

Research Report



Cumbria Business Survey 2015/16 – Flood Impact Report

Prepared for: Cumbria Local Enterprise
Partnership

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Prepared for: Cumbria Local Enterprise Partnership

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1 Impact of 2015 floods

Chaos in Cumbria: floods turn lives upside down in Lake District (*The Guardian* 5th Dec 2015)

Communities in Cumbria have unfortunately suffered several incidents of severe flooding in recent years most notably in 2005, 2009 and 2012.

On Friday 4th December 2015 weather warnings were issued across the North West as Storm Desmond threatened strong winds and heavy rain. On Friday night heavy rain continued and by Saturday morning there were 23 flood warnings and 21 flood alerts across Cumbria issued by the Environment Agency. Public transport and the road network throughout Cumbria continued to be disrupted throughout Saturday. By Saturday afternoon a major incident was declared and severe flooding had been reported in Cockermouth, Appleby, Keswick, and Kendal as well as outlying areas. In Carlisle, water levels rose to 7.9m in the early hours of Sunday and flood defences were breached. The village of Glenridding after being flooded on Saturday, was flooded twice more as further heavy rain caused the river to burst its banks again.

The 2015/16 Cumbria LEP Business Survey presented an opportunity to ask businesses throughout the county about the nature, scale, duration and cost of the impact 4-6 months after the incident. Interviews were conducted with 1,486 businesses located both inside and outside the Environment Agency flood extent areas. (Please note that the A591 had not re-opened at the time of the interviews).

1.1 Key points

Two-thirds of businesses (65%) suffered a negative impact of the storm and floods that were experienced in December 2015. Three in ten (30%) reported restricted access to their business premises, with slightly fewer (27%) reporting a reduction in passing trade and fewer customers.

Actual flooding of business premises was less common but still experienced by one in eight businesses across Cumbria (13%) but this increased to two in five (41%) in the EA flood extent areas. Within the EA flood extent areas, more than four-fifths of businesses (86%) experienced a negative impact of some description.

A positive effect, such as an increase in new orders and sales, was experienced by one in eight businesses (11%; 12% in the EA flood extent areas) with construction businesses most likely to benefit from this impact (30%).

Where businesses reported structural damage to their premises, half (50%) reported the problems as on-going when interviewed between 4 and 6 months after the event.

Of the 65% of businesses suffering a negative impact of the storms and flooding; three in five (60%) reported a financial loss or additional costs as a result. This equates to around two in five businesses in Cumbria and increases to nearly two in three businesses in the EA flood extent areas.

The mean financial loss/cost incurred to date (at the time of the interview) was £35,759, rising to £84,455 across the EA flood extent areas.

Additional costs were expected by around one in four businesses that experienced a negative impact and their projected further costs increases the mean financial loss/cost that is likely to be incurred to £54,608, rising to £99,496 in the EA flood extent areas.

Financial loss due to a reduction in trade was most prevalent, with 74% of those able to provide an estimate attributing their loss to this.

Just over half of those suffering financially from the impact of the storms and flooding (54%) incurred some costs as a result of physical damage.

Just over a quarter of businesses suffering financially (27%) were able to recover at least some of their costs/losses from insurance or other sources, rising to nearly half of businesses in the EA flood extent areas (48%).

There were financial gains as a result of increases in orders/sales, with more than half of those reporting some gains (and able to provide an estimate) (55%) reporting gains of up to £5,000. The mean amount was £35,571.

More than two in five businesses that experienced a problem as a result of the storm and floods (45%) had taken one or more actions as a result. They were most likely to increase promotion/marketing activity (20%) and/or apply for a grant (15%).

One in eight businesses that experienced a negative impact of the storm and flooding (13%) sought business advice, rising to 23% of those in the EA flood extent areas.

One in eight businesses (12%) continued to be trading on a limited basis at the time of interview. This proportion was higher amongst those in the EA flood extent areas (16%) and amongst those whose premises had flooded (25%).

Most expected to be fully trading again in the next six months, but one in eight anticipated limited trading for at least a further year and one business expected to close.

A third of affected businesses (36%) were able to avoid a period of limited trading because they were able to take action quickly to protect property and stock, while a fifth of those that remained fully trading (21%) had taken previous preventative/resilience measures. Most businesses that were able to get back to full trading after a period of limited trading were able to do so, they said, because the impact was limited anyway (81%), while around half (51%) took action quickly to protect property/stock and just over a fifth (22%) were helped by the local community.

More than a quarter of all businesses anticipate longer term impacts on the local economy as a result of fewer visitors to the area (28%).

Four in five businesses (80%) considers a positive PR and advertising campaign to represent Cumbria favourably going forward as essential/very important and most of the remainder (12% of all) considers it quite important.

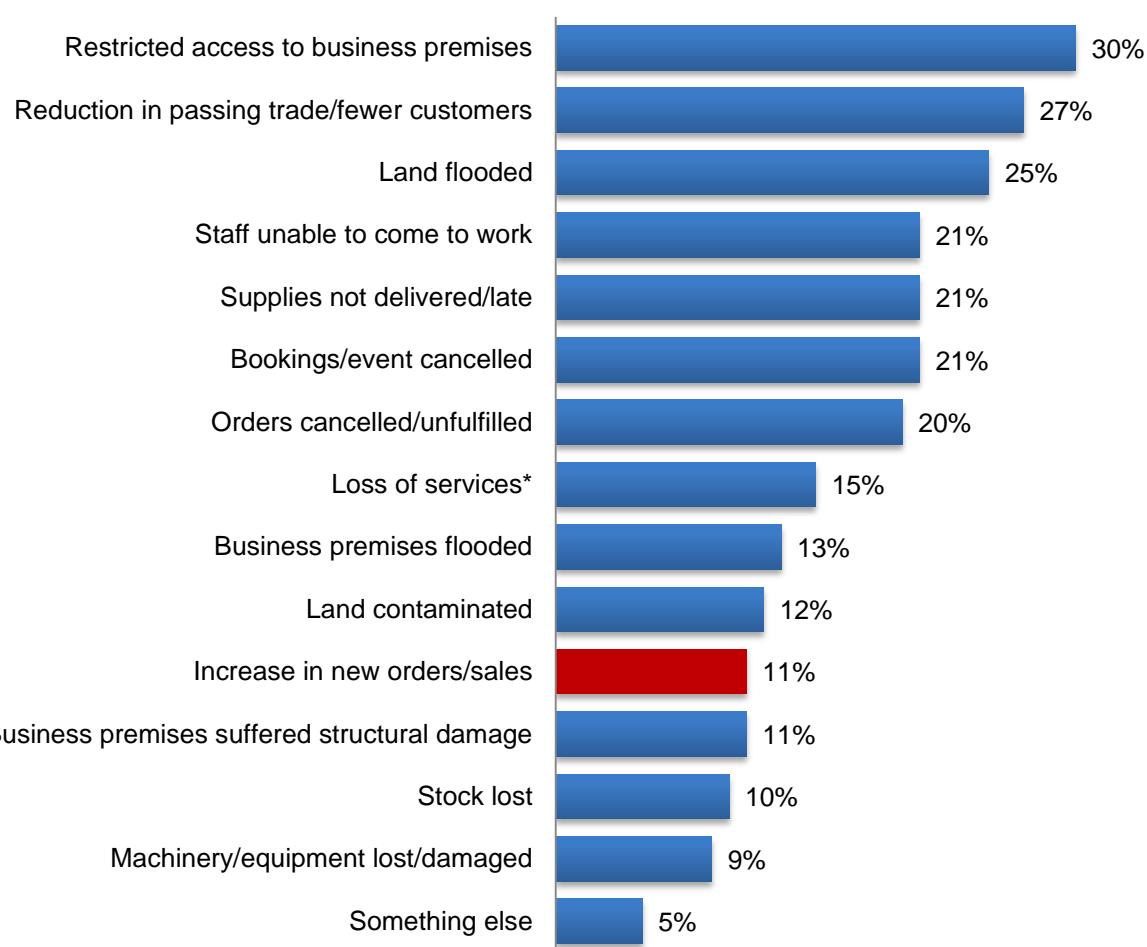
Around one in five were very concerned about the risk of storms and flooding in the future; the level of future insurance premiums; and revisions to insurance policy terms and conditions, and this rose to one in three in the EA flood extent areas.

1.2 Experience of storm and floods

Overall, two-thirds (65%) of all respondents reported that the storm and floods had a negative effect on their business in one or more ways, the most common being restricted access to business premises (30%), reduction in passing trade (27%) and land being flooded (25%).

