

SUBMISSION TO HOUSE OF COMMONS WOMEN & EQUALITIES COMMITTEE Call for evidence: Coronavirus (Covid-19) Inquiry 10th July 2020

Introduction

This joint submission to the Committee, by Black South West Network (BSWN) and Bristol's Commission on Race Equality (CoRE), draws chiefly on 2 research reports: Impact of Covid-19 on BAME-led Businesses, Organisations & Communities and The Impact of Covid-19 on black, Asian, and minority ethnic communities carried out by BSWN and Applied Research Collaboration West respectively. While referencing the effect of Covid-19 on England & Wales it focuses chiefly on Bristol and South West England, Bristol being the location of our organizations and S.W. England being our principal area of concern. We note that Scotland (*See Qureshi, K. and others; Submission of evidence on the disproportionate impact of Covid-19 on ethnic minorities in Scotland; University of Edinburgh, Global Health Policy Unit (GHPU); University of Edinburgh, School of Social and Political Science 2020*) is an area of separate study and any relevant data therein which we have used is therefore relevant to England only

About BSWN & CoRE

Black South West Network (BSWN) is an infrastructure organisation tackling racial inequality in Bristol and the South West. Established in 2005, our work falls into three broad areas: cross-sector enterprise and innovation; cultural inclusion; research and knowledge – with scrutiny and accountability and the representation and empowerment of black communities as over-arching themes that cut through all our work. Members of the committee may recall that BSWN has submitted written evidence to previous enquiries and has also appeared before the committee to give verbal evidence.

Chaired by Professor Olivette Otele from the University of Bristol, the Commission on Race Equality (CORE) has been set up by Bristol Mayor Marvin Rees to look at race and ethnicity discrimination in Bristol to:

- Work with Bristol's communities and organisations to improve and prioritise race equality to achieve an inclusive, cohesive, thriving and representative city;
- Guide Bristol's policy and strategy developers to make sure race equality is included in all of their work;
- Hold public, private and voluntary sectors to account in relation to race equality to uphold the Bristol Race Equality manifesto;
- Report on progress on race equality and the general impact of inequality and discrimination on the BAME communities of Bristol

Demography of Bristol and the South West Region

Bristol has a total population of 454,074 (2019 figures) and is one of the only major British cities or towns with a black population larger than its Asian population. 16% of the population belongs to a minority ethnic group according to the 2011 National Census but that figure is believed now to be nearing 20%. Bristol has more children under four than it did in 2001, and the number of young people in their 20s has grown. The city has the smallest percentage of residents over the age of 65 in the South West (13%), with a larger share of people between 15 and 49 years old compared to the national average. By way of contrast the South West region is the largest region of England geographically with the lowest density of population. The total population according to the 2011

census was 5,289,000 and the proportion of BAME people is now calculated at 4.6% and rising but, aside from Bristol, there are pockets of BAME people in Gloucester and Plymouth where the density of the BAME population is much higher.

General impact of Covid-19 on England

The experience of Covid-19 has brought into sharp focus the entrenched inequalities faced by BAME people in Bristol, South West England, in the country as a whole - and indeed in the rest of the world. The pandemic has highlighted what many of us were already aware of – the inequality and structural racism so pervasive throughout our society. While the virus itself may not discriminate, our state structures do. While 14% of the population are BAME, they make up 44% of NHS doctors and 70% of the frontline workers who have died.

‘Current data from the Intensive Care National Audit and Research Centre indicate that people from Mixed, Asian, Black and Other ethnic groups make up a third of intensive care patients, whilst only constituting 14% of the general population in England and Wales. Meanwhile, Black, Asian and Minority Ethnic groups made up a fifth of England’s hospital fatalities from COVID-19 up to 19th April. The disproportionate burden of COVID-19 within the UK’s BAME communities mirrors the picture emerging elsewhere, including Sweden, the United States and Spain. This over-representation of BAME people partly reflects the geographical concentration of the epidemic in areas with a higher proportion of ethnic minority populations, such as London, the Midlands and the North West . But ethnic minority populations are clearly at higher risk from COVID-19 over and above this geographical patterning, since the younger age structure of the BAME population should confer a protective effect and they have lower representation among critical care patients with other (non-COVID) forms of viral pneumonias.’ (Para. 1.2. Submission of evidence on the disproportionate impact of Covid-19, and the UK Government response on ethnic minorities in the UK: Qureshi, K. and others: University of Edinburgh, Global Health Policy Unit (GHPU) etc 2020)

