

LONDON

Business Matters

Inside

Transforming the National Gallery

**London Heathrow: eight million
... and counting**

A fresh take on leadership

Partners in prosperity

World Chambers Congress in Melbourne

PAGES 6-7

YOUR TELECOM LEASE COULD BE WORTH MORE THAN YOU THINK

Every day, mobile operators rely on your land, rooftop, or tower - but are you getting the most from your lease?

Contact one of our team to discuss how your telecoms lease can do more for you.

Who are TIP?

We are experts in telecom lease investments. At Telecom Infrastructure Partners, we work with property owners to unlock the hidden value in cell tower and rooftop leases-offering immediate capital, long-term security, and a partner who understands the industry inside out.

Global Reach. Local Knowledge.

How can TIP help?

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Your site. Our investment. Shared success.

What we do:

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Letter from the editor

The city of Melbourne, featured on the front cover, has an impressive record of hosting global events and the latest one – the World Chambers Congress covered on pages 6-7 – has added to the reputation of Victoria's capital. LCCI chief executive Karim Fatehi OBE spoke at the event which attracted over 1,000 delegates from more than 100 countries and moves from continent to continent every two years – next stop Ontario, Canada in 2027.

Awards

London is renowned for its infrastructure and skyline – an ongoing phenomenon to which the burgeoning crane count is testament. The shortlist for this year's awards bestowed by the Institution of Structural Engineers includes Fern the Diplodocus at the Natural History Museum as well as the capital's Paradise development (p 11). The winner will be announced mid-November. We already know the London-based recipient of the 2025 Stirling Prize for the best building project which was announced just as *LBM* went to press. See who followed in the footsteps of Lord's Media Centre, Peckham Library, the Gherkin and the Bloomberg Building (built on the former site of LCCI) on page 21.

Raising the stakes

Sport plays such a big part in the life of the capital

that it is rare that *LBM* does not cover some aspect of the impact that it makes. The creation of Sky Deck at Fulham Football Club (p 16) has not only made an architectural contribution (a future candidate for the Stirling Prize perhaps) but has also raised the culinary stakes for sports fans.

The same fans will have noted the London Sports Festival (p14), reported on as part of a glance back at the year in *London Business Matters* front covers. The festival was launched at Guildhall Yard in May with activities such as pickleball, basketball, archery and table tennis. The intention is to create spaces where London's workers, residents and visitors could enjoy the capital and build lasting relationships throughout the year.

Business relations

This issue of *LBM* includes a new feature – spotlight on an overseas bilateral chamber based in the UK. London is home to a host of them – chambers which promote trade, investment and business relations between two specific countries. South Africa (p 54) kicks off the series.

This is the last issue of the year. *LBM* returns in January 2026, on-line and in traditional paper form by the middle of the month. A happy festive season to all our readers!

Peter Bishop

editor@londonbusinessmatters.co.uk

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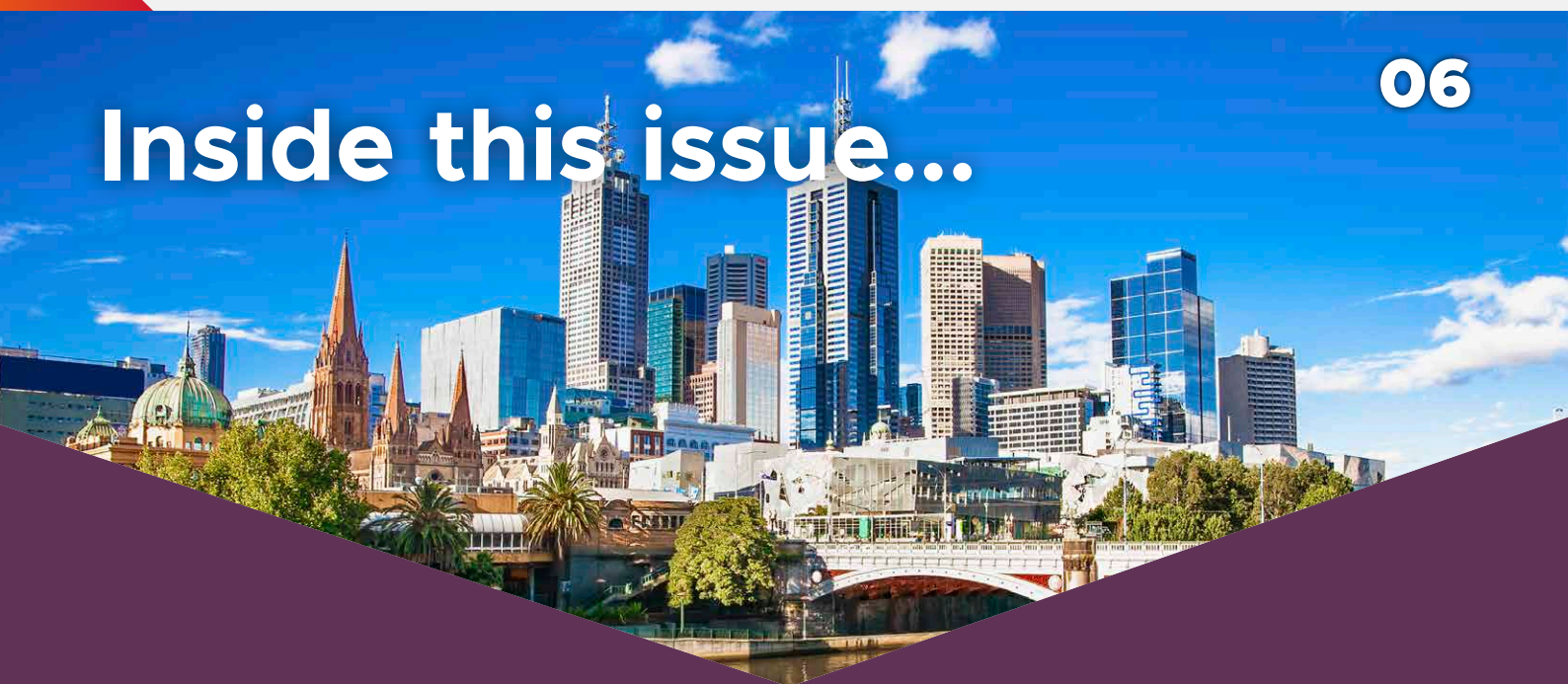
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Partnering in prosperity

LCCI chief executive Karim Fatehi OBE was a speaker at the World Chambers Congress which took place in September in Melbourne, Australia. The event united more than 1,000 business, chamber and government leaders from 100 countries and was the fourteenth congress in the series which began in Marseilles in 1999

This was the second time in eight years that Australia has hosted the congress, Sydney being the chosen location for the event in 2025 which moves from continent to continent every two years – see box on next page for the full list.

Vibrant

Melbourne, the capital of Victoria state, has an impressive record of hosting global events, often sporting ones – the 1956 Olympics and the 2006 Commonwealth Games for example. It is also home to the Australian Grand Prix – for which many ATA Carnets are issued by LCCI – and the first tennis grand slam of the year.

Moreover, the city is a leading financial centre in the Asia-Pacific region, operates the busiest seaport in Australia, boasts the world's largest urban tram network, and is culturally vibrant with film, theatre and comedy prominent.

Partners

A great city then for a business congress, hosted by the Victorian Chamber of Commerce and Industry (VCCI), with the theme *Business, government, chambers: partners for prosperity*.

Introduced by VCCI's Paul Guerra and Sally Curtain (respectively outgoing and incoming chief executive), the three-day programme explored how fostering collaboration among businesses, chambers of commerce and governments can drive economic growth.

Business climate

Karim Fatehi was an invited participant in a key session navigating geopolitics and the global economy. He spoke about the general business climate and the problems of the last decade with economic recessions, the legacy of the pandemic and geopolitical shifts.

Rising business costs, he said, were an unavoidable challenge for many companies, alongside energy and fuel price surges.

Faced with these growing pressures, Fatehi advised, businesses should focus on strengthening their pricing, investments and operations to remain resilient and competitive.

Growth

Indeed, suggested Fatehi, stimulating and creating a pro-investment and pro-trade environment would be key in delivering sustainable growth. Overall, he said that he had described a situation of uncertainty, but also opportunity and that this made the role of chambers even more critical.

In other sessions, Catherine Stephens of Business West and a member of the advisory board of UKNATACO spoke on free trade agreements alongside Paul Wrighting from the British Chambers of Commerce and Martin van de Weide from the Netherlands Chamber. In the ATA Carnet session, outgoing WATAC chair Henk Wit



moderated a panel which included Amanda Barlow, a vice president at Rock-It Cargo, and Declan Daily of USCIB.

Performance

During the event, Julian Kassam, deputy director general at ICC, launched the Chamber Benchmarking tool, created in partnership with Dubai Chambers and designed for chambers of commerce to measure, improve and showcase their performance, providing insights that drive chamber excellence, innovation and future readiness.

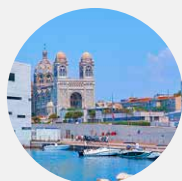
Recognised

Awards are a popular feature of the congress, with keen interest from chambers worldwide in getting their work recognised – and shared. Winners in Melbourne were the Ankara Chamber of Commerce (best innovation project), Business Chamber Queensland (best transition project), Cork Chamber of Commerce (best collaboration of chambers, business and government), CAINVO – Bolivia (best out-of-the-box project), and the Chamber of Commerce of Western Australia (best diversity and inclusion project).

Ontario 2027

Being selected to host the World Chambers Congress is a hugely prestigious achievement and involves a bidding process not unlike the Olympic Games. The 15th congress will be held in Toronto in 2027 – hosted by the Ontario Chamber of Commerce – bringing the event back to the Americas as part of the geographical cycle for the first time since 2019.

Previous WCF congresses have been hosted in:



Marseilles – 1999



Seoul – 2001



Quebec City – 2003



Durban – 2005



Istanbul – 2007



Kuala Lumpur – 2009



Mexico City – 2011



Doha – 2013



Torino – 2015



Sydney – 2017



Rio de Janeiro – 2019



Dubai – 2021



Geneva – 2023

See page 57 for more photos of the World Chambers Congress in Melbourne

SPONSORED COLUMN

Making a Tax Disclosure to HMRC: What You Need to Know

By Graham Caddock, Tax Investigations Director



With the tax gap forecast to reach £45 billion, HMRC is intensifying investigations to recover unpaid taxes. Those avoiding tax can come clean and mitigate or avoid tax penalties by making a voluntary disclosure to HMRC. HMRC “look-back” up to 20 years depending on the behaviour that led to the underpayment and whether offshore income is involved. In many cases a limited 4-year look-back can be agreed.

A disclosure involves informing HMRC of unpaid tax and taking steps to correct the position by:

- Notifying HMRC that you want to put things right.
- Helping calculate any previous underpayments (including interest and potential penalties).
- Providing HMRC any supporting evidence (if required).

Even if HMRC hasn’t made contact, its Connect database cross-checks financial data from banks and other sources, often prompting “nudge letters” to suspected underpayers. Making an early disclosure can prevent enquiries, limit penalties, and, in serious cases, avoid prosecution.

Most disclosures are submitted through HMRC’s Digital Disclosure Service (DDS), while suspected tax fraud use HMRC’s Contractual Disclosure Facility (CDF) under Code of Practice 9. If accepted, this approach can offer immunity from prosecution.

Penalties of up to 200% of the extra tax can apply, but this rate can be significantly reduced for an unprompted accurate disclosure. For expert guidance, contact Graham Caddock (grahamcaddock@lubbockfine.co.uk) at Lubbock Fine.

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As I see it ...

by Michael Mainelli,
LCCI president



The smartest investment: selling your firm to the right people

Imagine if every employee acted like an owner. Not due to a motivational poster but because they are an owner. Employee share ownership (ESO) schemes – such as share option plans, direct share purchases, or employee ownership trusts – enable staff to hold a genuine stake in their company.

When people have a real stake, some remarkable things happen – productivity rises, loyalty deepens, and innovation flourishes. ESO aligns employees' interests with the long-term success of the business. The Esop Centre spells it out. Overall, employee-owned businesses outperform their peers, weather economic storms better, and build stronger workplace cultures.

Succession

For London's SMEs, ESO can also solve a pressing challenge: succession. Instead of selling out, why not sell in – to the team that already knows and believes in the business? It's succession planning with soul. Yes, it takes a bit of work – valuations, legalities, tax, and good governance – but it's worth it.

The national social dividend of widespread employee ownership is powerful. Employee ownership spreads wealth more evenly, narrows the gap between the boardroom and the watercooler, and strengthens communities. In an age of widening inequality, ESO should be a quiet levelling up – ownership with purpose.

Liquidity

One could argue that trendy unicorns demonstrate the motivational power of ESO. In the UK we seem to ignore that ESO could ignite SME growth too, particularly if we make it broader and less complicated. PISCES (Private Intermittent Securities and

Capital Exchange System) is a new government-backed trading platform that allows employees and shareholders in private companies to buy and sell shares on an intermittent basis. It aims to create liquidity in private company shares. The Esop Centre points out that recent HMRC guidance accepts PISCES transaction prices as fair market value, and not in conflict with Enterprise Management Incentives, Company Share Option Plans, Save As You Earn, or Share Incentive Plans.

Support

To unlock ESO's potential, co-ordinated support in four areas is essential:

- **Education** – raising awareness among employees, management, and advisors
- **Tax incentives** – structuring simple, favourable reliefs and regimes
- **Legislation** – simplifying regulatory environments and removing barriers
- **Research** – gathering longitudinal evidence and benchmarking best practice.

Roadmap

LCCI does its bit, but I'd call on others, particularly government, to lean in more strongly. The policy roadmap is clear: educate, incentivise, simplify, and support.

So, here's the takeaway for London's business leaders: employee ownership isn't a fringe idea, it's a competitive advantage. When employees own a share of the business, they don't just turn up for work – they show up for mutual success. 99

Professor Michael Mainelli served as Lord Mayor of London 2023-24 and remains an international ambassador for the City. He is chair of Z/ Yen, the City of London's leading commercial think-tank, known for its work in economics and finance, and science & technology.

Long-term sickness blighting UK economy

Businesses want to see a major shake-up of the UK's approach to ill-health which is excluding people from work and hobbling the economy. Around 7 per cent of the UK workforce, almost 2.8 million people, is currently out of work due to long-term sickness, whereas the equivalent figure in Japan is just 3.5 per cent

The government's own calculations put the lost economic output from this inactivity at a minimum of £130 billion, a figure which does not include welfare payments.

Recommendations

Among the recommendations in a new report, published by the British Chambers of Commerce (BCC), are calls to:

- Provide tax breaks for health services that businesses provide for their workforce
- Reform the fit-note system so it supports both employers and employees to manage sickness and a return to work
- Offer support and incentives for managers in SMEs to access mental health and neurodiversity training
- Introduce a wage subsidy scheme to help young people with long-term health conditions to get into work.

Shortages

The report has been produced by the BCC's *Future of Work* challenge group, drawing on expertise from businesses of all sizes, academics and think tanks. It highlights a workplace health crisis that is undermining productivity, constraining growth and compounding labour market shortages.



The government has set a target of becoming the fastest growing economy in the G7. As part of this aim, it wants to achieve an 80 per cent employment rate. This means getting a minimum of 1.5 million more people into work. However, research suggests more than 300,000 people are leaving the workforce each year due to ill-health.

Formidable

Data from the ONS also shows that over 1.35 million (53 per cent) of those inactive because of long-term sickness reported that they had depression, bad nerves or anxiety.

Against this background, it will require a formidable effort by both government and businesses to turn these figures around and help more people into work.

www.britishchambers.org.uk

AI - navigating the hype

Being a forward-thinking tech company we, unsurprisingly, talk a lot about AI. Whether at events, with clients or on panels, it is a topic that generates questions, opinions and, at times, concern; but we take a different approach.

Our focus is not to add to the hype, nor be an antagonist towards AI, but instead offer measured discussion about how organisations can drown out the propaganda, look at AI strategically, and adopt it effectively – all while considering the ethics associated with the technology.

Whilst the #GenAI revolution has made AI products cheaper and therefore more accessible, organisations must ask themselves: "What is our appetite for innovation?" "Are we doing the simple things right?", and the age old "How good actually is our data?". Ultimately, we don't want organisations to use AI as a really expensive way of finding out their data is useless.

Instead, we advocate that any implementation of AI must be aligned to an organisation's strategic goals, with the purpose of empowering staff and customers, whilst delivering a better experience. Implementing AI for the sake



of it, or the fear of missing out, won't work – don't be driven by the technology, start with your strategy and consider how AI might help you deliver on it.

When we discuss potential use cases, most involve taking the vast amount of data organisations already have but using AI to collate it and give a holistic view, such as improving efficiency through AI query bots for contact centres rather than the stereotypical multiple windows, screens and clicks to locate information whilst on a call – ultimately

delivering a better experience.

A recent poll suggested 81% of customers wanted a 'faster' service; not suggesting something technology focused, but instead efficiency – and faster in today's world often means better.

Again, how can we use AI in the right way as businesses? Rather than potentially frustrating AI chatbots, which often ultimately lead to a phone call, why not a contact centre armed with AI query bots to speed up the process of finding accurate information? This is why understanding the problem you are trying to solve rather than jumping to the technology first is vital.

But what about other considerations that need to be made when adopting AI – largely the ethical implications of the solution? If the solution is making recommendations or decisions about people, how can you ensure it is doing so in an ethical way? What checks and balances need to be in place? How are these audited?

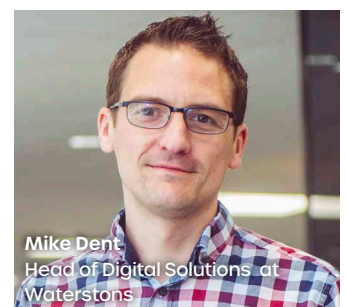
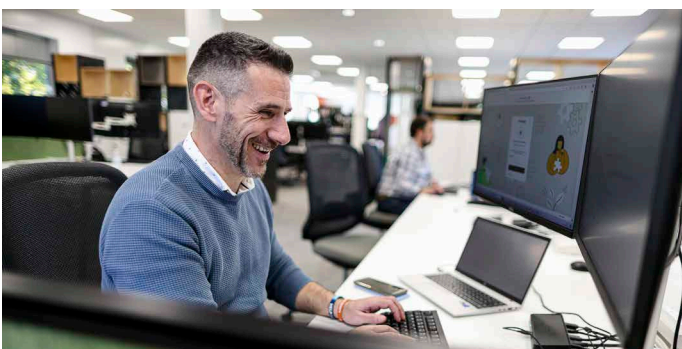
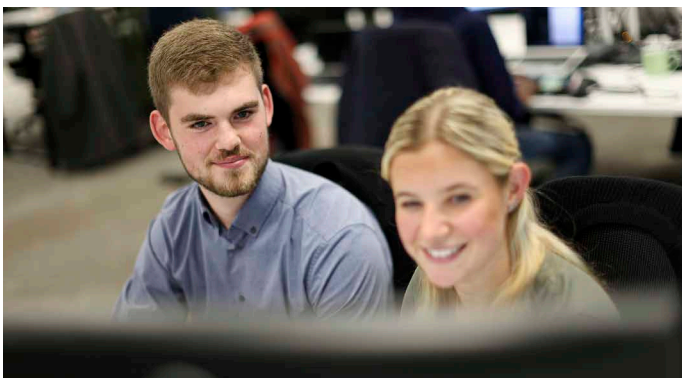
What about data security? Do the people in your organisation have the knowledge and understanding to review these sorts of things? What

training or investment might be needed so that they can?

Many organisations are keen to adopt AI but to truly get the value, it's likely they'll need to mature their approach to data management and governance, so the solution meets expectations. There isn't a silver bullet to this and, depending on where an organisation is, there might be a large amount of prework required.

If you're wanting to explore AI, look at collaboration and learn from others further along the journey; try small but scalable proof of concepts and always align it to your strategy. For now, at least, AI should only be seen to augment and complement human work, not replace it.

If you want to learn more about AI, discuss anything in this article, or share your views, I would love to hear them so please get in touch – ai@waterstons.com



Waterstons
we're with you

A night at the British Museum

The Egyptian Sculpture Gallery at the British Museum was the venue for a recent LCCI President's Reception

President Michael Mainelli and chair Julia Onslow-Cole welcomed invited guests to an evening which included an exclusive preview of the museum's latest exhibition, *Hiroshige: Artist of the Open Road*. Born during an unsettled time in Japan's history, Utagawa Hiroshige (1797–1858) became one of the country's most talented, prolific and popular artists. "As Japan confronted the encroaching outside world, his calm



artistic vision connected with – and reassured – people at every level of society."

Iconic

Guests also heard from Judith McNicol, the museum's managing director, and Terri Bloore of FINN Partners, the evening's sponsor, who welcomed the opportunity "to speak at such an iconic venue. London's strength lies in the businesses and communities that

"As Japan confronted the encroaching outside world, his calm artistic vision connected with – and reassured – people at every level of society."

