



Criminal Justice Committee

Colin Borland
Director of Devolved Nations
Federation of Small Businesses Scotland

Thursday, 26 June 2025

Dear Mr Borland

Challenges facing businesses and vulnerable individuals in Scotland from the risks of cybercrime

I am writing to you as part of scrutiny work the Criminal Justice Committee is undertaking on the challenges facing businesses and vulnerable individuals in Scotland from the risks of cybercrime.

At our Committee meeting of [Wednesday 14 May 2025](#) the Committee took evidence on the risks of cybercrime from representatives of Age Scotland, Arnold Clark, the Cyber and Fraud Centre Scotland, the CyberScotland Partnership, the National Crime Agency, NatWest Bank and Police Scotland.

The primary focus of the session was to gain an insight into the current impact of cybercrime in areas which, until recently, receive less debate in the public realm. For example, cybercrime's impact on the lives of individuals like the elderly, those in employment, and the wellbeing of the business community across Scotland.

Following the evidence session, the Committee received a [written submission](#) from the Association of British Insurers (ABI), highlighting their concerns around cybercrime and the level of preparedness and resilience across Scotland's business community.

Risks to SMEs and the business community

One key issue to emerge from our scrutiny is the vulnerability of the business community, especially SMEs in Scotland. Witnesses cited the risks faced by Scottish SMEs, their level of preparedness to respond to a cyber-attack on their business and how such attacks could impact the wider Scottish economy and society, such as through risks to business survival or loss of services to the public etc.

The Scottish Government published the first cyber resilient strategy for Scotland in November 2015.¹ In February 2021 the Government updated this strategy with the publication of the [Cyber Resilient Scotland: strategic framework](#). The 2021 strategy states that it looks to build on the original 2015 strategy by “expanding on its achievements and addressing ongoing and new challenges.”

In October 2023, the Scottish Government published the results of a review of the 2021 strategy, entitled [Taking Stock: report on progress towards a cyber resilient Scotland](#). This set out future priorities through four action plans, one of which is a [Private Sector Action Plan](#).

Your views

The Committee is seeking the views of the FSB Scotland on the level of cyber preparedness and resilience amongst SMEs and Scotland’s business community. Specifically-

- What is your view on the effectiveness of the Scottish Government cyber resilience policies and its most recent Private Sector Action Plan?
- What is your view of the level of cyber operational resilience amongst SMEs and the business community across Scotland?
- What is your view on the levels of cybercrime across Scottish business and what it may be costing the Scottish economy? Do you have a view on the findings of the ABI’s most recent report on cybercrime?
- Do you have a view on the levels of cybercrime being reported by businesses to the police?
- What is your view on the access of Scottish business to skilled IT/cyber staff? Does the Scottish business sector, especially SMEs, have timely access to specialist support to help them deal with, and recover from cyber-attacks?
- Do you feel Scottish businesses have access to enough up-to-date information and intelligence on the cyber risks facing them?
- What is your view on whether the criminal law and public policy in Scotland is keeping pace with the developing risks from cybercrime?
- What is your view on the human cost to business owners and employees who are the victims of cybercrime? Is there enough support to help business deal with the ramifications of a cyber-attack on them?
- Any other views you may have on the impacts of cybercrime on businesses in Scotland?

¹ Safe, secure and prosperous: a cyber resilience strategy for Scotland" (November 2015): [Safe, secure and prosperous: a cyber resilience strategy for Scotland - gov.scot](#)

We have also written to the Scottish Government, the Scottish Chambers of Commerce and the Scottish Council on Voluntary Organisations seeking their views on some of the issues raised.

All of these letters are available on [our website](#).

A response by **Friday 19 September 2025** would be much appreciated.

Best wishes,

A handwritten signature in black ink, appearing to read 'Audrey N: coll'.

Audrey Nicoll MSP
Convener