



**Entrepreneurship & Micro Businesses – Strengthening Our  
Economic Core**

Policy Consultation Paper

February 2021

**George Dorrian**  
**Policy Development Unit**

## **The Consultation Process**

This paper will involve a substantial amount of research and consultation, ultimately producing an in-depth and lengthy document. A three-stage consultation process is therefore envisaged;

- Full consultation paper – This will propose policy ideas and options to address the identified issues and those highlighted in the pre-consultation process. Throughout this process, it is also envisaged that there will be direct engagement with some of those who are currently working in this field, and visits to some best practice examples.
- In parallel with the consultation paper, there will be considerable internal consultation with elected representatives on relevant committees and those with a specialism in some of the areas outlined. This will be undertaken via electronic communication due to restrictions in place relating to COVID-19.
- Final policy document – Following the consultation process a final policy paper will be adopted that will inform future DUP manifestos.

Nothing contained within the consultation papers constitute DUP party policy, unless pre-existing policy.

## Background

The Global Entrepreneurship Monitor defines entrepreneurship as:

*“Any attempt at new business or venture creation, such as self-employment, a new business organisation, or the expansion of an existing business organisation by an individual, teams of individuals, or established businesses”.*

The OECD-Eurostat Entrepreneurship Indicators Programme has identified six determinants of entrepreneurial activity;

- *The regulatory framework includes, for example, the cost of establishing a business, tax rates and how easy it is to hire and fire workers.*
- *Market conditions covers areas such as competition policies and the practicalities involved with exporting goods and services.*
- *Access to finance includes how easy it is to get a loan, but also what access there is to other funding mechanisms like venture capital.*
- *The creation and diffusion of knowledge incorporates areas such as R&D spending and the willingness of firms to invest in new technologies.*
- *Entrepreneurial capabilities include skills levels and access to international labour.*
- *And entrepreneurship culture covers people’s attitudes towards starting a business.*

The Draft Industrial Strategy for Northern Ireland contains a number of references to entrepreneurship, at its heart the ambition for Northern Ireland is to create:

*‘...an economy where entrepreneurship and enterprise is endemic and reflected in a growing status as a start-up region’.*

The strategy reflects the point made earlier around the link with innovation;

*“Northern Ireland has a proud and rich history of innovation and entrepreneurship. That legacy persists to the modern era. Whether it is Wrightbuses on the streets of the world’s leading cities or First Derivatives software supporting financial trading across the globe, Northern Ireland*

*innovation can be seen throughout the world. But to transform our economy into one that is knowledge based, with more people employed in better jobs and Northern Ireland taking the lead in new markets, the evidence shows that we need many more companies engaging in innovation than at present.”*

We are interested in learning more about how this strategy can be delivered within communities, especially those which are most often associated with educational underachievement.

Entrepreneurship is a key driver for any economy, although scale differs significantly. America is well known as an extremely entrepreneurial society, *‘following the American dream’*, while in contrast Germany, despite its strong economic record and famous corporate names, has comparatively low levels of entrepreneurship. When you begin researching the topic, this theme quickly emerges:

*“Being an entrepreneur in Germany is almost an oxymoron. Germans don’t like risk and don’t value entrepreneurship. The German “dream” is to work for a big and established company. You can be a super-star in your company, the moment you start something alone, you are suspicious.”*

The traditional German way is somewhat being challenged by the growth of their new high growth sectors such as Fintech and cyber security, and a generation of entrepreneurs with access to the latest technology. We are interested in learning more on international practice through this consultation.

From a local perspective, Northern Ireland is frequently referred to as a *‘small business economy’*. The Department for the Economy published an updated context paper *‘Entrepreneurship in Northern Ireland’* in November 2018. In it, it makes a direct link between the two strands of policy, referring to;

*“The promotion of entrepreneurship as a key driver of economic growth is central to the United Kingdom’s Industrial Strategy which recognises entrepreneurship and scaling of businesses as critical to jobs and productivity growth - “Entrepreneurs are adding to the millions of small and medium sized businesses throughout Britain that make a very significant contribution to our economy”.*

## DUP Manifesto Commitments

The DUP is a strong supporter of enterprise and appropriately regulated free markets. Successive manifestos have called for the strengthening of measures to support job creation, skills development and entrepreneurship. The most recent General Election 2019 Manifesto promoted of a strong Northern Ireland and UK economy, looking forward to a new Industrial Age. It covered a number of points including;

