

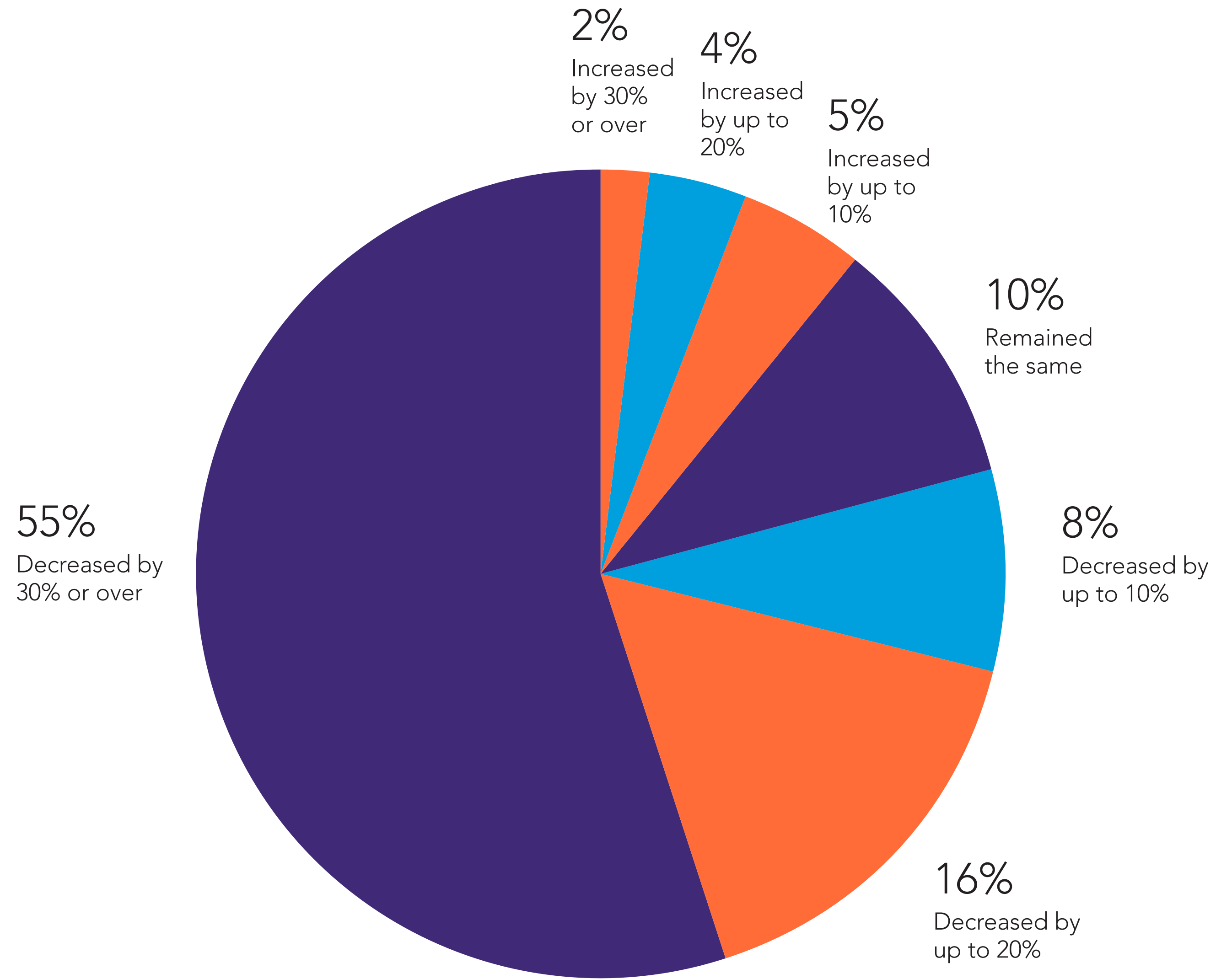


COVID-19 & SMEs

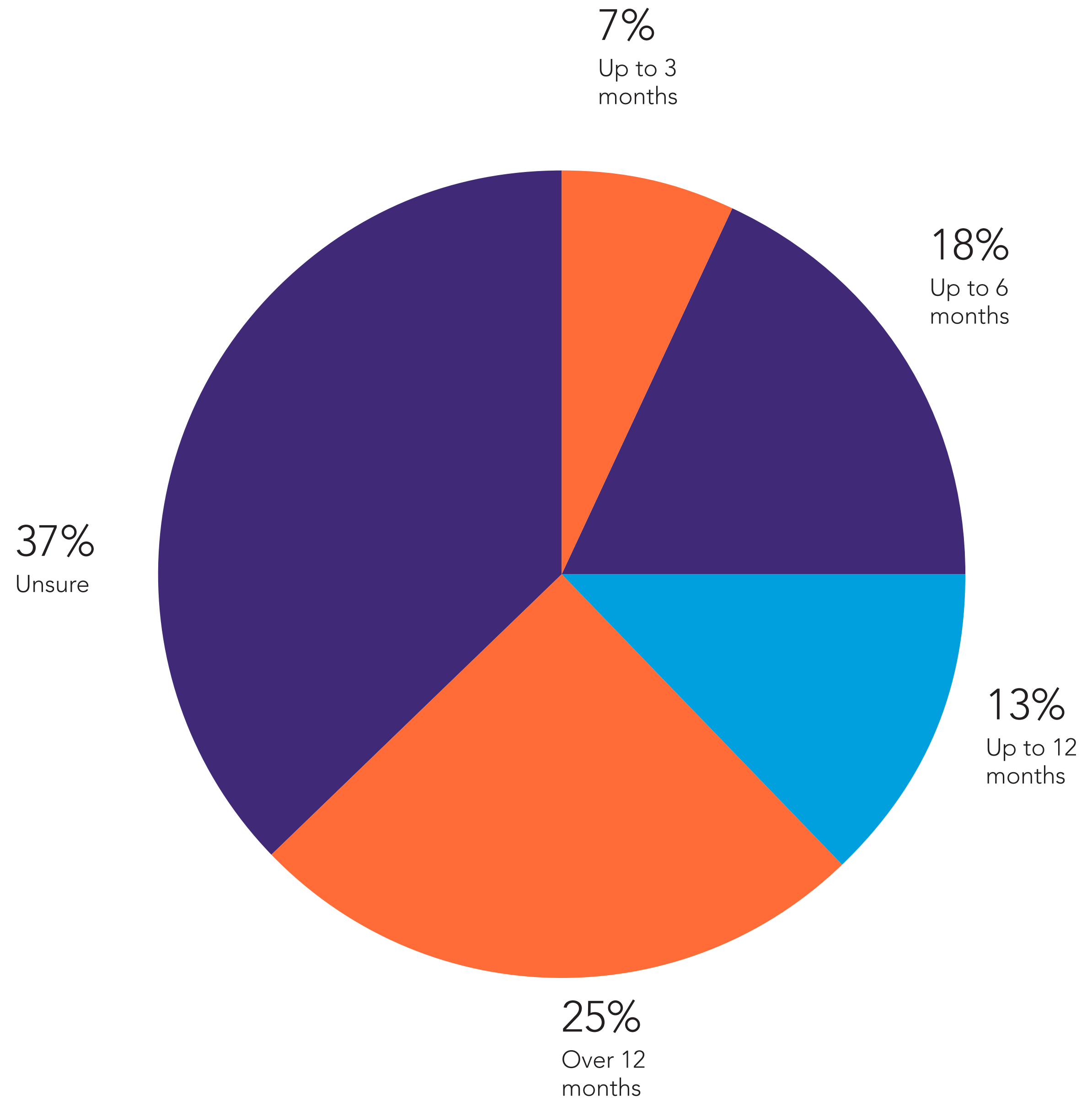