One in five respondents reported that staff had been unable to get to work; supplies were not delivered or were late (21% for each) and bookings or orders were cancelled or unfulfilled (20%).

Figure 3.1: Impact of storm and floods (all respondents) *Unweighted sample base = 1486*



* Services include: water, gas, electricity, telecommunications

The likelihood of suffering any negative impact as a result of the floods was significantly higher within the service industries of accommodation and food services (86%) and wholesale and retail distribution (77%), and particularly among those working in the visitor economy¹ (84%).

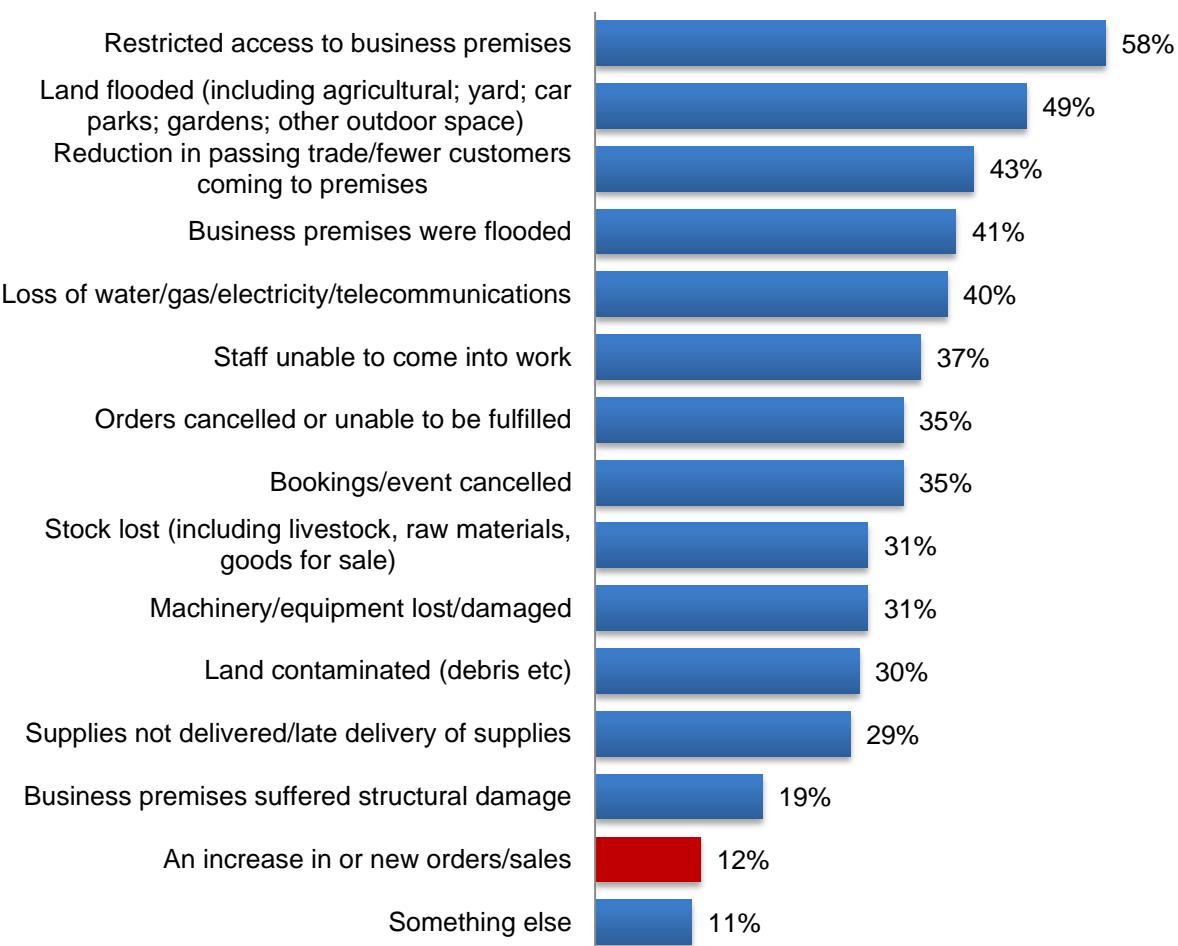
In contrast, one in ten (11%) reported an upturn in new orders and/or sales as a result of the storm and floods with construction businesses significantly more likely than average to report this (30%). This proportion was also significantly higher within the business service sector (18%).

Considering only those respondents from businesses in the EA flood extent areas (18% of the total sample), 86% of businesses reported that the storm and floods had a negative effect on their business in one or more ways, the most common being restricted access to business premises, flooded land, and a reduction in passing trade/fewer customers.

In line with the wider sample, one in ten (12%) of those in an EA flood extent area reported an upturn in new orders and/or sales as a result of the storm and floods.

¹ Visitor economy includes accommodation and food services; travel agents/tour operators/arts, entertainment and recreation

Figure 3.1: Impact of storm and floods (respondents in the EA flood extent areas)
Unweighted sample base = 311



* Services include: water, gas, electricity, telecommunications

1.3 Persistency of problems caused by storm and floods

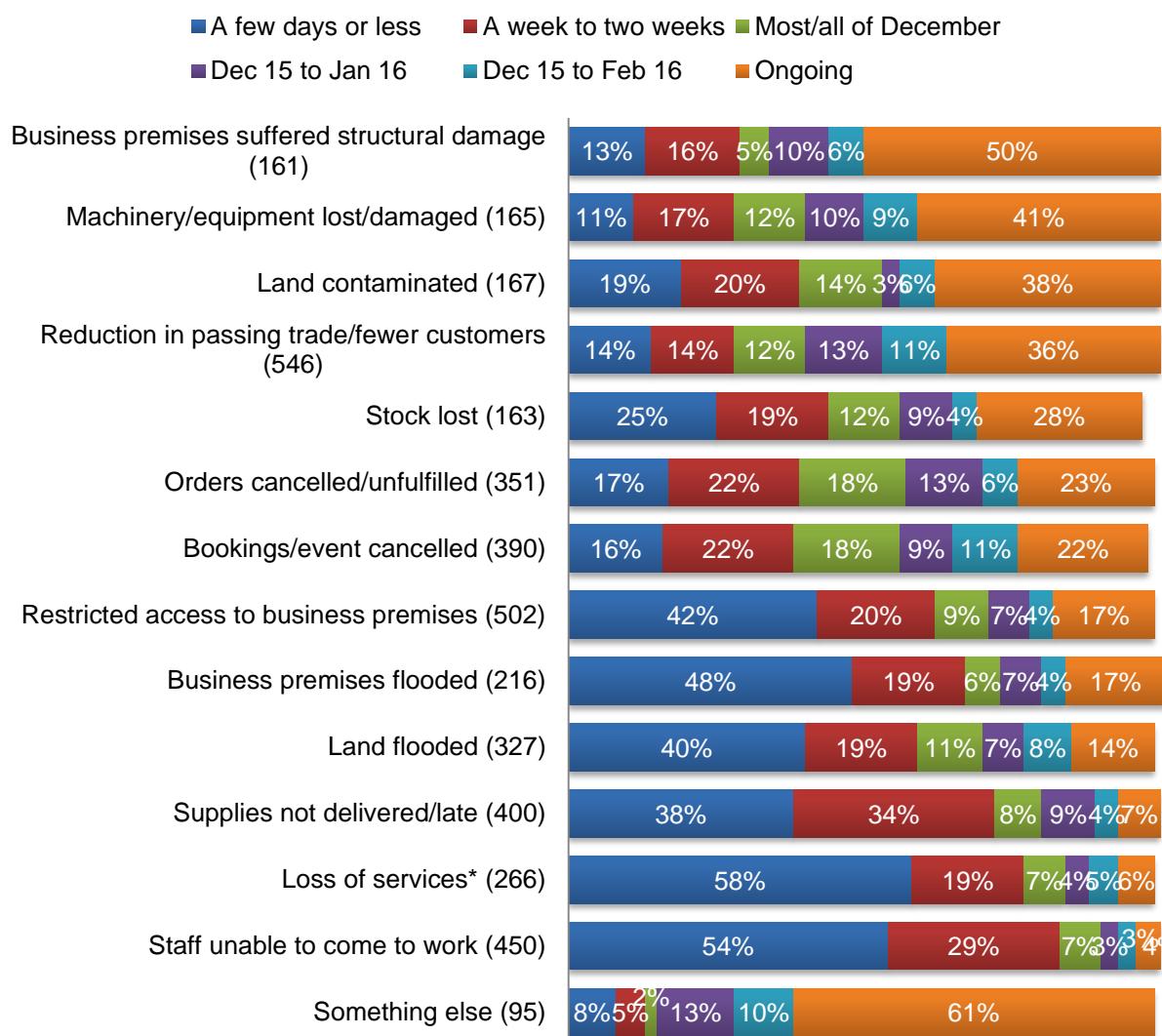
Where respondents reported that their business had experienced issues as a result of the floods they were asked how long the problem(s) persisted.