The absence then of BAME-specific data in many areas, specifically health, is troubling. Policy and practice cannot be based on evidence if the evidence is lacking. Without the data, planning and decision-making will continue to be exclusionary. There is currently no performance management and quality assurance of contracts of social care services through a BAME lens meaning that service delivery and impact are not benchmarked against non-BAME communities, nor do we know how resources are allocated to BAME communities. Data on local BAME population needs is not routinely collected and there is no systematic process which involves BAME citizens in the commissioning or purchasing of health and social care services. This means that it is currently not possible to bring together data on the outcomes of services to BAME citizens or indeed on the appropriateness of some services for certain groups.

Equality impact assessments ensure the consideration of the likely impact of proposed policies on particular characteristics and groups but data on ethnicity in virtually all public services is poor. The NHS electronic staff record holds data on only 63% of medical staff and often the ethnicity of the patient is not recorded, putting the accuracy of most analyses relating to health outcomes in question. Many indicators in the governments Racial Disparity Audit are only discussed with regard to the groups ‘white British’ and ‘other than white British’. And where more detailed groupings are available, major variations in ethnic group classifications used makes analysis problematic. It is particularly telling that in an audit about racial disparities (i.e. the RDA), that ethnicity is categorised by ‘white’ and ‘other than white’ as this only further establishes white British as the norm against

which everyone else is negatively judged. Moreover, only a small number of indicators are provided at a regional level making local policy responses lacking.

Inequality and poverty lie at the root of vulnerability to Covid-19

What we do know is that the virus dramatically illustrates the relationship between inequality and health in Britain, and throws into sharp relief the poor ranking of BAME people in socio-economic indicators, such as poverty and deprivation - an outcome of the long-standing systemic discrimination, government policies relating to education, employment, immigration, housing, criminal justice, and social welfare. As most determinants of health are socially created, it logically follows then that the socioeconomic deprivation that disproportionately affects BAME people will be a precursor to the inordinate impact of the virus on those communities.

The nature of people's jobs is likely to be an important factor for their risk of infection and key workers face ongoing risks from contact with individuals who are contagious... Striking early figures on COVID-19 deaths showed a highly disproportionate toll on those from BAME communities. As of the 22nd of April 2020, 18 out of 19 (95%) doctors and 25 out of 35 (71%) of the nurses who died of COVID-19 were from BAME communities. BAME staff however account for 21% of all NHS employees, including approximately 20% among nursing and support staff and 44% among medical staff. Staff working for the NHS and exposed to the virus were reported to have been disproportionately drawn from minority ethnic groups. We know that nurses accounted for the largest numbers of deaths among the NHS and a majority of them were from ethnic minorities. A breakdown of these figures also shows that Indian and black African men are 150% and 310% more likely to work in health or social care than white British men, respectively. NHS staff are not the only key workers; in the black African ethnic group approximately a third of the working-age population are employed in key worker roles, with one in five in health and social care jobs. This means a black African of working age is 50% more likely to be a key worker than a British working age person of a white background. (Source 'The impact of Covid-19 on black, Asian and minority ethnic communities' - quoted supra: Mamluk, L. & Jones, T. ARC Rapid Research – 20th May 2020).

Despite some reports implying that race may have some biological effect on susceptibility to Covid-19, there is no scientific basis for this. Race is a social construct and so there is no genetic basis for separation by race in terms of underlying genetics and susceptibility to diseases. Ascribing to such thinking to race or genetics masks genuine causes of such disparities – systemic inequalities in healthcare, housing, employment, the criminal justice system, and many other areas of public policy. It is racism, not race, which is inferring these disparities and it is this that deserves our attention.

The genetic theories about inherent vulnerability to Covid-19 are further discussed and debunked in an article by [Wayne Farah in the Journal of the Institute for Race Relations](#) and in a study by The Applied Research Collaboration West for Bristol City Council, [The impact of Covid-19 on black Asian and minority ethnic communities](#), Mamluk, L. and Jones, T. write:

There is more genetic variation within than between ethnic groups with widespread consensus amongst geneticists and epidemiologists that genetic factors contribute only little to ethnic inequalities in health. Whilst there is some tendency towards within-group partnering/marriage, socially constructed ethnic groups are usually poor markers for genetic traits. There is a possibility that susceptibility to respiratory infections, vitamin D deficiency,

increased inflammatory burden, or other biological factors contribute towards increased severity in minority groups.