ACKNOWLEDGING
ADAPTING
LOOKING AHEAD

THE SME CONFERENCE

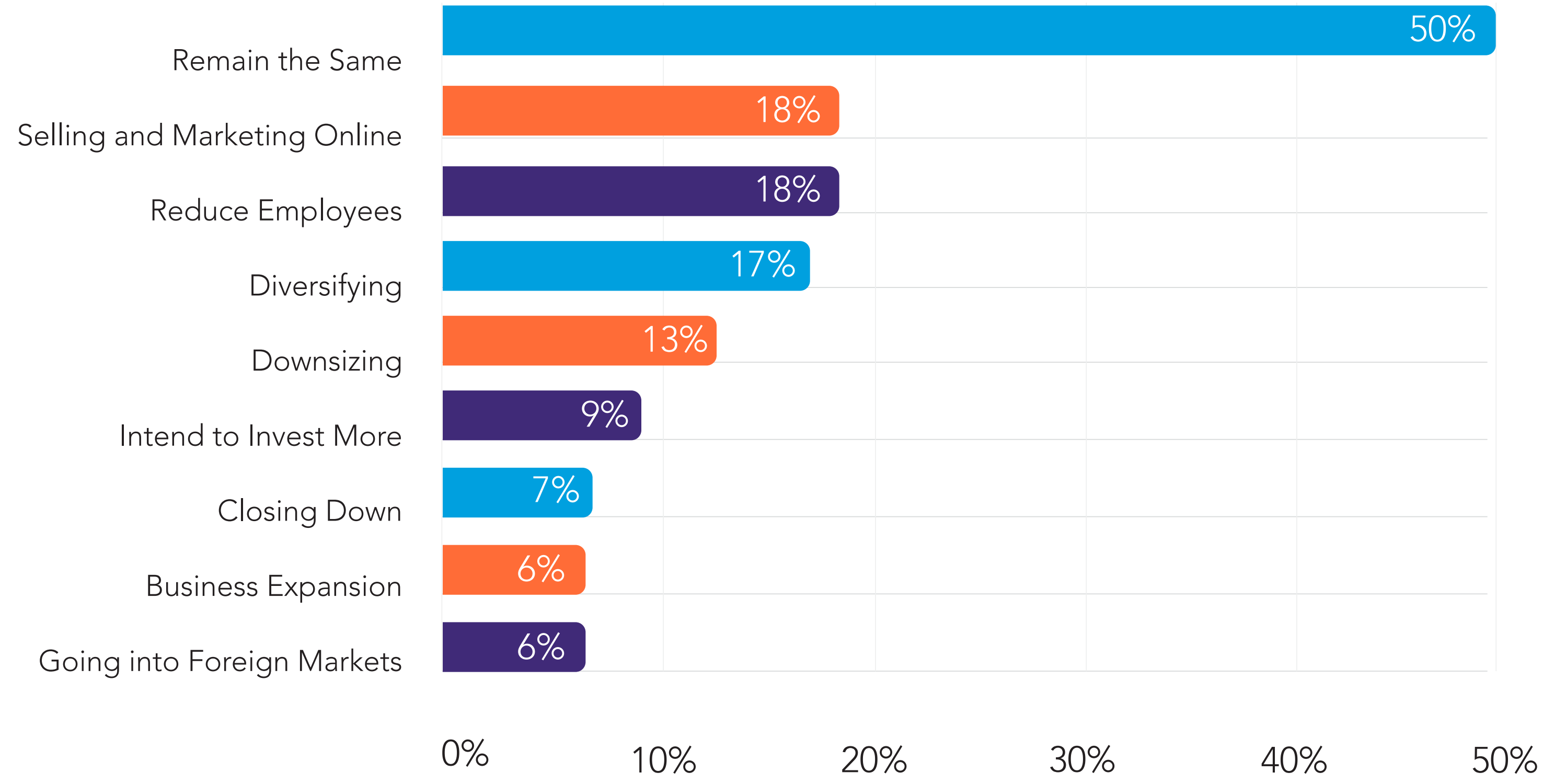
How would you rate your levels of turnover up till now for 2020 when compared to the same period in 2019



