



**FSB WALES**  
Federation of Small Businesses

## Small Firms, Big Issues

### A PLAN FOR WALES

*Small and Medium-sized Enterprises (SMEs) account for 99% of Welsh business stock and provide employment for well over half the private sector workforce<sup>1</sup>. With the gradual decline of heavy industry in Wales, the role of SMEs within our economy could not be more pronounced or more intrinsically important. Indeed, the success of our economy and its place within the wider world depends heavily on the health of these important businesses.*

As the National Assembly has developed and gained greater powers over the past eight years, its influence and impact on the business community in Wales has also increased. For small businesses it is important that the more powers the Assembly acquires, the more it seeks to ensure that it is attuned to the needs of such businesses.

This is why the 2007 elections pose an important challenge for small businesses and decision makers alike. SMEs must be clear about what they require and expect from the National Assembly and the Assembly in turn, must be willing to listen to these messages and act upon them.

Quite apart from the elections, 2007 also represents a major milestone in the legislative development of the National Assembly. With the powers made available under the Government of Wales Act, the Assembly will gain a primary legislative function. Small businesses will be looking to the Assembly to ensure that where these powers are exercised in areas affecting the private sector, they are not used to restrict or limit its operation nor add to the bureaucratic burden but rather to create the right environment for businesses to thrive and become more competitive.



The issues outlined in this document represent the challenges faced by small businesses in Wales. Skills shortages, transport issues and opportunities for procurement are all represented and these may well be obvious issues. However what is also represented are less obvious and perhaps surprising issues. For instance, it is clear that businesses are looking for opportunities to better fulfil their environmental obligations in a way that not only ensures that they play their part but also in a way that gives them a competitive edge.

This manifesto was constructed following extensive consultation with some of the FSB's 9,500 members in Wales. A large number of surveys, focus groups and face-to-face meetings were held in order to ascertain exactly what small businesses expect from the next Assembly. As such, this document should be considered as a true representation of small business needs.

It is important that the next term of the Assembly seeks a focus on the development of the small business economy and enacts measures which reflect the need for that economic shift.

*This document makes no comment on past policy but rather seeks to issue a positive challenge for the years ahead. We hope and expect that the next Assembly will rise to that challenge and in partnership with small businesses, seek to create an economy which is competitive, sustainable and better equipped to face the challenges which invariably lie ahead in the coming years.*

<sup>1</sup> Office for National Statistics



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### SUSTAINABLE COMMUNITIES FOR WALES

*The idea of 'sustainable communities' is a concept which must be at the heart of all Assembly decision making. It is a term which is used more and more and has, in recent years, been frequently used when addressing social policy actions.*

However, what is rarely realised is the important role that small businesses have in creating sustainable communities. Without small businesses, it is doubtful whether any community could be described as truly 'sustainable'.

The FSB is very concerned at the rise of the large retail multiples and associated out-of-town development, which has served to suck trade and investment away from the heart of many of our communities and we believe that the Assembly should take a stand in combating this effect.

Where businesses viability is threatened so too are the communities in which they operate. Unfortunately small businesses face an increasing number of challenges and threats; increased cost burdens, aggressive and often unfair competition from larger businesses and a lack of suitable business sites and suitable employees all take their toll in threatening the diversity and viability of small businesses, and in turn our communities.

It is important that the next Assembly seeks to tackle issues surrounding business failures refocusing efforts on business sustainability rather than solely concerning itself with business start-ups. Where a business can continue to succeed rather than fail due to the retirement of an owner for example this needs to be more easily enabled and so a strategy needs to be implemented to promote business succession.

We also feel strongly that the funding available for the new Small Business Rate Relief Scheme should be significantly increased to allow at least the same entitlement levels as the scheme administered in England i.e. 50% relief for businesses with a rateable value below £5,000.

*The FSB believes that the balance needs to be redressed, recognising the pivotal role small businesses play in communities by creating the right climate for their growth and helping to enable them to compete alongside larger businesses and provide valuable services for the communities they serve.*

### CASE STUDY - WEIGH OUT, BARMOUTH

Linda Howells is the owner of Weigh Out, a shop selling cake mixes, baking provisions and other ingredients. The shop has been based in Barmouth for many years and is a key part of the town's business landscape.

