

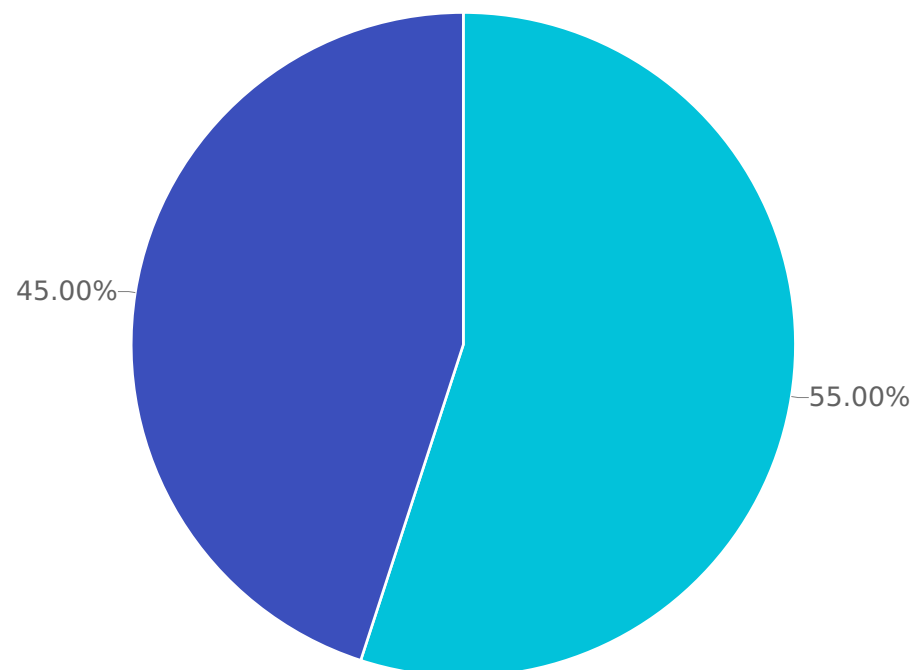
ISMES
COVID-19
SURVEY

JULY 2020

Q1

Does your business operate in one of the essential business categories here?
Please see **here** for the Governments list of essential business.

Answered: 260 Skipped: 0



● Non essential business

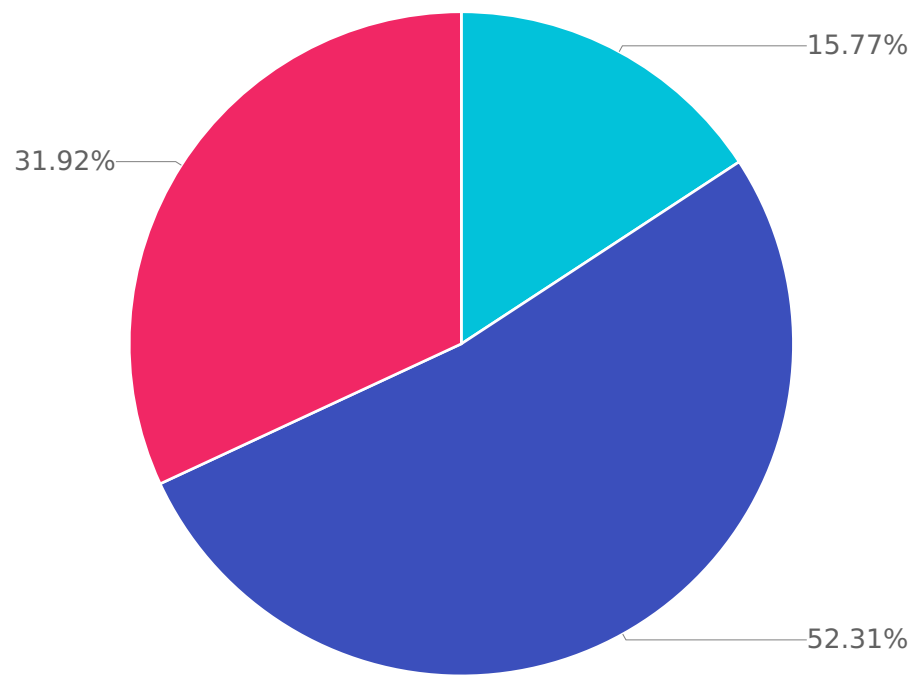
● Listed as essential by the government

Choices	Response percent	Response count
Non essential business	55.00%	143
Listed as essential by the government	45.00%	117

Q2

How has Covid19 affected your staffing?