The most persistent problems were those related to structural damage of the business premises and loss/damage to machinery/equipment; problems which were less prevalent than many others.

However, problems to do with contaminated land and, of more concern due to the extent to which it has been experienced, a reduction in customers, also persisted for a significant minority of businesses, being still on-going at the time of the survey, some four to six months after the storm.

Other issues that were more persistent included loss of stock and cancellation of orders and bookings, the latter two clearly also directly related to loss of trade.

Figure 2.3: How long problems persisted (all experiencing each problem) *Unweighted sample bases in parentheses*



* Services include: water, gas, electricity, telecommunications

1.4 Financial implications of storm and floods

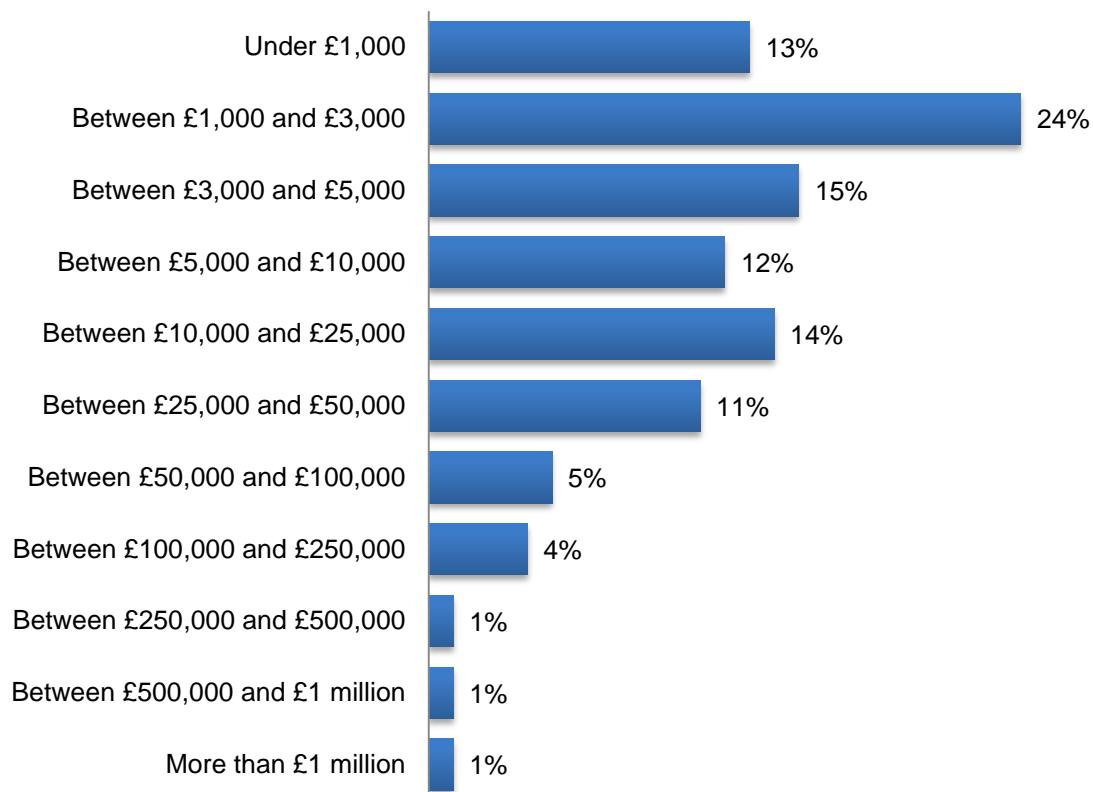
1.4.1 Financial losses/costs

Of the 65% of respondents who reported that their business has suffered as a result of the floods, three in five (60%) said that they have incurred a financial loss, or additional costs (whether or not these were covered by insurance), which equates to two in five of all respondents. This increased to nearly three-quarters (72%) of those in the EA flood extent areas who reported that their business has suffered and to more than three-quarters (78%) of those working in the visitor economy.

The figure below highlights the fact that in just over half of instances (52%) the total financial loss/cost has been, so far, up to £5,000. However, one in nine (11%) reported losses/additional costs to date of £50,000 or more.

Overall, the **mean** loss/cost incurred at the time of interview was £36,759 and this varied widely between those in the EA flood extent areas, where the mean loss/cost was £84,455, and those outside the EA flood extent areas, where the mean loss/cost was £18,165.

Figure 3.3: Financial losses/costs incurred as a result of the floods (where incurred financial loss/costs – valid responses only) Unweighted sample base: 603



Of the 65% of respondents who reported that their business had suffered as a result of the floods, a quarter (25%) expected to incur further financial losses/costs as a result of the floods (or 16% of all respondents), and this rose to a third (34%) of those in the EA flood extent areas who had suffered (or 30% of all respondents in the EA flood extent areas).

Where additional costs were expected, one in ten (11%) were unsure how much these were likely to be. Around one in three (29%) expected the total amount incurred to be less than £5,000, and one in six (18%) expected the total amount to be over £50,000.

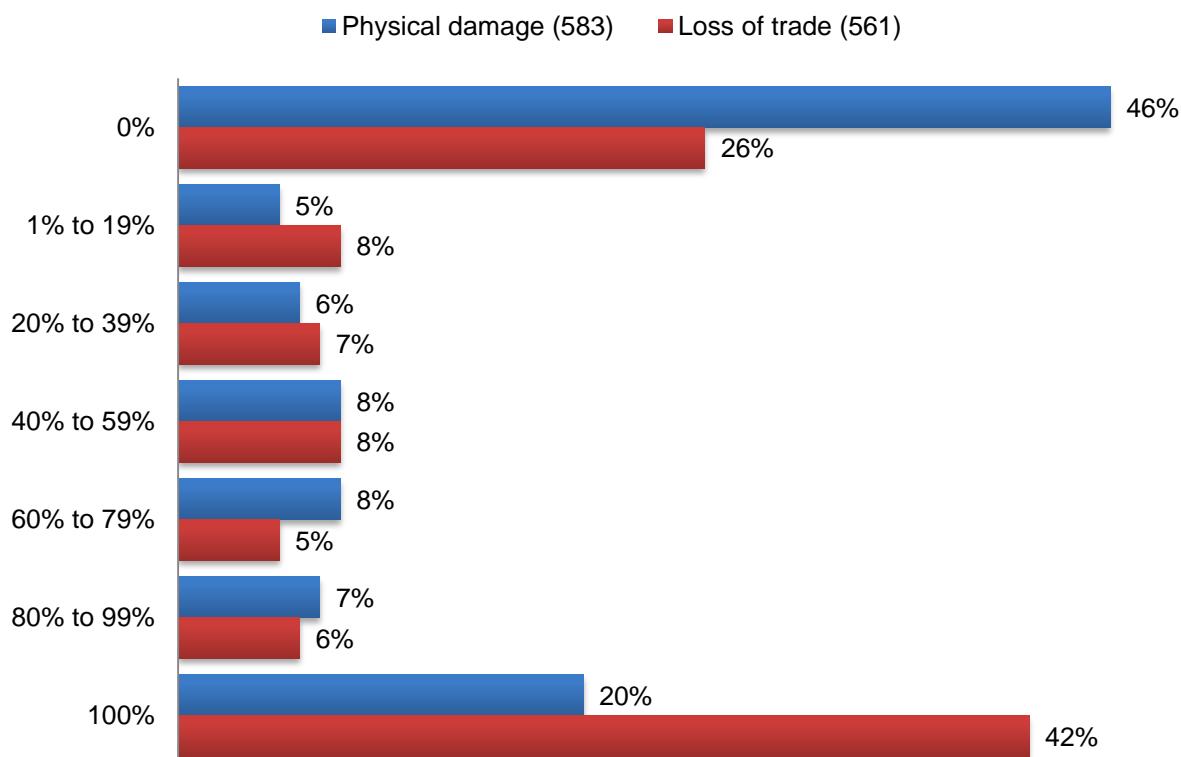
Overall, the mean total amount they expected to incur was £54,608, increasing to £99,496 in the EA flood extent areas, but still £33,104 among those outside the EA flood extent areas.