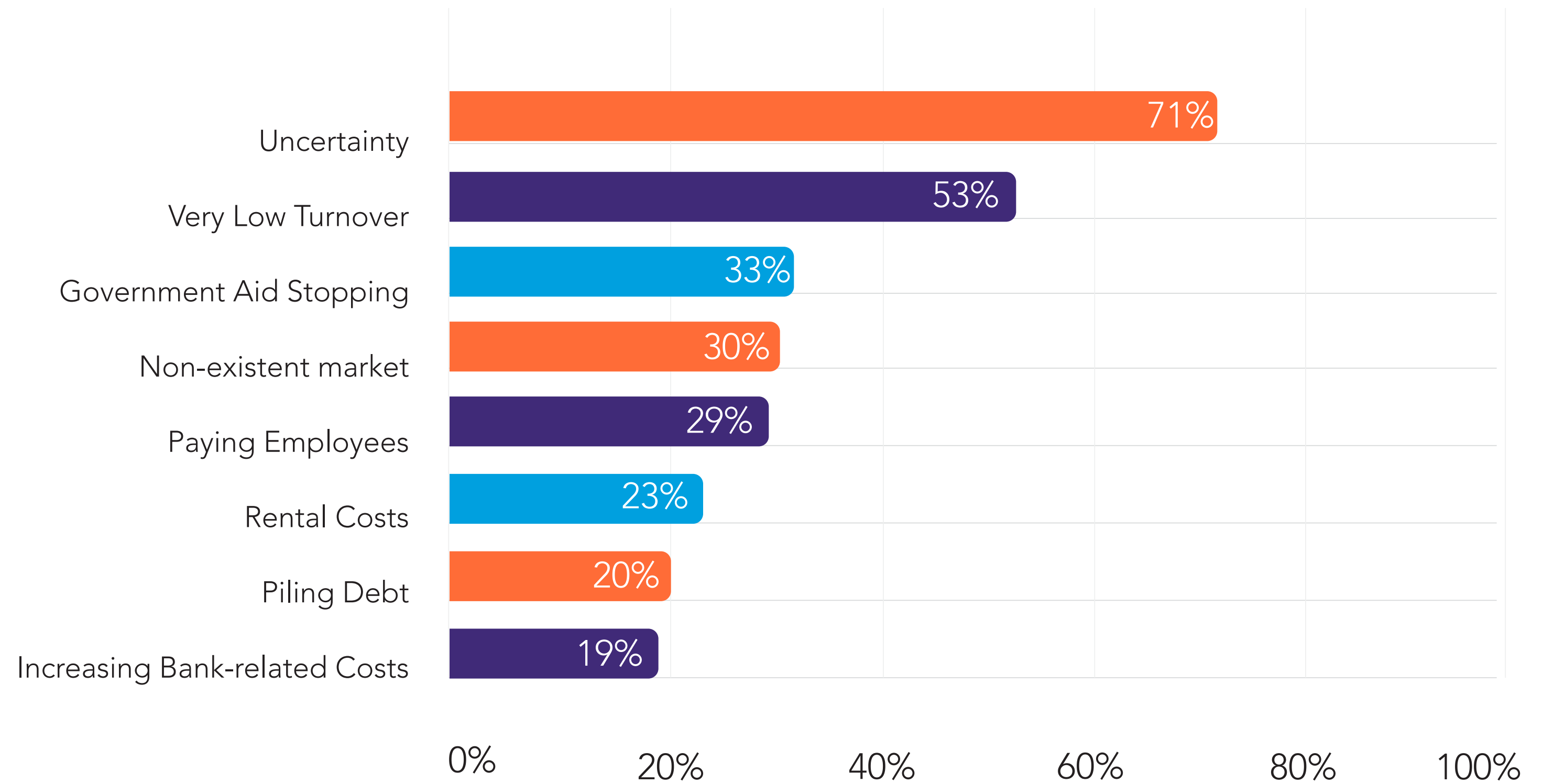
How long can your business survive as it is?



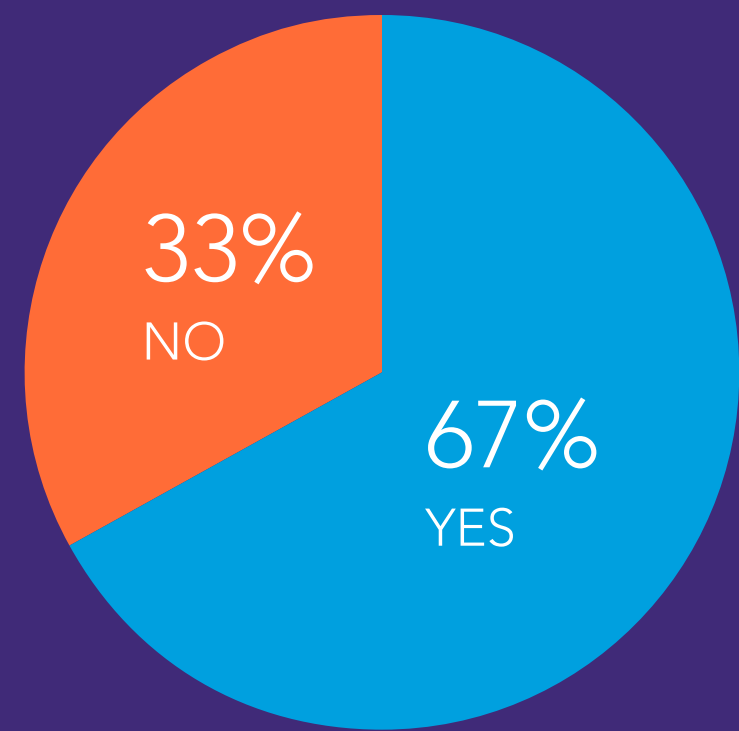
Do you foresee making any changes in your business during the next 6 months?