”

it serves, and the city is well placed to secure a sustainable future for all."

www.britishmuseum.org
www.finnpartners.com



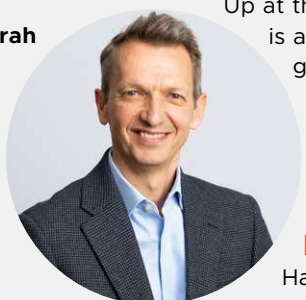
New president for British chambers

Andy Haldane CBE has been elected the new President of the British Chambers of Commerce (BCC), taking over from Baroness Lane-Fox

As president, he will work alongside director general Shevaun Haviland and BCC chair Sarah Howard to represent the interests of chamber business communities at a critical time for the UK economy.

Levelling up

Haldane is a former chief economist at the Bank of England and former chief executive of the Royal Society for Arts. He was a member of the BoE's Monetary Policy Committee and



Permanent Secretary for Levelling Up at the Cabinet Office. He is a previous chair of the government's Industrial Strategy Council and its Levelling Up Advisory Council.

Career highlight

Haldane commented that chambers had been celebrating and supporting the brilliance of British business for many decades.



"Yet their role has never been more important than it is today." Outgoing BCC President, Baroness Lane-Fox, added: "It has been a career highlight to have been president of the chamber network. I have learnt so much from the businesses I have met. I am constantly impressed with how the UK's business owners and leaders are striving to improve their communities and our country, even at a time of significant economic headwinds."

www.britishchambers.org.uk

Credit: The Trustees of the Natural History Museum



Engineering's evolving landscape

Fern the Diplodocus at London's Natural History Museum is on the shortlist of the Institution of Structural Engineers 2025 Structural Awards, celebrating global projects that demonstrate exceptional innovation, sustainability and social impact

Core attributes

Entries were evaluated against four core attributes: Planet (environmental impact), People (social value), Process (technical innovation) and Profession (collaboration and advocacy).

For the 2025 awards, the shortlist has been presented under themes such as arts structures, bridges, infrastructure, structure at scale, engineered timber, and reuse, retrofit and remediation – reflecting the evolving landscape of structural engineering.

Precision

Fern the Diplodocus is a bronze sculptural installation combining art with structural precision. The UK features strongly in the global

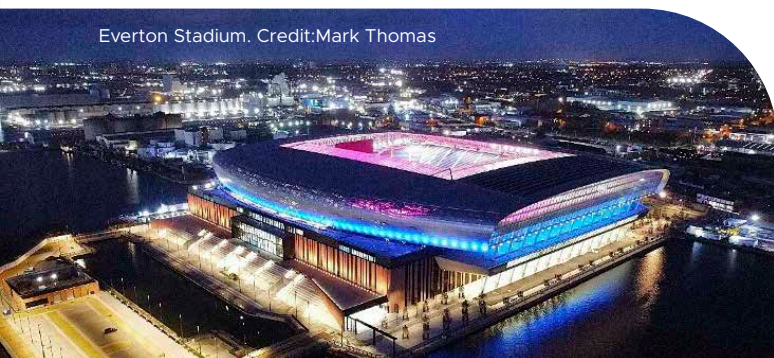
shortlist which includes Everton Stadium and its advanced precast concrete system, the Reinforced Autoclaved Aerated Concrete remediation programme at West Yorkshire's Airedale General Hospital, and London's Paradise development, "transforming historic structures for contemporary use."

Iconic

Past winners of the awards include iconic structures such as the Sydney Opera House, the Pompidou Centre and the Severn Bridge. This year's winners will be announced at the IStructE Structural Awards ceremony on 14 November 2025 at The Brewery, London.

www.istructe.org

Everton Stadium. Credit: Mark Thomas



SPONSORED COLUMN

INDIANA JONES: RAIDERS OF THE LOST BLOCKCHAIN



It's 2075 and Dr Jones is no longer hunting for ancient relics. Instead, his focus is on lost crypto fortunes buried in forgotten blockchains.

This may not sound like the most thrilling instalment for the franchise; however, the search and discovery of lost (or hidden) crypto assets is a real quest Trustees in bankruptcies are now embarking on.

Once an individual is made bankrupt, their estate vests in their Trustee whose obligation it is to ensure the maximum is realised for their assets. Nowadays, it is more common than ever there will be crypto assets, however, securing them is another matter entirely full of booby traps.

Crypto assets are volatile given their value can fluctuate considerably and, due to their digital nature, it is difficult to discover them. Added to the complexity is where a bankrupt fails to engage and they make attempts to hide or transfer assets away. So, what can a Trustee do?

If there are suspicions of crypto, it's important that any records and devices are seized, and a specialised firm are instructed that can trace any digital wallets. The use of the Court can be vital if there are concerns at the outset that digital assets could be dissipated. Courts have the power to grant freezing orders or injunctions to preserve and order the transfer of such assets. Once the crypto has been secured, expert advice

is needed to determine their value and to know the best time to sell to ensure the best value is achieved.

In an update from June 2025, the Insolvency Service announced it has appointed a dedicated crypto specialist to recover online assets. The Insolvency Service will normally automatically be appointed as Trustee, therefore the specialist will be fundamental to their ability to take immediate steps to secure any digital assets. From the update, it's reported that cases where crypto has been identified increased by 420% over the past five years and in 24/25, more than £500,000 in crypto assets had been identified across cases. You can see why they've brought in the specialist!

Looking ahead, we are seeing a change in the nature of an individual's assets which form their bankruptcy estate. For Trustees, the world of crypto and digital assets is very much a reality that can't be ignored. Upon discovering those lost crypto assets, I'm sure most Trustees will be thinking - "Crypto? Why did it have to be Crypto?"

Gareth Rees is a Senior Manager in the Restructuring and Insolvency team at Menzies.

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MENZIES
BRIGHTER THINKING

Mounting cost burdens mean price rises

Rising operating costs are tightening the squeeze on London businesses, with 61 per cent reporting higher energy bills according to LCCI's latest quarterly economic survey. As a result, nearly half expect to raise their prices as concerns grow about how long firms can continue to absorb rising costs.

Restraint

With pressures mounting, many businesses see the forthcoming Budget as a critical moment. While firms are calling for targeted tax breaks and incentives to ease the burden, confidence in government support remains low and fears of impending tax rises are increasing. Ministers at the Labour Party Conference stressed that fiscal restraint is vital to steady the economy but business leaders in London warn they cannot withstand additional tax rises without jeopardising growth and jobs.

Vulnerabilities

Business confidence in Q3 reflected this tension. Fewer than half of London businesses expect profitability to improve over the next 12 months, with optimism lowest among SMEs. Meanwhile, signs of strain remain. The share of businesses anticipating a fall in turnover rose to 18 per cent, reflecting ongoing vulnerabilities, particularly amongst smaller businesses and service providers.

Recruitment intentions show a similarly uneven picture. While nearly a third

of firms plan to increase headcount in the next quarter, only three per cent anticipate reductions. Inner London businesses reported greater staffing pressures than those in outer boroughs, pointing to a more challenging operating environment in the capital's core.

Inflation

Against this backdrop, both domestic and export demand has demonstrated a cautious recovery. While the share of firms reporting higher domestic orders increased compared with Q2, export activity was slightly more modest, with 12 per cent of London businesses reporting an increase in export orders.

The data illustrates a slight improvement in London businesses' optimism about the UK economy, as 31 per cent anticipate it will improve in the next 12 months. Despite this, sentiment remains uneven and guided by the broader economic landscape, with concerns about inflationary pressures, tax burdens and rising competition mounting. In fact, over half of London businesses were more concerned about inflation in Q3 than the previous quarter.

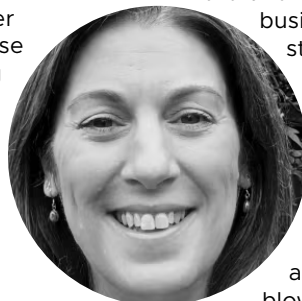
Optimism

Commenting on the report, Liz Giles (pictured), LCCI policy and communications director said: "We are entering the final months of 2025

with a mixed picture of the business environment and London economy. On the one hand, we are seeing fewer businesses reducing headcount, stabilised export activity and greater levels of optimism about the economy as a whole. Yet, on the other, businesses are nervous ahead of the Chancellor's upcoming Budget, in what many of our members are anticipating to be another blow to their bottom line.

Collaboration

"Recent announcements, such as the commitment to revitalise high streets across the UK, are a positive step in indicating close collaboration with, and support of, local communities and the businesses upon which their survival lies. In order to rebuild business confidence in the long term and illustrate that it is serious about driving sustainable growth, the government must commit to listening and acting upon the concerns of London's business community."



Push for London transport projects

Mayor of London Sadiq Khan has urged the government to back major transport projects that can drive economic growth, housing, and job creation across the capital and the UK.

Speaking at the London Transport Museum's annual fundraising dinner, Khan called for long-term investment in critical infrastructure ahead of November's Budget.

Transformative

The Mayor highlighted key projects, including the DLR extension to Thamesmead, the Bakerloo Line extension, and the West London Orbital,



as transformative schemes with the potential to unlock tens of thousands of homes and create thousands of jobs. Khan also pointed to the Elizabeth line as a concrete example of how transport investment can boost productivity, support regeneration, and stimulate growth, benefiting both London and the wider country.

Underinvestment

The Mayor said that a decade of underinvestment had left the country reliant on ageing infrastructure and that the government now had an opportunity to "begin a new chapter" by backing

large-scale transport projects. He argued that investing in London did not come at the expense of the rest of the UK, but rather strengthened communities nationwide, from train manufacturing in Derby to bus production in Falkirk.

Success

This was the moment, Khan said, for the government to support the capital's infrastructure, arguing that true "levelling up" does not mean levelling down London, but ensuring that all parts of the country can share in each other's success.





Opportunities for growth in London

The Central London Alliance (CLA) put together a stellar cast of informed and rational business people at their recent debate and discussion event at the Emmanuel Centre in Westminster. Excellently chaired by City AM editor in chief Christian May, the experts covered London's environment for growth, the City, the hospitality sector, entrepreneurship, and property.

Driving force

Professor Tony Travers of the London School of Economics spoke of the important balance to be struck between 'levelling up' and undermining London. Former Minister Lord Johnson advised changes to non-dom legislation to keep them in the UK, and CLA chair Tony Matharu warned of the number of hospitality

venues which were closing every day. Kate Nichols, the driving force behind UK Hospitality, revealed that more revenue to the UK exchequer was received from sales of food and drink in the UK than the country's total exports in the same sector.



Timed to influence government thinking in advance of November's Budget, the event did indeed provide much food for thought.

Pro-growth agenda

Closing the event, Matharu said that, to assist with the right environment for growth, "London needs to eliminate concerns involving crime that increasingly keep people, including workers and investors, away. Reliable transport is essential.

"Recent government policies and regulations might satisfy pollsters and focus groups, appealing to political motives but are unhelpful for economic growth. A truly pro-growth agenda expands markets, cuts costs and greases the wheels of efficiency by enhancing mobility. "

www.centrallondonalliance.com



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LANDSCAPE ANALYSIS

Filing powerhouses Samsung and Huawei were the two most prolific EP patent filers of 2024. Computer technology and digital communication remain some of the most active fields for EP filings.

For more information please contact:

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WYNNE-JONES
own thinking



Trade will find a way

2025 in *LBM* front covers

DP World is a hugely successful global logistics company and its president – Sultan Ahmed bin Sulayem – was pictured on the front cover of this year's first issue of *LBM*. A prescient choice perhaps as the world of import and export was shortly to be rocked by the ongoing Trump tariffs. Was globalisation under threat, we asked this man of great influence in international trade? His view was that "people will manufacture and people will buy. Trade will find a way."

"People will manufacture and people will buy. Trade will find a way."



Transformation

In March we celebrated the year of the snake, symbolising wisdom, intuition and transformation in the Chinese zodiac.

Once again the event was held in Trafalgar Square and Chinatown with large crowds – reputedly the largest for Chinese New Year outside Asia – witnessing the athletic and dramatic lion dance.



Lasting

The London Sports Festival was launched in May in the Guildhall Yard with a sample of a diverse range of activities including archery, pickleball, basketball and table tennis, alongside dance and fitness classes.

The festival created spaces where London's workers, residents and visitors could



enjoy the capital and build lasting relationships through sport during the summer and beyond.

Power

When women support each other, incredible things can happen. Nowhere was that more evident than at the 2025 Power of Women awards, hosted by Dress for Success Greater London and covered by *LBM* in May.

Held at The Skyline in Tower Bridge, the event marked a decade of empowering women and advancing resilience, leadership and progress, echoing the theme of International Women's Day.

Party

Westminster Abbey's College Garden was the venue for LCCI's annual summer party as key figures from across the capital's business community came together to network and celebrate another year of success for London's most vibrant business organisation.

In the shadow of the Palace of Westminster over 250 guests heard thoughtful and witty addresses from

LCCI chair Julia Onslow-Cole, president Michael Mainelli and chief executive Karim Fatehi OBE.



Trade

Fatehi also addressed the World Chambers Congress held in Melbourne, Australia which featured on the front of our November magazine – this issue. He spoke in a session on what lay ahead for business – navigating geopolitics and the global economy, neatly returning us to the importance of international trade with which we started the year.



Transforming the National Gallery

The National Gallery has announced its largest transformation since its formation 200 years ago. An international architectural competition is being launched for a brand-new wing to house an expanded collection. The wing will be built on the site of the last remaining part of the National Gallery's current campus at St Vincent House. The property was acquired nearly 30 years ago, for the purpose of expanding gallery space. It currently houses a hotel and office complex.

Inspire

The initiative – Project Domani – is set to bolster the relevance of both the National Gallery and the UK within a highly competitive global cultural landscape. Culture Secretary Lisa Nandy believes that the new wing will “open up world class art for millions of people from home and abroad.” She thanked donors – £75 million has already been raised – and said that their contributions would “help to transform the National Gallery, cementing its position as one of the most

loved and visited institutions that will inspire people for generations.”

Masterplan

The architectural competition (which launched in September) is the third stage of an ambitious masterplan commissioned by the gallery in 2018.

Project Domani will also revitalise the area between Leicester Square and Trafalgar Square, creating a fresh experience for visitors. The new wing will benefit from the advances made in building techniques and sustainability during recent decades. It is intended to be a landmark of both local and international significance, enriching the nation's artistic presence on a global scale.

Celebrated

Sir Gabriele Finaldi, director of the National Gallery, said that it held “the world's finest collection of paintings in the Western European tradition, starting in the early 13th century. Having just celebrated our 200th anniversary, we now want to continue to develop and extend our collection.”

www.nationalgallery.org.uk



By Lauren Hurley / No 10 Downing Street - Number 10 Flickr page, OGL 3.php?curid=150064758



Sir Gabriele Finaldi By Cypp0847 - CC BY-SA 4.0



SPONSORED COLUMN

Buying a business or tendering to deliver a service? Don't get caught out by TUPE.

When buying a business or taking over a service provision, the *Transfer of Undertakings (Protection of Employment) Regulations 2006* ('TUPE') is a key consideration. It applies to all relevant transfers regardless of workforce size and importantly, cannot be contracted out of.

Put simply, TUPE protects employees from losing their jobs by automatically transferring their employment to the buyer with all their existing terms and liabilities.

Which employees transfer?

All employees that are 'assigned' to the business/service will automatically transfer. This assessment is rarely straightforward, particularly where roles are divided across clients or activities. While the percentage of time spent on the relevant work is a starting point, the law also considers contractual arrangements, job description, cost allocation and more.

ETO reasons and dismissals

Any dismissals connected with the transfer are automatically unfair unless the employer can show an 'economic, technical or organisational' (ETO) reason 'entailing changes in the workforce.' Tribunals interpret ETO reasons narrowly however, genuine redundancies arising from a reduction in demand, technological change or efficiency-driven restructuring may fall within scope, provided they are also procedurally fair.

Restrictions on 'harmonising' terms

A buyer is unable to 'harmonise' terms and conditions of transferring staff with its existing workforce *if the sole or principal reason is the transfer*. This prohibition is not time-limited so attempts even years later, can be unlawful exposing the buyer to breach of contract and constructive dismissal claims. Even with a genuine ETO justification, the buyer will still require employee agreement.

Duty to inform and consult

Employees must be *informed* of the transfer and also any intended 'measures.' This can include redundancies, relocations, changes to working practices or payroll. Where 'measures' are proposed, *consultation* is also required and any procedural failures can result in protective awards of up to 13 weeks' gross pay per affected employee.

Employee liability information (ELI)

The seller must provide specified ELI on transferring employees. Prudent buyers should carefully analyse this information as early as possible to understand the risks of assuming liabilities such as grievances, enhanced redundancy rights or employee long-term sickness absence issues.

Conclusion

TUPE considerations require early legal advice and forensic due diligence. If left too late in the process, it may result in a lost opportunity to negotiate relevant indemnities and may just leave the buyer with liabilities that outweigh the value of the deal itself.



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Visit: <https://quastels.com/>

This information in this article is for general guidance only and should not be construed as specific legal advice.

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Reach for the Sky Deck!



Vince Burke samples an exciting new architectural development on the London football scene



Fulham FC have longed enjoyed the most beautifully sited stadium in British (and perhaps world) football.

The tree-lined walk from Putney Bridge station to Craven Cottage along the Thames past Fulham Palace is a delight. Having visited a few football grounds around the country, I don't recall another one being within a long throw-in's distance of a wonderful historic building.

History and charm

The elegant ground nestles right next to the river in one of London's leafiest suburbs and reflects the history and charm of the club's status as London's oldest professional team.

The recent addition of the state-of-the-art Sky Deck to the Riverside Stand has only given the stadium extra beauty.

With its stunning twenty first century design, it's easy to see why the club describes the Sky Deck as "the most luxurious match day experience in English football."

Heritage

I was there to see Fulham's opening home game of the season against Premiership giants Man Utd and admire the magnificent new Sky Deck.

It's designed to celebrate both the heritage of Craven Cottage and its spectacular river-front setting. It contains over 2,300 premium seats across layered terraces, open-air balconies and glass-fronted lounges.

Action

With seating tiers angled at 33 degrees – just shy of the UK's maximum permitted 35 degrees – and the front row only 3.5 metres from the pitch, fans are intimately involved in the action.

The stunning architectural structure comprises three floors containing sumptuous places to eat and drink, culminating in a beautiful roof terrace overlooking the Thames. This gives excellent views of central London and football landmarks as far as away as the Wembley arch.

Ambition

Alistair Mackintosh, chief executive of Fulham FC, is naturally proud of the Sky Deck,

saying: "Our vision for Fulham has always been about honouring tradition while building a future our supporters can be proud of. The Riverside Stand is a symbol of that ambition – a space where community, elegance and world-class sport come together on the banks of the Thames."

Community

Johnson, senior principal and lead architect at Populous, explained: "Our aim with the Riverside Stand was to design a structure that feels both timeless and rooted in its riverside context. This isn't just about creating more seating – it's about opening up this part of London, enhancing the heritage of Craven Cottage, and giving something back to the community."

Landmark

From the 'floating' roofline to the glazed façade offering incredible views from every level of the building, it's little wonder than the new stand has quickly become a stunning landmark in West London.

Has 'the beautiful game' ever been so fittingly described than as part of a virtual full house (attendance 27,512) on a lovely late summer afternoon at this West London gem?

Regardless of the team's performance on the pitch this season, the Sky Deck means that



Alistair Mackintosh

Fulham FC are now firmly in the Premier League for sports venues in the capital.

Treat

The match itself was a tame 1-1 draw which will be chiefly remembered for a controversial VAR-induced penalty which Man Utd missed.

While the game was rather forgettable, the warmth of Fulham's hospitality and the sleek, modern Sky Deck facilities will linger in the memory for some time.

A day at Fulham FC is a real treat for any sports fan to equal whatever



another London football club or indeed anything that Twickenham, Lords or Wimbledon could provide.

Vincent Burke is a roving reporter for LBM

To know more about the Sky Deck, visit <https://riverside.fulhamfc.com/sky-deck>



Park life

London's Hyde Park has topped the list of 60 parks and green spaces in Europe in a survey by Suomicasino. Metrics used in the investigation included the number of Instagram hashtags, monthly Google search volume and TikTok posts made on each location.

Festivals

Known for its huge 350-acre green space and hosting some of the world's biggest festivals and gigs, Hyde Park received 2.6 million Instagram hashtags, a monthly Google search volume of over 1.2 million and 140,000 TikTok posts. Greenwich Park in London

also secured a place in the top 10.

Historic

Villa Borghese in Rome came in second and is the most popular park in mainland Europe. It received a monthly search volume of 550,000 and almost 400,000 Instagram hashtags.