When asked to estimate what proportion of the financial costs incurred by their business could be attributed to physical damage and what proportion to loss of trade, it is clear that a significant proportion of those whose businesses had incurred losses/costs as a result of the storm and floods attributed this entirely to loss of trade. More than two in five of those able to provide an estimate (42%) said that 100% of

their losses were due to loss of trade, and around three-quarters (74%) attributed at least some of their losses to this.

In contrast, just over half (54%) of those whose businesses had incurred losses/costs attributed this to physical damage to at least some extent and one in five (20%) said that physical damage accounted for 100% of their losses/costs.

Figure 3.4: Proportion of financial losses/costs incurred accounted for by physical damage/loss of trade (where experiencing financial losses/costs – valid responses only) Unweighted sample bases in parentheses



Where respondents reported incurring a financial cost as a result of the floods, a quarter (27%) said they were able to recover at least some of this from insurance or other sources, and this figure rose to close to half (48%) of those in the EA flood extent areas.

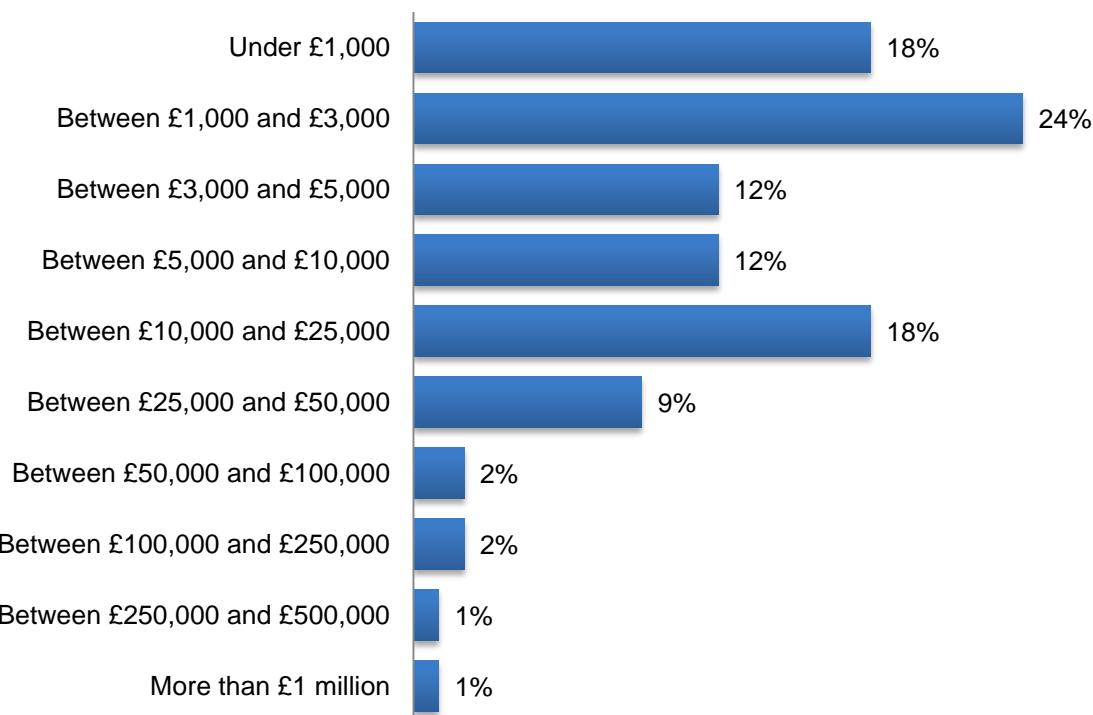
The likelihood of being able to recover at least some of the costs increased with business size, from 20% of those with no employees, 27% of those with 1 to 9 employees, 33% of those with 10 to 24 employees, to 40% of those with 25 or more staff.

1.4.2 Financial gains

Among the 11% of respondents who reported that their business had experienced increased or new orders/sales as a result of the floods and were able to provide an estimate, over half (55%) reported gains of up to £5,000, while one in twenty (6%) reported gains of over £50,000.

The mean gain reported was £35,571, but this differed significantly by SIC, with respondents in the production/construction industries reporting mean gains of £72,090 (mainly in manufacturing) and those in services £10,266.

Figure 3.5: Financial gains as a result of the floods (where experienced increased or new orders/sales as a result of the floods – valid responses only) Unweighted sample base: 128



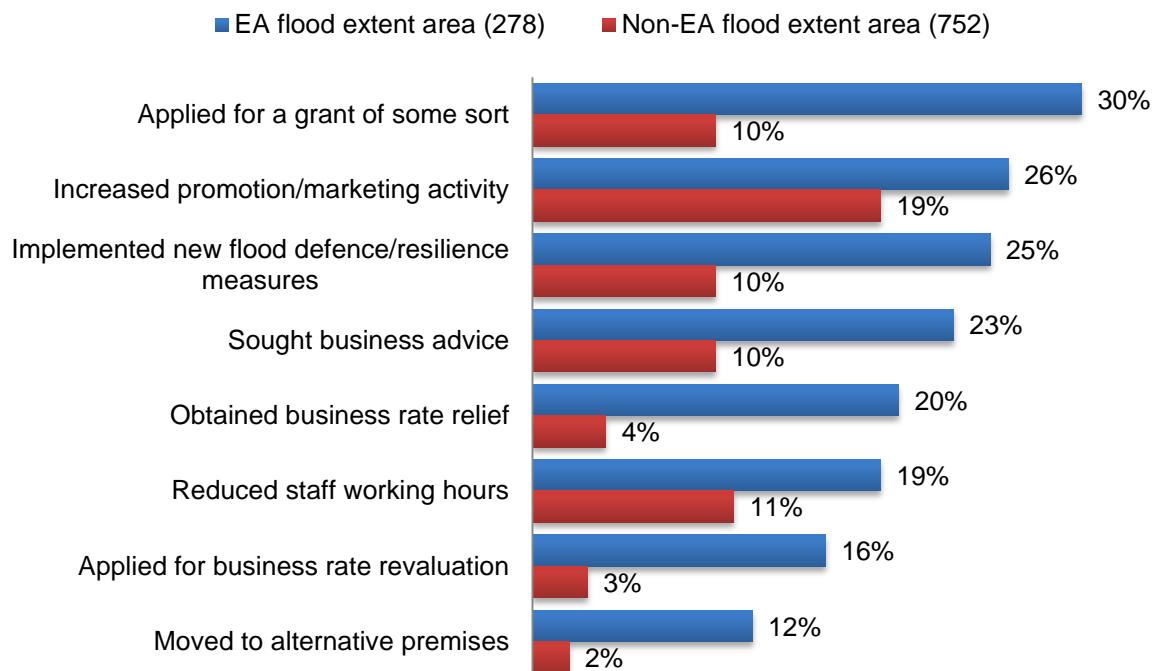
1.5 Actions taken as a result of the impact of storm and floods

Overall, 45% of respondents who had experienced a problem as a result of the storm and floods said that they had taken one or more of a number of actions as a result of their impact. This proportion varied significantly between those in the EA flood extent areas (62%) and those in the non-EA flood extent areas (40%).

The most common action amongst those in the EA flood extent areas was to increase promotion/marketing activity (20%), followed by applying for a grant of some sort (15%). Within the EA flood extent areas, applying for a grant was the most common action (30%), while increasing promotion/marketing activity was the most common action within the non-EA flood extent areas (19%).

Also relatively significantly reported actions included reducing staff working hours at the site (13%); seeking business advice (13%) and implementing new flood defence/resilience measures to buildings or land (13%).

Figure 3.6: Actions taken as a result of the impact of storm and floods, by whether within or outside the EA flood extent areas (all experiencing any problem) Unweighted sample bases in parentheses



1.5.1 Grant applications

Among the 15% who had applied for a grant of some sort (which comprises approximately equal numbers of respondents in the EA flood extent areas and those outside of it), half (50%) said they had applied for a business recovery grant from the Cumbria Business Growth Hub/Cumbria Chamber of Commerce (equating to 7% of all those who had been affected by the floods), although this figure rose to 73% of those in the EA flood extent areas (equating to 22% of those affected by the floods in the EA flood extent areas).

Nearly half (47%; 7% of all businesses affected) obtained business rate relief; increasing to 61% (19% of all) in the EA flood extent areas.