- *A 'UK' Growth vision – The central tenet of economic growth should not simply be strong growth in the national GDP but that growth is spread throughout. The development of Industrial Strategies across the UK needs to be complementary and co-ordinated. This should ensure regional specialisations and maximise the opportunities for UK supply chains.*
- *Corporation Tax rates kept under review to ensure they remain competitive against our main economic arrivals.*
- *Increase the Employment Allowance for National Insurance payments to £4,000.*
- *Introduction of time-limited capital allowances for businesses to support capital investment.*
- *Abolish and replace the Apprenticeship Levy – This levy is a stealth tax that is not contributing to our local and national skills shortage and our productivity problem. It should be replaced by a private sector focused levy co-designed between employers and government with any resources it raises ringfenced for skills. This will show a clear pathway between their contributions and the provision of apprenticeship services.*
- *Develop a long-term plan between government, industry and universities to increase Research and Development in the UK to 3% of GDP.*
- *Make the UK a partner of choice for international research collaborations both with EU programmes and global opportunities.*
- *Significantly increased funding for the Small Business Research Initiative (SBRI) - This has proved a considerable success, both in terms of supporting small business growth and the development of innovative products across a whole range of sectors.*
- *Strengthening the regional identifiers e.g. 'Made in Northern Ireland' across the United Kingdom, as a key element of growing global exports promotion and linked to the new Industrial strategies.*
- *No diminution of workers' rights - The development of a successful and productive workforce is built on a clear framework of respect between employers and employees and maximising certainty for both. The UK's workers' rights are substantially better than most.*
- *Boosting productivity by overhauling and expanding post start-up business support, to aid those businesses wanting to scale up in size and expand. There has long been a gap*

*between start-up and mature business support and this should be urgently addressed across the UK.*

- *A UK wide programme to identify and develop a new generation of entrepreneurial business leaders, those with the ambition to think globally and with the drive to create and lead businesses of the future.*
- *Fair Banking for Small Businesses by taking forward the proposed banking reforms of the All-Party Parliamentary Group on Fair Business Banking.*
- *Overhaul of corporate governance and audit to restore trust in business and reduce the likelihood of corporate collapses such as Carillion and Thomas Cook as well as systematic abuses of small businesses.*
- *A UK wide enterprise strategy which harnesses the skills and experience of those in sectors such as advanced manufacturing, engineering and technology to create and lead in the sectors of the future. These will be the businesses which create future jobs and the UK has a history of leading in new industries. That time has come again – to lead, into the future.*

*Delivery of the Northern Ireland International Trade plan including:*

- *a new Trade Advisory Board*
- *the appointment of Northern Ireland Trade Ambassadors*
- *the creation of new trade, investment and innovation hubs in key global markets*
- *a Trade Accelerator Plan including an enhanced range of initiatives to help support both new and existing exporters to explore new markets*

As much of economic development activity is devolved to the Northern Ireland Executive, it is also important to understand commitments made in the most recent Assembly elections. These are outlined below, as set out in the 2017 manifesto:

- *The DUP does not wish to rest on its laurels in terms of job creation and we recognise that in some sectors and some parts of the region, economic recovery has been slower and companies have closed their doors for good. We want to combat that and keep our economy moving forward positively by creating more and better jobs. This will be vital to raising people's incomes. This target will be achieved not solely through the work of Invest NI but the range of measures in this plan including action on corporation tax, an upscaling plan, a rural jobs focus and investment in skills. This should enable Northern Ireland to keep its most talented people and attract back those who have left.*
- *The DUP is committed to delivering the 12.5% Corporation Tax rate in 2018. The shift at a UK level to lower UK Corporation Tax means the DUP is open to looking at lowering the rate to 10%.*