Government reports on disparities in impact of Covid-19

The evidence that BAME groups in the UK, particularly Black, Pakistani and Bangladeshi people, have been hardest hit by the pandemic is indisputable; almost every data source agrees, and singularly vulnerable are BAME women. A recent study in the British Medical Journal found that more than half of pregnant women hospitalised by Covid-19 across the UK between 1 March and 14th April were from BAME backgrounds. Finally in response to the public outcry about the disproportionate number of deaths among the BAME communities – particularly NHS staff - the government commissioned a review, Disparities in the risk and outcomes of COVID-19, published by Public Health England (PHE) in June of this year into disparities in Covid -19 outcomes among ethnic groups. However, the investigation focused on factors such as gender and obesity which, while we do not dispute its importance, did not adequately address the disproportionate impacts of the crisis on BAME people nor make any recommendations.

The report, full of facts but short on solutions, sparked disappointment among race equality organisations including significantly the widely respected Runnymede Trust. According to the Equalities Minister Kemi Badenoch, PHE did not make any recommendations due to gaps in data which led to the government's evidence report, Beyond the data: Understanding the impact of Covid-19 on BAME groups, published by PHE in June 2020. This report, which contains consultations with more than four thousand stakeholders, highlighted racism and discrimination experienced by communities and more specifically by BAME key workers as a root cause affecting health and exposure risk and disease progression risk.

BSWN has repeatedly drawn attention to the Public Sector Equality Duty (section 149: Equality Act 2010) which requires statutory bodies not to act in such a way whereby their actions adversely affect groups of persons belonging to any of the protected characteristics. We recall that the Committee in its report, Enforcing the Equality Act: the law and the role of the Equality and Human Rights Commission: Tenth Report of Session 2017–19, discussed the PSED in all its aspects, suggested reform of the duty to make it more focussed in its effect, and was critical of the EHRC for not using its enforcement powers more vigorously. Arguably government agencies are failing in their Public Sector Equality Duty as their inaction in building up PPE and failing to protect staff with a protected characteristic put BAME staff in particular at risk. We note that this point is made in much greater detail in a letter to the Prime Minister by Leigh Day Solicitors on behalf of The Ubele Initiative. The letter elaborates on our point about the government's duty under PSED to vulnerable groups of BAME people and points to possible breaches of Article 2 of the European Convention on Human Rights. Members of the Committee are particularly requested to read the letter as it sets out in a legal framework, clearly and authoritatively, the culpability of the Government in regard to the manner in which it has reacted to the coronavirus pandemic.

Impact of Covid-19 on the Bristol Region

According to the Runnymede Index of Ethnic Inequality. Bristol ranks 7th out of 348 areas in terms of most deprived areas. It is crucial then that we make data driven policy recommendations to ensure an equitable recovery from the current crisis.

In June 2020 BSWN published a study of the impact of Covid-19 on black-led businesses, organizations and communities in the Bristol area. The study, Impact of COVID-19 on BAME Led Businesses, Organisations & Communities, listed the various relief schemes and economic packages

initiated by the government; noted the extent to which these schemes were being accessed by BAME businesses and organizations; the extent to which BAME people in the Bristol area were aware of them; whether they had used any of the financial assistance available; and the difficulties they had experienced in taking up the funding offered. The survey gathered the experiences of 60 respondents (35% of which were businesses, 18% social enterprises or community businesses, 27% were self-employed workers, and the remaining 20% were from the voluntary and community sector. The following is a synopsis of the findings of the report and the recommendations it made.

Impact of Covid-19 on BAME-led Businesses in Bristol

The only businesses who have not stated that they have experienced a significant financial loss yet are within sectors where most of the services were delivered through online avenues before the hit of coronavirus, such as Digital Marketing or Information Technology. Consistently with BSWN's previous research (BSWN, Jacobs, M. and Lodi. C., 2018), digital and IT businesses seem to be under-represented amongst Black, Asian and minority ethnic entrepreneurs, especially when compared to the considerably higher numbers of food industries and retail businesses - in fact, 10 out of 21 business respondents trade in food or retail.