Paris' historic Jardin du Luxembourg takes third place thanks to its strong search volume of 450,000, with Vondelpark in the Netherlands and Phoenix Park in Ireland completing the top five.

www.suomicasino.com

SPONSORED COLUMN

Cybersecurity in the Cloud: What Business Owners Need to Know

As cloud environments become the foundation of modern business operations, SME's must give cybersecurity the attention it demands. While the cloud offers undeniable benefits in flexibility, scalability, and cost-efficiency, it also brings evolving risks that require active and ongoing management.

A crucial concept to understand is the shared responsibility model. Cloud service providers such as AWS, Microsoft Azure, and Google Cloud are responsible for securing the underlying infrastructure. However, the security of your data, user access, applications, and configurations falls squarely on your shoulders. Assuming the cloud provider handles all aspects of security is a dangerous misconception that can leave your business vulnerable.

Managing access to your cloud environment is one of the most effective ways to mitigate threats. Identity and access management (IAM) practices—such as enforcing multi-factor authentication (MFA) and limiting permissions based on roles helps to prevent unauthorized access. Many cloud breaches stem from simple misconfigurations or stolen credentials, both of which can be avoided with proper controls.

Data protection should also be a central focus. Sensitive information must be encrypted both at rest and in transit. Choosing services that offer strong, built-in encryption and secure key management is essential. Regular, automated backups stored in separate environments can provide an additional layer of protection, especially against ransomware attacks.

Compliance with industry regulations, such as GDPR, HIPAA, or PCI-DSS, remains

a non-negotiable aspect of cloud security. Cloud platforms often provide tools to help meet these standards, but SMEs must ensure configurations and practices align with legal requirements.

So....what to do?

Cloud platforms now offer robust security monitoring and threat detection tools that SMEs can leverage without needing a dedicated cybersecurity team. Services like Microsoft Defender for Cloud or AWS GuardDuty can alert you to unusual or potentially malicious activity. However, detecting threats is only part of the equation.

This is where Continuous Threat Exposure Management (CTEM) comes into play. The CTEM approach is highly cost effective and shifts security from a reactive stance to a proactive one. It involves continuously identifying, validating, and prioritizing threats in your environment so that the most critical exposures are addressed first. For SMEs, adopting CTEM with a proven security partner will significantly reduce risk and improve security readiness.

Cybersecurity in the cloud is an ongoing process, not a one-time project. By embracing proactive strategies like CTEM and implementing strong access and data controls, SMEs can confidently take advantage of the cloud while protecting their most critical assets.

Osec supports SME's across multiple sectors in achieving cost effective and robust cyber security approaches- talk to us today. To discuss more, email me at

Darren.anderson@osec.com



The Locarno Pact

On 1 December 1925, the Locarno Treaties were signed in London after being negotiated in Locarno, Switzerland

Known collectively as the Locarno Pact, the treaties were seven post-World War I agreements negotiated between Germany, France, Great Britain, Belgium, Italy, Poland and Czechoslovakia. What events brought the Locarno Treaties into existence?

Unstable

The situation in Europe after World War I was highly unstable, marked by political and economic turmoil. Germany had been humiliated by the Treaty of Versailles in 1919 (having lost 13 per cent of its territory and 12 per cent of its population) and looked for revisions. Meanwhile, France, Belgium, Czechoslovakia and Poland feared that Germany would regain its military strength and wanted secure borders against a future German invasion.

Reparation

Germany aspired to become a great power again after World War I. It sought peace with France, recovery of land ceded to Poland and no further reparation payments. France's main concern was security against German aggression. To this end, France had signed treaties with Poland, Czechoslovakia, Romania and Yugoslavia to create a *cordon sanitaire* on Germany's eastern front. In 1923, France occupied the Ruhr to force the reparation

payments which Germany had defaulted on.

Two efforts to secure the peace through the League of Nations (the first worldwide intergovernmental body and forerunner to the United Nations) in 1923 and 1924 failed.

Impasse

The spur for the Locarno Treaties occurred when the Allies refused to withdraw their troops from the Cologne region and occupied Rhineland. To resolve the impasse, German foreign minister Gustav Stresemann communicated secretly with Great Britain and France to suggest a treaty in which all nations interested in the Rhine borders could resolve matters peacefully.

Despite initial caution, both countries agreed to negotiate, subject to conditions. France wanted Belgium to be included in the treaty and for Germany to join the League of Nations. France also demanded that those nations on Germany's western border would act as guarantors of the arbitration treaties Germany would sign with Poland and Czechoslovakia. Germany agreed to accept France's conditions – providing that it would not make guarantees about its eastern borders.

Guarantee

The negotiations took place in Locarno between 5 and 16



"Verträge von Locarno, 1925" — E. Steinemann, Wikimedia Commons (CC BY-SA 4.0)

October 1925. Seven treaties were agreed in total, the main one being the treaty of mutual guarantee between Germany, Belgium, France, Great Britain and Italy. The five countries guaranteed the protection of the borders between Germany and Belgium and between Germany and France as set out in the Treaty of Versailles. They also vowed to observe the demilitarised Rhineland zone as stipulated in Articles 42 and 43 of the Versailles Treaty.

Germany and Belgium (and also Germany and France) pledged they would not go to war against each other. One exception was a breach of the terms of the demilitarised Rhineland. In addition, Germany, France and Belgium resolved to settle disputes amicably through the League of Nations Council.

Arbitration

The terms of the arbitration agreements between Germany and France and Germany and Belgium were identical. Their purpose was the peaceful handling of

"all disputes of every kind" between Germany and her two neighbours.

Similarly, arbitration treaties between Germany and Poland and Germany and Czechoslovakia were practically the same as Germany's arbitration agreements with France and Belgium.

However, the independent treaties between France and Poland and France and Czechoslovakia were non-binding as Stresemann did not seek an 'Eastern Locarno'.



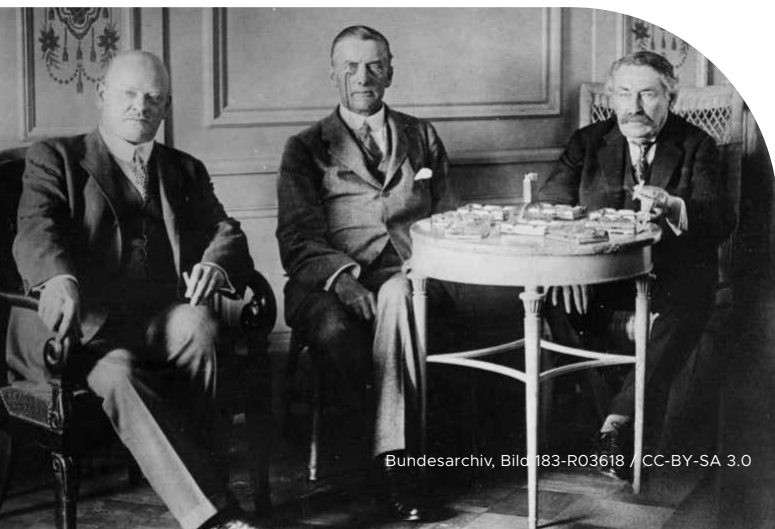
"Locarno Kantonspolizei, 1925" — Wikimedia Commons (CC BY-SA 4.0)

League of Nations

Did the Locarno Treaties work? History shows that Western Europe became much more politically stable between 1925 and 1930. Germany joined the League of Nations in 1926.

The treaties effectively collapsed on 7 March 1936 when troops from Nazi Germany marched into the demilitarised Rhineland unchallenged by the other treaty signatories.

100 years ago in London is researched and written by Alexa Michael



Bundesarchiv, Bild 183-R03618 / CC-BY-SA 3.0

The Knowledge

LBM's test of what readers know about London

1 Which railway terminal is nearest to Guy's Hospital?

2 "This may surprise many people but I love London". Which former political leader wrote this in her 2025 autobiography?

3 Which newspaper was founded in 1888 as the London Financial Guide?

4 Hackford Road, Lambeth SW9 was home to which painter – most often associated with Arles in France – in 1879?

5 What nickname is Denmark Street in WC2 known by?

6 Which orchestra was formed by Sir Thomas Beecham in 1832?

7 Who coined the phrase: *When a man is tired of London, he is tired of life*?

8 What is London Pride?

9 Which Orpington-born athlete won gold in the 100 metres World Athletics championships in 2019 and made the finals in this year's championship in Tokyo in both the 100 and 200 metres?

10 The 'Eagles' is the nickname of which London football club?



Find the answers on page 61

SPONSORED COLUMN

H-1B clampdown and Gold Card launch signal new direction in US immigration

By Christi Jackson at Laura Devine Immigration



The US immigration landscape shifted dramatically on 19 September 2025, with two headline-grabbing executive actions announced on the same day. Employers and individuals now face significant changes affecting the H-1B programme and a new controversial 'Gold Card' visa route.

H-1B visa changes

A Presidential Proclamation initially appeared to impose new restrictions on all H-1B workers outside the United States, requiring them to return before 21 September 2025 or for their employer to pay a \$100,000 supplemental 'entry' fee to permit re-entry.

Following widespread confusion, agencies clarified on 22 September that the fee and entry restrictions apply only to new H-1B petitions – those already with visas or beneficiaries in the US are exempt. Questions remain around the impact on next year's H-1B lottery, which is under its own review as USCIS has proposed to change the lottery to be weighted based on wages.

A lawsuit to challenge the proclamation was filed on 3 October, with its fate likely to hinge on how courts interpret executive authority over immigration. Employers with H-1B staff outside the US face urgent decisions: assess paying the fee or consider alternative visa routes.

Gold Card introduction

On the same day, President Trump signed an Executive Order creating a 'Gold Card' visa programme linking eligibility

for US permanent residence to large, non-refundable financial 'gifts' to the government. Individuals must contribute at least \$1 million; corporations may give \$2 million per sponsored employee.

The order instructs adjudicators to treat these gifts as evidence of 'extraordinary ability' or 'national interest waiver' eligibility under the EB-1A and EB-2 categories. Corporate sponsors may also reassign the gift to another employee.

The programme must be implemented within 90 days, but many details remain unresolved: derivative status for families, impact on existing visa backlogs and whether funds are refundable if denied. The gold-for-green card concept is also expected to face legal and constitutional challenges, particularly over the balance of power between executive discretion and Congress's authority over immigration.

What's next?

These developments mark a dramatic pivot in US immigration policy. The H-1B proclamation is already prompting litigation, while the Gold Card presents a high-stakes experiment in monetising permanent residence. The coming weeks will show how agencies implement rules, how courts respond and how employers and applicants adapt.

For advice on how these changes may affect you or your business, please contact our Enquiries team at enquiries@lauradevine.com.

Christi Jackson is a Partner and Head of US Immigration at Laura Devine Immigration, a transatlantic boutique immigration firm with offices in London and New York.

www.lauradevine.com

LAURA DEVINE
IMMIGRATION

Wildlife in the City

Sculptures and installations around the streets, squares and parks of London have become a welcome feature. *Go Wildlife Go!* is a particularly arresting sight in Paternoster Square in the City and is the work of British and Australian artists Gillie and

Marc which features animals from the wild who face a critical threat to their existence owing to poaching and habitat loss.

Survival

The animals – a hippo, a Masai giraffe,

an Indian elephant, a chimpanzee, a Grevy's zebra, a cheetah, a koala, a northern white rhino, an orangutan, a lion, and a mountain gorilla – are depicted riding a scooter in search of safety and survival in “a race against time”.

Thriving

Go Wildlife Go! is part of a broader Love the Last project, a social movement driven by public art to raise awareness, funds and support for endangered animals across the world. Their chance of survival lies in collective efforts to protect the natural world and ensure that they have safe, thriving habitats.

www.lovetheLast.com
www.gillieandmarc.com



On the runway

Plans for a second runway at London Gatwick Airport were approved by Transport Secretary Heidi Alexander in September as the government seeks economic growth opportunities

The plan involves moving the current northern runway a short distance to bring it into regular use, as well as other developments, including extending the size of terminals.

Trade benefits

Stewart Wingate, VINCI Airports managing director for the UK welcomed

the decision. “This is another important gateway in the planning process for this £2.2 billion investment, which is fully funded by our shareholders and will unlock significant growth, tourism and trade benefits for London Gatwick and the UK and create thousands of jobs.” Wingate, a former guest of LBM’s *Working Lunch* series, added that it was essential that any planning conditions “enable us to realise the full benefits of the project and do not impose unnecessary constraints that make it uneconomic to invest in.”

Vital

LCCI called the decision “a vital step forward for London’s economy and for the UK’s international competitiveness.

“Aviation plays a central role in connecting London with the world, supporting trade, investment and tourism. The northern runway is expected to unlock £1 billion in economic benefits annually and create

14,000 jobs, all funded through private investment at no cost to the taxpayer.

Prosperity

A robust aviation sector is essential to London’s growth, enabling the flow of people, goods and investment, all of which drive prosperity. To keep London at the forefront of global commerce and trade, we must continue to prioritise investment in world-class infrastructure.

Milestone

The announcement marks a milestone in securing the connectivity that London businesses need to thrive across the capital, the country and the world. Looking ahead, it is important that Heathrow, Luton, Stansted and other UK airports also receive government support to strengthen our aviation network and ensure that Britain remains globally competitive.

www.gatwickairport.com



Appleby Blue Almshouse by
Wetherford Watson Mann
Architects for United St
Saviour's Charity



Stirling work

Four of the six projects shortlisted for the Stirling Prize 2025 are located in London. Appleby Blue Almshouse, Elizabeth Tower, London College of Fashion and Niwa House are all up for the best building project, conferred annually by the Royal Institute of British Architects since 1996. Hastings House in East Sussex and AstraZeneca's global HQ in Cambridge make up the list.

- Appleby Blue Almshouse in Bermondsey has been designed to reduce isolation for older residents and provides a modern day take on traditional almshouses.
- The Elizabeth Tower, better known as Big Ben, is nominated for its recent restoration which took five years and cost £80 million.
- London College of Fashion in the Queen Elizabeth Olympic Park is one of a



Elizabeth Tower by Purcell for Strategic Estates/UK Parliament

host of new cultural centres on the East Bank.

- Niwa House in Southwark is a Japanese-inspired private home.

Previous winners of the Stirling Prize in London include Lord's Media Centre, Peckham Library, the Gherkin and the Bloomberg Building – built on the former site of LCCI. Last year's winner was the Elizabeth Line, the capital's successful east-west rail link.

www.architecture.com

And the winner is ...

The 2025 RIBA Stirling Prize, announced shortly before *LBM* went to press, was awarded to Appleby Blue, a new take on urban almshouses designed by architects Wetherford Watson Mann (WWM).

Niwa House by
Takero Shimazaki
Architects for a
private client

London College of
Fashion by Allies and
Morrison for University
of the Arts and London
Legacy Development



SPONSORED COLUMN

Leadership Teams That Scale: Who's Missing from the Table?



Reyhana Jano

As businesses grow, the leadership table often gets crowded but not always with the right mix of people. Many scaling companies build their leadership teams around sales, operations and finance, while overlooking key functions such as HR.

On paper, it makes sense. HR, compliance or even marketing are sometimes seen as “overhead” roles non-revenue generating and therefore optional until the business gets “big enough.” But this is where cracks quietly start to appear.

The warning signs are easy to miss at first: avoidable conflict, inconsistent decisions or talented people leaving because expectations were never met. Over time, these issues grow in cost and complexity. Recruitment becomes harder, turnover increases and culture begins to drift. These aren't just “people problems” they are operational risks that affect profitability and growth.

HR, done well, isn't about ticking boxes or enforcing policy. It's about creating structure, clarity and consistency. It ensures people understand what's expected, managers feel supported and leaders can make confident, fair decisions. Good HR prevents the fires that distract from strategy and customers.

The same principle applies across other business support functions. Finance brings foresight and control, while operations ensure delivery and quality keep pace with demand. Each plays a role in protecting and enabling growth not slowing it down.

A well-rounded leadership team doesn't just chase new contracts; it strengthens the foundations for sustainable growth. The best founders recognise that investing early in HR and operational expertise isn't a cost it's a safeguard for long-term success.

When you have the right voices at the table, your leadership team shifts from managing crises to driving performance. The question is: *Who's missing from your table and what is it costing you?*


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Eight million ... and counting



London Heathrow Airport made history this summer when, in August, it surpassed eight million passengers in a single month for the first time

Critical role

This achievement positions Heathrow as the first major European hub to exceed the eight million mark and, the airport states, further cements its critical role as the UK's gateway to growth.

During the month of August, 98 per cent of bags travelled on their flights as expected and 96 per cent of passengers waited less than five minutes at security.

Trading opportunities

The airport welcomes the government's commitment to expanding Heathrow which, it says, "could unlock greater capacity, greater routes and greater trading opportunities." Earlier this summer, Heathrow submitted a proposal for a fully private sector-funded

runway that could be operational within a decade and would support the national mission for economic growth.



Service

Heathrow chief executive Thomas Woldbye commented: "Heathrow became the first European airport to handle over eight million passengers in a single month and we achieved that

whilst maintaining industry-leading punctuality and service levels. This is an outstanding achievement, made possible by the collective efforts of our colleagues, airline partners and the wider airport community who worked as one to deliver excellent service for our passengers and the UK."

www.heathrow.com



Heathrow

Changes in the political landscape

by Vittoria Zerbini

Over the last two months of summer, LCCI has featured prominently in coverage highlighting key developments affecting London's business landscape. From proposed changes to Oxford Street and initiatives to boost local economic activity, to engagement with emerging political parties and discussions ahead of the government's forthcoming Budget at Party Conferences, London's biggest business organisation has been providing insight and guidance on issues that matter most to the capital's firms. Collaboration, clarity and informed policymaking ensure that London businesses' perspectives are represented in debates shaping the city's economic and political environment.



businesses through fashion, culture and community-led events. Fatehi emphasised LCCI's support for collaboration between City Hall, residents and traders to ensure the scheme delivers shared economic benefit.

Emerging political voices

In *The Financial Times*, Fatehi was among business leaders attending a breakfast with Reform UK representatives hosted by Sanctuary Counsel, to help attendees understand Reform's approach to business. He described the event as "an important opportunity to understand the party's approach to business and the policy priorities it sees as important for the year ahead." His participation reflected LCCI's continued engagement with policymakers across the political spectrum to ensure London businesses are represented in evolving political and economic debates.



Revitalising Oxford Street

In coverage by *BBC London*, LCCI chief executive Karim Fatehi OBE welcomed the Mayor of London's plans to pedestrianise Oxford Street, describing them as "a bold and exciting step towards re-energising London's West End." The proposed car-free initiative aims to boost footfall and support local

"an important opportunity to understand the party's approach to business and the policy priorities it sees as important for the year ahead."



Budget concerns

In *Reuters*, Karim Fatehi OBE, speaking ahead of the government's forthcoming budget, urged policymakers to avoid further tax increases on small businesses. Commenting during discussions around business engagement at the Labour Party's annual conference, Fatehi highlighted the uncertainty created by repeated fiscal pressure and emphasised the need for clarity to support investment and growth. His remarks reflected wider concerns among London firms about potential tax rises and economic uncertainty.



Vittoria Zerbini is media and policy assistant at LCCI

Tuscany, at the heart of Italy and Europe

Tuscany is among the most attractive mid-sized regions in Europe: Tuscany's offer to potential and existing investors lies in its openness to investment, its highly skilled human resources, top-level public research facilities, advanced scientific and technological expertise, cost competitiveness, a diverse economy based on valuable business clusters, and an exceptional quality of life. Combining tradition, innovation, entrepreneurship, manufacturing excellence, a distinct lifestyle, and social cohesion, Tuscany positions itself as a forward-looking place with deep historical roots.

From 2016 to the present day, Tuscany has attracted around 200 greenfield projects accounting for capex investments of €3Bn and generating more than 10.000 new jobs.

The economic model of Tuscany is characterized by several industrial districts that have progressively evolved towards eco-systems based on large and medium-sized companies connected with a qualified R&D system and an efficient supply chain system.

Key sectors include: **Life Sciences, Fashion, Digital & ICT, Yachtbuilding, Agribusiness, Aerospace, Smart Industry Transport & Mobility.**

LIFE SCIENCES: Tuscany boasts the 3rd national district while Italy is 2nd in Europe in terms of Pharma production.

FASHION: excellent expertise in products and processes. Top worldwide players were born and are still located in Tuscany: Gucci (Kering), Ferragamo, Cavalli, and many others.

DIGITAL & ICT: excellent research centres and universities, vast pool of talent, competitive costs.

YACHT BUILDING: worldwide leadership. Top companies rooted in Tuscany: Azimut, Benetti, Sanlorenzo,



Italian Sea Group, Overmarine Group, Rossinavi, Codecasa, Baglietto Next Yacht Group.

AGRIBUSINESS: culture and territory, tradition and high quality of products and raw material. International leadership.

AEROSPACE: the aerospace sector in Tuscany is an industrial and scientific excellence, comprising companies, research institutes and universities.

SMART INDUSTRY: Tuscany is a centre of excellence for robotics. Automation and Mechatronics sectors are growing both in terms of total turnover and exports.