Of those who had applied for a grant of some sort, a quarter (26%) said they had applied for the £5,000 flood resilience grant (equating to 4% of all those affected by the floods), rising to four in ten (39%) of those in the EA flood extent areas (equating to 11% of those affected by the floods in the EA flood extent areas).

This pattern was reversed in relation to the Farming Fund, where overall a quarter of all those who had applied for a grant (39%, equating to 6% of all those affected) had applied for such assistance, driven in large part by those that applied for a grant of some sort in the non-EA flood extent areas (57%, compared with 19% of those in the EA flood extent areas).

One in five of those who had applied for a grant of some sort had done so from another source (20%, equating to 3% of all those affected).

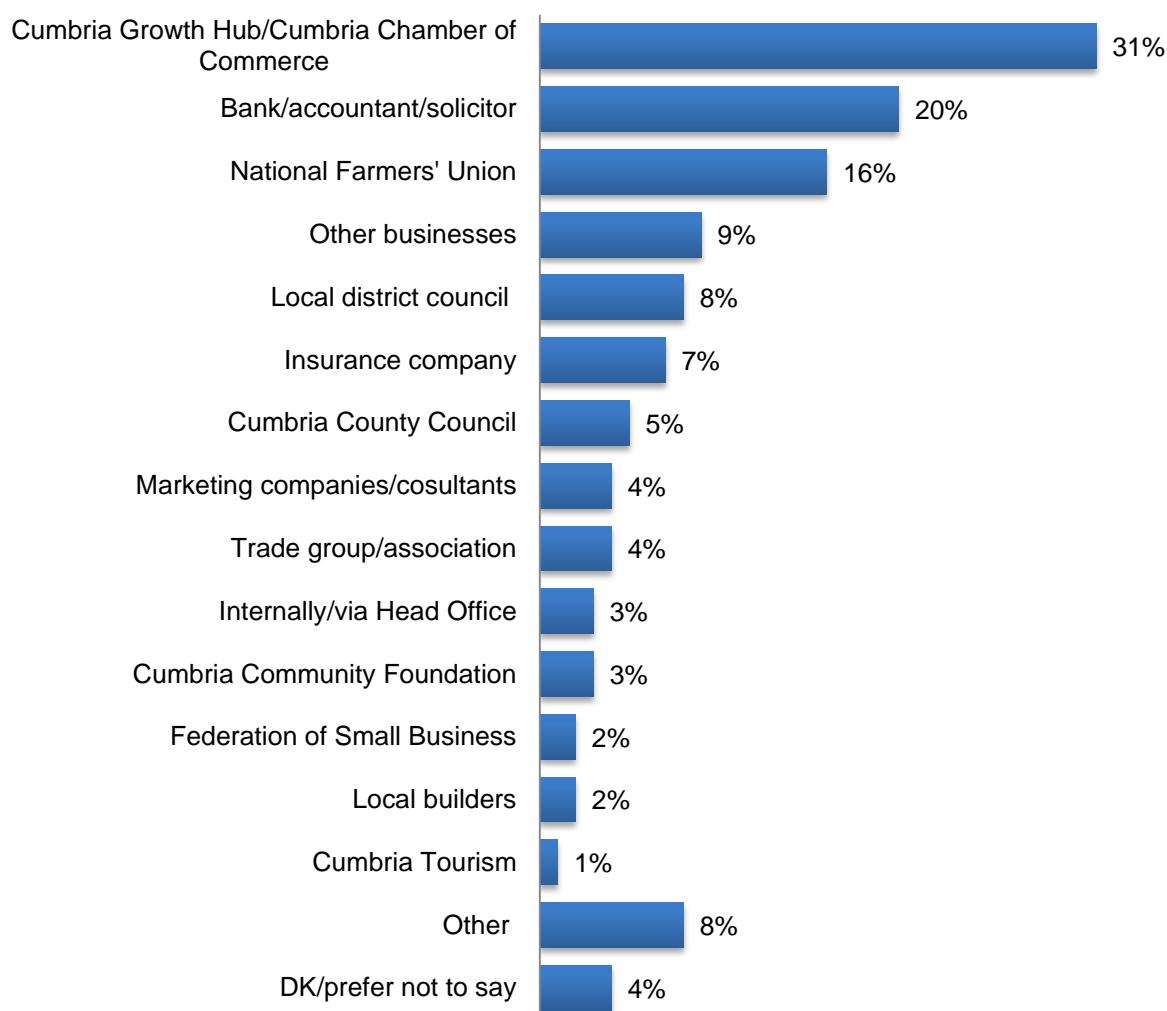
1.5.2 Sourcing business advice

Overall one in eight (13%) of those who had experienced a problem as a result of the storm and floods sought business advice, and this varied significantly between those in the EA flood extent areas and those outside (23% and 10% respectively).

Within this group the most common source of business advice was Cumbria Growth Hub/Cumbria Chamber of Commerce, used by 31% of all those seeking such advice.

There was little difference in the sources used by those in the EA flood extent areas and those outside, with the exception that the former were more likely to seek advice from Cumbria Growth Hub/Cumbria Chamber of Commerce (48%, compared with 19%).

Figure 3.7: Source of business advice (all who sought business advice) *Unweighted sample base: 147*