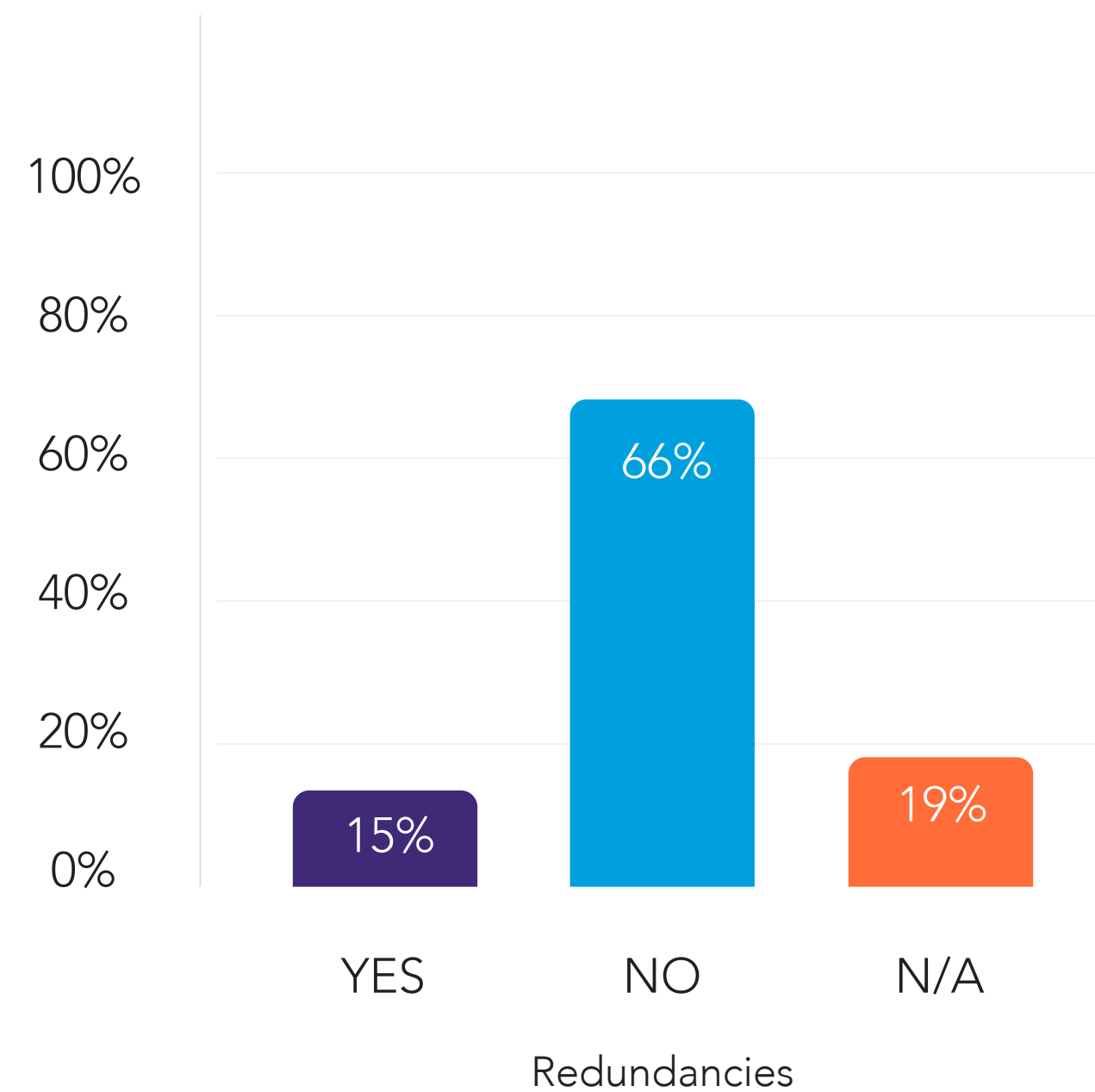
What are your business' biggest concerns at the moment?