TRANSPORT & MOBILITY: presence of international players and multinationals. The region keeps on attracting investments and the key subsectors are growing fast

Invest in Tuscany Services

Invest in Tuscany is the regional "one stop shop" promoting Tuscany as a key investment destination. It supports foreign companies by offering free, confidential, and tailored assistance for setting up and expanding operations. Services include investor analysis, customized dossiers, organizing site visits and meetings, identifying settlement

opportunities, managing relations with public authorities, and helping with project implementation.

The agency provides key economic data and detailed insights on sectors, growth trends, trade, regulations, labour laws, education, research, operating costs, infrastructure, support services, and financial incentives to help investors make informed decisions.



It also helps identify suitable locations through information on industry clusters, business incubators, technology parks, and private properties, with full support during site visits and evaluations. Personalized reports on European, national, and regional incentives, including R&D, digital and green transitions, and training, are also provided. Aftercare services ensure smooth business operations after establishment.



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invest in tuscany

Tapping into India's talent pool

| by D.K Praveen Kumar

“For decades, India has been a magnet for global businesses seeking talent, efficiency, and innovation. The country's journey in the global business landscape has been nothing short of remarkable. In the 1980s, India became the resourcing capital of the world, offering a massive pool of skilled professionals. By the 1990s, it transformed into the outsourcing capital, with large corporations offshoring their IT, customer service, and back-office functions. Today, India has emerged as the insourcing capital of the world, where companies no longer just outsource but set up their own teams to drive core business functions.

This trend is no longer limited to large enterprises. Small and mid-sized companies (SMEs) across the world are increasingly setting up their own micro GCCs – global capability centres – in India. These smaller, more agile companies – typically with teams of five to 200 employees – are enabling businesses of all sizes to tap into India's talent pool and boost their global competitiveness.

Evolving

India is already home to over 1,500 GCCs, employing more than 1.7 million people. For years, these centres were predominantly established by Fortune 500 companies with the financial muscle to build large-scale operations. However, this model is evolving.

Thanks to remote work models, flexible infrastructure, and digital

transformation, even smaller companies are now able to set up micro GCCs in India without massive upfront investments. This shift is giving SMEs the same access to India's talent and cost advantages that were once exclusive to industry giants.

What are micro GCCs?

Imagine you run a tech startup in London or a mid-sized marketing agency in Sydney. You want to scale but face rising costs and limited local talent. Instead of outsourcing, you decide to set up a small, dedicated team in India – a micro GCC.

With five to 200 team members, you get direct control over your operations, maintain your company culture, and build a seamless extension of your core team.

Why India?

There's a reason why companies of all sizes are flocking to India:

- **World-class talent:** India produces over 1.5 million engineers and 300,000 management graduates every year, making it a global talent powerhouse. Whether you need tech experts, data analysts, or customer support specialists, India has you covered.
- **Cost efficiency:** setting up a micro GCC can cut operational costs by 40 to 70 per cent, helping SMEs remain competitive without compromising on quality.

- **Agility and flexibility:** with co-working spaces, remote work options, and plug-and-play offices, SMEs can quickly establish operations with minimal overheads.
- **Supportive business environment:** India's business-friendly policies, such as Make in India and Startup India, make it easier for global businesses to set up and scale.

Game-changer

For SMEs, micro GCCs offer several key advantages:

- 1. Cost-effective expansion:** you can grow your business without massive capital investments, freeing up resources for other areas.
- 2. Direct control and quality:** unlike traditional outsourcing, micro GCCs give you full control over your remote team, ensuring alignment with your goals and quality standards.
- 3. Competitive edge:** By leveraging India's talent and cost benefits, you can compete with larger players on a global scale.

Opportunity

India is no longer just a destination for corporate giants – it is a land of opportunity for businesses of all sizes. The rise of micro GCCs is levelling the playing field, allowing SMEs to access the same talent, efficiency, and scalability that was once reserved for Fortune 500 companies. ”

D.K. Praveen Kumar is co-founder of Multi Recruit and InsourceIndia

<https://insourceindia.com>





UK-US tech pact a boost for innovation and trade

LCCI has welcomed the Tech Prosperity Deal agreed between the UK and US, announced during President Donald Trump's second state visit to the UK

The partnership aims to deliver new healthcare breakthroughs, clean home-grown energy and more investment in local communities and businesses, with leading tech firms committing £31 billion to boost the UK's AI infrastructure.

Economic hub

With the US standing as the UK's largest individual export market for goods and services, as well as its largest source of inward investment, strengthening this relationship is central to the success of London businesses. As the nation's economic hub, and a major contributor to the UK's export market, a thriving London economy will benefit the country as a whole.

The visit's focus on economic co-operation, evidenced by the tech partnership, is an encouraging sign of intent to further strengthen and reinforce the well-documented 'special relationship' between the two nations.

...is an encouraging sign of intent to further strengthen and reinforce the well-documented 'special relationship' between the two nations.

”

Stability

The partnership builds on the recent trade agreement the UK government signed with the US that came into force in June 2025, protecting jobs and providing stability for exporters, particularly for UK carmakers, steelworkers and farmers.

LCCI "now urges the UK government to build on this momentum, securing further trade deals that strengthen London's business environment and create the open, stable and ambitious conditions in which UK firms can thrive."

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ISO 27001 Certification to improve cyber-security

You've probably seen a lot in the news about cybersecurity recently and may be considering a review of information security arrangements!



A comprehensive information security management system can assist with ensuring the effectiveness of cybersecurity arrangements and go beyond the technology solutions to ensure effective controls are in place for all threats and risks.

alphaZ documents provides a range of documentation resources to help ensure that effective cybersecurity arrangements are in place as well as ensuring compliance with applicable legislation including the Data Protection Regulations and the ISO 27001:2022 Information Security Management Systems standard.

How can alphaZ documents help you?

The resources provided can help ensure compliance and cybersecurity by supporting the development of management system best practice;

- Full ISO 27001:2022 management system toolkit
- Information security policies and procedures
- Registers for tracking information security risks, IT assets, legal obligations, personal data, key supplier risks etc...
- Checklists for cybersecurity and information security
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- Registers and systems for managing information security incidents

An alphaZ subscription includes access to download all alphaZ documents, ISO toolkits and also provides access to the ISO and legal update service with frequent updates.

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Sara is the virtual face of our team of ISO and business consultants at isomanaged.com. We offer consultancy services for companies implementing ISO compliant management systems and ISO certification. isomanaged.com / isoassured.co.uk
To enquire contact: sales@isomanaged.com
Tel: 0333 355 0860

Overseas business opportunities

A selection of business co-operation offers made by companies wishing to work with UK firms taken from the Enterprise Europe Network Partnership Opportunities Database. To find out more about these and similar opportunities, contact Innovate UK Business Growth at <https://iuk-business-connect.org.uk/business-growth-contact> or call on 0300 123 3066



France

R&D centre provides

AI and robotics-based technologies for sorting, dismantling and identifying textile, footwear and leather-goods waste. It seeks industrial partners interested in a commercial agreement with technical assistance to scale circular solutions for themselves.

REF: TOFR20251007026



Greece

Company has developed and patented a passive reflected wave amplifier that improves hearing by redirecting frontal sound waves toward the ear canal, enhancing speech clarity and musical richness without using any electronic components. Inspired by the natural gesture of cupping a hand behind the ear, the device offers a lightweight, ergonomic and comfortable solution for people attending concerts and theaters.

REF: TOES20251011001



Finland

A provider of a next-generation hiring intelligence platform is seeking partnerships with human resource (HR) consultancies, recruitment process outsourcing firms and HR tech companies looking to enhance their talent acquisition offerings. The company enables smarter, faster and more accurate recruitment through a powerful combination of psychometric assessments and integrated recruitment tools.

REF: BOFI20251010011



Cyprus

SME offers turnkey

clean-tech solutions integrating solar energy optimisation, wastewater treatment and sustainable food production. Its AI-driven platform delivers up to 60% energy savings for industries, municipalities and agricultural sectors. The SME seeks international partners for commercialisation, distribution, and large-scale deployments.

REF: BOCY20251009011



Switzerland

Company's patented technology entails molecular sieving membrane container solutions for carbon capture and hydrocarbon separation. Saving up to 90%, this gas separation technology achieves superior energy efficiency by changing the physical separation principle from 'thermal' to 'sieving' separation. Company is looking for commercial agreement with technical assistance or R&D co-operation agreement.

REF: TOCH20250926006



Luxembourg

An economic entity offers a SaaS platform dedicated to the Product Circularity Data Sheet (PCDS, ISO 59040). The solution enables companies to create, exchange and verify PCDS, supporting them in meeting requirements of ESPR, CSRD and green claims. Commercial agreements with partners across Europe to expand adoption and co-develop circular economy solutions are sought.

REF: BOLU20251002017



Turkey

Company is developing a fully autonomous AI-driven optimisation assistant that learns device usage patterns and environmental factors to make predictive decisions. The solution optimises RAM, CPU, storage and energy consumption, operating both online and offline, with a central management panel for enterprises. A freemium model ensures accessibility, while modular AI and ad-based revenue support scalability.

REF: RDRT20251002009



Romania

IT services provider specialises in the development of apps, mobile apps and web portals. The SME is interested in signing commercial agreements with foreign partners, regardless of their country of origin.

REF: BORO20250929010



Sweden

Company is looking for partners interested in distributing the company's innovative product portfolio, consisting of sustainable and natural, fully certified cosmetic and sunscreen products. The products come in two categories: sport/active; and everyday products.

REF: BOSE20250926014



Czech Republic

A family-owned company producing natural cosmetics with a story of manufacturing products based on their own needs, caring not

only about the composition of the products, but also about the footprint they leave, is searching for a reliable producer of biopolymer cosmetics packaging to sign a commercial agreement.

REF: BRCZ20250923012



Germany

SME offers software development services such as mobile applications, analysis of processes, custom software development, data science and process design with expertise in data protection, quality management, AI implementation and IT development. Preferred co-operation types include commercial agreements and long-term partnerships (supplier agreements).

REF: BODE20250822018



Italy

Company offers a comprehensive range of equipment and turnkey solutions for water purification and treatment, serving various industrial and public sectors. The company is actively seeking international distributors, commercial agents and engineering firms to broaden its market presence and collaborate on projects worldwide.

REF: BOIT20251015003



Ask an Expert

Estella Newbold-Brown – Partner and Head of Family Law, Amphlett Lissimore

What is a prenuptial agreement and when is it needed?

A couple planning to marry or enter a civil partnership, may decide to sign an agreement that shows what they intend to happen to their money and property, if their marriage or civil partnership were to end. The main purpose of the Agreement is usually to protect separate assets, like assets owned and acquired before the parties married or started living together, inheritances, business interest or family wealth.

Most people getting married for the second time will have a prenuptial agreement in place, but it is also growing in popularity amongst people marrying for the first time and those who have family wealth.

How can a prenuptial agreement protect your business?

A prenuptial agreement can be a strategic tool for business owners with its main purpose being to create a level of certainty. It can outline how business assets should be shared in the event of a divorce, and to differentiate business assets from personal ones.

The Agreement can:

- Ring-fence any pre-marital business assets or inherited assets
- Help to prevent disruption to the business on separation
- Determine the value of the business at the time of marriage and define how any post-marital appreciation/depreciation should be divided on separation
- Define how any income from the business/ investments should be distributed
- Help with succession planning

What other assets can be included in a prenuptial agreement?

Prenuptial agreements are put in place to protect a variety of assets and are completely tailored to meet both parties' needs.

At the back of the prenuptial agreement there should be a schedule detailing your assets and the Agreement will contain information on how you both wish for them to be looked after during your marriage and how they will be divided should your relationship break down.

If you have any assets that you would prefer not to be divided or split between you and your partner, then these should be included in your prenuptial agreement.

The assets contained in a prenuptial agreement are usually:

- Properties held in your sole name, joint names or with a third party
- Savings held in bank accounts, ISAs, stocks and shares etc
- Premium bonds
- Inheritance – either received now or anticipated inheritance
- Pensions
- Business interests
- Jewellery
- Income

If there is a family pet, you can also include a provision of who should care for the pet in the event of your separation.

Are prenuptial agreements legally binding?

No, prenuptial agreements are not legally binding but if they are prepared properly, they can carry significant weight.

The legal principles come from the decision of the Supreme Court in 2010 (*Radmacher v Granatino*) where the court said: 'The court

should give effect to a nuptial agreement that is freely entered into by each party with a full appreciation of its implications unless in the circumstances prevailing it would not be fair to hold the parties to their Agreement'.

To give a prenuptial agreement the best chance of being upheld by a Court, what do I need to consider?

- Neither party should feel that they have been pressured into entering into this Agreement. Both parties must do so voluntarily and of their own free will. There must be no undue influence or duress.
- Both parties should be separately and independently advised by a solicitor before entering into the Agreement.
- Both parties must disclose to the other their assets and liabilities and financial circumstances, generally. This means that both parties will have sufficient information to make an informed decision on to whether to enter into the Agreement with a full understanding of its implications.
- The Agreement is entered into some time before the marriage takes place. Many people say at least six weeks before the wedding is the minimum. Most agree that less than 28 days would be insufficient.
- Legal contractual requirements need to be followed - including a statement in the prenuptial agreement that both parties intend to 'create legal relations' by entering into the Agreement, and that the Agreement is executed as 'a deed', which includes that it must be witnessed by an independent witness.
- The Agreement should be fair. To be fair, recognition will have to be given to changing the agreement as time goes by and this is why I would always advise that you include a review clause after five years and in certain events such as ill health or birth of a child etc.

For more information, visit
www.allaw.co.uk
 email contact@allaw.co.uk
 or contact the team on
 020 8771 5254



Amphlett Lissimore
 SOLICITORS

Service exports climb but goods falter

British Chambers of Commerce (BCC) have provided insightful commentary following the latest ONS trade data with head of policy William Bain pointing out that UK trade is heading along two distinct paths

“There is a steady rise in services, which already account for more than half of UK exports, but trade in goods remains in flux. Manufacturers are still adjusting to the new realities of global trade policy and uncertainty around further tariffs remains high.

Flat

“Trade in goods with the US has plunged since higher tariffs were introduced. The full impact of the US *de minimis* exemption removal is yet to be fully reflected in the data and is weighing heavily on UK traders. In many sectors, trade in goods with the EU and other non-EU countries also stayed flat during August.

Fragile

Bain continued: “Growth remains fragile and more needs to be done to leverage new and upgraded trading

terms with the US, the EU and Indo-Pacific regions to boost our export performance.”

BCC’s Budget submission calls upon government to implement customs reforms and trade accelerators to make goods trade simpler, cheaper and faster with key UK markets.

Services

UK services exports maintained a steady rate of increase, with 0.45 per cent month-on-month and 6.26 per cent year-on-year increases in volumes in August.

Services imports to the UK increased by 0.36 per cent month-on-month in August and 3.39 per cent year-on-year.

Goods

By contrast, the volume of UK goods

exports fell by 2.7 per cent month-on-month in August with a reduction to the EU of four per cent, and non-EU countries of 1.6 per cent.

Imports of goods from the EU rose by 1.44 per cent month-on-month. There was a 1.16 per cent increase in goods imports from the rest of the world.

UK goods exports to the US continue to fluctuate as firms adjust to trade policy and supply chain developments. Month-on-month and year-on-year UK goods export values to the US were down 13.46 per cent.

UK imports of goods from the US were down 8.89 per cent in August month-on-month in value terms, with a reduction of 6.81 per cent compared with a year ago.

<https://www.ons.gov.uk/economy/nationalaccounts/balanceofpayments/bulletins/uktrade/august2025>



Changing of the guard

In the ATA Carnet session at the World Chambers Congress in Melbourne this September (see page 6 for report), outgoing World ATA Carnet Council chair Henk Wit moderated a panel which included Amanda Barlow, vice president, Rock-It Cargo, and incoming chair Declan Daily of the US Council for International Business. Wit (pictured on the left), from the Netherlands Chamber of Commerce, has played a vital role in the operation and development of the ‘passport for goods’ and was given a suitable send-off from the Carnet group in recognition of his contribution to the document’s success.



MOU signed with Saudi company

Meeting with inward delegations is an effective way for Chamber members to make overseas business connections without even leaving the country *writes Annabel Fogden*

Partnership

A great example is the Saudi construction and infrastructure delegation that LCCI welcomed at the end of July this year. As a consequence, a partnership was formed between Dr Bola Abisogun OBE (Hon DUniv, Hon MBA), Digital Twin Skills Academy CIC and Mashael Bin Saedan, Al-Saedan for Development.

agreed to enter a long-term strategic partnership by signing a Memorandum of Understanding (MoU) to share knowledge in digital construction. This is specifically for the timely adoption and use of 5D digital twins to facilitate assurance and insurance requirement for all public sector construction projects, procured by the Saudi government.

Annabel Fogden is head of international at LCCI

Timely

These companies have

Dubai – gateway to global trade

LCCI recently hosted a roundtable with Dubai Airport Free Zone (DAFZ) in collaboration with the British Chambers of Commerce.

This event brought together a select group of exporters to learn about the advantages that Dubai offers as a strategic business location. Delegates heard from DAFZ's Gary Hooper and Mariam Saleh Rohparwar

about the impressive local infrastructure.

DAFZ is one of only three bonded free zones which means that businesses benefit from a 19 per cent tax exemption. Delegates were also interested to learn how DAFZ is supporting e-commerce businesses through their third-party logistics partner.

www.dafz.ae/en



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Why Construction Businesses Need a Specialist Lawyer

Working in construction means dealing with constant pressures including meeting deadlines, controlling sub-contractors, and keeping your projects on track, so legal problems are usually the last thing you want to think about until you end up facing one.

Construction is one of the most legally complex industries. From contracts and payments to safety regulations and disputes, issues can escalate quickly, and cost far more than you expect. Having a lawyer on hand who knows the construction sector is not just a safety net, it is a business necessity.

Here is how the right legal support from construction law specialists like Bishopsgate Law can make a difference:

Contracts that protect your business

Well-drafted contracts prevent confusion over responsibilities, payments and project timelines. Using a good construction lawyer to draft or look over your contracts ensures agreements are watertight and tailored to projects.

Fast solutions to payment problems

Late or withheld payments are a common headache in the construction industry. We know the payment options and processes that can be used, and we can apply them to help keep your cashflow steady and your projects moving.

Practical dispute resolution

Delays, defects, or changes can spark disputes between contractors, clients, or sub-contractors. An experienced lawyer can step in early, using negotiation or mediation to resolve matters before they escalate into expensive litigation.

When problems emerge a few years down the line, associated businesses or connected persons can now be held liable for defects when a building liability order is served, and required to meet an original

developer's obligations, so the age-old threat of going into insolvency to avoid being liable no longer applies.

Compliance

Construction businesses must meet a large number of legal requirements. We can ensure you are up to date with current regulations, including the Building Safety Act and related legislation, protecting you from fines, penalties, or project shutdowns.

Safeguarding your reputation

How disputes are handled can affect long-term relationships with clients, suppliers, and partners. We can help resolve conflicts in a professional way that limits damage and preserves valuable business connections.

Identifying and managing risks

Every project involves financial, operational, and legal risks. We can help you anticipate potential problems and put safeguards in place, so you can focus on delivery with greater confidence.

A specialist construction lawyer is not just there for when something goes wrong – we can help you prevent problems, protect your business, and keep projects running smoothly.

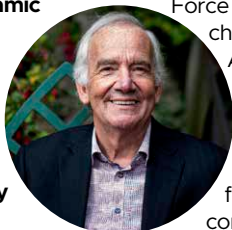
Christopher Cox, senior solicitor for construction and commercial property disputes at Bishopsgate Law. Telephone: **01707 246100**. E-mail: enquiries@bishopsgatelaw.com. www.bishopsgatelaw.com.



BishopsgateLaw

Strengthening team connections – the key to unravelling complexity

In *Team of Teams Coaching*, Peter Hawkins and Catherine Carr explore the dynamic and interconnected nature of modern organisations and offer a fresh way of looking at the leadership needed in a complex and rapidly changing world.



Complexity

In a nutshell, the authors pose the question: what if the way we currently lead teams is holding us back from the future we need to create? They argue that in an era where complexity outpaces our ability to predict outcomes, organisations that fail to evolve their leadership approach and leave teams working in silos risk becoming obsolete.

Most leadership development still focuses on individuals and individual teams. Here the authors explore how leadership development can move beyond simply developing high performance at the individual or team level – and instead connect teams, organisation-wide, so they can be a positive force for change across the whole business.

Interconnected

The origin of the 'Team of Teams' approach was pioneered by General McChrystal in the transformation

undertaken by the U.S. military's Joint Special Operations Task

Force in response to the challenges posed by Al-Qaeda in Iraq. Faced with a highly adaptable and decentralised enemy, the Task Force shifted from a traditional command-and-control structure to a more flexible and interconnected network of teams. This change allowed for faster decision-making, improved information sharing, and more effective collaboration across different units and agencies. By fostering a shared understanding and purpose, the Task Force was able to outmanoeuvre a complex and fast-moving adversary.