Answered: 260 Skipped: 0



● All staff laid off

● Some staff laid off, some on wage subsidy scheme

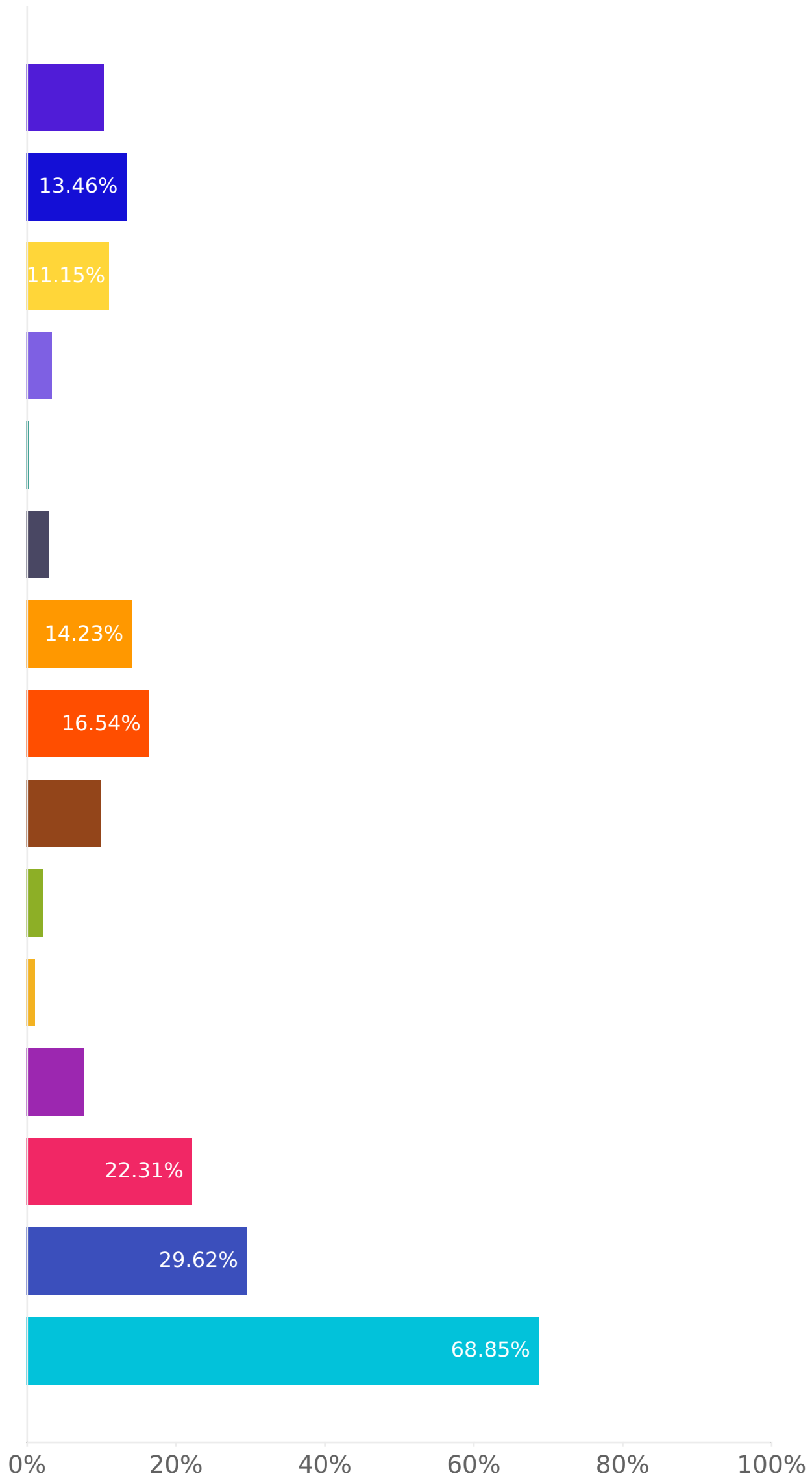
● No effect on staff-working normally

Choices	Response percent	Response count
All staff laid off	15.77%	41
Some staff laid off, some on wage subsidy scheme	52.31%	136
No effect on staff- working normally	31.92%	83

Q3

Have you availed of any of the following liquidity supports specifically to address Covid19 liquidity? (tick all that apply)

Answered: 260 Skipped: 0



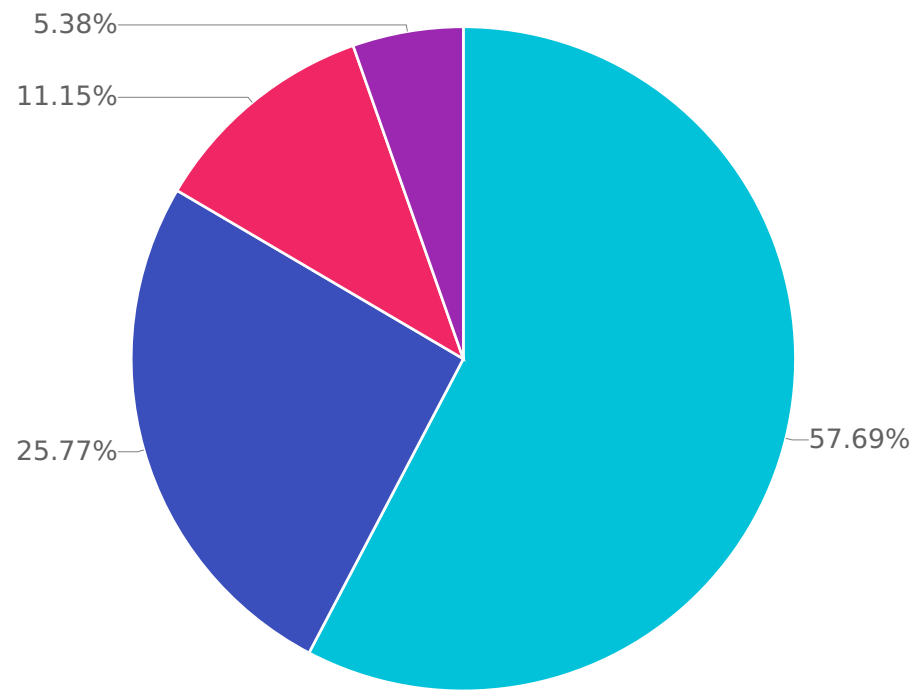
- Covid19 Wage Subsidy Scheme
- Covid-19 Pandemic Unemployment Payment (self-employed)
- Revenue refunds/forbearance
- SBCI COVID-19 Working Capital Scheme
- The Credit Guarantee Scheme
- MicroFinance Ireland COVID-19 loan
- Business mortgage payment break
- Business loan payment break
- Hire purchase/lease payment break
- Short term loan
- Peer to peer finance
- Invoice finance
- Director's loan
- Not Applicable
- Other (Please specify)

Choices	Response percent	Response count
Covid19 Wage Subsidy Scheme	68.85%	179
Covid-19 Pandemic Unemployment Payment (self-employed)	29.62%	77
Revenue refunds/forbearance	22.31%	58
SBCI COVID-19 Working Capital Scheme	7.69%	20
The Credit Guarantee Scheme	1.15%	3
MicroFinance Ireland COVID-19 loan	2.31%	6
Business mortgage payment break	10.00%	26
Business loan payment break	16.54%	43
Hire purchase/lease payment break	14.23%	37
Short term loan	3.08%	8
Peer to peer finance	0.38%	1
Invoice finance	3.46%	9
Director's loan	11.15%	29
Not Applicable	13.46%	35
Other (Please specify)	10.38%	27