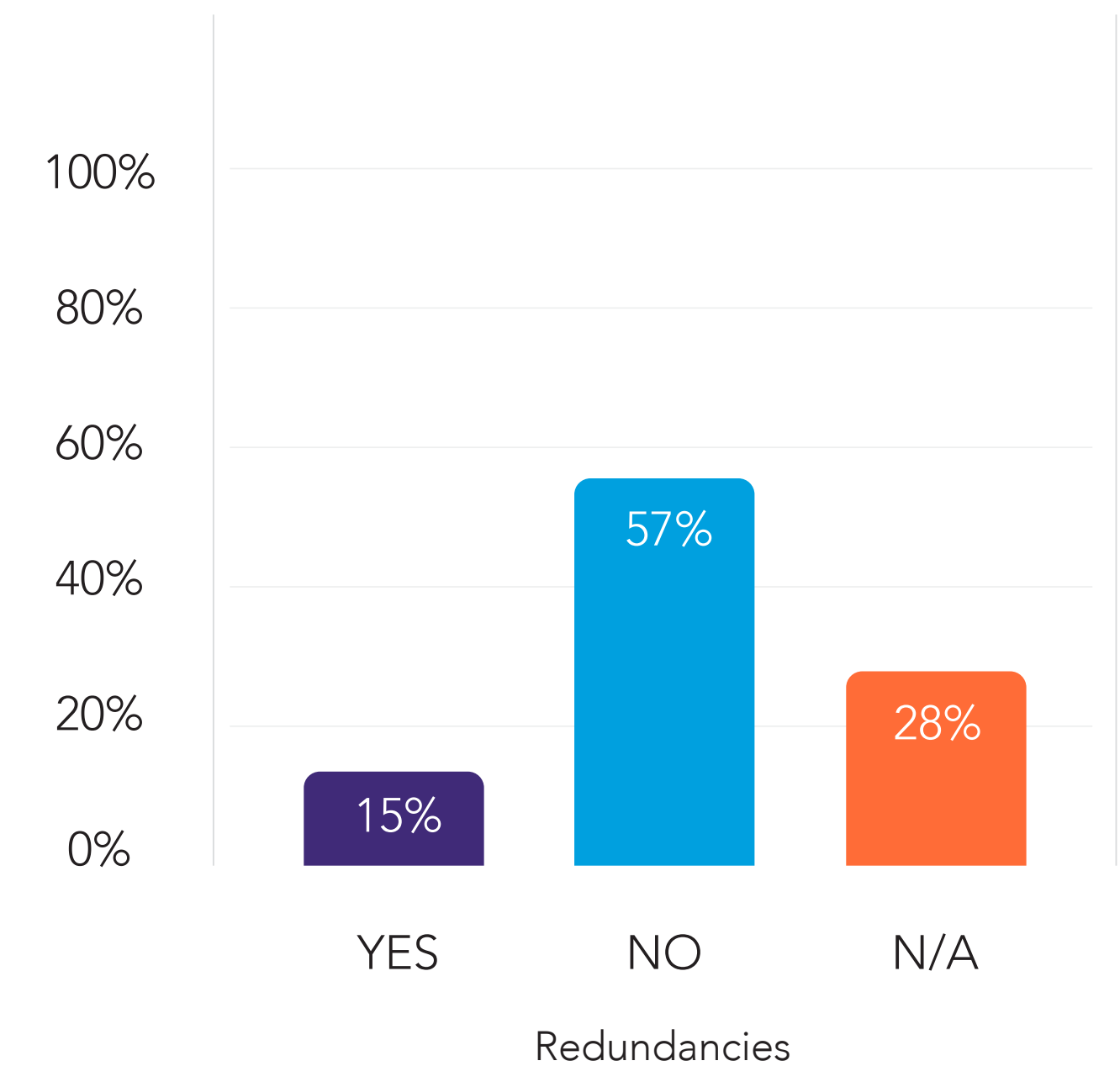
Is your business currently benefitting from the wage supplement?



IF YES:



IF NO:



If state support in terms of financing was made available for investments, what kind of investment would you be interested in?