Shared purpose

Hawkins and Carr from Renewal Associates have integrated this thinking with many years of their own research and team coaching practice in organisations and developed a systemic 'Team of Teams' approach for business and other organisations. They advocate for more flexible, interconnected teams that can respond quickly to change. As well as emphasising the importance of creating a shared purpose, fostering open communication, and leveraging diverse talents, they offer practical insights and examples.

Collaborative

One example of the 'Team of Teams' approach in the book is the story of Skyguide, the Swiss Air Navigation Services Provider. The chief executive recounts how he worked with Hawkins, using this approach, and created a new 'engagement architecture' to overcome silos and create a collaborative leadership culture, including an 'horizon team' of the top 50 leaders and a 'shadow executive board' of talented employees aged under 30 to challenge and stimulate the main board with new ideas.

Bold

There is also a compelling case study around the 95-year-old Australian civil engineering firm GHD which embarked on a bold new strategy aimed at forging deeper partnerships with clients across both the commercial and public sectors. This strategy was not solely about expanding service offerings but also about integrating various disciplines to address critical global challenges, such as the future of water and energy.

The journey was complex and included the classic challenge of

organisational silos that hinder innovation and collaboration. By adopting a 'Team of Teams' approach, GHD made significant strides in enhancing interconnectedness and leveraging global expertise and resources.

This initiative transformed them from a national enterprise with international outposts into an internationally networked business. The company is now capable of efficiently directing resources, expertise, and business insights to areas of greatest need, embodying the philosophy espoused in this book.



Rigorous

Team of Teams Coaching is based on recent research, drawing on insights from over 70 organisations across diverse sectors and countries about the benefits of

strengthening the connections between teams and enhancing collaboration. Is a practical guide as well as being academically rigorous.

Team of Teams Coaching: using a teaming approach to increase business impact

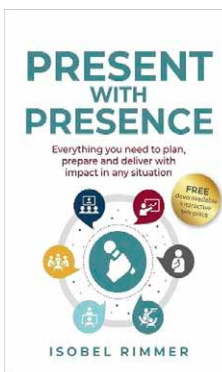
Authors: Professor Peter Hawkins and Dr Catherine Carr
Published by Kogan Page
www.koganpage.com

Getting over glossophobia

"Everyone has to speak in public and present at some point in their lives. For the vast majority, the experience can be filled with fear and dread."

Isobel Rimmer aims to help readers get over their 'glossophobia' (for that is the term for fear of public speaking) with this book which promises to deliver "everything you need to plan, prepare and deliver with impact in any situation."

Nerve-jangling
Her definition



of 'public' is broad and she gives tips and advice on how to present oneself in job interviews, work presentations and online, as well as in the more potentially nerve-jangling conference speeches or TV interviews.

Rimmer's credentials for offering advice are impressive. A columnist, political pundit, speaker, business owner, coach, mentor ... all experiences contribute to her knowledge and ability to impart words of practical advice.

Natural state

Two things stood out for me in this very useful book. Firstly, the author's recognition that it was ok to be nervous when faced with a public speaking performance. It is, she says, "a natural state and it's one you want to have." Moreover, "without adrenaline and a few nerves, your delivery will lack energy."

I also welcomed the chapter: Does anyone have a question? Too often I have witnessed impressive presentations undermined by lame or perfunctory Q&A sessions

that followed. Rimmer's 'red-amber-green' technique can help ensure that they are the crowning glory.



Impact

The foreword to this book comes from Sir Ed Davey MP who presents it accurately: "If you want to have a powerful presence, be able to deliver with impact, whatever the situation, and light up the room – whether you're speaking in person or online – you'll learn how, right here."

***Present with Presence* by Isobel Rimmer**
Rethink Press
www.rethinkpress.com

Online safety and cyber threats

by Isak Oosthuizen



Isak Oosthuizen is the founder and chief executive of Zhero Limited

www.zhero.co.uk

October was Cyber Security Awareness month (CSAM), a global endeavour dedicated to raising awareness about online safety and cyber threats. CSAM began in the UK under the umbrella of the EU in 2012. The NCSC (National Cyber Security Centre) is a major proponent of CSAM, offering practical advice and resources on its website and social media channels. It targets specific groups such as SMEs, the public sector and government, individual consumers, and children.

Organisations such as the NHS, small businesses, and charities run their own campaigns using resources from the NCSC and regional cyber resilience centres.

#StaySafeOnline

The theme for the UK CSAM in 2025 is Stay Safe Online, emphasising practical measures that individuals and businesses can apply every day to improve their online security throughout the year. Stay Safe Online emphasises achievable steps that can be implemented from the outset to strengthen protection in the long term. It also highlights the crucial role of human behaviour in cybersecurity, offering guidance relevant to everyone who faces evolving threats.

Actions

The premise of CSAM 2025 has four main action points:

- Creating strong, unique passwords and using a password manager to keep them secure.
- Enabling multi-factor authentication across all accounts to add an enhanced layer of security to protect against unauthorised access, credential theft, phishing and brute-force attacks.
- Updating software that contains critical patches that fix vulnerabilities.
- Being aware of phishing and other scams and knowing how to report them.

Cybersecurity basics

There's so much more to cybersecurity than simply awareness. Security education and training provide a solid foundation. But with human error playing a role in 95 per cent of breaches, they are not the holy grail. Nevertheless, robust security is within easy reach for SMEs and individuals who stick to a few basic principles. Beyond the Stay Safe Online action points, having multiple backups in two or more locations is a must for data protection. Don't be fooled into thinking that data in the cloud is secure and continuously backed up. It's not. Password policies, up-to-date hardware and software inventories, access control, vetting third-party suppliers and contractors, and continuous network monitoring are all part and parcel of the foundation upon which the cybersecurity wall is built. Reflect on the words of American computer security expert, Window Snyder: "A single vulnerability is all an attacker needs."

The bottom line is to give yourself more security than you need today.

Threats

The GOV.UK Cyber Security Breaches Survey 2025 estimates that 43 per cent of businesses and 30 per cent of charities experienced a cybersecurity breach or attack in 2024. This equates to approximately 612,000 UK businesses and 61,000 UK charities.

With future cybersecurity threats like AI-powered attacks, ransomware, sophisticated phishing and social engineering, and quantum computing's threat to encryption, the situation is unlikely to improve. The bottom line is that cyberattacks may sound theoretical and technical, but they have a real-world impact on real people. For UK businesses wanting to remain competitive and operational, the action points of CSAM are not just for October, but for life.

Home is where the growth is

Research from the Barclays Business Prosperity Index among 500 technology business leaders reveals that 62 per cent consider the UK a more attractive location to grow and scale a tech business than mainland Europe. Sixty-one per cent favoured the UK over the Asia-Pacific region and 60 per cent preferred it to the United States

The UK's strong market opportunities and customer base, access to a skilled and diverse talent pool, and faster-growing consumer take-up of technology products were the three key differentiators cited compared to other markets.

AI products

Interest in the technology sector continues to surge, with half of tech businesses (50 per cent) planning at least a 20 per cent increase in AI investment over the next 12 months and 95 per cent reporting increasing demand from clients for AI products and services.

This is supported by wider confidence in the economic outlook. More than three quarters (76 per cent) of tech firms report that the UK macroeconomic climate is giving their business a boost and a similar share (75 per cent) believe the political landscape will help support growth over the next three years.

Capital

More broadly, tech firms are committed to ongoing investment in their business. Seven in 10 expect to commit more



capital this year compared to last and by an average increase of 8.9 per cent.

Barclays' anonymised client data2 comparing Q1 2024 and Q1 2025 also indicates strong investment intentions:

- Cash inflows into technology businesses rose by 1.7 per cent, while overall cash balances in current accounts declined by 9.6 per cent
- However, the tech sector had the highest increase in savings account balances, up 21.5 per cent. This suggests that tech businesses are holding onto cash ready to deploy to support their investment plans
- Meanwhile overdraft usage fell by 26.2 per cent, despite borrowing

remaining relatively flat over the same timeframe.

Stronger liquidity

These figures reflect stronger short-term liquidity and a shift away from flexible, high-cost borrowing towards more structured financing, while also signalling greater confidence in cash flow stability and long-term planning.

The sector also remains highly outward-facing, with 95 per cent of tech leaders surveyed stating they engaged in exports during the period.

Despite plans for growth, some barriers to sourcing funding and investment remain. The most pressing challenges were cited as: high costs associated with

the fundraising process; excessive regulatory requirements and compliance costs; and limited government funding and grants. This results in hurdles for companies looking to scale and innovate in the UK.

Government backing

To ensure the UK retains its position as one of the global leaders in technology innovation, 72 per cent of companies in the sector believe that government backing is crucial to support their long-term business growth. Namely, 44 per cent of respondents are calling for specialised funding programmes for the technology sector and 37 per cent believe the government should provide more robust support for businesses looking to attract international investors.

An additional 36 per cent would like to see enhanced tax incentives for equity investments to help stimulate greater private investment and innovation, alongside a further 36 per cent calling for government grants for start-ups and small businesses.

www.home.barclays/businessprosperity

Executives in the digital age

by Ciaran Bollard

In today's digital age, it is almost impossible to brush over viral moments as social media, AI tools and the 24-hour news cycle have resulted in a new governance and executive risk outlook. Technology has made it impossible to avoid viral moments and public scrutiny. Any moment caught on camera and worthy of content could become a turning point for a company, regardless of whether it is during work hours or a private night out.

Challenging

Corporate leaders must realise the risk of personal missteps and how quickly scrutiny can start. It is important for executives to be both proactive and reactive in their engagement with the digital landscape, including online posts, tweets and even in their personal lives. A single sentence or moment can amplify public perception and lead to mistrust in the company, making it challenging to control the narrative..

There is a critical need for stronger governance training to ensure leaders are well-equipped for moments of crisis.

Unprofessional

Boards are responsible for ensuring executives are proactive, digitally literate and trained, as well as held publicly accountable in times of scrutiny.

There have been several instances of executive blunders being caught on camera over the years. In recent years, viral online attention has resulted in executives resorting to either a humiliating retreat or incorrect and unprofessional statements, which further complicate matters for the company to solve.

Scrutiny

Viral scrutiny is now a part of the job description for executives, as such cases become more common, especially in the age of rapid content consumption.



Corporate bosses can no longer pretend it never happened. People demand apologies, statements and even resignations. Companies must train executives and have a plan for if and when a viral moment occurs. With social media, the company comes under the scrutiny of a global audience and would therefore require a strategic and clear plan to address the issue.

Speculation

The risk is bigger than ever and once a story breaks, leaders and companies must act quickly. Acting at speed helps to prevent the story from getting warped in further speculation and separates the actions of an executive from the company.

The company's reputation is affected regardless of the truth of the matter, and in most cases, prospects will take a hit. Companies must be prepared for a potential viral moment. It is important to have the right PR strategy in place as well as clear channels of communication with stakeholders.

Positive

Boards and executives need continuous training and education in the digital era of governance and stakeholder engagement. Companies must act fast, decisively, and be able to support decisions when stakeholders come questioning. The board must be ready to act, make tough decisions and manage a scandal to flip the script into something positive for the business.

Ciaran Bollard is chief executive of the Corporate Governance Institute

www.thecorporategovernanceinstitute.com

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Commercial Tenancies – No Major Changes to Security of Tenure After Consultation

Following a consultation on the future of security of tenure for business tenants under the Landlord and Tenant Act 1954 the Law Commission has provisionally concluded the current "contracting out" system is the right one.

Under the current model of security of tenure, which has been in place for around 55 years, the default position is that a tenant is entitled to a renewal tenancy, unless the parties involved previously agreed to contract out of it.

The 1954 Act gives business tenants a statutory right to continue to occupy their premises, and obtain a renewal tenancy, when their tenancy would otherwise come to an end, subject to the landlord's ability to oppose a renewal tenancy on specified grounds.

But if the parties agree that a business tenancy should not have security of tenure under the 1954 Act, they can "contract out" before entering into the tenancy.

There's a set procedure to do this, and the landlord has to serve a warning notice on the tenant about the implications of going into a business tenancy without security of tenure.

The tenant must sign a declaration that it understands the consequences of not having security of tenure.

If the notice is served less than 14 days before the tenancy is entered into, the declaration must be a statutory declaration, signed in the presence of a solicitor who is not the lawyer involved in the grant of the tenancy.

In an interim statement following its consultation on security of tenure the Law Commission has said it has concluded "the existing 'contracting-out' model is the right model".

"The arguments in favour of retaining this model were powerful, and it received the broadest support among consultees.

"A significant number of consultees told us that the current model strikes the best balance between landlords and tenants. Notable numbers of consultees were also concerned that a change in model would cause unwarranted disruption to the commercial leasehold market."

The Law Commission has also concluded that the existing list of excluded tenancies from the 1954 Act, for example agricultural tenancies, is appropriate.

However, there is to be a second consultation over changing the current threshold for excluding tenancies from the 1954 Act from those of less than six months duration to two years.

Bishopsgate Law provides a wide range of legal services to help commercial and residential property developers, freeholders and leaseholders with the granting and renewal of commercial tenancies and resolving disputes that can arise over them.

Sherrie Munroe, Director of Property Disputes at Bishopsgate Law. Telephone: **01707 246100**. E-mail: **enquiries@bishopsgatelaw.com**. **www.bishopsgatelaw.com**.



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Windows 10 end-of-support

| Brian Horsburgh on the need for UK SMEs to take action

This autumn marks a turning point for small businesses across the UK: Microsoft is ending support for Windows 10, and the implications reach well beyond simple software updates. For SMEs, it's not just about losing routine security patches – it's a signal to reassess technology strategies and consider how to thrive in a climate where agility, security, and innovation set leaders apart.

Susceptible

From October, Windows 10 devices will have lost vital security updates, making businesses much more susceptible to malware, cyberattacks, and data breaches. Critical applications may stop receiving improvements; in due course, some will become incompatible or unsupported. Businesses lingering on outdated systems risk customer data, credibility, and day-to-day operations. As Microsoft research outlines, early adopters of Windows 11 and next-generation AI PCs report enhanced security postures, productivity gains, and establishing the foundation for AI-powered innovation – operating advantages that compound over time. The market is moving fast, with 80 per cent of surveyed UK businesses already transitioning to Windows 11. Delays widen the gap between those modernising and those stuck with increasingly risky and obsolete infrastructure.

Harnessing AI

Every small business is different, but the AI opportunity spans verticals. For those ready to move, three clear areas stand out:

1. Boosting customer service

AI-powered chatbots and virtual assistants respond to customer questions 24/7, allowing even the

smallest teams to deliver round-the-clock professionalism. Algorithms trained on customer behaviour generate personalised recommendations, turning browsers into buyers and improving conversion – crucial for businesses with limited sales staff.

2. Automating operations and marketing

Repetitive, time-consuming tasks like data entry, stock management, and appointment scheduling can be automated, freeing up staff for more valuable work. In marketing, AI can analyse massive datasets to pinpoint target demographics and auto-generate content such as blogs or social posts that reflect trending topics and customer interests – offering efficiency and creative breakthroughs unavailable to slow-moving large enterprises.

3. Enhancing cybersecurity

Security is top-of-mind for SMEs, especially as cyber threats and breaches grow in sophistication. AI PCs with hardware-based security features (including Dell Technologies' BIOS Verification and Intel's vPro® device telemetry) help identify and stop attacks before damage occurs. Windows 11 and AI PCs also support multifactor authentication, reducing security incidents by as much as 5 per cent, and provide powerful defences against phishing and account compromise.

Practical guidance

Jumping into AI adoption or a Windows 11 migration without a clear strategy risks wasted spend, unmet expectations, and security vulnerabilities. The smartest approach is to:

- Set clear, measurable goals – whether to improve customer experiences, streamline back-office operations, or develop new services.
- Assess device eligibility for Windows 11 and AI workloads through management consoles or Windows Update, listing devices that fail to meet requirements.
- Prioritise multifactor authentication and modern security features to mitigate risks of password practices and regulatory issues.
- Choose hardware ready for AI apps, evaluating entire device performance



– not just superficial specifications – in consultation with reliable partners.

Budget constraints remain a leading concern for small businesses. Flexible financing solutions allow SMEs to access AI-ready PCs with predictable monthly

costs and no upfront capital outlay. This approach aligns investment with actual business needs and cash flow realities, ensuring practical access to transformative technology.

Pitfalls to avoid

- Rushing into purchases or upgrades without detailed compatibility checks and migration planning.
- Neglecting to map next steps for non-eligible or legacy devices – which can lead to security and operational gaps.
- Overlooking business disruption risks: plan for minimal downtime and involve expert migration services where available.
- Failing to support staff with the right training and resources to unlock AI's true value.

Call to action

The simultaneous Windows 10 deadline and AI PC evolution should be seen as an opportunity for SMEs to leap ahead, not just stay afloat. By acting now, small businesses can delight customers, operate far more securely, and outpace competitors trapped by inertia.

For in-depth, actionable advice – from assessing device eligibility to flexible investment and step-by-step migration support – download the full Windows 11 and AI PC Readiness Report from Dell Technologies and Intel. Learn how expert guidance, tailored financing, and purpose-built hardware can supercharge your small business for the AI era.

Don't wait until risks become reality. Modernise today and turn technology – and AI – into a springboard for growth, resilience, and competitiveness. Download the report to future-proof your business.

Brian Horsburgh is UK sales director of Dell Technologies

www.dell.com



Turning point for AI?

Over a third of SMEs say they are actively using AI technology, up from 25 per cent in 2024 – according to research by the British Chambers of Commerce (BCC), in partnership with Intuit, the global financial technology platform

The research also shows appetite for more progress among SMEs, with 24 per cent of responding firms saying they plan to adopt AI in the future. Only 33 per cent report having no plans to use AI, down from 43 per cent last year.

Disparities

Although AI adoption is rising across all business types, the data shows some deep sectoral disparities. Almost half of B2B service firms, those in sectors such as finance, law and marketing – are using AI. That compares to just 26 per cent of B2C firms and manufacturers. Around 60 per cent of responding firms say they are using AI for content creation and knowledge work.

Streamline

Despite higher AI use, many SMEs do

not feel they are using the technology to its full potential. Just 11 per cent of responding firms reported using technology to a 'great extent' to automate or streamline operations, while 42 per cent say 'to some extent', 29 per cent 'to a minimal extent', and 14 per cent 'not at all.'

Shift

Leigh Thomas, Intuit vice-president Europe, Middle East and Africa commented: "We are seeing a decisive shift in recognition that AI is no longer a futuristic add-on but a real-time lever for productivity and resilience. We're moving beyond a world of disconnected systems and siloed data, to a place where every part of a business can be seamlessly connected."

"However, the findings in this report reveal a widening divide between AI-ready firms and those struggling to keep pace. AI must become the lever SMEs pull to stay productive, unlocking financial clarity and agility." With the right integrated tools at their fingertips, SMEs won't just keep pace with the AI revolution – they'll drive it."

New opportunities

Small Business Minister Blair McDougall MP said: "Often the discussion about AI focusses on huge multinationals, but this shows that the smaller businesses, who contribute so much to our economy, are a central part of the AI innovation story too. It's great to see so many using technology to grow and create new opportunities"

www.britishchambers.org.uk
www.intuit.com



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Dress to impress

London Fashion Week was bought to a dynamic finale in September by Fashion Frenzee. The event united designers, artists, fashion lovers, and changemakers in the historic Guildhall Art Gallery, transforming the City of London Corporation's venue into a runway of innovation and sustainable spirit.

Celebration

Lady Mayoress of the City of London Florence King welcomed guests to what she called a "celebration of fashion, diversity and community while also championing responsibility and sustainability."

Ethical collections

Nadia Perrier, curator of the event, briefed an invited audience on the importance of the fashion and textiles industry. It was, she said, responsible for a quarter of a million jobs in London and £62 billion to the UK economy. Perrier bought attention to the issues of textile waste and the

need to support brands committed to sustainable production.

Highlights of the evening included:

- Two narrated runway shows featuring ethical collections from emerging designers
- A catwalk finale championing 'pre-loved' fashion and a line-up of models

- A silent auction with proceeds supporting two charities – Dress for Success and Integrity International.

Legend

Among the featured designers was Le Ballon Responsable, founded by French rugby union legend Serge Betsen, which transforms used rugby balls into artisanal fashion pieces such as wallets and a variety of stylish bags.

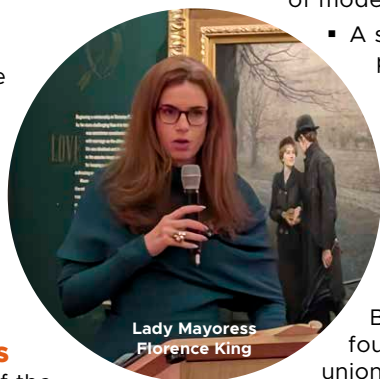
Connections

"This conclusion of London Fashion Week" said Central London Alliance chair Tony Matharu "was about more than fashion... it was about London itself." The event "highlighted the city's unique ability to host experiences and events and events that resonate across the broadest spectrum of people – including from fashion journalists and artists to students, city elders and those in media, banking, and hospitality. This reflects the diversity of London and the complex network of connections that bind our city together."