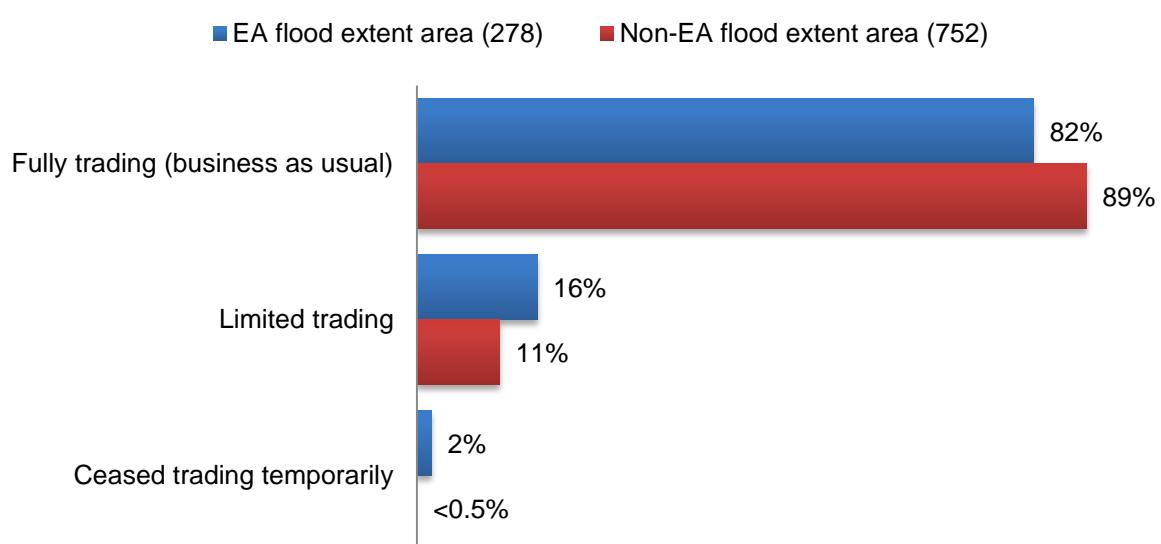


1.6 Trading circumstances

1.6.1 Current status of business

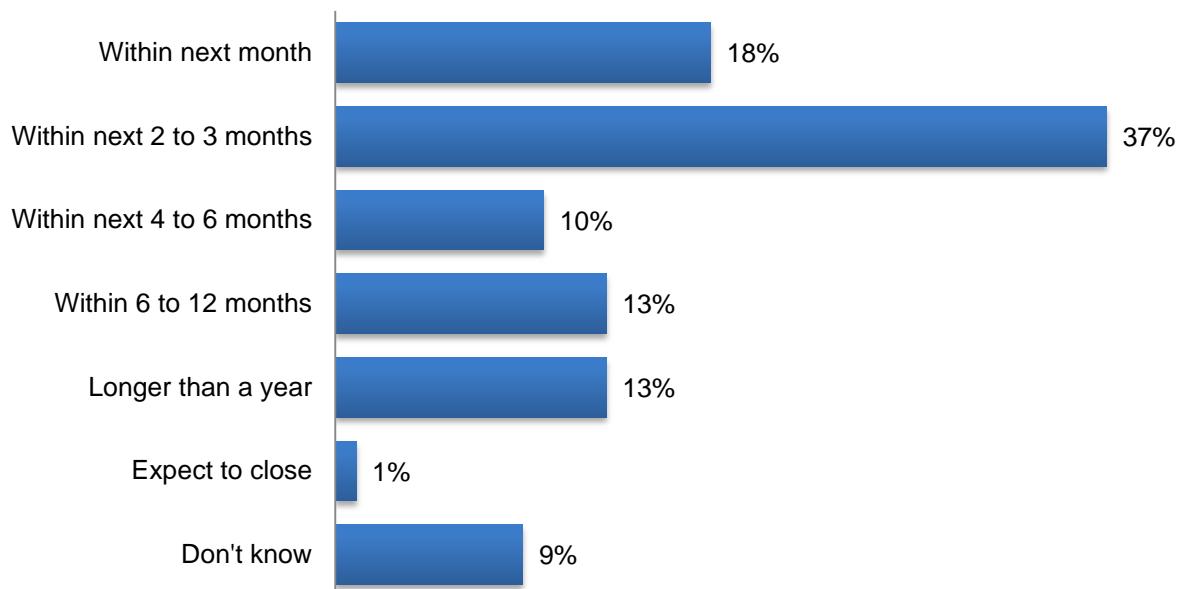
The majority of respondents in all affected businesses reported that they were currently fully trading (87%), although this was somewhat lower among those in the EA flood extent areas (82%, compared with 89% of those outside of the EA flood extent areas), with a higher proportion reporting limited trading (16% cf. 11%). Very few respondents reported that they had ceased trading temporarily (4 respondents in total). A quarter of businesses whose premises flooded (25%) reported only limited trading at the time of the survey.

Figure 3.8: Current state of business, by whether within or outside the EA flood extent areas (all experiencing any problem) *Unweighted sample bases in parentheses*



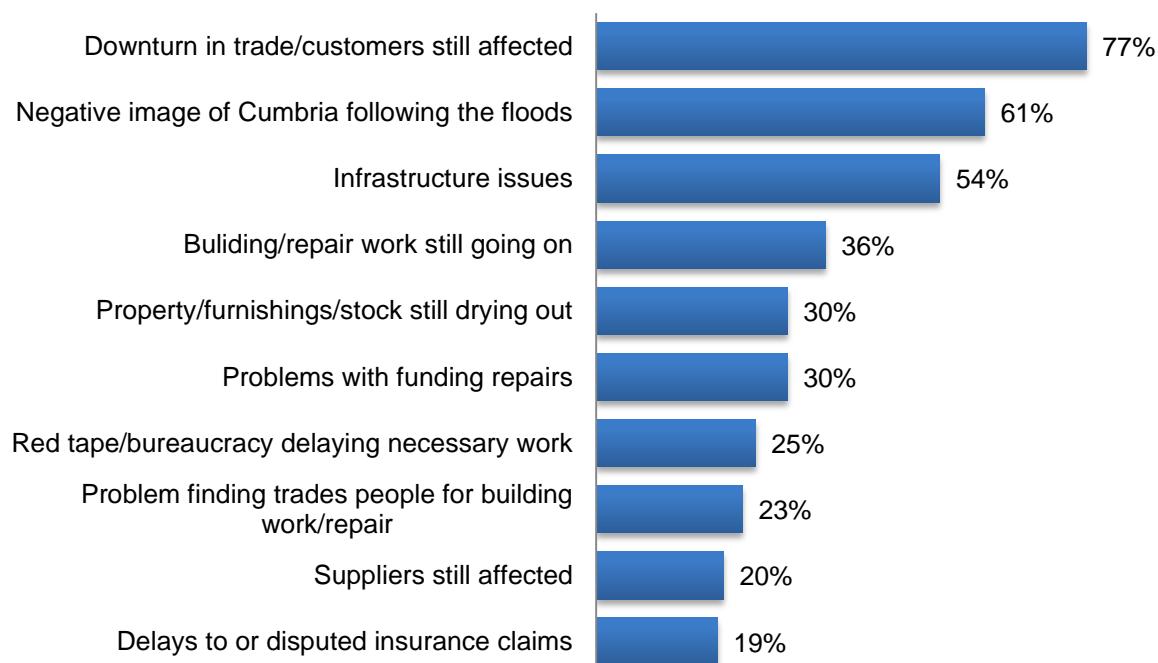
In cases where trading remained limited at the time of the survey, there was wide variation in terms of when respondents expected their business to be fully running again: while one in six (18%) expected this to be the case within the next month, one in eight (13%) expected it to take over a year and a similar proportion (13%) expected it to take between 6 months and a year. One business (in health services) expected to close.

Figure 3.9: How long anticipated before business fully running (all with limited trading) Unweighted sample base: 148



The main reasons cited for not yet being back to full trading were the downturn in trade/customers still being affected, the negative image of Cumbria as a result of the floods and issues with infrastructure (road, rail etc.).

Figure 3.10: What has prevented business getting back to full trading (all with limited trading) Unweighted sample base: 148



Among respondents from businesses affected by the storms and flooding who were fully trading at the time of survey (87% of all surveyed), two in five (40%) reported that they had experienced a period of limited trading at some point following the storm and flooding. So overall a third of all businesses (31%), whether in the EA flood extent areas or outside, reported some limits to their business' trading as a result of the storm and flooding.

1.6.2 **Mitigations**

Where respondents had been able to avoid a period of limited trading they were asked whether the ability to take action quickly to protect their property/stock or previous preventative/resilience measures which reduced the impact this time were reasons why their business had been able to trade as usual.

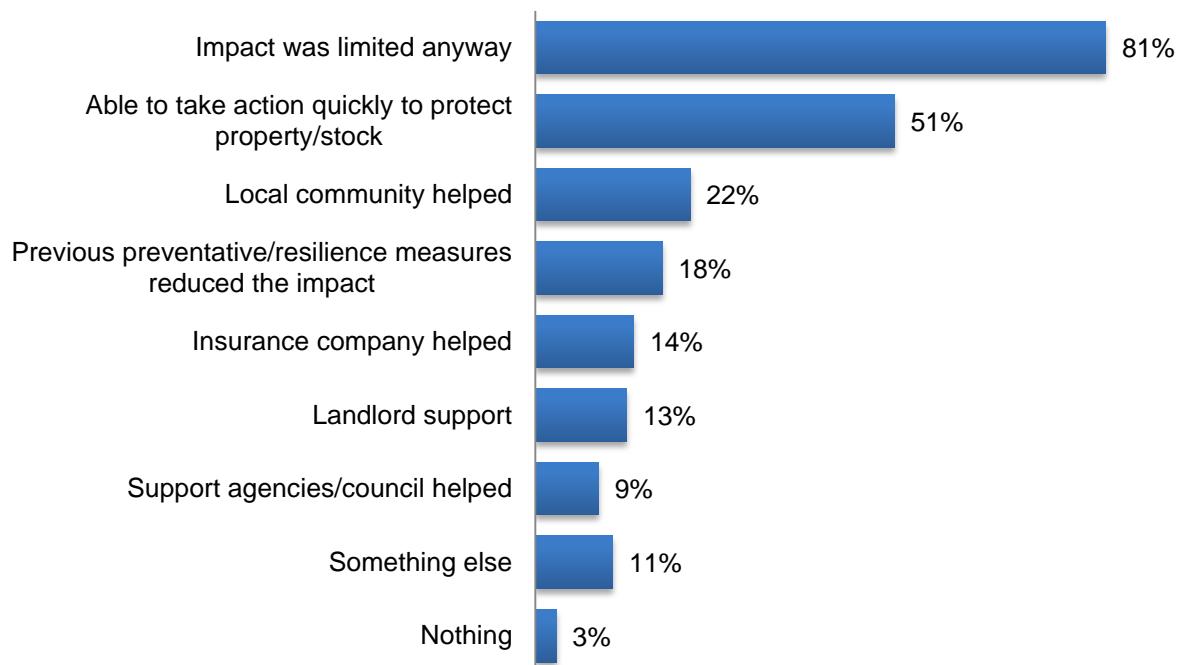
A third (36%) said that taking action quickly and a fifth (21%) that previous preventative measures had been reasons why their trading had been unaffected.

Respondents within primary industries were significantly more likely than average to cite taking quick action (58%) while also slightly more likely to have taken previous preventative/resilience measures (30%). Those in the EA flood extent areas were more likely to cite taking previous preventative/resilience measures than those in the non-EA flood extent areas (35%, compared with 19%).

Respondents that had indicated that their business had seen limited trading for a period as a result of the storm and floods (22%) were asked which of a number of factors helped them to get back to full trading.