- *The DUP supports devolving to Councils the power and the ability to lower business rates in their Council area by up to 3%. We will enhance the Small Business Rates Relief Scheme and maintain Industrial Derating.*
- *There are many leading and talented small companies within Northern Ireland but many do not fulfil their full potential in terms of expansion and employment. This is caused by a range of factors including access to finance, business culture and purchase by larger often multi-national corporations. Therefore, the DUP will commission a plan that will enable more of our companies to make the step change to larger employers and added value.*
- *The DUP will carry out a fundamental review of energy policy to ensure that consumers and businesses have a secure energy supply that moves ever closer to the EU median price. This review will include how best to support further development of the renewable sector at least cost to consumers and businesses and better interconnection.*
- *A Treasury initiative, the DUP is committed to ensure Northern Ireland receives in full what is paid in by NI companies under the new Apprenticeship levy. Northern Ireland also needs flexibility to spend this resource on a broader skills agenda with Further Education Colleges.*
- *The DUP want to greater align the skills provision from our colleges and universities to match the need of both indigenous companies and Foreign Direct Investment and fully realise the potential of an integrated Enterprise and Skills Department.*
- *The number of jobs within the manufacturing sector has increased over the last five years. Despite this there are a number of manufacturing companies who are either reducing the number of people they employ or closing their factories in Northern Ireland. The DUP will place the development of manufacturing at the centre of our economic strategy with focus on how to support the sector to ensure that it can continue to grow, increase the number of employees and increase the value of exports.*
- *Northern Ireland's leading entrepreneurs are proven successes on the world stage. However, NI remains the only part of the UK without a dedicated innovation agency. The DUP believes the best solution would be for Innovation UK to establish a Northern Ireland base. This will provide the support needed and linkages into the UK network. Across a range of sectors, with this support, they can reach new heights – exploiting the knowledge economy to its full potential and harnessing skills in sectors and markets such health, agriculture and technology. The focus of the work will be dedicated to supporting those indigenous, high growth sectors that are underpinning the new private-sector led Northern Ireland economy. It will implement the published Innovation Strategy, with a focus on crosscutting initiatives, better exploiting the work already underway in local departments, agencies and private companies.*
- *Northern Ireland has seen its tourism sector flourish in recent years, but there is still untapped potential. The DUP is committed to driving up tourist spend in Northern Ireland to £1 billion every year by 2020.”*

Since these manifestos were drafted the economic landscape has changed dramatically with the COVID-19 health and economic crisis. This will impact future policy planning and will be determinate in the future importance of entrepreneurship and self-employment in this context.

A number of areas are set out below, each of which play a key role in the mix which is essential towards encouraging a vibrant entrepreneurial economy and the creation of a micro-business culture. They are followed by a series of questions. These are not exhaustive and we welcome additional contributions from those interested in some or all of these areas.

## **Business Support**

In a recent article, Conor Lambe from Danske Bank, reviewed the current level of business support, with a suggested future approach which deserves further discussion;

*“At the last count, there are around 2,000 business support programmes which are being delivered by hundreds of providers. Much of this support is one off transactional type support and doesn’t appear to be making any significant impact on business performance”.*

*“There is a growing case being made that more effective support will be delivered by moving away from this transactional approach and moving to a relational approach with trusted advisors and mentors that can guide business growth and act as a critical friend”.*

There has been a proliferation of sources of business support, many online, often without any form of quality assurance. There are some good examples of support including Young Enterprise, which offers school pupils the chance to set up and run a small business; an array of programmes hosted by Catalyst Inc, including most recently a partnership with Danske Bank to host a new Fintech Hub in Belfast City Centre; initiatives such as Digital DNA have raised the international profile of entrepreneurship in Northern Ireland. The growing Knowledge Economy is producing evidence of strengthening cross-channel and cross-border relationships.

In light of the varying quality of support, and the unique needs of many businesses, there is a strong argument for a more individualised approach, as opposed to the more generalised advice prevalent today. Whilst this would be resource-intensive it would improve advice services and build confidence in entrepreneurs. They would form relationships with trusted advisers and could more effectively navigate the challenges faced whilst building a business.

### Questions

1. *Should we move to a more relationship-based approach to business support?*
2. *What sources do micro-businesses most rely on for business support?*
3. *What should the role be for the private sector in providing supports for businesses and entrepreneurs?*
4. *How can we best utilise technology to provide support for businesses?*
5. *What are the current weaknesses in the range of supports available to businesses?*

### **The Micro-Business Sector**

The Department for Economy have previously reported of micro-businesses:

*“they are an important contributor to the economy with turnover of almost £14bn a year, representing 17% of turnover from all private sector companies in Northern Ireland. Almost 100,000 people are an employee in a micro business, representing 20% of the total private sector workforce.”*

In May 2013, the UK Government published a report for government on supporting micro-business growth in the UK, ‘*Growing your business: a report on growing micro businesses*’. The author, Lord Young, noted:

*“If we were as entrepreneurial as the United States, we would have nearly a million more firms”.*

Many micro-businesses are essentially those built around a single person’s expertise. These are therefore low growth and provide a steady income for those involved. These are typical in retail and services. There is, however a rapidly growing Knowledge

Economy in Northern Ireland populated by a mix of larger established businesses and a dynamic, growing start-up sector, encompassing many micro-businesses. These are usually characterised by high-growth aspirations and highly innovative approaches.

