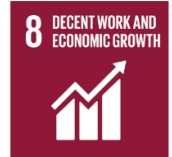




**Chambers
Ireland**
Advancing business together



Covid-19 Evaluation

Submission by Chambers Ireland

September 2025

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About Chambers Ireland

Chambers Ireland is an all-island business organisation with a unique geographical reach. Our members are the Chambers of Commerce in the cities and towns throughout the country – active in every constituency. Each of our member Chambers is central to their local business community and all seek to promote thriving local economies that can support sustainable cities and communities.

Question

Chambers Ireland welcomes the opportunity to contribute to the national reflection on the Government's management of the COVID-19 pandemic, with a focus on the impacts experienced by the business community across Ireland. This submission outlines both the successes and shortcomings of the measures implemented and offers practical recommendations to inform future crisis response strategies.

Our organisation was actively engaged throughout the pandemic as a key stakeholder representing the interests of local chambers and businesses nationwide. We contributed to direct consultations with Government, supported the dissemination of critical information and assisted in the delivery of mitigating supports and outreach initiatives.

This submission highlights what worked well, identifies areas where gaps were evident particularly for SMEs and regional enterprises and offers policy recommendations to enhance the effectiveness, inclusivity and responsiveness of future emergency supports.

Successful Measures

Temporary Wage Subsidy Scheme (TWSS)

The TWSS, introduced under the Emergency Measures in the Public Interest (COVID-19) Act 2020, was a highly effective tool in supporting employment during the pandemic. By subsidising 70% of employees' take-home pay (up to €410 per week), the scheme enabled businesses to retain staff during a period of unprecedented disruption. This intervention was vital in stabilising the labour market and preserving business continuity.

Microfinance Ireland Loan Schemes

Covid-19 Business Loans: The availability of loans up to €25,000 with zero interest and repayments for the first six months offered crucial liquidity to small businesses during a period of uncertainty.

Growth and Sustainability Loan Scheme: This long-term financing option supported SMEs, including those in agriculture and fisheries, in building resilience and pursuing sustainable practices.

Expansion of Microfinance Ireland's Loan Fund: Legislative approval to expand Microfinance Ireland's capacity ensured that microenterprises could access low-cost, flexible funding to sustain operations.

Economic Stimulus and Financial Supports

Grant payments, wage supports, and liquidity measures helped businesses manage short-term cash flow difficulties. Extensions of timelines for existing supports were particularly welcomed, allowing for greater planning and adaptability.

Key Areas for Improvement

Limited Eligibility for Support

While wage and grant supports were beneficial, too few businesses qualified. This limited the reach and effectiveness of the Government's interventions. Broadening eligibility criteria in future crises would better support the full spectrum of businesses, particularly SMEs.

Sector-Specific Challenges

Sectors such as hospitality, digital, agrifood, transport, and retail experienced disproportionate hardship due to closures and staffing shortages. More targeted support programs were needed to address these industry-specific pressures and to ensure sectoral recovery.

Regional Disparities

While all regions faced similar challenges, the Midlands experienced heightened concerns around labour shortages particularly in the agrifood sector. There is a clear need to invest in regional development initiatives and allocate support based on localised economic data.

Decline in Business Confidence

Business sentiment deteriorated with the introduction of tighter restrictions. Clear, timely communication and consistent engagement with the business community are essential to maintain confidence and ensure the effective uptake of support measures.

Support Structure Limitations

The Government's approach to non-payroll supports was overly cautious. Many businesses required grant-aid, not debt-based support, to cover overheads such as rent, utilities, and inventory. More ambitious interventions, with a focus on liquidity and direct relief, are critical during economic emergencies.

Recommendations

1. **Broaden Eligibility:** Ensure that future supports are accessible to a wider range of businesses, particularly SMEs that fall just outside narrow qualification criteria.
2. **Target Sectoral Supports:** Develop tailored relief packages for sectors most impacted by economic disruption.
3. **Address Regional Needs:** Prioritise regional development and workforce planning initiatives to mitigate area-specific challenges.
4. **Enhance Communication:** Maintain regular, transparent engagement with the business community to foster trust and clarity around available supports.
5. **Offer Grant-Based Support for Overheads:** Move away from reliance on debt-based assistance in favour of grants that support the full spectrum of operational costs.

Chambers Ireland acknowledges the unprecedented scale of the challenges brought on by the COVID-19 pandemic and commends the Government's swift action in delivering key supports that helped stabilise the economy and safeguard employment. Measures such as the Temporary Wage Subsidy Scheme and Microfinance Ireland's loan programmes proved vital in sustaining businesses through periods of extreme disruption.

However, the crisis also exposed critical gaps in the design and delivery of support mechanisms particularly in terms of limited eligibility, uneven regional impact, and insufficient sectoral targeting. These shortcomings highlight the importance of building more inclusive, responsive, and regionally attuned policy frameworks to better support the full diversity of Ireland's business landscape in future emergencies.

Chambers Ireland urges Government to embed the lessons learned into future crisis planning.

This includes broadening access to supports, increasing the use of direct grant aid, and strengthening communication with the business community to ensure clarity, trust, and effective uptake. By investing in more adaptable and equitable systems of support, Ireland will be better positioned to respond to future disruptions protecting livelihoods, sustaining economic resilience, and enabling a faster recovery for businesses of all sizes and sectors across the country.