Q4

Describe how your bank is dealing with you during this crisis:

Answered: 260 Skipped: 0



● I have not sought assistance from my bank

● My bank is showing flexibility and forbearance in dealing with my company

● My bank is being neither helpful nor unhelpful: business as usual

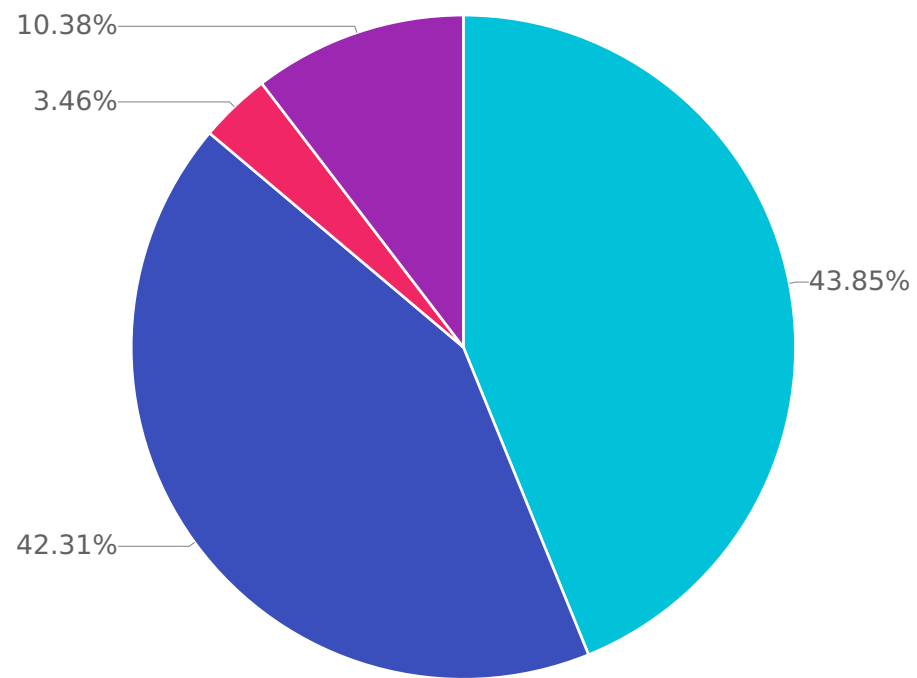
● My bank is being unhelpful or is refusing my request for help

Choices	Response percent	Response count
I have not sought assistance from my bank	57.69%	150
My bank is showing flexibility and forbearance in dealing with my company	25.77%	67
My bank is being neither helpful nor unhelpful: business as usual	11.15%	29
My bank is being unhelpful or is refusing my request for help	5.38%	14

Q5

What is the name of your bank?

Answered: 260 Skipped: 0



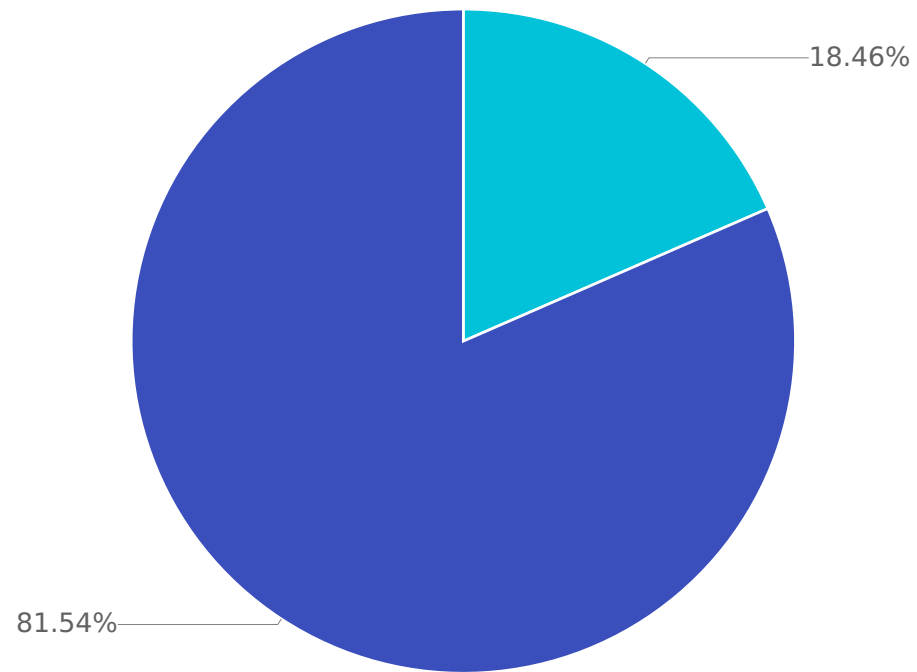
- AIB
- BOI
- PTSB
- Ulster Bank
- KBC
- Danske
- UniCredit
- CitiBank
- Other (Please specify)