Germany is better known for its traditional *Mittelstand* sector, a powerhouse of medium-sized companies, who dominate its engineering and industrial sectors. The USA has a much more vibrant sector of high-growth technology businesses, and in their terms, a micro-business is defined as a small business with five employees or less. Microbusinesses are typically defined as needing less than \$35,000 of seed capital, and generally do not have access to typical avenues of business finance such as corporate credit accounts or commercial banking services.

The Covid-19 situation and its enormous economic ramifications has appeared to bring into focus the specific needs of the micro-business sector, with the first dedicated Micro-Business Hardship fund. This was launched to:

*“...help Northern Ireland based micro-businesses and social enterprises unable to access other regional and national COVID-19 support measures<sup>1</sup>.”*

The recognition of this as a distinct sector was welcomed.

The Department for the Economy undertook a Micro-Business Innovation Survey<sup>2</sup> in 2014, which illuminated a number of positive factors, most notably that *‘Micro businesses in Northern Ireland have higher rates of innovation across all innovation categories than larger businesses in Northern Ireland and the UK as a whole’*. Some additional statistics are also worth highlighting here;

- *More than half (56%) of micro businesses were Innovative Active compared to 40% of businesses (with 10 or more employees) in NI and 45% in the UK.*
- *When it comes to the broadest form of innovation activity encompassing any of the four categories of innovation (Broader Innovator), micro businesses (86%) have rates which are roughly double that of NI (41%) and the UK (46%)*

---

<sup>1</sup> <https://www.nibusinessinfo.co.uk/content/coronavirus-ni-micro-business-hardship-fund>

<sup>2</sup> <https://www.economy-ni.gov.uk/sites/default/files/publications/deti/micro-business-innovation-survey-2014-report.pdf>

- *The incidence of Product Innovators (28%) amongst micro businesses in NI was nearly twice that for NI businesses employing 10 or more people (15%).*

#### *Characteristics of micro business innovators*

*Higher rates of micro-business innovation activity occurred among: younger businesses with younger owners; being slightly larger in size (5-9 employees); having the most senior person educated to HND level or above; having markets outside Northern Ireland (especially exports); and for those businesses having at least one female owner.*

#### *Barriers to innovation*

*Micro businesses operating in Northern Ireland over 2010-12 more frequently mentioned serious barriers to innovation than UK companies operating during 2008-10. Cost Factors were particularly viewed as an innovation barrier for micro-businesses with up to one in three saying it was a very influential factor in restricting their innovation activity compared to 14% of UKIS businesses. Other barriers to innovation such as Knowledge Factors (e.g. lack of skills), Market Factors (e.g. uncertain demand) and UK government regulations hardly featured as a problem in the UKIS whereas this was not the case in the MBIS.*

#### *Innovation support*

*Ten per cent of MBIS businesses received support from Invest NI or some other support organisations, which includes any help the business may have got (not only innovation related support). These businesses tended to be those that exported, were not family owned and had their most senior person educated to HND level or above.*

This report provides a clear insight into the strengths and weaknesses of the sector but it would be desirable to have an updated paper to be produced, taking into account recent factors such as leaving the European Union and the Covid-19 situation. Another significant impact will be the rise in knowledge-led businesses, most of whom come into being as High Growth Start Up (HGSU) micro-businesses.

Looking beyond local borders, there is extensive research and writing around the whole issue of innovation. Entrepreneurs are generally innovative by nature.

### Questions

1. What attitude do local entrepreneurs have towards existing innovation tools such as R&D Tax Credits, Innovation Vouchers?
2. How should a future Innovation Strategy be remodelled to bring entrepreneurs to the fore?
3. How can local enterprise development agencies focus even more on promoting innovation?
4. How can Knowledge Economy growth be effectively filtered into the wider small business sector?

