landscape of enterprise support must be re-calibrated to make it easier for businesses to access support and reduce the valuable business hours it takes to source, identify and secure support. The consolidation of budgets, expertise, decision-making and operational planning should be considered with a clear focus on delivery of support directly to local business communities. The transition to successful collaboration between agencies now needs to move towards successful consolidation. For example, SDS & SFC; JobCentre Plus and a re-designed PACE service. Upskilling and retraining of support staff in enterprise support agencies to equip them with the tools and knowledge to respond effectively to business and individual needs should also be a priority ensuring companies receive the right support quickly.
- **Recovery Plans:** Working closely with business and their representative organisations (Chambers of Commerce) to devise recovery plans will be key if Scotland is to maintain its high standing as a place to invest and do business in.
- **Productivity:** productivity is critical to any successful economy. Scotland has many highly productive businesses, but also a long tail of businesses which lag behind leading firms and similar organisations in other countries. Better leadership & management, increasing innovation and better use of technology can lead to higher levels of productivity. Now is the time to urgently transform the policies and investment into boosting productivity and will have to include redesigning of workplaces, upskilling & retraining, investment in technology and redesigning systems. It is recommended a Productivity Tsar is appointed from the business community with the remit to review and present recommendations within 3 – 6 months with practical recommendations for implementation. This could include capturing successful productivity models from around the world and supporting the design/implementation of new business models through innovation & technology. Productivity advances should be central focus within business support interventions with knowledge transfer/experiential learning a key tool for businesses to boost productivity. Productivity incentives for companies should be considered.

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- **Review procurement** policies to establish a common approach across local authorities including common use of business-related definitions such as definition of SME, to better support SMEs. In addition, local authority contracts should be accelerated to kick-start local projects such as construction which will stimulate local economy and employ locally.

#### **SKILLS/WORKFORCE:**

- **Employment Grants:** to support long-term economic recovery, employment grants schemes must evolve with medium to long term jobs retention at its core, rather than the short-term protection currently offered. In the medium/long-term phase, this could be linked to the Employer Recruitment Incentive (see page 14)
- **Tertiary Education & Funding of Skills interventions:** new approach to funding required for colleges and universities, reflecting the global economic environment, as well as looking at appropriate structural changes across institutions where it is right to do so on deliverables, targets and outcomes. The tertiary education sector is best placed to support the rapid reskilling and upskilling of the workforce including school leavers and those seeking work. The approach should be laser focused on meeting the immediate requirements of the economy with a real-time approach towards training an agile workforce.
- **Responsive to Industry:** expand sectoral and industry degree-level qualifications to be developed in a timescale responsive to industry for example, expanding Graduate Apprenticeships and developing shorter degree programmes.
- **Scotland's Virtual Learning Centre:** a single-entry point for access to virtual training, upskilling and development qualifications.



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## **Employer Recruitment Incentive:**

Utilising the Scottish Chambers of Commerce's 'Graduate Recruitment Incentive' model, consideration should be given to the introduction of an Employer Recruitment Incentive Scheme.

The Graduate Recruitment Incentive model, operated in partnership with Scottish Government in 2014 created 400 new graduate level jobs within 18 months. All jobs were placed within small businesses across Scotland with all jobs paid above average graduate salary. The Recruitment Incentive enabled employees to receive a 3-month salary contribution for a new graduate job as well as tailored support for recruitment, training and employee on-boarding. Over 90% of graduates were retained in the graduate jobs with the small businesses for a minimum of 12 months with the employers contributing 100% salary coverage after the incentive.

With this tried-and-tested model, it is recommended, an Employer Recruitment Incentive model is developed and rolled-out across Scotland. This would be targeted towards small and medium sized businesses where an incentive is provided to encourage those businesses to recruit specific groups of the workforce for example school leavers or recently unemployed young people. As part of the incentive, the employee would undertake short modular courses which meet the needs of the business/sector for example digital courses, logistical distribution, business development which will support business recovery.

The Employer Recruitment Incentive should be delivered through the Scottish Chambers of Commerce Network given its unique placing in local business communities across every part of Scotland and diverse membership base, and strong track record of delivering comparable employer recruitment schemes.