*"I had previously been an employee of this business, and on the retirement of the previous owner, I was faced with having to find another job. My family and I wanted to stay in this area and I was up for the challenge of running a business. Apart from securing my own and other jobs, saving this distinctive, viable business for Barmouth was also an important driver for me. We have two elements to our customer base, local trade and the tourist market, many of whom make sure they come back year after year. When I took over, I didn't have any advice or support but it would certainly have helped. However, luckily I knew the business from the inside. If it hadn't been for these circumstances it would have been difficult. When other businesses in the area close the cost of taking them on is often too great, and gauging whether the financial risk is feasible is difficult as owners understandably are reluctant to open their books.*

*We need good businesses to continue in a place like Barmouth. A good network marrying potential entrepreneurs with viable businesses would provide a driver for business succession but it has to be an attractive proposition and properly supported. It would also be important in helping to alleviate the loss of local commodities to an area. If I hadn't succeeded, Weigh Out would have been lost".*



### FSB RECOMMENDATIONS

- That the next Welsh Assembly Government encourages local authorities to ensure that the provision of affordable or subsidised retail units is made a condition of new shopping developments to ensure the diversity and survival of small businesses and prevent the well-documented 'clone town' effect.
- The fund available for small business rate relief should be significantly increased to achieve parity with the level of relief available to businesses in England.
- That all supermarket development within Wales be compulsorily subjected to an independent retail impact assessment.
- That new housing developments should include within them plans for basic retail services such as local shops and that public transport infrastructure be made a condition of such development.
- That the next Assembly should oppose any plans to introduce a 'bed tax' on tourism businesses within Wales.
- That charity shops which sell new merchandise should be subject to payment of business rates.
- The next Welsh Assembly Government should continue to oppose calls to bring private businesses under the terms of any Welsh Language Act and continue to encourage a voluntary approach to business adoption of the Welsh language.
- The National Assembly should institute a programme for the promotion of the concept of home-working and offer incentives for businesses which show a commitment to home-working.
- A business succession strategy needs to be implemented, and processes and structures need to be developed which help to identify opportunities for those who might wish to take over a business.
- The National Assembly should lobby the UK Government to apply capital gains exemptions to all business succession sales.



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### NETWORKS FOR WALES

*There can be no doubt that an effective and efficient transport network is key to the success of the Welsh economy. The National Assembly has wide-ranging responsibility for transport in Wales and therefore the power to radically improve our networks for the benefit of businesses and to promote economic success.*

Many businesses outside South Wales say that they feel disenfranchised from the opportunities of Cardiff as a vibrant, growing European Capital City and the markets of the surrounding areas. Many are finding accessing external markets across the border easier than trading within their own country. Transport time and costs are stated again and again as barriers to export and growth. Public transport too causes concern with 61.4% of businesses stating that they are not satisfied with provision in their area<sup>2</sup>.

The importance of developing Cardiff airport cannot be understated. If it is to truly become an international air hub, substantial improvements to overland links and interconnectivity with reliable public transport infrastructure will be pre-requisite.

The main areas of dissatisfaction regarding the effect of transport issues on business are with road infrastructure, road tolls, congestion charges and local transport planning. Road charging frequently shows itself as a concern for business. These issues will necessarily feature prominently on the agenda of the next Assembly term and it is therefore imperative, that businesses themselves are brought into the debate.

The FSB remains resolutely opposed to all forms of road pricing. The models currently in use fail to make a distinction between charging for essential and non-essential travel. Rather, the Welsh Assembly Government should seek to incentivise usage of alternative modes of travel and the development of alternative fuels for vehicles, rather than the current strategy of providing disincentives to private vehicle use without providing affordable and practical public transport alternatives.

*Such networks should be seen as business enablers and therefore opportunities for business growth. Investment in infrastructure should therefore likewise be seen as an opportunity for promoting economic prosperity.*

### CASE STUDY - GWASG CARREG GWALCH, LLANRWST

Myrddin ap Dafydd runs Gwasg Carreg Gwalch, a successful bilingual publishers, rooted in Wales. The business is based between two offices in Pwllheli and Llanrwst, and employs 21 people.