Choices	Response percent	Response count
AIB	43.85%	114
BOI	42.31%	110
PTSB	3.46%	9
Ulster Bank	10.38%	27
KBC	0.00%	0
Danske	0.00%	0
UniCredit	0.00%	0
CitiBank	0.00%	0
Other (Please specify) No Responses	0.00%	0

Q6

Are you owed any trade monies by a State, or Semi-State agency?

Answered: 260 Skipped: 0



● Yes

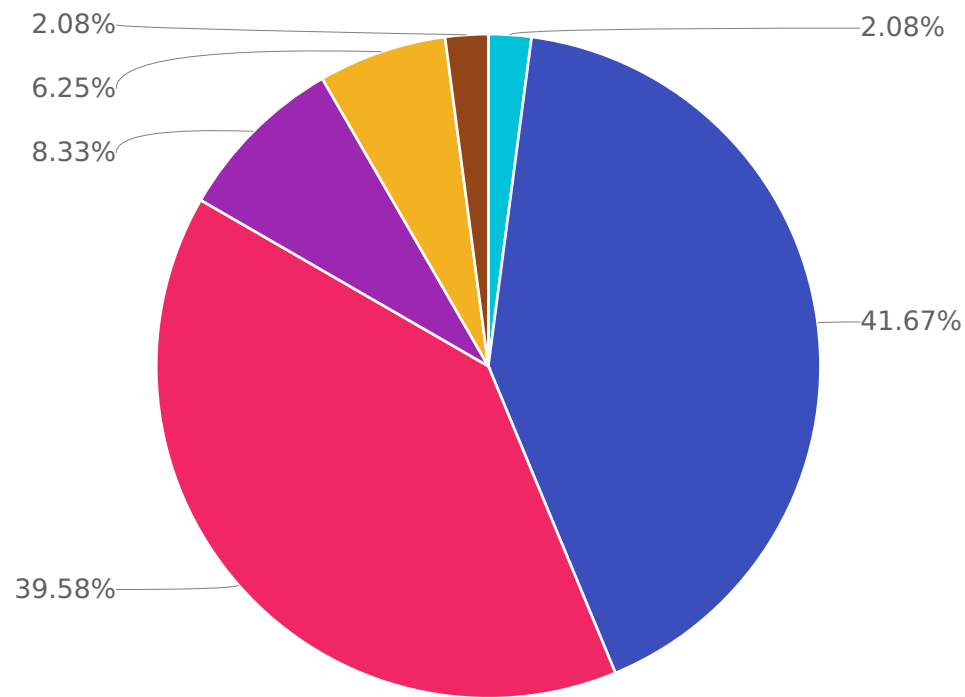
● No

Choices	Response percent	Response count
Yes	18.46%	48
No	81.54%	212

Q7

If so, how much are you owed?

