



3rd October 2025

Chris McDonald MP
Parliamentary Under Secretary of State
Department for Business and Trade
House of Commons
London
SW1A 0AA

Dear Chris,

Support for SMEs Impacted by the Jaguar Land Rover Cyber-Attack

I am writing on behalf of the Greater Birmingham, Coventry & Warwickshire, and Black Country Chambers of Commerce, representing almost 5,000 businesses across the West Midlands.

Our Chambers are proud to work closely with Jaguar Land Rover (JLR) and the many firms within its supply chain. We remain committed to supporting both JLR and our members through the unprecedented disruption caused by the recent cyber-attack.

Between Tuesday 23rd and Thursday 25th September, the three Chambers conducted a rapid consultation with members to urgently understand the scale of the impact of the cyber-attack on the regional economy. The findings were shared directly with JLR and with regional and national stakeholders to inform policy responses.

From 84 businesses surveyed, representing more than 29,700 employees in the West Midlands:

- 79% were part of JLR's supply chain, with a further 18% reporting indirect impacts.
- 58% were manufacturers and 42% service firms.
- 77% reported a negative impact, with 44% citing a *significant* negative impact. An additional 5% expect disruption in the near future.
- 45% reported significant financial impacts such as loss of revenue, increased costs, and payment delays.
- 33% reported operational disruption and 26% supply chain disruption.

Businesses are already employing difficult mitigation measures:

- 35% have reduced staff hours or asked staff not to work, with 14% resorting to redundancies.
- 17% are seeking additional finance from banks.
- Firms are strengthening internal cyber security (35%), tightening financial planning (35%), and increasing client communication (31%).

When asked what support they require, 57% of respondents called for financial support (grants, compensation, access to credit), and 18% requested specific protection from Insolvency Act exposure until the crisis subsides. A further 25% asked for guidance on cyber resilience and 24% for practical business continuity support.

We welcome the Government's announcement of a £1.5 billion fund to support impacted businesses and the work you have carried out with Richard Parker, Mayor of the West Midlands to understand the severity of the situation. However, local businesses urgently need clarity on two points:

1. **How will the Government work with JLR to identify businesses further down the supply chain and ancillary businesses that sit alongside the supply chain that have been impacted and are in greatest need of support?**
2. **What mechanisms will be put in place to ensure the money reaches the most vulnerable businesses quickly and effectively?**

Related to these two points, we will also need to consider whether the terms of the agreement will include any clauses related to supply chain benefit and how distressed suppliers can access the funding.

Anecdotally, many firms are telling us they are running out of cash and have no guarantee of future sales. Whilst we will continue to raise awareness of HMRC's time to pay scheme, if the situation worsens and the loan guarantee doesn't flow to suppliers, further measures may be necessary. We encourage Government to review the lessons learned from the Carillion crisis in 2018 and MG Rover crisis in 2005 - namely the impact on their supply chains in the West Midlands and beyond. Interventions could include:

- **Financial and Lending Support:** British Business Bank lending guarantees (working with accredited lenders on the ground), bank-led funds, overdraft extensions and fee waivers.
- **Government and Tax Support:** HMRC support through deferred tax payments, instalment arrangements, suspension of debt collection and reviewing the



insolvency laws. Offering employer National Insurance Contribution payment holidays would also be worth exploring.

We urge you to ensure that the response to this crisis is as swift and comprehensive as possible, protecting thousands of West Midlands jobs and preserving the resilience of our region's economy.

As always, the Greater Birmingham, Coventry & Warwickshire, and Black Country Chamber of Commerce and our members stand ready to work with Government to design and deliver effective support measures.

Yours sincerely,

Raj Kandola, Acting Deputy CEO, Greater Birmingham Chambers of Commerce

Corin Crane, CEO, Coventry & Warwickshire Chamber of Commerce

Sarah Moorhouse, CEO, Black Country Chamber of Commerce