As expected, the small sample of online-based businesses are mostly affected indirectly by COVID-19 due to the worsening effects on the general economic environment, e.g. delay of payments from clients and cancelling of side projects. In the case of these sectors, the financial loss is not immediate. However, it will still be present in the long-term planning. All food industries and retailers have however stated to have experienced an immediate massive financial loss. Moreover, 9 out of 10 have had to close their business. For entrepreneurs attempting to start a home delivery service, the monetary investment into buying additional supplies to adapt their products to delivery is a risky expense in this economic climate. Moreover, entrepreneurs who do not own their own business premises and are renting a space from co-working facilities, community venues, or similar spaces do not have current access to their kitchen amenities due to the forced closure of all assembly facilities, and therefore are completely unable to prepare food. In the words of one retailer "We feel we can work better and in more innovative ways such as online, but we do not have the knowledge to do so." Another reported: "The centre is closed; we can't open the kitchen."

Retailers selling essential items can keep their premises open to the public, although with due adaptation to the social distancing norms. However, the recommendation to spend limited amount of time outside translates into customers preferring to head to supermarkets and big retailers that will offer a variety of products in the same place rather than buying from different smaller shops distributed across the road. Therefore, small businesses are extremely affected by the massive loss of customers and consequent drop in sales. Most food shop owners reported a striking rise in of suppliers' prices or the inability to procure supplies in the first place due to the closure of suppliers' businesses. As one participant noted:

We had a surge in consumers and now we have had a week of empty shops, our staff are not coming to work and expecting a pay-out. We will manage a few weeks, but with Ramadan approaching it's not going to be long before we give in and close. We need a grant to keep us going, to pay staff, pay the bills and pay suppliers over the odds to supply. Our utility bills are the same as before, but the turnover is 50% of normal. It's not a sustainable model. We need help. (Food shop owner)

Liquidity and cashflow-related issues are also frequently mentioned in the responses given by other sectors' representatives of the business sample, i.e. consultancy, arts & heritage, transport and

cleaning services. Across all these, the difficulties in maintaining the business afloat when the usual corporate clients have closed and in adapting services to social distancing norms seem to be a common pattern. Typical of the responses in this area of difficulty was the following businessman:

If you are not liable yourself to business rates because you rent shared space in like a warehouse or something, and your landlord pays business rates for the building overall, unfortunately you don't get any grant support, even if your unit had it been separately rateable would have qualified, and this is a key sort of gap in the business rates grant support mechanism [...] and it's quite common in our region, that people are using shared workspaces or are entirely virtual online or from home businesses and they don't actually have any premises at all. So, the grant support by tagging it to the business rates system misses a whole bunch of businesses that do need the help, are worthy of the support but because they don't have a liability themselves, they fall outside the scheme.

Even when businesses are deemed eligible for the SGBF and/or RHLGF grants, the method chosen to communicate this opportunity is via post through a physical letter. Concern has been raised about the possibility of the letter not reaching businesses since most of the premises are now closed. Additional barriers are to be taken into consideration for communities whose first language is not English or for people who are not IT literate. In the case of these groups, extra support should be provided to ensure that the grant opportunity is communicated effectively. A local authority representative attending the business video session run by BSWN as part of the survey observed:

For BAME businesses, I would like to mention there might be an additional barrier of languages. Especially for those who have come to this country recently, they might not necessarily understand how to apply and also may I raise the point that because they are not allowed to open their businesses, unless they are one of those several businesses that are actually permitted to, chances are that they are not getting that information and also they are disproportionately unlikely to have access to other mechanisms such as online portals, those are some of the systemic challenges facing recent BAME businesses”

Impact on the BAME-led Voluntary, Community and Social Enterprise (VCSE) sector.

In 2018, BSWN conducted a research into the BAME led voluntary & community organisations and social enterprises sector in Bristol to assess opportunities and obstacles for its greater financial sustainability (BSWN, Jablonowski, K. Lodi, C. 2018). The findings from said research highlighted how the legacy of austerity – i.e. the persistent severe underinvestment - and the lack of equity in funding and procurement streams had left the sector in a state of mere survival. For instance, 30% of the organisations surveyed stated to operate on an annual budget below £5,000, and an additional 18% operated on below £25,000. Another clear indicator of the extreme fragility of the sector was that 42% of the organisations sampled had no paid staff at all and fully relied on volunteers to deliver their activities and services.

Funded by Power to Change, BSWN has responded to the sector's challenges with an intensive business development programme aimed to build overall capacity, connectivity and ultimately sustainability within the sector, and particularly amongst 6 key anchor-organisations to allow them to lead the wider sector and its beneficiaries out of the struggling phase. However, **after two years of communal efforts towards growth and sustainability, the COVID-19 crisis threatens to halt and possibly erase any improvement, risking once again the collapse of the sector.** In fact, a

major challenge identified in both the video-sessions and the survey is the maintaining of cash flow and liquidity to cover core expenses. The suddenly worsened economic environment has aggravated the already existing financial barriers and hindered access to revenue sources.