Fashion Frenzee was organised by Central London Alliance CIC in partnership with Blue Orchid Hospitality, supported by the City of London Corporation

www.centrallondonalliance.com
www.blueorchid.com
www.cityoflondon.gov.uk



Green claims, red flags

Menzies LLP have produced a research report to help companies take a practical approach to ESG – environmental, social and governance – requirements



Accountability

In the foreword to *Green claims, red flags* sustainability director Richard Singleton states that environmental claims have never been under greater scrutiny. “As public expectations around sustainability rise and regulatory standards evolve, brands are being held to higher levels of accountability. The Advertising Standards Authority (ASA) has stepped up its focus on green claims, and businesses are feeling the impact. Each ruling against a misleading or unsubstantiated claim represents not just reputational damage but wasted investment and lost trust.”

Significant

Singleton says that the regulatory environment is tightening too. “Now, the UK’s new Digital

Markets, Competition and Consumers Act has given the Competition and Markets Authority direct powers to issue significant fines for false or misleading green claims, up to 10 per cent of a company’s global turnover. For businesses that overstate or omit material information about their environmental credentials, the stakes are now far higher.

“The reality today is clear: businesses must be able to evidence every environmental statement they make. Not ‘after the fact’, but before they hit publish. This is where ESG assurance makes a real difference.

Credibility

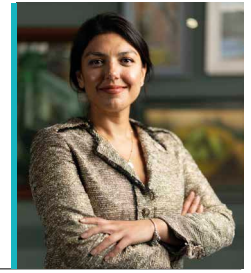
“Independent verification of ESG claims offers businesses additional confidence and credibility in a market where scrutiny is only intensifying. Our analysis of ASA rulings over the past five years shows that in 81 per cent of cases, ESG assurance could have helped reduce the risk of an upheld complaint. In 62 per cent of cases, it could have prevented it entirely. That’s a significant margin, and a clear reminder that proactive steps can protect both brand value and marketing investment.

Green claims, red flags: how ESG assurance can prevent brand damage in the age of environmental scrutiny

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SPONSORED COLUMN

A New Year, A New Kind of Leadership



As we reflect on the year and a world that feels fast, fragile and fiercely uncertain, a new year bring with it new rules of leadership. **It appears leaders who are intentionally resilient, strategically collaborative and rolling up their sleeves to hold space for others are the ones coming out on top.**

Divided Teams and Times

Workplaces now mirror the divides of society, including political, generational and cultural differences. London’s diversity is a gift, but it also means navigating tension when values collide. Many leaders find themselves facilitating not just meetings, but conversations about difference and belonging.

Generational differences are amplifying this shift. Younger employees want authenticity, fairness and purpose at work. A simple pay rise is not enough to keep them engaged.

McKinsey’s research shows companies with inclusive cultures outperform peers in profitability, but only when people feel safe to disagree. **The future belongs to those have the courage to listen, stay curious and hold space for difference.**

Juggling Today and Tomorrow

Leaders everywhere are walking a tightrope. Economic pressure, geopolitical instability and constant disruption demand short-term caution, while AI, sustainability and global competition call for long-term transformation. Focus too much on survival and innovation dries up. Move too fast on transformation and the ground gives way beneath you.

PwC’s 2025 CEO survey states the future is here, it’s just not evenly distributed. The most agile leaders are blending stability with creativity and partnership. They automate to save costs and to spark innovation. They form global partnerships to share ideas, markets, risks and resources.

The planet benefits from less duplication and waste too.

But being collaborative, not just competitive, takes maturity.

It requires a leader to manage ego, invite others in and value contribution over control. And when that collaboration crosses borders and cultures, it demands even more skill, confidence and humanity. Holding space effectively across cultures is the next frontier of leadership.

Building Your Reserves

Behind the confident exterior, many senior leaders are quietly depleted. A tired leader can’t build trust, creativity or collaboration.

Deloitte reports a significant proportion of the workforce are effected by burnout and the impact of political and social issues. Add financial strain, the pressure to perform and blurred work life boundaries and it’s no wonder resilience is fraying.

And let’s be clear, building your energy is not a self-care fad. It’s a fundamental power base. The leaders who last are those who replenish through rest, reflection, connection and play. **In today’s climate, your energy is your new competitive edge.**

Looking Ahead

The most successful leaders in 2026 won’t be the loudest or the busiest. They’ll be the most intentional. Those able to pause, partner and lead with courage from a place of humanity.

At Maaha People, we partner with leaders and organisations who want to have impact and be the difference. If you’re ready to step into this next chapter of leadership, get in touch:

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Transforming plastic waste into purpose

Circular 11 was founded by Oxford University anthropology graduate Ben Gibbons and co-founder Connor Winter to address a persistent global challenge: low-value plastic waste. Gibbons' experience working on waste management projects in Nepal revealed a stark reality – without financial incentive, plastic collection rarely happened. Most waste was burned, dumped in rivers or left in landfill. Circular11 attended Brunel University's innovation support programme which helped them to build cross border partnership and apply for funding with international partners.

Sustainable

Frustrated by this cycle, Gibbons and Winter set out to develop a solution that could work even in regions lacking advanced recycling infrastructure. Circular 11 began transforming hard-to-recycle plastics into durable construction materials, such as sustainable alternatives to timber for fencing and decking.

Reimagine

The company combines proprietary manufacturing technology with machine learning to determine optimal waste formulations, track carbon and enable recycling at scale. Early research confirmed the challenge was not unique to Nepal – much of the UK's low-grade plastic also ends up incinerated. Circular 11's mission:

reimagine waste as a valuable resource while building a scalable, commercially viable solution.

Right environment

Circular 11's growth accelerated when Gibbons joined Brunel University London's RIEm – research, innovate and emerge – programme, a fully-funded initiative backed by the UK Shared Prosperity Fund. RIEm helps SMEs validate technologies, access funding and scale innovation.

“Brunel offered us the right environment to deepen our research and attract investment,” Gibbons explains. The university's expertise in machine learning, fibre reinforcement, and polymer research aligned perfectly with Circular 11's ambitions.

Advanced applications

Almost immediately, the company partnered with Brunel to submit a £450,000 joint research bid, part of a £2.5 million multinational R&D project. The proposal aims to combine waste plastics with agricultural byproducts to create stronger composites for advanced applications. This builds on the £1.1 million already secured – £650,000 from public funding and £450,000 from private investors.

The bid's success would allow Circular 11 to apply advanced machine learning for real-time monitoring of feedstocks and adaptive manufacturing. “We'd had Innovate UK funding,” says Gibbons, “but RIEm gave us access to larger collaborations and a stronger network.”

Research leadership

“Within a month of joining RIEm, I was leading a European research bid”, says Gibbons. “Our Brunel supervisor flagged the opportunity, and the university's network helped us build a cross-border collaboration with five Turkish companies. That simply wouldn't have happened without RIEm.”

Rather than being a passive participant, Gibbons found himself taking the lead – an experience that expanded his capabilities as both researcher and entrepreneur. “Being trusted to lead, supported by academic and industry experts, reframed what was possible for us.”

Impact and growth

Brunel's partnership strengthened Circular 11's credibility, positioning the company as a competitive player in large-scale research. Gibbons credits RIEm not only with funding opportunities but also with his own development as a project leader.

Meanwhile, Circular 11 has matured commercially. Navigating the complexity of manufacturing, the founders took risks – including personal loans and a strategic product pivot – that proved both resilient and profitable. The team is now set to double from 10 to 25 within nine months, reflecting growing market traction and a deliberate focus on recruiting both specialists and generalists.

Scaling sustainably

Circular 11 operates primarily through a B2B model but is exploring opportunities for wider B2B2C engagement. The company is preparing a £1.8 million investment raise to fund relocation, scale operations, and develop a commercially viable manufacturing system.

Future goals include international expansion, securing patents, and pursuing recognition through awards such as the King's Award for Enterprise to build visibility overseas.

As Gibbons reflects: “We started this to solve a global problem. Thanks to partners like Brunel University London, we're closer than ever to making that vision a reality.”

Find out more about Brunel University London's RIEm programme at <https://www.brunel.ac.uk/riem>



The butterfly effect

This summer, over six thousand people took part across Greater London spotting 65,086 butterflies and day-flying moths during the three weeks of the Big Butterfly Count. On average, butterfly spotters saw seven butterflies and moths per count, a 32 per cent increase on 2024. The most-spotted butterfly in Greater London was the Large White.

Urgent measures

While the numbers are a vast improvement compared to 2024, Butterfly Conservation, the UK charity dedicated to saving butterflies, has warned that urgent measures are still needed to reverse long-term decline.

Dr Richard Fox, head of science at Butterfly Conservation, commented: "Whilst we've seen noticeably more butterflies during 2025's Big Butterfly Count, the figures suggest it's actually been a pretty average year for them by modern standards.

Restoring habitats

"The 15-year trends show that more than twice as many widespread species have declined significantly than have increased. While most species had a better than average summer, one-third of species

fared poorly even in the generally beneficial weather.

"There remains a need for us to take urgent action to support our butterfly populations, including by improving the environment in which they live, restoring habitats and reducing pesticide use.

Until we do these things, we are unlikely to see a great recovery in butterfly numbers, regardless of how much the sun shines."

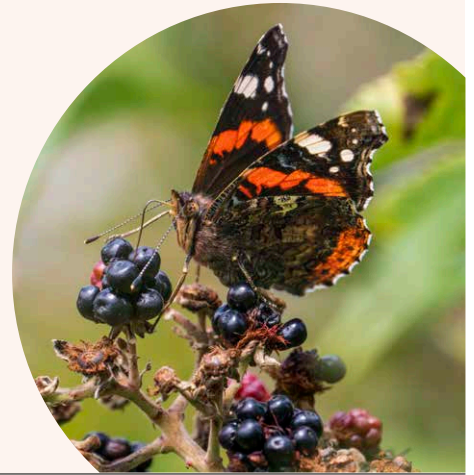
Butterflies are key indicators of the UK's biodiversity and environmental health. Tracking their numbers helps Butterfly Conservation understand the

impacts of climate change, habitat loss, and conservation action.

Rescue mission

Butterfly Conservation has launched a rescue mission for the UK's butterflies and is asking the people of Greater London to sign its open letter to retailers calling for the removal of toxic synthetic pesticides from sale for domestic use.

www.butterfly-conservation.org



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The link between urban disadvantage and environmental wellbeing

I Ketan Dattani on why environmental health needs a more multicultural workforce

London's environmental challenges aren't just theoretical; they have real consequences that directly affect businesses. Poor housing, air pollution, noise, and inconsistent waste management often impact London's most deprived and ethnically diverse boroughs like Harrow, Newham and Tower Hamlets. For companies operating in these areas, the issues can create operational, regulatory, and reputational problems. Reliable environmental health services are crucial for restaurants, retail outlets, property firms, and logistics hubs to remain compliant and keep their customers and staff safe.



Pollution

Despite these challenges, the workforce responsible for safeguarding London's environmental health does not always reflect the communities it serves. Evidence shows that deprived and ethnically diverse communities face greater environmental issues. For example, residents in poorer boroughs are more likely to be exposed to higher levels of air pollution.

At the same time, councils are facing ongoing challenges recruiting and retaining Environmental Health Officers (EHO). In 2023, the Local Government Association reported

an average vacancy rate of 13 per cent, with more than half of local authorities saying some roles had been unfilled for over six months.

Research on public services also links inclusive, representative teams with stronger community trust and better-quality outcomes.

Necessity

These problems are not specific to the public sector; they affect all businesses in one way or another. Staff shortages and weak local ties can lead to inspection delays, slower risk resolution and greater non-compliance, impacting both the operations and reputation of a business. For London's business community, supporting a strong and diverse environmental health workforce is not just a social duty but a necessity.

Knowledge

To tackle these challenges we can start by improving recruitment, for example, working with schools and colleges to encourage more people from under-represented groups to consider environmental health careers. Apprenticeship schemes and flexible entry routes are proving effective in attracting new talent, particularly among young people from minority backgrounds. Mentorship programmes pairing experienced

EHOs with new recruits can speed up skills development and share valuable knowledge.

Businesses can also play an active role by supporting partnerships with schools, funding apprenticeships and encouraging employees to engage in local outreach. By collaborating with councils, educators and workforce specialists, companies can help ensure Environmental Health services remain well-resourced, representative and well-prepared.

Resilience

The business benefits are clear. A more diverse environmental health workforce improves compliance, reduces operational risks and builds stronger relationships with local communities. Diverse teams also encourage innovation, offering fresh perspectives on solving complex environmental challenges. In a city as dynamic and diverse as London, the ability to respond effectively to environmental risks is essential not only for public health but also for long-term business resilience.

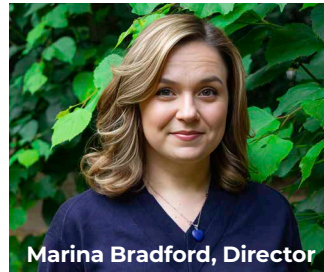
As London continues to grow, policymakers, businesses and educators must work together to ensure environmental health services are inclusive, sustainable and adequately funded. Investing in the workforce that protects public health is also an investment in the city's economic future.

Ketan Dattani is chief executive of Buckingham Futures

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SPONSORED COLUMN

Sustainability Reporting: From Compliance Burden to Strategic Advantage



Marina Bradford, Director

For many businesses, the pace of change in sustainability regulation can feel overwhelming. Headlines may suggest a political “roll back,” yet the reality is different: global regulatory momentum is not slowing down, it is just being reframed as a business resilience exercise.

A fast-evolving reporting landscape

Larger businesses in the UK are already subject to TCFD (Task Force on Climate-Related Financial Disclosures) reporting. From January 2026, the UK's Sustainability Disclosure Requirements (SDR) are expected to take effect, aligned with the global standards of the ISSB (International Sustainability Standards Board) and broadening the focus to both climate and wider sustainability risks.

Globally, the direction of travel is unmistakable. The EU's Corporate Sustainability Reporting Directive (CSRD) remains in effect, though streamlined in scope. In the US, the SEC is finalising climate disclosure rules. China, India, Japan, South Korea, and the UAE have all introduced frameworks of their own. Together, these markets represent over 80% of global GDP moving toward mandatory sustainability reporting.

Even if your organisation is not directly in scope, your customers, partners, and suppliers increasingly will be. Preparing now reduces complexity and disruption later, whilst positioning your business to meet rising expectations across the value chain.

Beyond climate: nature as a business risk

While climate remains the centre of regulatory focus, new requirements increasingly extend to biodiversity, ecosystems, and water. This reflects a deeper truth:

climate risks cannot be separated from natural systems on which businesses depend for raw materials, energy, and resilience.

Water is already a frontline issue. Heatwaves and droughts are disrupting supply chains globally, and in the UK water scarcity has been named a national concern, contributing to one of the poorest harvests in a decade. For sectors from food to fashion, understanding and managing water dependencies is now as important as carbon.

From compliance to competitiveness

This evolving patchwork of rules may seem daunting, but early action brings strategic benefits:

- **Market trust:** Investors, customers, and employees value companies that can demonstrate proactive management of sustainability risks and customer pressure points.
- **Risk resilience:** Climate and nature-related disruption cost businesses over \$320 billion globally in 2024. Anticipating these risks protects operations and supply chains.
- **Global relevance:** Aligning with international standards keeps London businesses competitive and credible in export markets.

Embedding climate and nature considerations before they become mandatory provides time to adapt, refine processes, and extract value — without last-minute disruption.

At **Bemari**, we help businesses see the full picture and build practical strategies that align sustainability goals with long-term value and help embed resilience.

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On the beach

LCCI members assembled Thameside at Queenhithe, to the south of St Paul's Cathedral, in September to conduct a litter survey as part of a national beach clean-up campaign.

Damage

Briefed by Recorra's sustainability expert Dan Kitchen, the volunteers worked along the northside of the river, eastwards from the Millennium Bridge near the very spot where King Charles II had landed to view the extent of the damage done during the Great Fire of London in 1666.

Recorra is a recycling and commercial waste management company which was founded by Friends of the Earth in 1988 and is now independent.



rubbish within a few hours. Worthy as the cause is, there was much pleasure in being able to view the city from an unusual viewpoint and to see the wide variety of shells that showed a river to be full of aquatic life.

Mudlarks

Earlier this year – in our July-August issue – LBM readers were urged to check out the London Museum's Docklands branch at West India Dock. Here an exhibition – *Secrets of the Thames* – reveals discoveries from the Thames foreshore, “an internationally important archaeological site that holds thousands of years of London's history uncovered by ‘mudlarks’”.

The event took place during the annual Great British Beach Clean 2025 which took place between 19-28 September

www.recorra.co.uk

Secrets of the Thames: Mudlarking London's lost treasures runs until April 2026 at London Museum Docklands
<https://www.londonmuseum.org.uk/whats-on/secrets-thames>

Viewpoint

Led by LCCI's Sustainability Committee, the band of members collected 36kg of



Managing supply chain peaks

| by Jose Paños

As peak trading periods like Black Friday and Christmas approach, eCommerce businesses face a familiar tension: rising opportunity meets rising operational risk. Success depends not on discounts, but on agility, automation and a supply chain built to scale. Is your logistics operation ready to turn seasonal pressure into performance?



High-volume campaigns tend to dominate headlines but it's what happens behind the scenes that often determines whether businesses thrive or falter. As customer expectations continue to rise and tolerance for errors shrinks, the ability to manage demand surges with speed and precision has become a critical differentiator. Scalability, visibility and operational control are now as essential as product and price.

Strategic resilience

Seasonal demand surges need not lead to disruption. Yet every year, many online retailers are overwhelmed precisely when sales potential is at its peak.

Imagine a single weekend bringing triple the usual order volume. Warehouses reach capacity, fulfilment slows, stock depletes and returns climb – all while customers expect fast, flexible delivery with little tolerance for failure.

This scenario is not hypothetical. In fact, during the 2023 holiday season, UK eCommerce sales surged by nearly 44 per cent in November alone, compared to the average monthly figure, with Black Friday accounting for over £3 billion in online spending. For many retailers, the November-December window represents 30 – 40 per cent of annual revenue, making performance during this period a commercial imperative.

Yet, according to a survey by Retail Economics, over 60 per cent of UK retailers reported operational bottlenecks in fulfilment and returns during peak trading. Without the right infrastructure, these moments become liabilities instead of growth catalysts.

Scalable readiness

Success during peak season is rarely improvised. It is the result of careful planning, automation and smart use of data.

Below are five strategic areas where businesses can build resilience and readiness.

Data-driven planning

Accurate forecasting is foundational. Predictive analytics can help identify demand patterns, align inventory planning with sales

campaigns, and ensure that resources are deployed efficiently. Integrating commercial and logistical planning avoids bottlenecks and enables rapid decision-making.

“Predictive analytics can help identify demand patterns, align inventory planning with sales campaigns, and ensure that resources are deployed efficiently.”

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Automation at scale

Speed and precision are essential at scale. Automation in picking, packing and sorting reduces errors and increases throughput, allowing businesses to fulfil higher volumes without compromising quality or timelines.

In fact, warehouse automation can increase fulfilment speed by up to 25 per cent and reduce picking errors by over 50 per cent, according to a report by Statista.

Real-time visibility

Dynamic stock management ensures agility. With real-time data, businesses can respond to fluctuations, replenish inventory quickly and prevent stockouts – crucial for maintaining both revenue and customer trust.

Last-mile efficiency

Customers expect fast delivery and

easy returns. The ‘final mile’ must be optimised through smart routing, flexible delivery options and strategic pick-up points. Likewise, reverse logistics should be designed for efficiency and customer convenience, not treated as an afterthought.

Proactive communication

Proactive, transparent communication reduces pressure on support teams and improves satisfaction. Anticipating common queries and integrating customer service channels ensures a smoother experience during high-pressure periods.

Operational advantage

Seasonal peaks are no longer isolated challenges – they are recurring features of the eCommerce landscape. Businesses that treat them as strategic opportunities, rather than logistical threats, gain a competitive edge.

What sets these businesses apart is not necessarily marketing budget or brand recognition, but operational sophistication; supply chains that are automated, flexible and informed by real-time data. In today's environment, logistics is no longer a support function – it is central to customer experience, profitability and brand resilience.

The months ahead will test the readiness of many retailers. Those who succeed will be the ones who see beyond the sale, and who invest in the systems and capabilities that turn volatility into value.

Jose Paños is managing director of ICP Logistics

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Plugging the leaks

Andy Welch on how businesses can protect themselves from the soaring costs of water damage

Water, essential for life yet potentially devastating when it escapes the boundaries of a pipe or tank. The escape of water, or leak, isn't just an inconvenient mess. For businesses, it can halt operations, damage valuable equipment, and trigger a cascade of insurance claims, costs and reputational harm.