### **Growing our SBRI Base**

The success of the Small Business Research Initiative (SBRI) in Northern Ireland to date is the best example of innovation-led opportunities for businesses. This is an effective driver for innovation in government procurement and an excellent example of how government can be an important driver in the development of new products and companies. Whilst we understand procurement rules mean competitions cannot be restrictive, we would like to see a greater willingness to adopt and procure new technologies developed by Northern Ireland applicants.

SBRI competitions have been run by central government departments and Belfast City Council, creating highly innovative new products, generating considerable interest in R&D and showcasing how innovation can develop solutions to significant policy problems. To date the budget for initiatives such as SBRI have been modest when set in the context of overall public spending. However, we believe that the demonstrable success of projects to date, alongside the positive reputation the local public sector innovation has developed up to and including Whitehall, justifies a significant increase in funding to grow this unit. We would also like to see other areas of public sector innovation expanded, those areas which will add economic value and improve efficiencies being the priorities.

### Questions

1. How can we further promote and embed SBRI in entrepreneurship policy and practice?

2. What additional supports could be provided by government to encourage the growth of SBRI?
3. How can SBRI be better integrated in growing sectors in NI?
4. How can SBRI be used to develop national and international relationships for NI based companies and entrepreneurs?

## **Entrepreneurship in Communities**

While we wish to create better conditions for the growing the micro-business sector across Northern Ireland, we are interested in examining how this route can be specifically used as a tool to tackle educational disadvantage and disadvantaged communities. In this section we will focus on the potential for micro-business growth in these specific communities.

This will be an important element of the final policy paper and will overlap in some respects with the paper around Community Tourism. There is a distinct lack of published material in this area, and a perception that while advisory services such as those provided by Invest NI and local enterprise agencies have improved, there remains a disconnect with many who have the potential to start their own business. A brief analysis of a number of programmes which have been delivered until the auspices of the Peace Programmes reveals little connection with entrepreneurship. Some more broadly refer to employability but it would suggest that the potential of entrepreneurship and self-employment has been overlooked by successive programmes.

There have been efforts to develop localised programmes especially around improving technology skills, but there remains an issue of educational underachievement amongst many young people. This in turn reduces their opportunities to connect with many of the roles of the new, growing sectors. We will produce a separate policy paper on how we propose to address this issue.

This is a constant debate about whether you can teach entrepreneurship or if it is instinctive within the individual. The key point is that the conditions need to be created

to encourage awareness of self-employment as a viable career option, and for those with a natural entrepreneurial instinct, the support provided to harness the potential. There has been considerable research conducted into areas which are emerging from conflict and are focusing on economic development. The US Council on Foreign Relations (CRF) produced a working paper, written by CFR Fellow Gayle Tzemach Lemmon;

*“Economic development is a critical component of promoting stability and U.S. security interests, particularly in conflict and post-conflict zones. Around the world, entrepreneurs who own small and medium-sized enterprises (SMEs) drive economic growth and jobs creation. Yet, when trying to expand and grow their businesses, SMEs—especially those owned by women—face several challenges in accessing capital, markets, networks, and business skills trainings.... For those promoting peace, stability, and prosperity, supporting entrepreneurship should be a vital component of any reconstruction effort.”*

The debate is not so much whether or not Northern Ireland has the support in place to grow entrepreneurship, it is whether it is reaching those communities which have been affected by the changes in industrial trends and the “Troubles”.

There is a growing space in the area of ‘inclusive innovation’ which would help strengthen our local communities. Just as the City Deals outlines the need for inclusive growth, the idea of inclusive innovation, which encourages ideas and problem solving from within communities facing the issues they are addressing. As we move on from a time when there has been considerable funding available through areas such as PEACE, encouraging local innovation will help to strengthen communities and encourage a whole new space for skills development.

There is an interesting concept that suggests considerable benefit in linking public money support with problem solving conditions. In this scenario. There would be an element of conditionality attached to any financial support, We are interested in understanding this further and how this could be adopted by both the community and corporate sectors.