Answered: 48 Skipped: 212



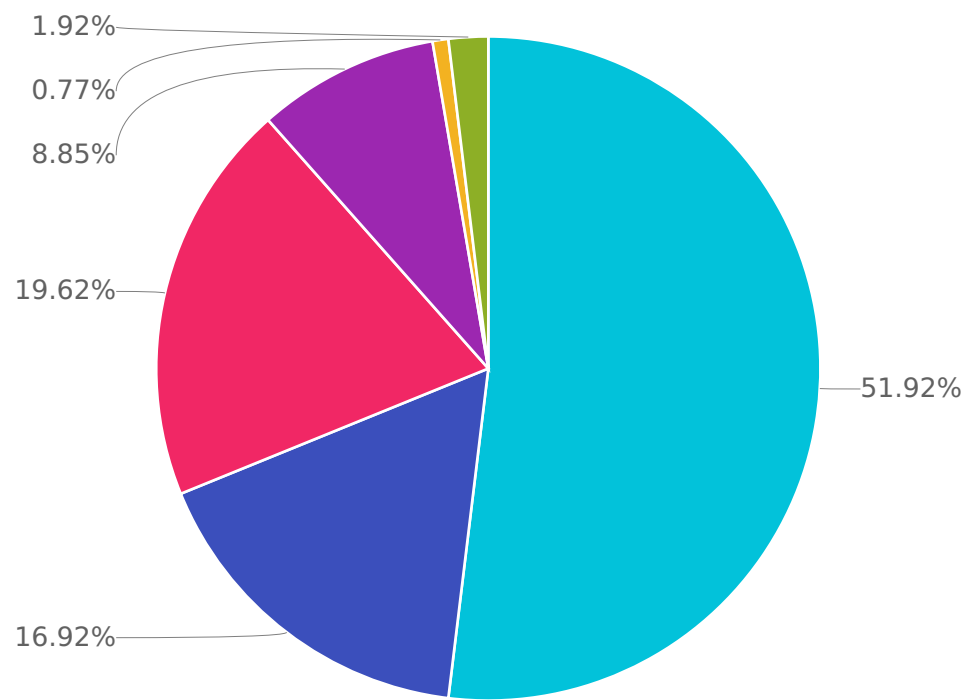
- None
- Less than €10k
- €10k- €50k
- €50k- €100k
- €100k- €250k
- €250k- €500k
- €500k and above

Choices	Response percent	Response count
None	2.08%	1
Less than €10k	41.67%	20
€10k- €50k	39.58%	19
€50k- €100k	8.33%	4
€100k- €250k	6.25%	3
€250k- €500k	0.00%	0
€500k and above	2.08%	1

Q8

As things stand in the Covid19 pandemic, my business can continue as a viable going concern for:

Answered: 260 Skipped: 0



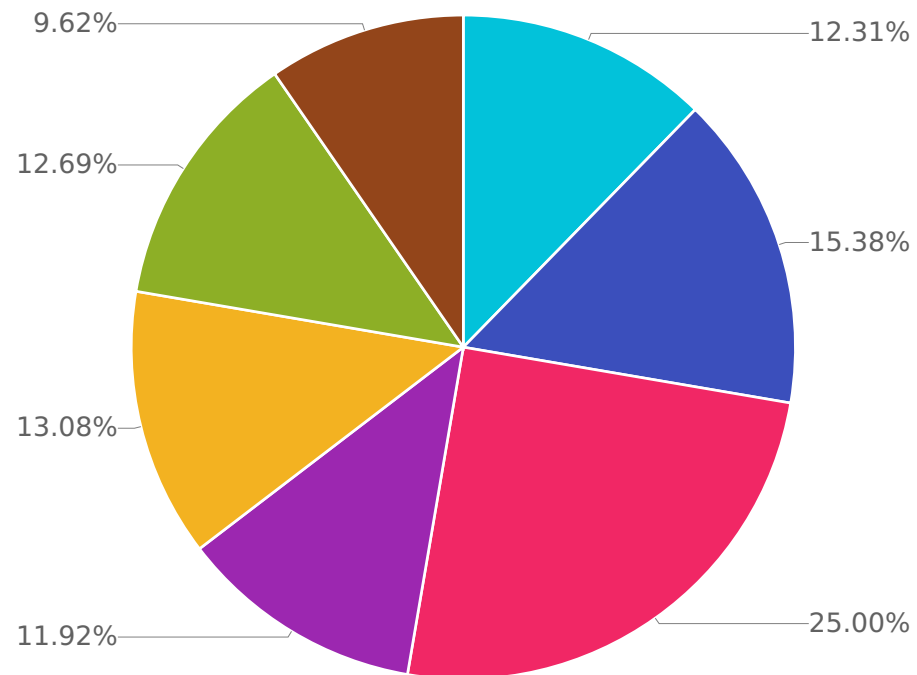
- More than 9 months
- 6 to 9 months
- 3 to 6 months
- 1 to 3 months
- Up to 1 month
- My business will cease trading