*"A viable transport infrastructure is integral to running our business. We are dependent on being able to meet with authors and distributors, as well as delivering the final product throughout Wales.*

*Unfortunately the current network in Wales is hindering our ability to expand. Despite our Llanrwst office being located on the main north – south route through Wales, there are few places for cars to pass larger vehicles and traffic often comes to a stop. In terms of distribution within Wales we might benefit from moving. We're 10 minutes from the A55, so access to England is not a problem. However our business is based in Wales and our main markets are here so we need to stay as close as possible to our source.*

*Accessing Cardiff and West Wales should be easier. In mileage terms they are not far away, and the opportunities the capital city presents should be available to all businesses based in Wales - the capital city belongs to all of Wales.*

*For our business, effective distribution is everything so upgrading the road network would be key to helping us grow."*



### FSB RECOMMENDATIONS

- Substantial improvement of North-South overland links.
- The next Assembly Government should seek alternatives to road charging schemes.
- The Assembly Government should investigate the feasibility of properly integrated public transport timetabling and ticketing for Wales.
- Improvement should be made to West coast overland links.
- The Assembly should support the development and uptake of bio fuel technology in Wales.
- The Assembly should develop a system of low interest loans for stimulating the conversion of business vehicles to bio fuel use.
- Development of air-rail-road hub adjacent to Cardiff airport with development of park & ride facility.
- Commitment to the development of an overland link between Cardiff airport and the M4.
- The Assembly should promote the provision of free parking at train stations to encourage use of the rail network.
- Assembly assistance for Personal Journey Planning to help businesses plan the most effective use of transport.
- The Assembly to commit to the duelling of the A40 West of St Clears.

<sup>2</sup> FSB Biennial survey of membership Lifting the Barriers to Growth in Small Businesses 2006



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### BUSINESS SUPPORT FOR WALES

*When one refers to 'business support' the assumption is that this is heavily linked to the business grants structure in Wales and what might be called a culture of 'handouts'.*

However, the reality is that administering relevant and responsive business support is as much about creating the right environment for business growth and development as it is about direct funding interventions.

Support given to businesses in terms of advice needs to be relevant, timely and properly attuned to individual needs. FSB statistics show a low level of take-up of government funded business advice among businesses even though this support has a key role to play in developing businesses. It is essential that we look to remedying this situation.

The FSB believes that more radical steps need to be taken by the next Assembly to promote the much talked about 'investment culture' by giving consideration to the scrapping of many of the current grant funding streams in favour of a system of low interest or 'soft' loans. This guarantees a return on public investment and would wean business in Wales off the culture of grant dependency which has developed over many years.

Although good progress has been made in opening up avenues to allow SMEs to engage in the procurement process, there is still much to be done. The FSB believes that there should be a proactive culture of preference for Welsh companies to help develop the indigenous business base. In addition, positive feedback needs to be offered when business are unsuccessful in the bidding process to help those businesses learn and develop.

*Above all, we feel that the funding system in Wales needs to recognise that there are three stages of support needed in Wales – start-up support, development support and importantly, a support plan for business succession.*

### CASE STUDY - BORBLE, RHYL

Barry Griffiths runs Borble, a growing digital print company currently employing 6 people in Rhyl. Borble has adopted the latest print & pre-press technology to produce high quality labels, banners and a host of other items for both local businesses & global brands. The company is poised to grow and to extend its "digital footprint".

*"It is recognised that this sort of start-up business is high risk but the level of risk extends from start-up through initial growth until a business has some critical mass and process continuity and even then the risk does not vanish but may be more easily / predictably managed".*

*"Ultimately the new business cannot be insulated from the competitive environment. However, there are some practical ways in which Government can help entrepreneurial / innovative new businesses:*

*(a) Where appropriate enabling partial participation in Government Tenders so that the new business can gain relevant experience and making tender management to Government standards a subject of performance review.*

*(b) Businesses need advisors who speak their language and recognise the challenges and opportunities that we face. It's essential that funding is freed from red tape, aware of the need for risk and better able to respond to the sort of deadlines we work to. It's often the case that by the time funding is awarded, the opportunity has past".*



### FSB RECOMMENDATIONS

- The Assembly should develop a 3-step approach to business support, including support for start-ups, support for growth and support for succession.
- The Assembly should scrap the current system of business grants in favour of low interest loans and the development of an investment culture.
- The Assembly should investigate the feasibility of harmonising the public procurement process in Wales and the setting of a minimum quota for contracts awarded to Welsh companies.
- Proactive feedback should be made available to businesses which have unsuccessfully bid for public sector contracts.
- Continued commitment should be given to the development and promotion of a comprehensive business mentorship programme for Wales.
- The Assembly business support culture needs to move towards rewarding success rather than supporting failure.
- There should be an increase in support available to businesses for Welsh language translation.



