From: Penny Downes < <u>penny@penny-feathers.co.uk</u>> 09.02.21

- Have you accessed a support scheme and if so, which one?
- Yes I have used the Co Payroll scheme for April, May, June, December 2020 and January 2021. Today I have applied for Fix Cost Scheme with ease.
- How did you find the application process? Were you provided with any information on the scheme?
- The forms have been clear to use but I have enjoyed the fact the Yoti made it easier for my recent application. They are mobile device friendly which is good. The information given in the first instance didn't cover beauty as a sector but this was changed. I was then overlooked as I had the incorrect code next to my name, sadly this took 7 weeks to Be processed and I had to contest the issue too many times. Eventually a social media outburst to Ian Gorst and Lyndon Farnham sorted the matter. Totally unacceptable communication but it was sorted. I must admitted the stress of the initial application was too high for the dynamic situation but everyone was learning at the time. I found the lack of communication from the teams to be the frustration, long waiting times on phone lines and emails can take over 48 hours to be replied to.
- Did you feel supported through the process?

Eventually yes, I feel the thresholds weren't realistic to jersey wages and living costs but help was there. When emailing the team responses came quickly from Dave Affraut who was a gent that I used a lot for advice was very good. Other emails took too long to be replied to so I kept going straight to Dave. The lack of other financial help to SME was a disgrace. Yes wages are covered but all other outgoings, which are high in Jersey, were over looked. This has meant immense pressure at all times since March 2020. The lack of government communication regarding opening and closing salons was also very poor, I found the use of social media was modernised but poor. As a business owner you shouldn't be finding out vital information second hand or only a matter of hours before opening as this was the case in June.

Were you excluded from applying for a scheme? If so, which one?

At first beauty was so But after numerous emails and a lot of sector noise this was changed.

If you could make improvements to the scheme(s) what would they be?

Easier for reapplication if using the Yoti, save the details so you adapt the form regarding monetary totals. The proof of address doesn't seem necessary each time when you are a tax paying islander.