The impact so far is quite significant, because there have been significant losses of income, we're under pressure to deliver in new ways and at the same time we're finding that a lot of increased support is required [by communities]. Our capacity isn't always enough to deliver it. That is a position across the board, but it's compounding in terms of BAME led organisations who are still trying to recover from austerity. (Observation of VCSE sector Business and Management Consultant from the video session)

The banks have agreed this charge of £5 per day if you go into overdraft and that will cripple us if it happens. The biggest challenge is to pay our bills and pay our staff. (Quotation from Community Organization representative)

Directly connected and interconnected with the financial issue is the inability to deliver services. 83% of voluntary and community organisations have stated they are currently unable to deliver services to their communities. 64% of social enterprises are also unable to deliver products and/or services. The same point was reiterated multiple times in the answers to the survey open questions, making it one of the most recurrent themes. Below are a few extracts from a three of the voluntary sector representatives:

- 1) *The major thing is the loss in sales revenues from advertisement. This is a big loss in terms of expected revenue so that will have a major impact on our cash flow as well.*
- 2) *We are unable to deliver our contracts as a result of the prevailing circumstances.*
- 3) *We are unable to deliver our services to our membership. We are unable to continue our partnership programmes.*

This sudden inability is due to various Covid-19 related obstacles:

1. The first and most immediate one is given by social distancing norms forcing the closure of assembly venues
2. Even for organizations that are not tied to specific buildings the delivery of services is difficult since the standard opus operandi is through face-to-face engagement
3. The VCSE sample has also been the most vocal about IT barriers and the need of support with adapting their services to online platforms.

Impact on BAME self-employed individuals

In the case of self-employed individuals, it needs to be taken into consideration that BAME individuals are overly represented in low-income self-employment, especially across sectors that have been directly hit by the social distancing rules such as taxi drivers, Uber drivers, restaurant takeaways and so on. Some key statistics are given below:

- 100% of self-employed individuals responded that they are unable to deliver their products or services.
- 94% stated to have already experienced a significant financial loss.
- 80% have seen their office premises closed.
- Almost 70% have indicated that they have lost customers

The survey informs us that in the case of self-employed respondents, the most recurring theme is the complete loss of income. The BAME self-employed sample is possibly the one in the most worrying

condition. Being based on tax returns and profits, the SISS will likely not be of any support for the many low-income ethnic minority individuals working on zero hours contracts across precarious job sectors. The only other option to access national financial support for these groups is Universal Credit. However, other barriers have been mentioned such as the time required for the process to be completed and the online portal being the only way to apply. In most cases, it will take weeks before any monetary support reaches the household

Sitting home for last two weeks, no work left, no income at all. (Quote from self-employed individual from the survey)

These figures are consistent with the systemic barriers identified in research previously carried out by BSWN into the BAME VCSE sector and BAME led businesses. The lack of access to equitable funding and investment, the exclusionary nature of mainstream networks in the city-region and the consequent lack of access to information and opportunities have been hindering minority ethnic organisations, enterprises and social enterprises' development capacity previous to COVID-19. These barriers are now being exacerbated by the virus and the crippling economic environment it has created. Whilst an emergency financial support package of £750 million has been announced by the government for funding frontline charities, BAME community representatives have already stated their concern around the lack of accessibility of this funding for BAME-led grassroots organisations. Historically, mainstream funding has rarely reached these organisations and there is little hope that this will change now (Olulode, K., 2020).

Problems with Financial Support Options

Although it has been stated by the government that charities are eligible for most national support schemes, it is evident that these schemes were not designed with voluntary organisations in mind. For instance, the furloughing mechanism of the CJRS is often not an option for small charities run by a small core of staff and/or reliant on volunteers to deliver their programmes. Furloughing core staff would automatically bring the organisation to a complete halt any activity, and no financial support is given to cover volunteers' expenses.