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### SECURE BUSINESSES FOR WALES

*FSB survey evidence shows that the majority of crimes committed against small businesses are not reported to the police.*

The FSB feels that businesses have a right to operate in a secure environment and that although the Assembly has no responsibility for policing in Wales per se it has a responsibility for community safety and the creation of a safe environment. As instances of crime and a fear of crime is of such paramount importance, a plan to address this can and must involve the next Assembly.

Our evidence shows that over a third of businesses feel that reporting a crime would not achieve anything and that many business owners don't think police will be able to find criminals or achieve a successful prosecution<sup>3</sup>. Although the intention of a business owner not to make an insurance claim can account for part of this, we need to look at the broader reasons for this attitude.

Other notable reasons given are that the Police are not perceived to be 'interested', that the crime was not considered serious enough or there was a lack of evidence.

Improving businesses' relationship with the Police is very important, not only for gathering information on crime in order to track patterns and prevent it, but also because SMEs are placed at the heart of our communities they too have a responsibility for crime prevention and community safety and have the position to bring communities together in that task. Businesses feel that the Assembly should have a part to play in helping nurture this relationship. However, the right approach needs to be adopted by decision makers, the police and other relevant bodies. Close cooperation between the Welsh Assembly Government and the Home Office is also vital to ensure that the following measures are successful in their goal.

*Currently there is a split between the responsibilities of the bodies working to combat crime in Wales. We feel that there needs to be a more cohesive relationship to ensure that Wales has safe communities, in which businesses can thrive.*

### CASE STUDY - JUST RIGHT, DENBIGH

Terry Wilde and his wife have been the proprietors of Just Right, a distinctive shop specialising in collectables since 1983. The business is situated in the heart of the town of Denbigh.

*"Community safety is not an issue that is traditionally associated with rural market towns but it's becoming more important as CCTV and security in larger towns is pushing the problem into other areas. Vandalism and anti-social behaviour on our streets can do as much damage to a business as loss from stolen stock.*

*We have previously had a very successful system in Denbigh when we had Community Wardens co-ordinating a subsidised radio link system between various businesses. The Wardens got to know the businesses and earned their trust as well as getting to know which individuals were the main source of the problems. This successful scheme however has been disbanded and we now don't have any locally-based Wardens to feed information to or receive advice from.*

*It sounds like such a simple solution - increased visual presence and contact between Wardens and businesses and a coordinated network between the businesses themselves. Although it's not responsible for policing the National Assembly must play its part and could lead the way by sponsoring Community Wardens to help businesses feel more secure and help solve some of the problems we face".*



### FSB RECOMMENDATIONS

- The next Assembly Government should commit to the development of the Business Crime Partnership Forum for Wales and formal business agenda on Community Crime Partnership Forum for Wales.
- A Business Crime Centre should be established in Wales based on the highly-successful Scottish Model.
- The Assembly should fund the provision of 'radio net' systems in Welsh towns.
- The next Assembly Government should commit to supporting the E-Crime strategy for Wales in conjunction with the Home Office.
- The National Assembly Government should seek to encourage crime prevention training within businesses in Wales.
- Business Safety Partnerships should be established in Wales to mirror the 22 Community Safety Partnerships.
- Community Safety Partnerships should contain business representation.
- The Assembly should assist in the funding Community Wardens in town centres.

<sup>3</sup> FSB Biennial survey of membership *Lifting the Barriers to Growth in Small Businesses 2006*



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### SKILLS FOR WALES

*FSB Wales believes that for too long, the skills agenda has remained too far from the agenda and needs of businesses in Wales. The inevitable result of this has been a well-documented skills shortage within Welsh business.*

The FSB's influential survey *Lifting the Barriers to Growth* highlighted a shortage of skills both technical and non-specific. One of the most often-stated concerns among businesses in Wales is the standard of vocational skills and what might be termed as 'trade' skills such as joinery and plumbing as well as more generic 'basic' skills.

There are many reasons employers choose not to take on an apprentice whether it is because the schemes are not seen as relevant or appropriate for the business, too expensive or bureaucratic or because of a lack of suitable candidates. However, 65.5% of businesses have stated that financial incentives would encourage them to take on an apprentice and this opportunity should be exploited<sup>4</sup>. The Welsh Assembly Government needs to better promote the value of vocational courses to business and the individual in order to ensure the growth of such skills and their application within business.

