

Hi Everyone

We are running a session next week – it may interest some of your companies – if you could share please?

Details and booking on the link

<https://www.assc.co.uk/assc-talks/>

**Tuesday 20th April 2021: 2pm to 3pm**

**DEBT MANAGEMENT: A PATH TO PEACE OF MIND**

Newly Formed Business group the Highland Business Partnership (HBP) has teamed up with the industry leading Association of Scotland's Self-Caterers (ASSC) to run an online expert led panel session on debt management and refinancing options for business owners throughout the Highlands.

The pandemic has been a challenging time for everyone. For some of the most affected sectors, we can look forward to a (hopefully) busy period ahead, as visitors start to return to our beautiful region.

Business owners may, however, not be looking ahead to the leaner winter months, when revenues are much reduced and mounting debts have to be repaid.

HBP/ASSC believe NOW is the time to plant a seed of thought – debt management and financial planning – before it is too late for some. It is important to face up to the challenges ahead and to facilitate conversations for operators to be honest with themselves and their supply chain partners. We hope that this session will assist people in navigating through the coming years.

Small businesses are currently being supported to some extent by grants, furlough payments for employees and government backed loans but the financial support schemes are due to come to an end in the autumn and with the onset of repayments for CIBLS and BBLs, the risk of insolvencies increases at that stage. The webinar's aim is also to facilitate small businesses approaching restructuring in order to survive and grow post crisis.

The session will be chaired by **Fiona Campbell, Chief Executive, ASSC & John Murray, Highland Business Partnership**

Thanks in advance

John Murray

Founding Director | Highland Food & Drink Club CIC

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W:[www.highlandfoodanddrinkclub.com](http://www.highlandfoodanddrinkclub.com)