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Rt. Hon. Rachel Reeves MP
Chancellor of the Exchequer

1 Horse Guards Road
Westminster
London
SW1A 2HQ

22nd September 2025

Dear Chancellor,

I write on behalf of the 1600 plus members of the North & Western Lancashire Chamber of Commerce to outline their priorities for the 2025 Autumn Budget which we hope you will take in consideration in your budget preparations.

This submission follows a challenging 12 months during which our members have had to adapt to uncertain economic trading conditions and respond to reforms introduced in last year's Budget.

The hike in national insurance for employees and other tax changes have forced difficult decisions regarding future investment and staff recruitment. These reforms, and those anticipated to become policy in the next financial year, have left Lancashire's once-resilient business community feeling less confident about the future outlook.

Feedback from members, including the most recent results from the Quarterly Economic Survey and input from policy committees, indicates limited faith in the government's ability to deliver growth and a real concern that many businesses will continue to bear the costs for years to come.

We believe the Autumn Budget presents an huge opportunity for the government to outline a clear roadmap of growth and prosperity for UK businesses in an environment where they can thrive; to address skill and labour shortages; to boost opportunities for trading abroad; to improve our antiquated road and rail infrastructure in the north; and to provide the tools required for businesses to realise their aspirations.

Our key recommendation is unequivocal, no further tax increases on businesses.

Below are additional recommendations, again informed by member consultation:



A coherent roadmap to growth: Provide clarity and the tools needed for businesses to grow, reducing barriers and simplifying the policy landscape.

Fuel duty frozen: Help both employees and transport-dependent businesses by maintaining current fuel costs.

Fairer business rates: Establish a pathway to lower the multiplier to incentivise growth.

Infrastructure investment: Implement a Lancashire-focused strategy to keep the motorway network flowing and prevent gridlock, particularly around Preston.

Rail network improvements: Reinvest the savings from the cancelled HS2 programme into Lancashire's rail network, enhancing capacity, stations, and reopening key branch lines to encourage greater public transport use.

Increase personal allowance to £25k: Encourage more people back to work and curb rising benefits expenditure, with a focus on sectors such as leisure and hospitality.

Scrap stamp duty: Stimulate the housing market to support broader economic activity and supply chains.

Extend Local Skills Improvement Plans (LSIPs): Provide longer-term funding for this business-led approach to developing the future workforce.

Review landfill reforms: Engage all sectors in a proper consultation to ensure reforms are fair and sustainable.

Business energy and efficiency investment loan scheme: Deliver affordable finance to low-carbon businesses, drawing on revenue from a dedicated levy on banks and energy companies; ensure accessibility is straightforward and rapid, akin to the Covid loans.

Reconsider agricultural property relief and business property relief reforms: Due to commence in April 2026, assess implications for family-owned Lancashire businesses and mitigate adverse effects.

Export support: Alleviate burdens on SMEs exporting to the EU through simplified customs procedures, reduced documentary requirements, and targeted regulatory navigation support to maintain competitiveness.

NORTH & WESTERN LANCASHIRE CHAMBER OF COMMERCE

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Lancashire businesses have repeatedly demonstrated resilience and adaptability. They require the right conditions and targeted measures to unlock growth, investment, and job creation that contribute to the local economy and positively impact the wider UK economy.

We would very much welcome the opportunity to discuss these recommendations further and stand ready to engage with policy makers to help translate these priorities into practical policy actions.

Yours sincerely,

Babs Murphy
Chief Executive
North & Western Lancashire Chamber of Commerce