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**Sent:** 27 March 2018 17:16  
**To:** [fortroseandrosemarkie@gmail.com](mailto:fortroseandrosemarkie@gmail.com)  
**Subject:** Scottish Parliament's Economy, Jobs and Fair Works Committee - Bank closures: impact on local businesses, consumers and the Scottish economy   
**Importance:** High

Good afternoon

The Economy, Jobs and Fair Works Committee (‘the Committee’) is hosting an event in Fortrose (venue to be confirmed) on 20 April between 12.30pm and 2.30pm, and is keen to talk to local people and businesses about the impact of bank closures in your area. To ensure the discussions are focussed as possible and to give people the opportunity to share their views, I am looking to identify approximately 20 people who would be interested in participating (invites limited to one per person/local business). Is this something you could help me with, please or point me in the direction of possible interested people/businesses who I could contact?

**Background**

According to official figures,[[1]](https://mail.google.com/mail/u/0/" \l "m_741101388511011660__ftn1" \o ") the number of bank branches across Scotland reduced by a third between 2010 and 2017. The Committee is doing a short inquiry with the following remit:

*To examine the impact of bank branch closures in Scotland on local businesses, consumers and the Scottish economy and to explore what steps can be taken to address any issues identified by the Committee.*

**Purpose of the focus group**

A number of MSPs who are members of the Committee would like to come to your community to hear your views and experiences of bank closures first-hand.  In particular, the MSPs would like to hear what the impact of bank closures has been and what can be done to address any issues arising.

A note will be taken of the discussion and will be sent to all members of the Committee and posted on the Parliament’s website.

The Committee has also invited people to come along to speak to them at the Parliament in Holyrood.  These views, along with those gathered through the focus groups, will feed into the Committee’s final report. The report will make recommendations to the Scottish and UK Government on what should be done to address any issues identified through the inquiry.  The Committee would expect responses from both Governments on its report.

For your information, a list of questions the Committee would like to cover are noted below:

***Impact of bank closures on local businesses and the local economy***

1.         Has your business been affected by closures of local banks or will such closures impact on your business in the future?

2.         If so, in what way? What could be done to mitigate any negative impact?

3.         Have you received business advice and support from your local bank? What is or will be the impact of local bank closures on the provision of such advice and support?

4.         Are there any ways in which such advice and support could be accessed through different channels?

5.         Have closures of local banks had, or will future closures have, an impact on the wider local economy? What steps could be taken to mitigate any negative impact on the wider local economy?

6.         Is there (or is there likely to be) reduced footfall in towns or areas where local banks have closed or are due to close?

7.         How have or would local bank closures impact on tourism in your area?

8.         What should happen to the bank premises when they are vacated by local banks? How does this impact on the local High Street?

***Impact on consumers and other organisations and on the community***

9.         Will future closures of local banks impact on you as a consumer or local organisation, or have you already been affected by such closures?

10.      If so, in what way? What could be done to address any negative impact?

11.      Will closures of local banks impact on the local community, or has your local community already been affected by such closures?

12.      If so, in what way?  What could be done to address any negative impact?

13.      What is the impact of local ATMs closing or imposing charges for transactions?

***Alternatives to local banks***

14.         What are the alternatives to local banks?

15.         Are Credit Unions, Post Offices or internet banking suitable substitutes for local banks?

16.         What are the barriers to success for any alternative to local banks?

17.         What steps could be taken to address these barriers?

I’m sure you’ll agree, this is a great opportunity for communities to feed into the work of the Parliament and on a topic that impacts them. I'm aware time is tight for this (and I apologise for that), so I’m keen to firm up attendees by **11 April**.

Finally, could you also recommend a venue in Fortrose that you think would be suitable for an event of this type, e.g., big enough for 30 in total (including staff), with two groups of tables of 10-12 each – lunch would also be  provided?

If you have any questions, please get in touch.

I look forward to hearing from you.

Many thanks in anticipation of your help.

Kind regards  
Debra

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