The next Assembly will have to redouble its efforts and work hard to improve the image of apprenticeships and vocational education. Such skills are often seen as second rate and not as prestigious as degree qualifications, which have been heavily promoted. However this attitude has led to a drastic shortage in skills and if left unchecked, this will invariably pose significant threats to the Welsh economy.

More general training is also an important issue. FSB statistics show that staff training in the last two years has mainly been undertaken by a staff member in the workplace (25.7%) 'Learning by doing' accounts for almost 15% of training undertaken and a quarter of businesses have undertaken no training at all<sup>5</sup>.

*What needs to be recognised are the barriers to 'formal' workplace training such as accessibility, cost and choice. The next Assembly needs to recognise that the absence of formally-recognised training does not mean that training is not being offered and mechanisms need to be sought to formally recognise 'informal' training currently being administered by employers. Above all, training MUST be demand-led.*

### CASE STUDY - JOBFORCE WALES, LLANELLI

Jobforce Wales is one of Wales' leading training providers and has been operating in Llanelli for 21 years. The company provides recognised and accredited skills-based learning opportunities throughout West Wales and acts as liaison with some 500 businesses. Rob Jenkins, Chief Executive of Jobforce Wales feels strongly that the next Assembly must look to better tailoring skills-based training to the needs of businesses.

*"It's important that the next Government recognises that it is essential that skills-based training is demand-led. The current framework is inflexible and time and time again, employers tell me that it is not responsive to their needs. This is most especially the case with SMEs. Training providers working on the ground in daily contact with employers are the best resource for identifying skills gaps and new opportunities in training. We need our hands freed from these inflexible structures to be able to help businesses properly address their training needs.*

*Training frameworks need to accept and adapt to the nature of SMEs which are the mainstay of our economy. Training needs to be better suited to the workplace rather than the classroom and needs to be much more flexible as this adds value for the learner. The need for demand-led training cannot be overemphasised. Without change, we are failing employers and employees alike and risking our economy".*



### FSB RECOMMENDATIONS

- Better targeted managerial and marketing training should be developed for SMEs.
- The Assembly should consider creating a monthly employer apprenticeship subsidy to incentivise the training of apprentices and help minimise cost to employers based on the successful Austrian model.
- The National Assembly should adopt formal processes for tracking graduates.
- Entrepreneurship and enterprise should be compulsorily included within the school curriculum.
- Mechanisms should be constructed to properly recognise and support 'informal' training.
- The National Assembly should monitor skills gaps more effectively through training providers.
- The National Assembly should ensure that training is demand-led.
- The Assembly should seek to better promote apprenticeships placing them on a par with degree qualifications.

<sup>4</sup> FSB Biennial survey of membership *Lifting the Barriers to Growth in Small Businesses 2006*

<sup>5</sup> FSB Biennial survey of membership *Lifting the Barriers to Growth in Small Businesses 2006*



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### SUSTAINABLE ENVIRONMENT FOR WALES

*Businesses are not usually perceived to be at the forefront of promoting environmental sustainability in their everyday practices and indeed are seen by some as 'enemies' of environmental sustainability. However, in the vast majority of cases, this is an unfounded label.*

The reality is that most small businesses are well aware of their role in protecting the environment, yet rarely is sufficient attention paid not only to the work which is being undertaken by SMEs or to the will which exists to play a part in promoting environmental sustainability.

FSB statistics suggest that more than 1 in 10 businesses see reducing their environmental impact as the main driver for improving their business over the next two years – that's over and above actually growing their business! However an overwhelming number of businesses are frustrated that they are not given the same support as householders for the recycling of basic waste such as paper<sup>6</sup>.

The FSB believes strongly that the Assembly should not only incentivise measures to promote better environmental practice but also reward those businesses which show an existing commitment. We also feel that planning regimes need to be liberalised to allow the proper take up of microgeneration technologies as these often clash with any political will to promote microgeneration within businesses.

The disposal of hazardous waste still involves transporting such waste to England. This is a damning state of affairs and is both costly and detrimental to the environment and demands immediate action.

*In short, businesses do recognise their responsibilities and now is the time to capitalise on this positive attitude.*

### CASE STUDY - GRANANT PRE-CAST CONCRETE, ST. DOGMAELS

Granant Pre-cast Concrete has been operating near St. Dogmaels in Pembrokeshire for almost 50 years and is run by John Morris and his son. The company produces between six and seven thousand tonnes of high-quality pre-cast concrete products for the agriculture industry around the UK. As an established business, Granant employs 8 people and is a vital part of the local economy. The company has accreditation under the Green Dragon initiative.