### Questions

1. How can we better promote self-employment and entrepreneurship amongst young people in the education system?
2. How should support be delivered to reach those in the community with a business idea?
3. Are 'community mentors' focused on improving skills and providing guidance to potential entrepreneurs, a good idea?
4. How could Programmes such as Peace etc be more focused on skills and business development?
5. What opportunities are there to develop entrepreneurial activity in communities?
6. How can entrepreneurship be used to challenge the issue of educational underachievement within communities.
7. Is there a role for social enterprise when creating new micro-businesses?
8. How can encourage greater inclusive innovation within communities? how can it be encouraged and how can communities best embrace it?
9. Should Invest NI promote role models for young people and help them have the confidence and mentoring to come up with their own ideas and bring them to market etc?

### **'Silver' Entrepreneurs and 'Necessity' Entrepreneurship**

There are two areas which are often overlooked, but which have potential to come to the fore increasingly as the lasting effects of the COVID-19 situation become more apparent, especially in terms of employment. These are 'silver entrepreneurs', an older generation embracing entrepreneurship for a variety of reasons. They may have become unemployed later in life or they wish to use their skills accumulated for a new purpose, for example. We are interested in learning how this is impacting in Northern Ireland, how it can be better fostered and how the skills and experience from these 'silver entrepreneurs' can be passed on to younger generation. In 2018, the UK Labour Force Survey make reference to the new generation of:

*"oldpreneurs – with those aged 50+ setting up and running their own business faster than any other age groups".*

- *Older business owners are employing 10 million workers*
- *over-50s currently make up 45 per cent of the UK self-employed workforce*
- *one in seven (14%) over-60s runs their own business, either full or part time*
- *9% are self-employed, freelancing across a variety of industries”*

No specific Northern Ireland figures can be found but there is nothing to suggest they would differ significantly from the rest of the UK. It is interesting to note that there are additional benefits from improving physical and mental wellbeing, maintaining a routine and the social aspect of working alongside other people. These factors are often overlooked and deserve further examination.

Likewise, with the projected changes in the employment market, there will be a necessity for some to consider alternative employment, including self-employment. Many of these will be accommodated by existing programmes run by Invest NI and local enterprise agencies but with significant potential growth potentially we are interested in understanding how support mechanisms can be expanded.

### Questions

1. What additional supports are needed to help encourage ‘silver entrepreneurs’ and those embracing entrepreneurship by necessity rather than choice?
2. How can ‘silver entrepreneurs’ encourage younger entrepreneurs?
3. What methods of financing are most appropriate towards ‘silver entrepreneurs’?

### **Micro-Finance**

As its title suggests, micro-finance is a lending facility aimed at micro-level businesses, usually with fewer than ten employees and a comparatively small level of turnover. Once again, despite our high level of micro businesses in Northern Ireland there appears a gap in terms of a well promoted, dedicated, micro-finance channel. The main dedicated fund in Northern Ireland for this area is the Northern Ireland Small Business Loan Fund, managed by Invest NI and available through the Enterprise NI network. This serves a broader range of businesses and the micro-finance sector is not at the forefront.

There has been a growth in services such as peer lending, angel investing etc, especially in parallel with the growth of more specialised sectors within the Knowledge Economy. The 2018 Knowledge Economy report, produced by Catalyst Inc. recorded seventy-five Venture Capital and Private Equity investments in the qualifying period, including a significant number of start number of businesses.

Given our tendency towards to the micro and small business sectors in Northern Ireland we feel there is an opportunity to promote micro-finance more explicitly and make it available to a wider range of businesses. Those encompassing the sector mentioned in the previous paragraph will always have access to finance, especially those with ambitions to grow quickly and expand internationally. However, there are many more which faces challenges in more traditional but equally viable, sectors.

### Questions

1. What is the level of awareness of the term 'micro-finance' amongst businesses? and what is the general feeling toward this option?
2. How do local entrepreneurs make best use of finance sources to build their business?
3. How effectively does the mainstream banking system currently engage with micro/small businesses?
4. How essential do you view access-to-finance as being a factor in the current economic climate?
5. What issues are individual key sectors facing with regards to finance?
6. How best can agencies engage with micro/small businesses to identify and support financial needs/advice?

**These questions are not exhaustive and additional comments and suggestions are welcome.**

**Please respond by emailing George Dorrian at [georgedorrian@dup.org.uk](mailto:georgedorrian@dup.org.uk).**

**In the current circumstances, we are happy to arrange meetings via Zoom etc. Please get in touch to arrange. The consultation will close at 5pm, 3<sup>rd</sup> March.**