In winter, the risk intensifies. Freezing temperatures pose unique challenges to plumbing systems, increasing the likelihood of burst pipes and undetected leaks. For businesses looking to protect both their operations and their bottom line, now is the time to act.

True cost

A leak in a commercial building doesn't just dampen carpets – it can flood machinery, ruin stock, warp flooring and seep into the very fabric of the building. In worst-case scenarios, it can force a temporary closure, cause data losses, or damage critical infrastructure. On top of that, water damage claims are among the most common and costly for insurers.

Proactive building management and smart leak detection systems are, however, offering a way forward.

Winter-proofing

To reduce the risk of leaks during the colder months, businesses should take the following steps:

Inspect outdoor fixtures

Start with external taps, hose bibs, and irrigation lines. Ensure these are drained and disconnected before freezing conditions set in. Insulating exposed pipes – especially those in unheated areas – can prevent freeze-related ruptures. Seal visible cracks in walls or foundations to stop moisture intrusion at the source.

Examine indoor plumbing

Look closely at pipes in basements, crawl spaces and garages. Signs like condensation or “sweating” may indicate slow leaks or a risk of freezing. Unattended, these can lead

to significant damage when temperatures drop.

Run a water meter test

Hidden leaks can quietly inflate water bills and cause structural damage over time. A simple test: turn off all water-using devices; note the meter reading; and check again after an hour. A change suggests a leak somewhere in the system.

Check toilets and taps for silent leaks

A dripping tap or a leaking toilet can waste thousands of litres of water annually. Add a few drops of food colouring to your toilet cisterns – if it appears in the bowl without flushing, there's a leak to fix. Even slow drips from taps should be addressed promptly.

Keep the heating on

If premises will be empty over winter holidays, keep thermostats at a minimum of 10°C. This helps prevent pipe freezing while keeping energy consumption in check.

Embracing technology

Leak detection systems have become a game-changer for commercial buildings. These intelligent systems:

- Monitor water flow continuously
- Detect even the smallest anomalies
- Automatically shut off the water supply when leaks are found or when the building is unoccupied
- Provide real-time alerts to facility managers.

Many systems today are digital and cloud-connected, enabling remote monitoring via smartphones or other devices. This level of control allows businesses to respond to leaks instantly – often before serious damage occurs.

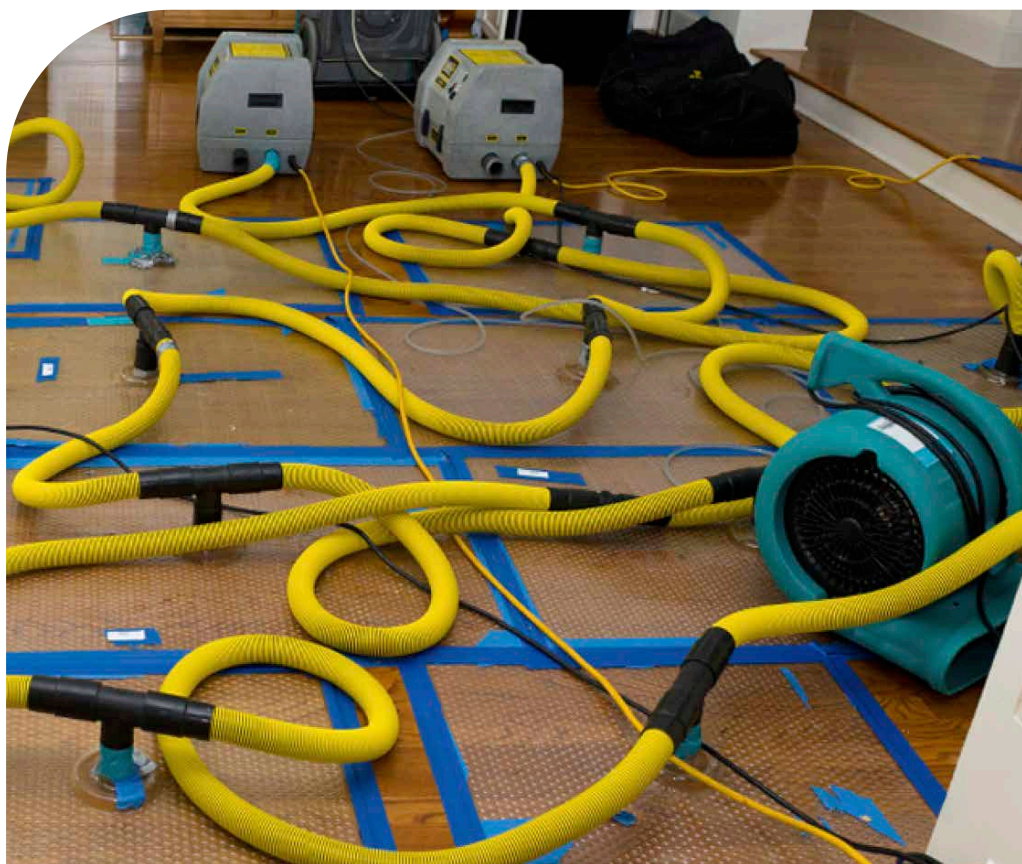
Beyond peace of mind, leak detection systems can deliver direct financial benefits. Insurers may offer reduced premiums or discounts on business interruption cover when proactive leak management is in place.

Taking control

Water damage once felt like an uncontrollable risk – but that's changing. With a combination of seasonal preparation, regular inspections and cutting-edge technology, businesses can now take meaningful control of their water systems.

Andy Welch is senior business development manager at Leaksafe

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UK immigration update

On 14 October 2025, the Home Office introduced significant updates to the Immigration Rules through a Statement of Changes. These amendments convey the government's aim to attract high-skilled talent as well as tighten controls in certain visa categories.

Mariam Touray breaks down the main changes and their effect

Migration pathways

The expansion of the High Potential Individual (HPI) visa to include the world's top 100 universities, from 4 November, reflects the UK's intent to court elite academic graduates. But with an annual cap of 8,000, this will be a highly competitive route. To increase their prospects of selection, applicants should prepare and submit their applications well in advance.



Global talent

Similarly, from 11 November, the Global Talent visa is being strengthened with additional qualifying prizes alongside relaxed evidential requirements for architects. This signals the UK's continued commitment to attracting individuals who demonstrate exceptional promise, not just those with formal sponsorship or conventional credentials. The inclusion of more recognised awards simplifies the endorsement process for elite individuals across science, humanities and the arts. Meanwhile the streamlined requirements for architects will remove procedural obstacles in a sector often constrained by evidence-heavy applications. These changes will make the Global Talent route a more strategic option for individuals who may not meet the rigid salary or sponsorship thresholds of other visas.

Graduate visa

The shortening of the graduate visa from two years to 18 months, from 1 January 2027, could impact employers who rely on this as a transitional work route. With less time for graduates

to find skilled employment or sponsorship, companies may face a compressed window to identify and onboard international graduates. It is important that graduates carefully plan ahead and consider the visa category they would like to transition into next.

English language

English language requirements will be raised to B2 from 8 January 2026, making entry particularly difficult for those from non-English-speaking countries. While this supports long-term integration, employers should anticipate a possible drop in eligible applicants and invest in language support where needed.

Continuous residence

Tier 1 (entrepreneur) and Tier 1 (investor) visa holders will now be included under Appendix Continuous Residence. This will require stricter compliance with the residence rules to be deemed eligible for settlement. Such applicants will need to carefully monitor the number of days they are absent from the UK to ensure that they do not jeopardise their settlement prospects.

Suitability

The former Part 9: Grounds for Refusal has been replaced by a new Part Suitability. This change has been made to centralise refusal and cancellation grounds that relate to applicant suitability. From 11 November 2025, Part Suitability will apply to family and private life visa applicants, thus raising good character standards.

Immigration skills

With a 32 per cent rise in the

Immigration Skills Charge expected soon, the financial burden on sponsors will increase – especially for smaller businesses and high-volume hirers. Strategic workforce planning becomes more crucial than ever. Businesses should consider these costs when budgeting for the future.

Seasonal workers visa

The cooling-off period has now been reduced. As seasonal workers can now work up to six months within any rolling 10-month period, allowing quicker returns to the UK. This change will benefit sectors such as agriculture and hospitality, offering greater workforce flexibility. However, it will also demand proactive scheduling to ensure compliance.

Takeaways

Applicants and sponsors should:

- Prepare carefully for competitive routes like HPI and enhanced Global Talent
- Plan ahead for shorter graduate visa durations and higher English requirements
- Comply strictly with good character and continuous residence rules
- Consider the impact of the Skills Charge increase on recruitment costs.

These changes mark a clear shift in UK immigration policy, balancing new opportunities with tighter controls. Whether you are an individual or an employer, staying up to date and seeking specialist legal advice will be crucial to navigating these developments successfully.

Mariam Touray is an immigration paralegal at Barar & Associates

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Supporting workplace wellbeing

| Francis Wooley on why a strategic, evidence-based approach matters

The evidence is overwhelming. For organisations of all sizes, investing in wellbeing is not simply about doing the right thing for employees. It's also instrumental in driving engagement, productivity, organisational resilience, reputation and long-term growth.



Poor mental health costs UK employers £51 billion each year, largely through presenteeism, absence and turnover (Deloitte, 2024). Encouragingly, the same analysis shows an average £4.70 return for every £1 invested, with the strongest gains achieved through preventative, organisation-wide initiatives that tackle issues early and build supportive cultures.

Duty of care

Employers also have a legal duty of care. The Health and Safety at Work Act 1974 and the Management of Health and Safety at Work Regulations 1999 require employers to protect staff from health risks, including the risk of work-related stress. In addition, under the Equality Act 2010, employers are legally required to make reasonable adjustments for employees with a disability i.e. a physical or mental impairment that has a substantial and long-term adverse effect on a person's ability to carry out normal day-to-day activities. Mental ill health can fall under this definition where the condition meets these criteria. A proactive, evidence-based approach helps organisations meet both their legal responsibilities and their employee's expectations.

Challenges

Despite clear evidence and

obligations, many organisations still find it difficult to translate good intentions into action. SMEs are often time- and resource-poor, even when leaders want to prioritise wellbeing. Larger organisations may have resources but find it difficult to achieve consistency across multiple teams and sites.

Five ways to strengthen wellbeing in your organisation

▪ Listen to your people

Employee voice is essential. Regularly gather feedback through surveys, focus groups and informal conversations, and involve employees in shaping the solutions.

▪ Embed wellbeing into culture

Culture change begins with leadership. Leaders and managers should model healthy behaviours, talk openly about wellbeing, and ensure it is reflected in company values, decision-making and recognition systems.

▪ Equip and support managers

Line managers play a pivotal role in creating psychologically safe teams, where employees feel safe to speak up, share ideas and ask for help without fear of negative consequences. Invest in their capability to spot early warning signs that someone may be struggling, hold supportive conversations and balance workloads effectively.

▪ Plan for the long term

Treat wellbeing like any strategic investment. Set clear objectives, allocate accountability and connect wellbeing goals to wider business outcomes, for example, reducing

absence, improving engagement or strengthening leadership capability.

▪ Evaluate and evolve

Wellbeing strategies should never stand still. Monitor data on engagement, absence and turnover, listen to feedback and assess which initiatives deliver the greatest impact.

“Investing in workplace wellbeing is about more than compliance or improving health; it's about creating the conditions where people and organisations can thrive together.

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▪ Lasting Impact

Investing in workplace wellbeing is about more than compliance or improving health; it's about creating the conditions where people and organisations can thrive together. Whether you're a small business taking first steps or a large organisation refining your approach, the principles remain the same: evidence over assumption, collaboration over isolation, and prevention over cure.

Francoise Wooley is senior consultant at Affinity Health at Work

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Meet London's most inspiring entrepreneurs

In the run-up to Small Business Saturday on 6 December, small firms from across London have been included in a line-up of the UK's 100 most inspiring entrepreneurs for 2025.

This initiative is part of a campaign to celebrate and uplift independent firms by encouraging the public to support and spend with small businesses. The companies include:

- **BloomsYard** – stylish café and wine bar brand with six spaces across London, founded by Bharti Radix
- **Co-Creative Connection** – creating vibrant public art that builds skills and inspires community connection, inclusivity and wellbeing, through free workshops across 16 London boroughs
- **Dancing Miss Daisy** – a dance studio with accessible sessions, specifically for those with special educational needs and disabilities
- **E6-Sisters Community Pantry** – a food pantry based in East Ham which helps families choose what they need, promoting dignity, reducing waste and empowering residents
- **Ethiqana** – social enterprise which supports sustainable livelihoods and preserves traditional crafts through eco-friendly, fair-trade products made with artisan producers
- **Fluo Technologies** – a B Corp IT consultancy which delivers web and mobile apps, bespoke software and digital transformation services
- **Garden of Eva** – a preserves, condiments and spice business created by Eva Thorne and inspired by her American South heritage
- **Kate Rainford Coaching** – supports women through life transitions with coaching that builds confidence and leadership impact
- **Mont58 Coffee** – an independent, ethical roastery and subscription service with two locations in South-East London and a large roastery in Kent, delivering fresh, small-batch coffee across the UK
- **Motherland Fans** – artisanal fans, homeware, jewellery and accessories inspired by African culture
- **Peckish Goose** – British homeware brand features characters based on proprietor's own animals
- **PinkSEO** – consultancy delivers ethical, results-driven optimisation to turn websites into active sales tools
- **Sheen Uncovered** – a lingerie boutique, on the high street since 1999, offering personalised fittings and customer care
- **The Antisocial Socialites** – non-traditional networking which creates inclusive, pressure-free spaces, supporting over 2,000 members
- **The Purry Godmother** – cat-sitting business based in Hillingdon.



www.smallbusinesssaturdayuk.com

Getting serious about tax investigations

by Amit Puri

HMRC's specialist Fraud Investigation Service (FIS) are responsible for serious civil tax investigations, which are generally resource-intensive and psychologically draining.

In 2024-25, only 450 new such investigations were commenced (down from 480 in 2023-24), although FIS still managed to secure almost £190 million in revenue.



Responsibility

With 5,500 new investigative officers promised in recent budgets, the general public still expects HMRC to 'do more, with more'. However, it seems little has changed in the case of HMRC's most aggressive civil tax investigations, where large amounts of tax are believed to be at risk (HMRC Code of Practice COP8) and/or suspicions of tax fraud are alleged at the outset (COP9).

Despite an impressive responsibility, FIS staff numbers have stayed stubbornly close to or below 5,000 across the country. Anecdotal evidence showed that the public is still not afraid of FIS civil investigations and is seldom aware that a person has been subject to one thus the low numbers of investigations have a poor deterrence effect.

'Serious' investigations

These civil investigations are a lot more resource-intensive, so FIS investigators typically manage no more than 10 at any time. Whereas other front-line HMRC officers (e.g. in Wealthy and Mid-sized Business Compliance and Individuals and Small

Business Compliance) have a much higher number of cases (30 to 40) on the go. So more time, attention and experience is required by tax investigation specialists supporting their clients, because HMRC FIS get into the detail.

HMRC is seeking recovery of taxes, late payment interest and typically large penalties, for failing to submit correct tax returns or failing to notify HMRC that taxes were payable. Allegations of having acted deliberately/dishonestly are typical, with HMRC seeking to publicly name and shame people too.

Code of Practice 9

COP9 is a civil investigation of suspected tax fraud, where taxpayers are explicitly accused of having acted dishonestly/with fraudulent intent. Taxpayers are given an opportunity to admit (at a high-level) tax fraud within 60 days.

Taxpayers must disclose the background and reasons for their deliberate actions, compute the additional income, profits, gains, taxes, and late payment interest and penalties – all at their own cost.

HMRC expects taxpayers to commission comprehensive disclosure reports – usually prepared by suitably experienced tax investigations specialists. In return, lengthy, in-depth and intrusive investigations by HMRC are avoided, which can otherwise run on for many years.

Code of Practice 8

COP8 is a civil investigation into

large amounts of tax at risk, but not necessarily due to tax fraud – but it can include that. It's not unusual for these to be used against marketed avoidance schemes or arrangements and bespoke tax planning, where HMRC is likely to have made a discovery about historic tax risks.

The investigators are well prepared to argue they have identified new information and culpability – also triggering penalties. There is little possibility of dissuading them in favour of a COP9-style disclosure report and also typically some span years due to their in-depth nature.

- In 2024-25, 30 fewer cases were closed.
- Considerably fewer COP8 cases were opened, in favour of more COP9 investigations.
- HMRC's focus remained on concluding older COP9 cases.
- Penalties charged in COP9 cases were almost double, averaging £25,719 per case, compared to £13,585 in COP8 cases. This is unsurprising because COP9 cases are about tax fraud.
- Total revenues secured in 2024-25 more than halved to £187.5 million (from 856 settlements), from 2023-24's higher total of £421.60 million (from 886 settlements). However, 2023-24 was an anomaly, suggesting more larger yielding cases were settled.

Tax practitioners feel that there is a clear case for more such investigations, given the yields and deterrence effect that would secure.

Amit Puri, a former tax inspector, is founder and managing director of Pure Tax Investigations

www.Pure-Tax.com

The Leadership Void

| Antony Chung You Chung argues that Britain is running short of leaders

In the boardrooms of the City, corporate Britain faces a far more consequential challenge than Brexit or inflation; it is running short of leaders. Recent research shows that just 12 per cent of senior executives feel confident about their organisation's pipeline of future chiefs, according to the DDI Global Leadership Forecast 2025. For AB1 business readers whose strategic decisions shape markets, this shortfall demands urgent attention.



Systemic failure

In an era when FTSE 250 companies recruit 62 per cent of their CEOs externally (compared with Germany's

23 per cent), yet US firms promote 73 per cent from within, Britain's dependence on outside talent exposes a systemic failure. Average UK CEO tenures have shrunk to five years, versus 7.9 in America and 6.2 in Germany, leaving too little time to groom successors. Meanwhile, 40 per cent of stressed leaders confess to considering an early exit, while 71 per cent report mounting pressures since taking charge, symptoms of a pipeline under siege.

Transformation

Beyond mere statistics, cultural forces compound the issue. Boards have long prized the 'operator CEO'; executives adept at cost-cutting and operational efficiency over visionaries capable of

steering strategic transformation. When markets shift abruptly, these inward-looking candidates falter, necessitating expensive external hires and prolonging instability. Recent examples include a top financial services firm that spent £4 million on a global search for a new CEO, only to see revenue targets slip during the interim.

Drought

Perhaps most troubling is the rise of what succession experts' term 'conscious unbossing', a phenomenon in which ambitious Millennials and Gen Z professionals actively avoid traditional management tracks. In Shoreditch start-ups and King's Cross co-working hubs, bright talent chooses portfolio careers, entrepreneurship or specialised expert roles over C-suite titles. With fewer fresh faces entering the leadership pipeline, many firms risk a generational leadership drought.

Spotlight on succession: top tips for future-proofing your leadership

- **Quarterly pipeline audits:** map high-potential talent to emerging business goals, using simple scorecards to track readiness.
- **Dual-track development:** alternate operational assignments with strategic transformation projects to cultivate both pragmatic and visionary leaders.
- **Accelerated programmes:** compress traditional five-year leadership tracks into 18–24-month modules that integrate AI, data analytics and hybrid management skills.
- **People analytics:** leverage data to identify hidden talent and predict capability gaps before they emerge.
- **ROI metrics:** monitor internal promotion rates, retention figures and post-succession performance to ensure measurable impact.

Evidence suggests that companies investing in home-grown leadership enjoy 23 per cent higher profit margins and 40 per cent greater market-cap growth than those reliant on external hires. International peers provide further inspiration. German firms allocate 40 per cent more per employee to leadership development, as highlighted in 'Closing the Talent Gap', FT, July 2025, while Nordic organisations weave succession planning into broader talent-mobility schemes.

Exchanges

This crisis is not restricted to the private sector. Public institutions, from local authorities to universities, face similar succession strains as seasoned executives retire and fewer rising stars

step forward. London councils have pioneered cross-authority leadership exchanges, while Dorset's SME network launched a Digital Leadership Programme to equip directors with 21st-century skills. Yet, many companies still view succession as a checkbox exercise rather than a strategic imperative.

Corporations cannot afford to treat leadership continuity as an HR formality. Cultivating resilient, visionary leaders must carry the same strategic weight as capital investments. It calls for a cultural shift; valuing transformative potential alongside operational prowess, embedding succession pathways into daily workflows and fostering an environment where leadership roles inspire rather than intimidate.

Balance

The leadership crisis is real but reversible. For AB1 executives accustomed to navigating complexity, addressing this hidden handicap could differentiate market-leading organisations from mere survivors. By rediscovering how to balance Britain's tradition of efficiency with renewed strategic ambition, companies can reclaim their competitive edge and ensure that the boardrooms of tomorrow remain stocked with capable, committed leaders.