*"If businesses are to become greener as the Assembly wants, we need the space and some freedom to do that. A business like ours consumes quite a bit of energy and increasing prices are a high-cost impact and this can be difficult to bear but we're also aware of our environmental responsibilities. There is much we could do to change but it needs to be easier for businesses to get microgeneration projects through the planning process.*

*Most businesses want to be green. It makes good business sense and it's good for the environment but the Assembly's policies need to be matched by action by planning authorities on the ground. It doesn't make sense for the planning system to stand in the way of environmental sustainability".*



### FSB RECOMMENDATIONS

- The provision of free kerb-side paper waste recycling for businesses throughout Wales.
- Business waste should be incorporated into waste recycling targets for local authorities.
- Reduction in rates for SMEs which can demonstrate a commitment to environmental sustainability.
- The Assembly should develop an environmental toolkit for SMEs.
- The Assembly should increase support for business take-up of microgeneration, including provision of low interest loans.
- The Assembly should free microgeneration from unnecessary planning constraints.
- The Assembly, in conjunction with the UK Government, should investigate the feasibility of tax relief for businesses feeding excess energy back into the national grid from microgeneration.
- The Assembly should ensure the provision of hazardous waste sites in Wales.

<sup>6</sup> FSB Biennial survey of membership *Lifting the Barriers to Growth in Small Businesses 2006*



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### PROSPERITY FOR WALES

*The Welsh economy will face significant challenges over the coming years. These challenges will come not only from competition from other economies but from the need to up-skill businesses and encourage them to be more efficient, adopt lean practices and become innovative for that task. It is important that Wales seeks to punch above its weight in an increasingly aggressive global environment.*

The key message from this document is clear. That the next term of the National Assembly should focus on the development and sustenance of the small business economy, recognising the increasingly important role played by this sector of the business life of Wales. The next Assembly needs to assess the threats to our small businesses and therefore our communities carefully and devise actions to remedy these issues in partnership with the private sector. Communities cannot develop without a healthy and diverse base of businesses and social policy actions must not be considered in isolation but must take into account the needs of businesses.

With an increased legislative function and responsibility, the next Assembly will be limited only by its ambition and we feel strongly therefore, that it should look at how these powers can be used to help the private sector grow rather than seek to limit or regulate businesses further. The next Assembly also needs to understand that environmental sustainability and economic competitiveness and growth can indeed go hand in hand and needs to recognise the already substantial contribution of SMEs to environmental sustainability and incentivise further action.

FSB Wales sees the promotion of business succession as one of the key components of creating a healthy economy in Wales. The next Assembly should commit to this as an important part of the promotion of sustainable communities to ensure that healthy, successful businesses can continue past the withdrawal of the business owner, for example.

We feel that it is time to refocus the Welsh economy on SMEs and tailor processes and structures to assist in the growth and development of the small business economy realising that the future success of our economy depends on this formula being perfected.

*This document shows that businesses do not look to the Assembly to make their businesses competitive or successful for them but they do look to the Assembly to play its part in creating the right conditions for growth. This task is a significant challenge but far from insurmountable and it is a challenge which the FSB is happy to issue to the next Welsh Assembly Government.*



### TOP TEN PRIORITIES FOR THE NEXT TERM

1. A business succession strategy should be implemented, and processes developed, which identify opportunities for those who might wish to take over a business and capital gains exemption should apply to all business succession sales.
2. The fund available for small business rate relief should be significantly increased to achieve parity with the level of relief available to businesses in England.
3. A Business Crime Centre should be established based on the Scottish Model.
4. Entrepreneurship and enterprise should be compulsorily included within the school curriculum.
5. The Assembly should develop a 3-step approach to business support including support for start-ups, support for growth and support for succession.
6. Provision of free kerb-side recycling should be made available for businesses throughout Wales.
7. The next Welsh Assembly Government must encourage local authorities to ensure that the provision of affordable or subsidised retail units is made a condition of new shopping developments to ensure the diversity and survival of small businesses and prevent the well-documented 'clone town' effect.
8. Supermarket developments within Wales should be compulsorily subjected to an independent retail impact assessment.
9. Mechanisms should be constructed to properly recognise 'informal' training.
10. The Assembly should scrap the current system of business grants in favour of low interest loans and the development of an investment culture.