GRANTS, NOT TAX CREDITS OR REPAYABLE FINANCING

IT SOLUTIONS INCLUDING ECOMMERCE SITES, AUTOMATION SOFTWARE, DIGITAL MARKETING AND SUBSCRIPTION FEES

REFURBISHMENTS AND UPGRADES

CHANGE IN PLANT AND MACHINERY

ELECTRIC VEHICLES AND CHANGING OLD FLEET

ENERGY EFFICIENT SYSTEMS

If state support in terms of financing was made available for investments, what kind of investment would you be interested in?

Apart from investments however a significant number of businesses underline that:

RENTAL COSTS IS SOMETHING THEY NEED MORE HELP WITH

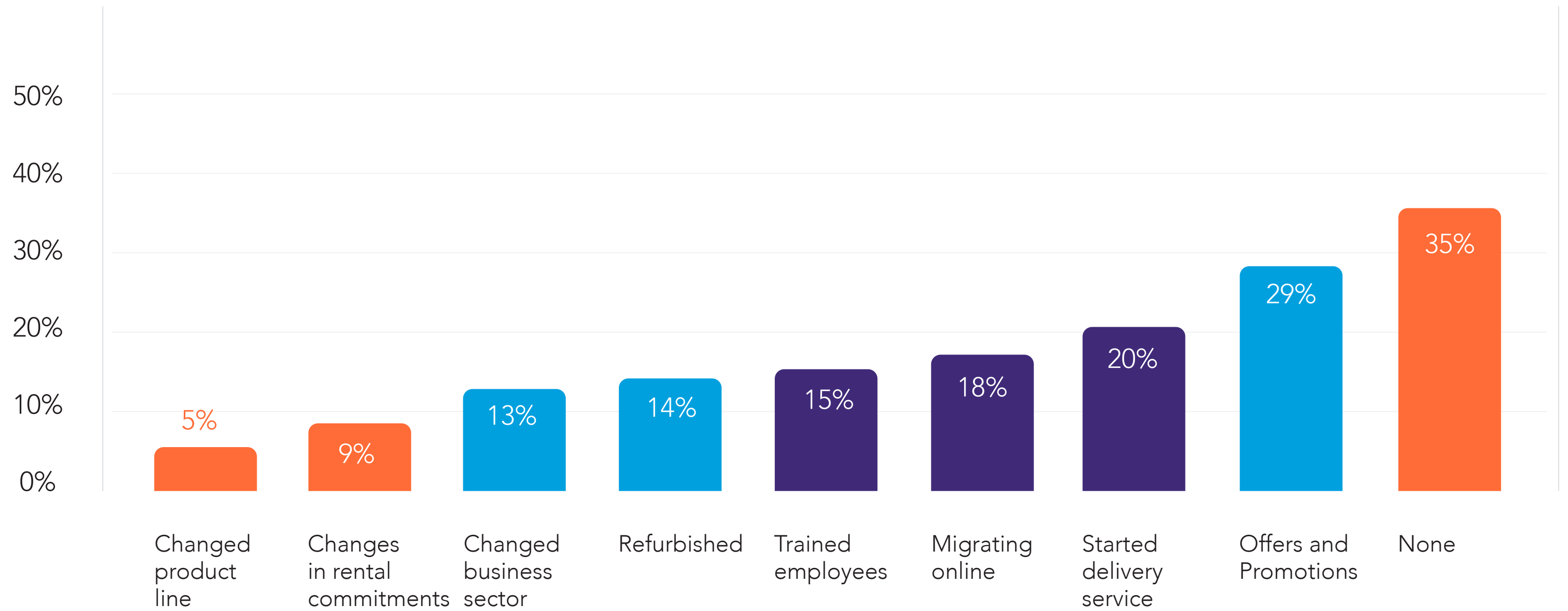
BANKING FACILITIES HAVE BECOME EVER-MORE COSTLY AND DIFFICULT TO ACCESS

SHIPPING COSTS WHEN SELLING ONLINE ARE STILL PROHIBITIVE

GOVERNMENT NEEDS TO HAVE A STRATEGY AND GUIDE INVESTMENTS AS SOON AS POSSIBLE

RELIEF FROM PILING TAX BURDENS AND FINANCIAL COMMITMENT

