



Federation of Small Businesses

Challenges & Successes

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East Anglia Region

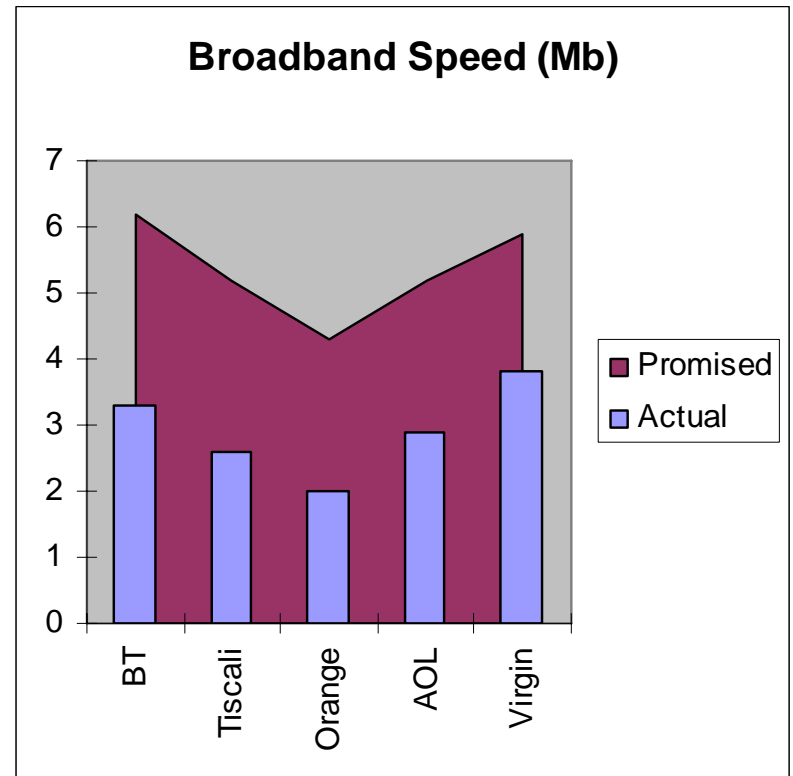


Topics to Cover

- Broadband
- Banking
- Tourism
- Transport
- Planning
- Government
- Good News

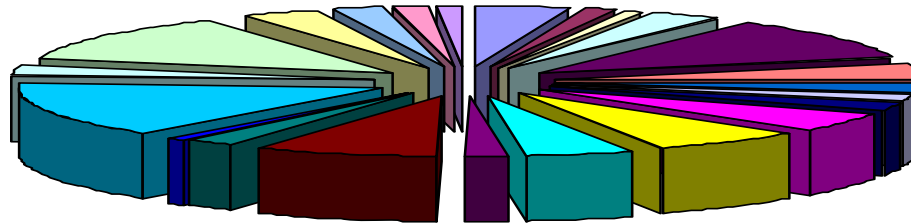
Broadband

- Results of FSB and Chamber surveys:
- Speed claimed 8mbs
- Average rec'd 3mbs
- Mean – below 1mbs
- Govt target 2mbs
- Schools need 4mps



Is there demand for broadband ?

Trade of Broadband User



- Agriculture
- Advetising/Mkting
- The Arts
- Accomodation & Catering
- Construction
- Care & Health Services
- Equipment
- Financial Services
- Holidays & Travel
- IT & Telecoms
- Manufacture
- Motor Industry
- Music & Entertainment
- Professional Services
- Property
- Recruitment
- Retail
- Retired
- Services
- Transport & Distribution
- Training & Education
- Utilities
- Wholesale



What to do next?

- **WHAT**

- Complain
- Register on EREBUS
- Find out what loss you are suffering
- Could new opportunities exist **IF**
- Report them

- **WHO TO**

- Internet provider
- MP Candidates
- Local Council
- Trade organisations
- Community groups
- Local Government
- Ofcom



Banking

- **Survey results of our members**
- 41% with cost of credit up 2-3%
- 74% asked to pay 5% over base rate
- Rely on private funds, fear asking bank
- Banks say lending is up, but is that overdrafts are turned into terms loans
- Did you get a bonus this year?



The Ugly or just miss-spelt?

■ **The Bad**

- Demand + Security
- Slow/no a/c opening
- £500 o/d cost £350
- No to free banking
- Manager on holiday
- No £ - see liquidator
- Credit card clawback

■ **The Good**

- After 5 months new facility agreed, but signatories not agreed
- On-line banking?
- Ombudsman
- Same Manager
- **Post Bank is Back**



Tourism

- Opportunity to diversify
- Need for development loans
- Time to stream line marketing bodies
 - Increase street & beach cleaning
 - Gov't/Counsel Support local projects
 - Link together activities / share resources
 - Forget the NIMBY's



Transport

- Linking Road & Rail infrastructure
- Changing parking policies for towns
- Encourage lorry parks
- Remove dual carriageway bottlenecks
- Planning for 2020 and beyond **not** 1990



Planning Policies

- For a vibrant rural economy
- All types of business suit rural areas, unless proven otherwise
- Flexibility to re-use and/or convert existing buildings
- Rates relief for empty properties
- Delivery of solutions to linking developments with infrastructure rather use as an objection.



Government

- 100% tax claim for new plant
- Recognise there are 33% more self-employed in rural than urban areas
- Put new housing where the jobs are
- Reduce travel & Co2 - infrastructure for remote working and learning
- Reduce the quango's



Good News

- Benefits from re-assessing:
 - Business objectives
 - Products and services
 - Expand where others fail
 - Revisit the sacred cows
- New thinking or just common sense
 - Joining forces with local firms and rivals
 - Buy Local
 - The economy is moving again