A mechanism that allows access to wage subsidies instead of furloughing would be more appropriate for small voluntary organisations' structures. In addition, since units owned by larger landlords who pay rates are not eligible for the SMRR, the community venues, incubators and co-working spaces where voluntary organisations and social enterprises normally operate in are not likely to get any rate relief support nor access to any grants. This is particularly relevant for BAME social enterprises and self-employed individuals that are fairly represented - and were expected to grow - in the arts, cultural and creative sectors (BSWN, Jacobs, M. and Lodi, C. 2018). Combined with the closure of entertainment venues, schools and all major cultural stakeholders - which has translated into the instant loss of access to clients - these sectors have seen their primary source of income disappear due to the inability to deliver community-cohesion and education services to public audiences.

Currently unable to deliver face-to-face training, attend public events such as delivering workshops, readings, panels etc. Unable to carry out community oral history recordings. (Self-employed person in the Cultural Sector from the survey).

- 87% out of all VCSEs have requested financial support.
- 52% of the VCSE sample needs support in applying to financial support schemes locally and nationally
- Almost half the sample has requested additional support in adapting to remote working

- 43% struggle to access timely and accurate information of how to access local and national supporting packages.

Arts & Culture in Bristol

The contribution of BAME people to the artistic and cultural life of Bristol and the surrounding area is considerable. The St. Paul's Carnival is rated the second most significant celebration of Caribbean and African culture in the United Kingdom and BSWN members play a significant part in its organisation. BSWN recently hosted the screening of *Barbados to Bath: 50 years of the Rainbow Steel Orchestra* film, one of the foremost steel bands in the UK, as part of the St Paul's Carnival Spirit Up! Digital Festival. BSWN has also over the past years arranged the *Bristol Somali Festival*, a celebration of the arts and culture of Somalia which attracts Somali artists and writers from across the world. BSWN therefore welcomes the decision of the UK government to follow the lead of the Scottish government in making a £20 million contribution to boost the Arts and Culture in England. It is to be hoped that a fair proportion of that grant will find its way to support the vibrant BAME artistic sector during these difficult times for artists and creative people during the pandemic.

Recommendations

In the above passages relating to our local situation in the Bristol area we have explored how Black, Asian and minority ethnic individuals are over-represented in the sectors that have been hit the hardest by the COVID-19 impact; i.e. food industries and retailers, the arts, cultural and creative sectors, taxi drivers and other low-income jobs amongst the self-employed, and the rental spaces and charity events sector for the voluntary sector and social enterprises. This by itself is enough to create a considerable structural disadvantage, and it adds layers to an already existing unequal ground in terms of health and housing quality (Race Equality Foundation, 2020). COVID-19 is already bringing significant loss not only financially but also on a human level. The need to act is more urgent than ever. In view of the disproportionate economic impact of COVID-19 on Black, Asian and minority ethnic communities, the following recommendations address both issues of ethos & approach, alongside practical interventions.

When we talk about the economic impact, often we're not even touching the health implications. People are dying, people are scared, people are ill. (Participant to the business video session)

1. Commitment to a proportionate long-term response and our early involvement in designing solutions

All sectors and public institutions need to acknowledge the unprecedented socio-economic impact of COVID-19 on the economic status of BAME communities and build in short, medium and longer-term proportionate policy and investment proposals, given that the impact of coronavirus has widened and deepened existing patterns of racial inequality. Economic interventions and solutions should be designed with the earliest engagement and dialogue with Black, Asian and minority ethnic voices, to bring their broad and close understanding of being at the sharpest end of COVID-19 to what can work at a practical level to remove barriers and revive economic activity.

2. Targeted Support for BAME led Organisations and Businesses

Invest in a targeted programme of support across all BAME sectors that provides advice and support in applying for financial assistance from the available schemes and regular and up-to-date information as the situation changes.

3. Funding & Investment

Contribute to economic recovery by creating an inclusive matrix of support, including grants, wage subsidy and micro-loans, for those small BAME-led charities and voluntary organisations, start-ups and new businesses that fall out of the current eligibility criteria and definitions for public sector loans and social investment.

4. Digital Capability

Rapid investment be made into dedicated IT and Tech support for the BAME led VCSE Sector and BAME led businesses to re-orientate to online modes of service delivery, including one-stop shops via online portals for small businesses and VCS organisations.

5. Local Economy

Broaden the understanding of how local economies really work, beyond the limited lens of the Business Rate System, by including all sectors, including home workers, night time economy, responses to local transport needs and the retail sector, to provide a realistic 3D picture of local businesses and economic activity, so that support mechanisms can be in place to foster sector diversity, good practice in sustainability, and inter-dependence in the process of economic recovery.

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