For most (81%) the impact was limited anyway and half (51%) reported that they were able to act quickly to protect property/stock. One in five (22%) mentioned help from the local community, while fewer (18%) considered that previous preventative/resilience measures reduced the impact.

Figure 3.11: Factors that helped businesses get back to full trading (where experienced limited trading for a period) *Unweighted sample base: 369*

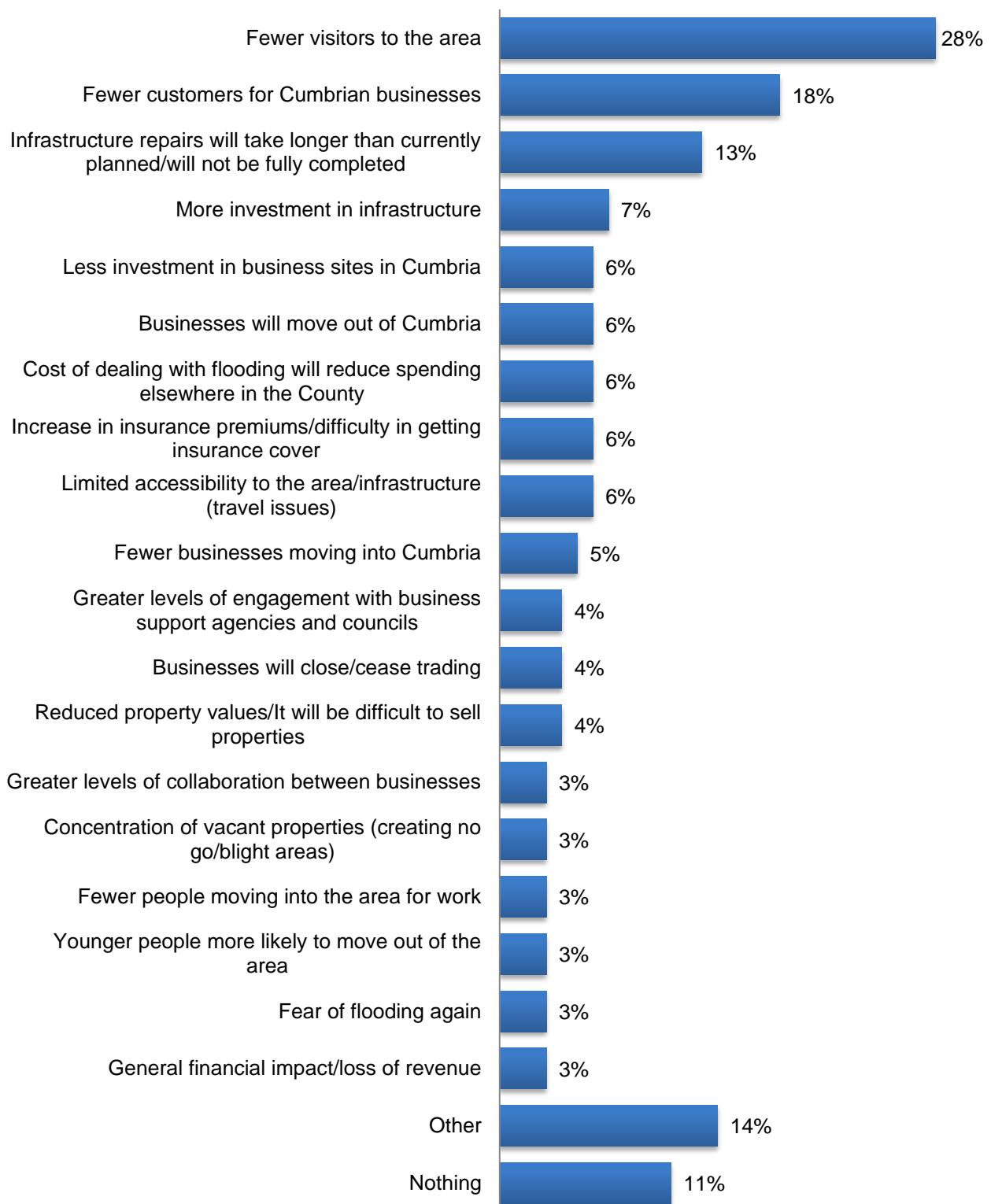


1.7 Perceptions of longer term impacts of the storm and flooding

The most likely longer term impact of the storm and flooding is considered to be fewer visitors to the area (28%). This view is particularly common within the Lake District National Park (38%) and South Lakeland (33%).

This leads into the second most commonly held view that the storm and flooding is going to result in fewer customers for Cumbrian businesses (18%). One in eight respondents expect that infrastructure repairs will take longer than currently planned and/or will not be fully completed (13%).

Figure 3.12: Views on longer term impacts of the storm and flooding (all respondents)
Unweighted sample base: 1486 (mentions 3% or over)

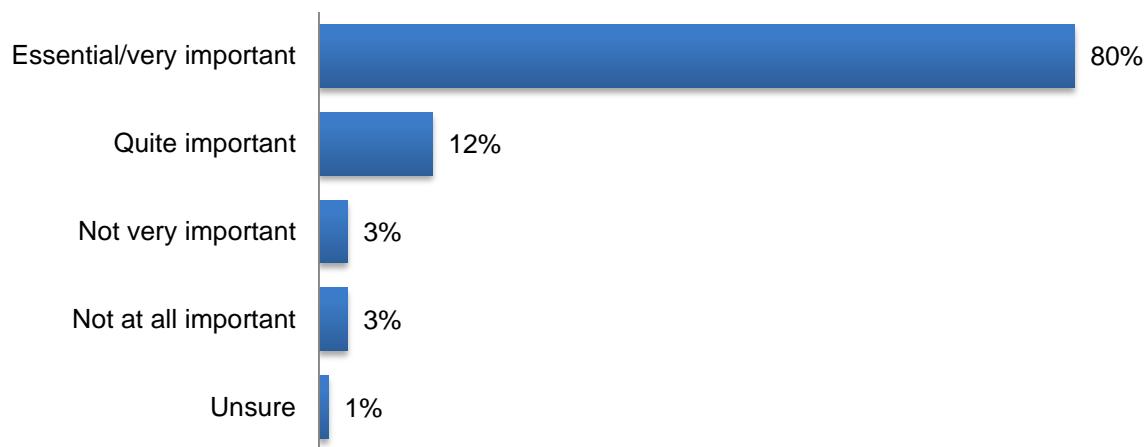


1.8 Views on the importance of a positive PR campaign

Respondents' reactions to the observation that media reports regarding the damage done to the area by the storm and flooding may have presented the public with a negative picture of Cumbria as a place to visit were gauged. They were asked how important they considered the launch of a positive PR and advertising campaign to counter negative PR and help businesses that rely on or benefit at all from tourism.

There was almost universal support for this, with over nine in ten (92%) regarding it as important, including 80% who viewed it as essential/very important and this varied little by geography, sector and business size, although businesses in the accommodation and food services sector and the visitor economy sub-sector are particularly likely to consider this activity essential/very important (90% and 89% respectively).

Figure 3.13: Views on importance of positive PR and advertising campaign (all respondents) *Unweighted sample base: 1486*



1.9 Concerns in the near future

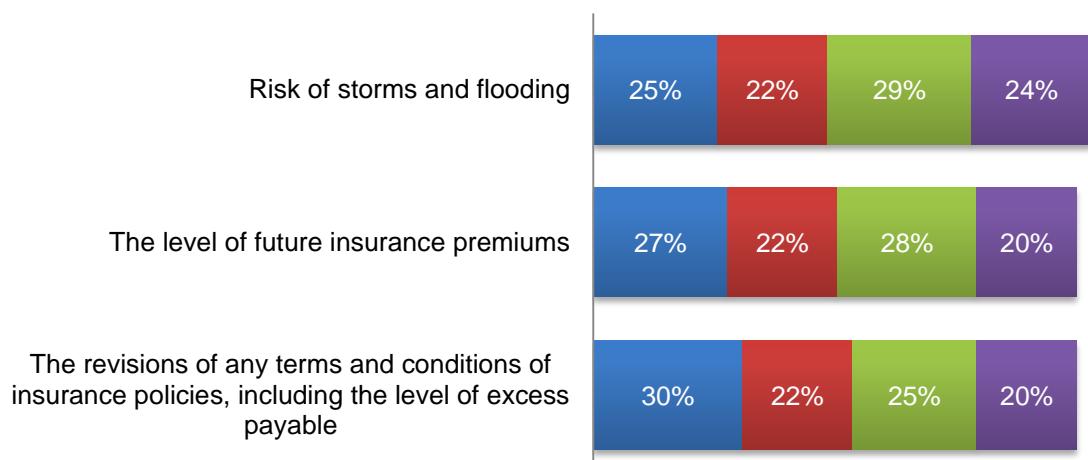
All respondents were asked how concerned they were about a number of issues occurring in the near future.