Choices	Response percent	Response count
More than 9 months	51.92%	135
6 to 9 months	16.92%	44
3 to 6 months	19.62%	51
1 to 3 months	8.85%	23
Up to 1 month	0.77%	2
My business will cease trading	1.92%	5

Q9

What is the total of your business' outstanding debtors today?

Answered: 260 Skipped: 0



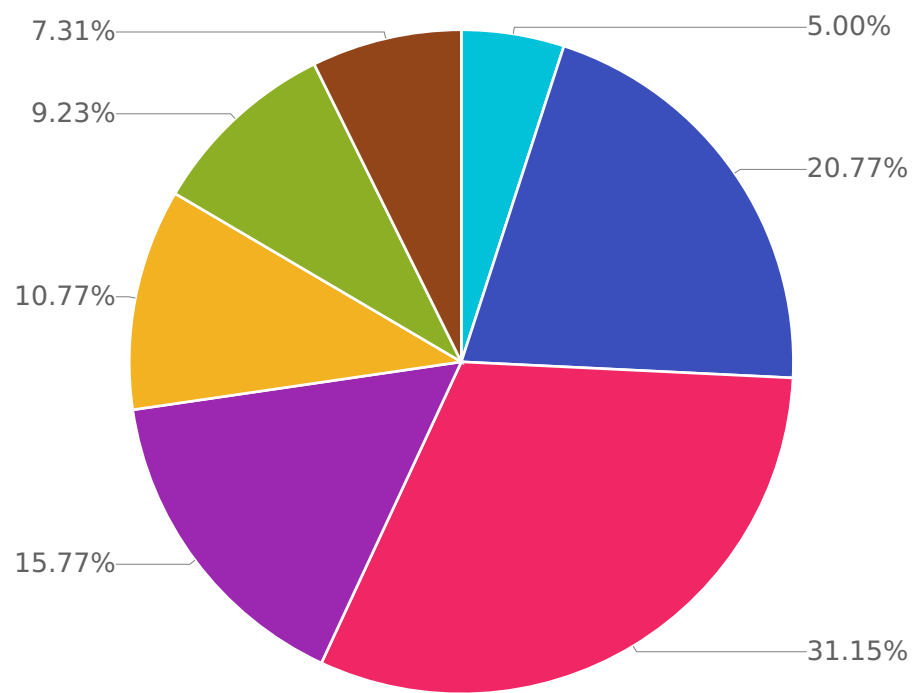
- None
- Less than €10k
- €10k- €50k
- €50k- €100k
- €100k- €250k
- €250k- €500k
- €500k and above

Choices	Response percent	Response count
None	12.31%	32
Less than €10k	15.38%	40
€10k- €50k	25.00%	65
€50k- €100k	11.92%	31
€100k- €250k	13.08%	34
€250k- €500k	12.69%	33
€500k and above	9.62%	25

Q10

What is the total of your business' outstanding creditors (excluding payroll but including the Revenue) today?

Answered: 260 Skipped: 0



- None
- Less than €10k
- €10k- €50k
- €50k- €100k
- €100k- €250k
- €250k- €500k
- €500k and above

Choices	Response percent	Response count
None	5.00%	13
Less than €10k	20.77%	54
€10k- €50k	31.15%	81
€50k- €100k	15.77%	41
€100k- €250k	10.77%	28
€250k- €500k	9.23%	24
€500k and above	7.31%	19