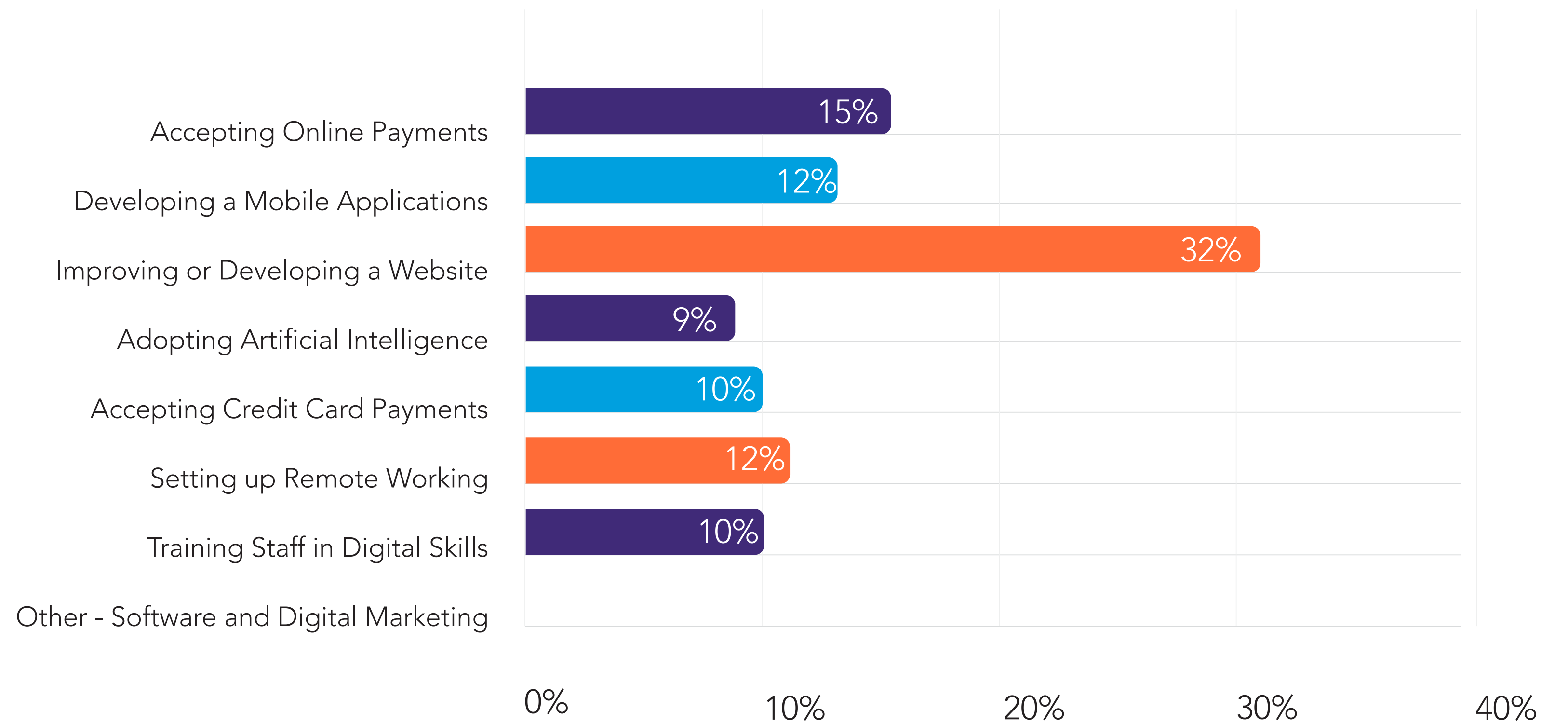
What changes have you implemented in order to mitigate the impact of Covid?



In terms
of human
resources
what are
the biggest
struggles
you are
experiencing
apart from cost
by ranking?

- UNCERTAIN WORKING ENVIRONMENT, EMPLOYEES NOT FEELING THEIR JOB IS SECURE
- COSTS VS LACK OF WORK
- ISSUES WITH MENTAL HEALTH, LACK OF SOCIAL CONTACT, DEMOTIVATION AND LOW MORALE
- DETERIORATING WORK ETHIC AND SOMETIMES TAKING ADVANTAGE OF SITUATION
- TOO MUCH STAFF TURNOVER
- QUARANTINE LEAVE CREATING SIGNIFICANT DISRUPTIONS
- DEPENDENCY ON FOREIGNERS AND DIFFICULTY IN FINDING RIGHT SKILLS AND QUALIFICATIONS
- FATIGUE, WORKING MORE FOR LESS
- ISSUES WITH REMOTE WORKING
- SELF-EMPLOYED FEEL MORE VULNERABLE

What type of digital investment are you looking at?



THANK YOU