The results were fairly consistent across all three possible risks – the risk of storms and flooding, the level of future insurance premiums and revisions to insurance policy terms and conditions – with views relatively evenly split between those who were more concerned and those who were less concerned.

Respondents are most likely to be concerned about the risks of further storms and flooding (52% concerned; including 24% very concerned) and least likely to be concerned about revisions to terms and conditions of insurance policies (45%; 20% very concerned).

Figure 3.14: Extent to which businesses are concerned about specified eventualities (all respondents) Unweighted sample base: 1486

■ Not at all concerned ■ Not very concerned ■ Quite concerned ■ Very concerned

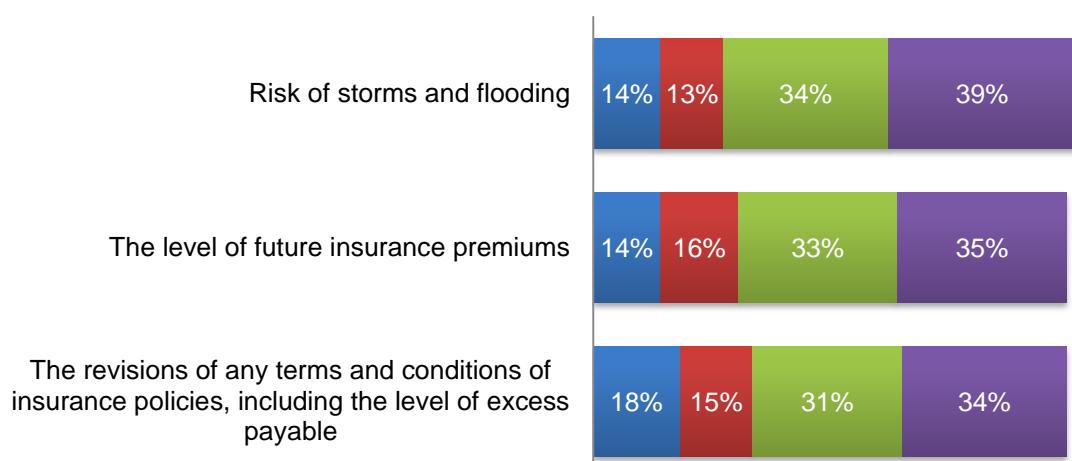


As one might expect businesses within the EA flood extent areas are more likely to be concerned about each of the possibilities than those outside.

Around three-quarters of businesses in the EA flood extent areas are concerned about the risk of storms and flooding in the future, compared with just under half of those located outside of these areas (73%, compared with 48%). They are less likely to be concerned about the level of future insurance premiums but still significantly more likely than businesses based outside the flood extent area to be (68%, compared with 44%). Similarly, two-thirds of businesses in the EA flood extent areas are concerned about revisions to insurance policy terms and conditions in the future, compared with far fewer businesses outside of the flood areas (66%, compared with 40%).

Figure 3.15: Extent to which businesses are concerned about specified eventualities (respondents in the EA flood extent areas) Unweighted sample base: 311

■ Not at all concerned ■ Not very concerned ■ Quite concerned ■ Very concerned



Appendix: EA Flood Extent Areas

The following broadly describes the EA Flood Extent areas that are referenced in this report. These areas are defined more precisely by postcodes, but these are not listed here as there are 1,428 of them.

Flood_Extent	Flood_Extent_Group
Edenhal and Langwathby	Edenhal, Langwathby
Culgaith	Edenhal, Langwathby
Kirkby Thore	Other Eden
Eamont Bridge and Brougham	Eamont Bridge, Brougham
Melkinthorpe	Other Eden
Sockbridge Mill	Other Eden
Pooley Bridge	Pooley Bridge, Glenridding, Patterdale
Sandwick	Pooley Bridge, Glenridding, Patterdale
Askham	Other Eden
Bampton and Bampton Grange	Other Eden
Morland	Other Eden
Kings Meaburn	Other Eden
Newby	Other Eden
Maulds Meaburn	Other Eden
Crosby Ravensworth	Other Eden
Shap	Other Eden
Tebay	Other Eden
Newton Reigny	Greystoke, Newton Reigny, Plumpton
Greystoke and Little Blencow	Greystoke, Newton Reigny, Plumpton
Little Blencow	Greystoke, Newton Reigny, Plumpton
Patterdale	Pooley Bridge, Glenridding, Patterdale
Hartsop	Pooley Bridge, Glenridding, Patterdale
Glenridding	Pooley Bridge, Glenridding, Patterdale
Brockley Moor Plumpton	Greystoke, Newton Reigny, Plumpton
Holme Head	Greystoke, Newton Reigny, Plumpton
Plumpton	Greystoke, Newton Reigny, Plumpton
Carlisle	Carlisle, Crosby, Warwick Bridge
Keswick	Keswick, Braithwaite, Portinscale
Chapel	Other Allerdale
Bassenthwaite	Other Allerdale
Threlkeld	Other Eden
Portinscale	Keswick, Braithwaite, Portinscale
Braithwaite	Keswick, Braithwaite, Portinscale
Grange	Other Allerdale
Lodore	Other Allerdale

Flood_Extent	Flood_Extent_Group
Rosthwaite	Other Allerdale
Seatoller	Other Allerdale
Cockermouth	Cockermouth
Lorton	Other Allerdale
Camerton	Maryport to Workington
Barepot	Maryport to Workington
Workington	Maryport to Workington
Allonby	Wigton, Aspatria, Abbeytown
Allerby Bullgill	Wigton, Aspatria, Abbeytown
Maryport	Maryport to Workington
Flimby	Maryport to Workington
Appleby	Appleby
Bolton	Other Eden
Colby	Other Eden
Great Ormside	Other Eden
Great Asby	Other Eden
Coupland	Other Eden
Sandford	Other Eden
Warcop	Other Eden
Dry Beck	Other Eden
Kirkby Stephen	Kirkby Stephen, Soulby
Brough	Other Eden
Newbiggin-on-lune	Other Eden
Ravenstonedale	Other Eden
Soulby	Kirkby Stephen, Soulby
Warwick Bridge	Carlisle, Crosby, Warwick Bridge
Armathwaite	Other Eden
Stockdalewath	Carlisle, Crosby, Warwick Bridge
Sebergham	Other Allerdale
Aspatria	Wigton, Aspatria, Abbeytown
Hayton	Wigton, Aspatria, Abbeytown
Westnewton	Wigton, Aspatria, Abbeytown
Blennerhasset and Baggrow	Wigton, Aspatria, Abbeytown
Abbeytown	Wigton, Aspatria, Abbeytown
Caldbeck	Other Allerdale
Millhouse	Other Allerdale
Wigton	Wigton, Aspatria, Abbeytown
Windermere, Ambleside, Newby Bridge	Windermere, Ambleside, Newby Bridge
Backbarrow	Other South Lakeland
Coniston	Other South Lakeland
Hawkshead	Other South Lakeland
Rydal	Grasmere, Rydal

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Flood_Extent	Flood_Extent_Group
Grasmere	Grasmere, Rydal
Troutbeck Bridge	Windermere, Ambleside, Newby Bridge
Milnthorpe	Other South Lakeland
Beetham	Other South Lakeland
Sedgwick	Other South Lakeland
Burneside	Kendal, Burneside, Staveley
Kendal	Kendal, Burneside, Staveley
Staveley	Kendal, Burneside, Staveley

For more information about the 2015/16 Business Survey, please contact:

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A copy of the full report can be downloaded from the Cumbria Intelligence Observatory website here:

<http://www.cumbriaobservatory.org.uk/economy/CumbriaBusinessSurveys.asp>

Appendix: EA Flood Extent Areas

With more than 25 years' experience, BMG Research has established a strong reputation for delivering high quality research and consultancy.

BMG serves both the public and the private sector, providing market and customer insight which is vital in the development of plans, the support of campaigns and the evaluation of performance.

Innovation and development is very much at the heart of our business, and considerable attention is paid to the utilisation of the most up to date technologies and information systems to ensure that market and customer intelligence is widely shared.