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## Critical Economic Enablers:

- **Rapid acceleration of Broadband/Fibre/4G/5G Investment:** 100% coverage of fast connectivity for all households and businesses by the end of 2020 latest. The playing field must be levelled for rural communities & rural businesses who are typically left behind in accessing the best coverage and speeds. Government should also do all they can to support private providers to fast-track upgrades of digital infrastructure where this is already taking place. Access to technology must be matched with accessible Digital Literacy and Training for businesses and employees, making sure businesses utilise technology to its full capacity through and after this crisis.
- **Infrastructure:**
  - Bring forward **strategic transport infrastructure projects** which will improve transport connectivity for the long-term, create jobs and enable wider economic growth. Commitment to de-carbonisation across transport modes should be maintained.
  - **Remove parking charges** in town centres as a temporary measure to increase footfall, encourage consumer spending and support for small businesses.
  - **Re-Designing Cities:** how we work, move and interact has been completely disrupted as a result of the pandemic. Now is the time to re-design our cities and invest through a 'Covid City Deal' concept. This would look at areas including enabling infrastructure through existing and new options such as the Glasgow Metro proposition, developing active travel options which prioritise walking and cycling but also provides fit-for-purpose car parking and connected bus routes.
  - **Low-Carbon Transport:** investment in low-carbon transport infrastructure is a priority for Chamber members and planned investments should be accelerated to support recovery. For example, fast-track rail to the Central Belt will support economic activity and meet Scotland's net-zero ambitions.
- **Housing:**
  - **Accelerate housebuilding** to correct mix of private, mixed and social housing. Resolving the housing crisis, particularly for young people in rural Scotland should be a priority and fast-tracking infrastructure projects should be granted to support this.
  - **Land & Buildings Transaction Tax:** temporary reduction/threshold change in LBTT to boost housing market and house purchases, which would also support the construction industry, address housing crisis and support household related retailers.

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- **Trade/Exporting:**
    - **Growing Scotland's exports:** private/public partnerships to grow Scotland's exports should be expanded for example the Scottish Govt/SCC Network International Trade Partnership. With the continued uncertainty around the UK's exit from the European Union, and the likelihood the exporting to the EU will become more complex, utilising private sector assets such as the Chamber Network will become critical to ensure practical support is provided to existing and new exports. Support from Chamber Network includes exporting documentation, B2B in-market connections, advisory services and trade certification.
    - **B2B Trade Missions:** In 2020 and beyond, Scottish Chambers of Commerce is rolling out a series of "virtual" trade missions enabling Scottish companies to continue identifying new opportunities, building new B2B connections and expanding into new markets. The Scottish Government should actively leverage the international reach of the Scottish Chamber Network which is part of the world's largest B2B Network with 45 million member companies in over 100 countries.
    - **Air Routes:** prioritise air routes of strategic and economic importance to Scotland's economy, with incentives in place for airlines to fly to and from Scotland. These routes should connect with the Scottish Government's Export Growth Plan and SCC Network's International Trade Partnership priority countries.
    - **Trade Ambassadors:** Expansion of practical B2B trade support including development of voluntary Scottish Trade Ambassadors with responsibility for building and creating formal international B2B alliances with international markets.
    - **Protecting Scotland's Export base:** preserving the resilience and competitive edge of Scotland's existing export base should be a core priority for agencies and Government, given their critical contributions to Scotland's economic performance.
  - **Rural Support:**
    - Accelerate rural infrastructure investment projects such as 'An Camas Mor' the sister community in Aviemore, which the Government is currently considering an infrastructure loan for. Granting this loan would enable the project to get underway and revitalise economic activity in that and surrounding communities.
    - Provide guaranteed support to see tourism businesses through the winter to give the industry and the communities it supports the best chance of survival in 2020 with the best chance for recovery into 2021.
  - **Supply Chains:**
    - Keeping supply chains functional and cost-efficient for SMEs will support economic recovery. Development of local supply chains in partnership with business, local authorities and enterprise agencies and building resilience of existing local supply chains. Minimise cost burdens such as precautionary border measures currently affecting cross-border transit of goods which may be required as a pandemic control measure. Where implemented, these should be temporary, minimally restrictive and easily scaled back/removed.