Antony Chung You Chong is chief executive of Visterra Partners

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Fashioning the future with confidence

| by James Venning

As the only business school dedicated to the fashion industry, FBS has a global reputation for developing responsible leaders, strategic thinkers, and innovators across sectors.

UAL – Europe's leading specialist arts and design university – sits at the heart of London's creative economy. The university's alumni include more than two-thirds of all British *Designer of the Year* winners, while its professional development programmes continue to strengthen the capital's innovation and enterprise landscape.

Industry specialists

Liz Gee, Dean of FBS, explains: "As holders of the Small Business Charter, we are committed to supporting the growth and scaling ambitions of small businesses in our London local area. We have seen fantastic success with our cohorts of the *Help to Grow: Management course*."

With input from industry specialists, experienced mentors, and expert facilitators, the course provides tailored guidance to help leaders meet today's challenges, whether scaling up, pivoting a business model, or embracing digital tools.

At FBS, the mission is to prepare responsible, entrepreneurial leaders who can shape the future with confidence. As part of the government's national initiative, the school has already supported SMEs across the country to grow – not just profitably but sustainably and with purpose.

Strategy for SMEs

When SME leaders think of strategy, they often picture consultants in suits, far removed from their own world. In my career across corporate retail, education, fitness and property, I've seen that effective strategy is about three things: having a clear direction; listening to your environment; and having the confidence to adapt.

On the *Help to Grow: Management course*, I see this shift in mindset when founders step back from daily operations to think bigger and act more deliberately.

Critical decisions

In senior buying and merchandising roles at M&S and River Island, strategy wasn't just about following trends. We interrogated data, assessed risk, and made critical decisions about product, price, and timing.

Those same principles apply to a café owner, an agency director or any SME leader. Now, advising a growing fitness business, I support decisions on pricing models, client retention and new service development. The problems may differ but the process is the same: review the numbers; test assumptions; and take decisive action.

Strategy as a discipline

One misconception I often challenge is the idea that strategy is a one-off activity. The most successful SMEs revisit and refine their strategy constantly.

In my own ventures, particularly in property, I've learned to think seasonally – planning market cycles, school holidays or regulatory changes. That rhythm of review and response builds resilience.

Whether you're a landlord, a designer or a digital agency, regularly stepping back to ask: *Is this still working?* can provide clarity and renewed momentum.

Innovation in the detail

While digital tools and AI grab headlines, the most powerful innovations I've seen with SMEs are often human-centred:

- A fitness coach adjusting class formats based on real-time feedback
- A service business introducing short, weekly huddles to solve issues faster
- A boutique owner refining stock flow to match customer demand better.

These aren't flashy but they're strategic. They improve value, reduce friction and move the business forward. As we stress on *Help to Grow: Innovation*, it doesn't need to be big, it needs to be intentional.

Energy and ambition

The great thing about working with SMEs is their energy and ambition. But energy without direction can lead to burnout. Strategy provides clarity, not bureaucracy. It gives leaders the confidence to make decisions that move their business forward."

James Venning is an entrepreneur and resident expert at FBS

www.arts.ac.uk/colleges/london-college-of-fashion/courses/help-to-grow



Cyber-risk, data breach and dispute

| Adam Haffenden on why privacy litigation is the next big corporate headache

For London businesses, digital innovation has become both a lifeline and a liability. From fintech start-ups in Shoreditch to global banks in Canary Wharf, reliance on data is now fundamental to operations. Yet with that reliance comes vulnerability. Data breaches and cyber-attacks are no longer rare technical issues; they are routine business risks with legal and reputational stakes that are escalating fast.



Public awareness: customers are more aware of their rights. A single breach can quickly lead to reputational backlash and co-ordinated legal action.

Litigation funding: the rise of litigation funders has made collective actions viable, increasing the likelihood that claims will proceed to court.

Costs beyond the fine

It is tempting to see a data breach as a regulatory issue alone. Yet litigation risk often exceeds the immediate cost of ICO fines. Defending legal actions, managing insurers and negotiating settlements can drag on for years. Furthermore, the reputational fallout, loss of consumer trust, shareholder disputes and scrutiny from partners, can dwarf the financial pain.

For SMEs, the risk can be enormous. A single cyber-incident can absorb management focus, drain resources and erode competitive edge. Larger corporates face the compounding challenge of cross-border exposure, as a London-based breach can trigger proceedings across multiple jurisdictions.

Attractive

Interestingly, businesses are increasingly exploring arbitration and alternative dispute resolution (ADR) to manage cyber-related conflicts, particularly in B2B contexts. Confidentiality, speed and specialist expertise make these routes attractive compared to public court battles.

Contractual drafting is shifting accordingly. Cyber-risk clauses, indemnities and dispute resolution provisions are being tightened. Many

London companies are now embedding mediation or arbitration as the default mechanism for supplier and partner disputes linked to IT or data handling.

Actions for London business

To navigate this environment, businesses should consider a three-pronged approach.

Prevention: invest in cyber-security infrastructure, conduct regular audits and ensure data protection compliance is embedded across operations. The cost of preparation is invariably lower than the cost of litigation.

Plan for disputes: review contracts to ensure robust cyber-risk allocation and consider ADR clauses. Pre-agreed pathways can reduce uncertainty and litigation costs.

Transparent action: in the event of a breach, swift and transparent action is essential. Co-ordinated communication with regulators, customers and insurers can mitigate reputational damage and reduce litigation risk.

Trust

London's business environment thrives on trust, between companies and customers, employers and employees, suppliers and partners. Cyber-incidents strike at the core of trust, making disputes inevitable. While regulation and litigation will continue to develop, the businesses that succeed will be those that treat dispute resolution not as a last resort but as an integral part of risk management.

In short, privacy litigation is not just a legal issue; it is a reality of business. For London companies, ignoring it is no longer an option.

Adam Haffenden is head of dispute resolution at TV Edwards

www.tvedwards.com

Rising tide of disputes

The Information Commissioner's Office (ICO) has stepped up enforcement, with large fines issued against firms failing to safeguard customer information. At the same time, group litigation has surged. Claimant firms are increasingly bringing collective actions on behalf of thousands of affected customers. High-profile examples, such as the British Airways and Marriott cases, highlight how quickly a breach can escalate into mass claims.

London's courts have become a global hub for these disputes, not least because the UK's legal system is perceived as both claimant-friendly and commercially sophisticated. The result, businesses of all sizes, not just multi-nationals, are facing heightened exposure.

Litigation is growing

Three key factors make privacy disputes more common and complex.

Regulatory pressure: the UK GDPR and Data Protection Act 2018 create strict obligations. Failure to comply, even inadvertently, can attract penalties and investigations that often trigger parallel civil claims.



LCCI's Kate Elliott and Cathy Scott flanking Jaspreet Hodgson, a Common Councillor for the Vintry Ward



LCCI's winning team

Giving in the City

City Giving Day was initiated by Dame Fiona Woolf – just the second female Lord Mayor in 900 years – in 2014. It was designed as a simple but impactful initiative that enables companies and employees in the Square Mile to celebrate and showcase their philanthropic and volunteering achievements.



Alderman Alison Gowman

Commitment

LCCI has long been a supporter of this annual event which is part of the Lord Mayor's Appeal. This year, LCCI demonstrated its commitment with a morning event at its Queen Street HQ, a cake sale and participation in a City Giving quiz.

Alderman Alison Gowman



Rehana Ameer

and City of London Association (CLA) chair Rehana Ameer welcomed guests to the morning event, alongside Liam Plumridge of Harrow, Richmond and Uxbridge College Group (HRUC), programme partners of CLA.

Charities

Proceeds from the cake sale and contributions of clothing went to the two charities nominated by LCCI – the Trussell Trust and Smart Works. The trust is an anti-poverty charity and community of food banks. Smart Works helps empower unemployed women with the clothes, coaching and confidence they need to succeed at their job interview and transform their lives.

An evening quiz, hosted by the London Stock Exchange (LSE), was a lively affair with teams from a wide range of companies in the City competing for general knowledge bragging rights. The LSE chapter resulted in triumph for the LCCI team captained by policy and communications director Liz Giles. Congratulations to all!

www.thelordmayorsappeal.com
www.hruc.ac.uk
www.trussell.org.uk
www.smartworks.org.uk



HRUC's Liam Plumridge, Shadé Williams and Jasber Gaba

Mental wealth and economic health



City Lit principal Mark Malcomson recently chaired a Mental Wealth Festival business breakfast to explore the true cost of poor mental health and the opportunities for healthier, more human ways of working.

Malcomson (far right) is pictured alongside (l-r) Liz Giles (LCCI), Chris Martin (MQ Mental Health), Julia Marsh, (London Business School), Sir Vince Cable (former Secretary of State for Business, Innovation and Skills) and Adam Day (Bank of England).

Burnout

Poor mental health is costing the UK economy over £100 billion a year, with stress, burnout and anxiety increasingly affecting people across all levels of work.

The event was a partnership between LCCI, The Lord Mayor's Appeal and MQ Mental Health Research

www.thelordmayorsappeal.org
www.mqmentalhealth.org

Fostering trade and investment

London is home to a host of bilateral chambers – that is, chambers of commerce which promote trade, investment and business relationships between two specific countries

Many are members of the Council of Foreign Chambers in the UK, an umbrella body set up in 2020 to look after such chambers' interests.

In this new LBM regular feature, we turn the spotlight on a key bilateral chamber operating from the UK capital.

South African Chamber of Commerce (UK) Limited was established in 2006. It was originally formed under the name SA Commerce Limited with the aim of consolidating South African business-focused organisations operating in the UK.

In 2008, it rebranded to reflect its broader mission of fostering bilateral trade and investment between South Africa and the UK.

Vibrant

Key in its early history was the SA Business Club, which laid the foundation for the SACC UK's community-building ethos. The club was a vibrant network of professionals and entrepreneurs with ties to South Africa, offering regular networking events,

speaker sessions and informal gatherings. It helped establish a strong base of members and supporters, many of whom remain active in the Chamber today.

SACC UK has received formal endorsement from the South African government and the South African High Commissioner in London. It enjoys support from both the SA Department of Trade, Industry and Competition and UK Department of Business and Trade.

The chamber boasts a wide range of members who include Barclays, Investec, Anglo, Simmons and Simmons, and the Isle of Man government.

Services

Under chief executive Svend Littauer, SACC UK offers a wide range of services to its members, including:

- Business networking and introductions
- Trade missions and delegations
- Policy advocacy and government engagement

- Events, in person or online, curated to highlight members and connect to the wider network
- Special interest sections ('chapters') covering wealth creation, alumni, regional UK and SA) and young professionals.

diplomat, the autobiography of Kingsley Mamabolo, the current South African High Commissioner in the UK.



Chamber chief executive
Svend Littauer

Impressive

The chamber attracts an impressive array of speakers at its events.

These include South Africa's

Deputy President Paul

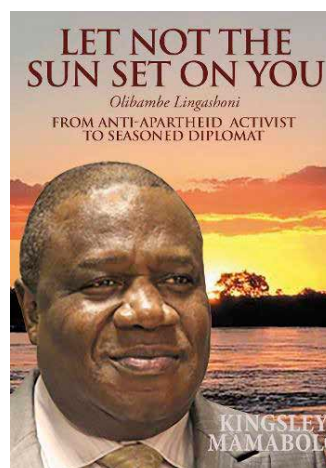
Mashatile, Lord Peter Hain, politician Helen Zille, poet and academic Dr Athol Williams and Dr Anthony Costa, chair of B20 South Africa, the G20's official private sector engagement group. Costa is the man of the moment as this month (November) South Africa is hosting the G20 Leaders' Summit in Johannesburg, marking the first time the event has been held on the African continent. This follows the year of the country's presidency of the group during which the main issues addressed were digital development, debt issues, climate finance and sustainable development.

www.southafricanchamber.uk
www.cfcc.uk



Global networking

Recent highlights in the programme include a reception at Laytons law firm in the City of London, Ubuntu, global networking webinars, a House of Lords dinner, and the launch of *Let not the sun set on you: the journey from anti-apartheid activist to seasoned*





LCCI Member News



Ready to unlock your next level of growth?
Take the Finance Operations Health Check



YRH Finance Team

Launches Free Financial Health Check Tool

YRH Finance Team has launched a free Financial Operations Health Check - a 5-minute digital assessment helping £1.5M-£10M businesses identify opportunities for improved financial visibility. The tool evaluates businesses across profit visibility, cash flow control, and decision speed. Users receive a personalised report highlighting their financial clarity score and improvement areas. Drawing on YRH's experience with over 1,300 businesses since 2007, the tool has helped clients achieve results including £120,000 cash improvement in 2 months and significant revenue discoveries.

The Health Check addresses the gap between basic bookkeeping and Finance Director employment, revealing patterns like 15-25% of products being typically unprofitable when properly analysed. "These improvements come from actual transformations we've delivered," says Jennifer Raines, Founder of YRH. "Craster discovered their top 15 clients drove 92% of revenue - intelligence that helped achieve 10-fold growth."

Access the free Financial Health Check at <https://yrh-finance-r7xontqa.scoreapp.com/>

Contact: hello@yrhfinanceteam.co.uk



WEM Civil Ltd

WEM Civil is proud to introduce premium seaside property investment opportunities along Brazil's northeast coast. With a proven track record in property management through WR Empreendimentos, we are now expanding into sustainable, high-quality coastal developments designed for both lifestyle and long-term financial growth.

For London-based investors, this is a unique chance to diversify portfolios into one of Latin America's most promising markets, where tourism, infrastructure, and international demand are rapidly increasing. Our developments combine architectural excellence with secure, asset-backed investment, offering both immediate lifestyle appeal and strong appreciation potential.

As a member of the London Chamber of Commerce, WEM Civil is committed to building bridges between London's business community and Brazil's coastal future. We welcome enquiries from fellow members interested in exploring this exciting opportunity.

Contact: info@wemcivil.co.uk



Specialist Risk Group

Specialist Risk Group opens new London office

Specialist Risk Group (SRG), one of the UK's fastest-growing insurance intermediaries, has opened a new office in the St Botolph Building, EC3. The move unites colleagues from multiple SRG offices into a modern, collaborative space designed to support both clients and teams.

Since its launch in 2020, SRG has expanded rapidly through organic growth and acquisitions, building specialist insurance expertise across the Group. The new London base marks a major milestone, establishing a permanent home in the capital and reinforcing its long-term commitment to the London Market.

Annie Wakeman, Group Marketing & Distribution Director, said: "Our new office reflects who we are: open, ambitious, and connected. It's designed to bring people together, encourage collaboration, and inspire our specialist talent."



Clinical Net

Clinical Net Ltd.

New member Clinical Net has been awarded "the most revolutionary clinical trial platform 2025" at the Greater London Enterprise Awards.

Founded by Nuria Coll Bastus, Clinical Net is a London based tech start up transforming how the world connects with clinical trials.

80% of clinical trials are delayed because they do not recruit enough participants on time. 65% of patients report they would consider taking part in a clinical trial if it could expand their healthcare options, but only 8% do because they don't know how to get involved. This disconnect means higher costs, missed opportunities, and slower innovation.

Fast, free and easy to use, Clinical Net enables both patients and healthcare professionals to be matched and connected to trials in five minutes.

"We're excited for what's ahead and collaborating with others who share our mission of improving access, advancing research, and offering hope for patients everywhere", says Coll Bastus.



Lead Auditor as a Service® (LAaaS)

Standards, certification, testing, inspection and accreditation help businesses to reduce costs, increase productivity and access new markets.

Launching in Q4 2025, our new Self-Declaration service is designed for micro and small businesses (SMEs). It helps you:

- Show your commitment to ISO principles and success factors.
- Provide assurance to customers and stakeholders.
- Take the first step towards achieving accredited certification with an independent body.

With LAaaS®, you can demonstrate real intent and build trust—without the full overhead of certification.

Contact

Gary Ruffhead

Email: garyruffhead@gprps.co.uk



University of the West of Scotland

This month, UWS London's Dr Mostain Belal had the privilege of being invited to present a research paper at the Chartered Institute of Logistics and Transport (CILT) UK's Logistics Research Network (LRN) conference. The LRN conference is one of the most prestigious annual conferences in the world of logistics, forming a bridge between academics and industry experts. The paper was produced in collaboration with Dr Alice Nguyen (UWS London), Dr. Sreejith Balasubramanian and Marjan Sadeghi (UWS London), which is a great example of how UWS London actively involves MBA Logistics & Supply Chain students in the research process. The paper develops and evaluates a Digital Procurement Model for Environmental Sustainability in the healthcare sector and contributed towards the UN's Sustainability Development Goals 12 and 13, which are a key part of UWS' Strategy 2030 agenda.



Eliga Consultancy Services Limited

Thrilled to announce the launch of Eliga Consultancy!

Eliga is a fractional consultancy that helps businesses by providing contract review and negotiation services - offering expert services without the overhead of a full-time hire. Contracts can often overwhelm busy legal teams or end up being signed without proper review. Both scenarios create risk, delays and missed opportunities.

Eliga can help bridge that gap by:

- Reviewing contracts quickly and thoroughly
- Negotiating fair terms that protect your business
- Providing overflow support to in-house legal teams
- Delivering a reliable service, backed by expertise in the legal field. If you're a start-up, scale-up or in-house legal team looking for support, I'd love to help.

Check us out on

www.eligaconsultancy.com

Or reach out directly - always happy to chat and explore how I can support.

Dhruve Sennik CEO & Founder



MHA

MHA wins AIM best newcomer of the year award

London 2 October 2025: MHA was delighted to accept the award for best newcomer of the year at the prestigious annual AIM awards last evening at the Park Plaza Westminster Bridge in London.

In association with the London Stock Exchange, the Awards identify the quoted companies and entrepreneurs who have harnessed AIM to help them fulfil their ambition and growth potential in the last twelve months.

Since floating on AIM in April this year MHA has gone from strength to strength on the exchange in a year which has been challenging for the London market. The MHA listing which raised nearly £100m, remains London's biggest IPO by deal volume so far this year. The share price is over 40% higher than the original float price.

Steve Moore the CFO of MHA said: "I am delighted to accept the award on behalf of all our partners, staff and clients. We decided to proceed with our IPO in spite of the announcement of liberation day and the market turmoil it created. I'd like to say thank you to Cavendish, Freeths, Crowe, One Advisory and Alma for all their support in getting the IPO over the line. I also wanted to say a big thank you to the judges and the London Stock Exchange for hosting the event."

Rakesh Shaunak the CEO of MHA said: "This award is a great recognition of the journey MHA has been on over the last few years and our long-term strategy of stability and growth. The market and the media have been kind enough to reward MHA for our boldness and I am grateful for everyone's support."

Coming up...



NOVEMBER

- **The Brand Strategy Every 6-Figure Woman Must Know – Online**
Monday 3 November, 12.00pm – 1.00pm
- **Overseas Supply Chain Management – Online**
Tuesday 11 November, 10.00am – 11.00am

Business Owners Club Winter Reception

Wednesday 12 November, 5.00pm – 7.00pm

Balfour at Bow Wine Vaults

Join us at the Business Owners Club Winter Reception, hosted at the elegant Balfour at Bow Wine Vaults, just a stone's throw from the Chamber HQ. The reception will welcome up to 60 dynamic business owners, offering a prime opportunity for peer-to-peer networking and the chance to forge invaluable connections.

Programme Partners: Dell, IHG Business Edge and Intuit

DELL
Technologies

IHG® Business
Edge

intuit®

- **Maximise your Membership at LCCI**
Thursday 13 November, 3.00pm – 5.00pm
- **Behind the Scenes Visit to the Port of Tilbury**
Tuesday 18 November, 9.30am – 12.30pm

Business Crime Winter Reception

Tuesday 18 November, 6.00pm – 8.00pm

Mosimann's

This reception will bring together decision-makers and senior professionals from across sectors with a shared interest in addressing the challenges posed by business crime, including, but not limited to, cyber security, fraud prevention, policing, defence and security, and supply chain risk.

- **Go Connect! Networking at BMW Park Lane**
Thursday 20 November, 5.00pm – 7.00pm

Insider Risk - Understanding and Reducing the Threat from Within

Monday 24 November, 12.00pm – 1.00pm

Online

As more and more UK companies choose Dubai and the United Arab Emirates as a strategic hub for international growth, it becomes essential to understand the key tax and regulatory aspects involved. This webinar, organised by WellTax (with offices in London and Dubai), will provide a practical and clear overview of the most relevant issues for businesses operating between the UK and the UAE.

- **Key Tax & Compliance Insights for UK Businesses Expanding to UAE – Online**
Wednesday 26 November, 10.00am – 11.00am

Women in Business Networking

Wednesday 26 November, 12.30pm – 2.30pm

Lucky Voice

This informal networking event brings together professionals from across sectors to connect in a space designed for interaction and expression. Whether you are growing a business, leading a team or exploring your next move, this is a chance to meet like-minded peers, exchange perspectives and build your network in a relaxed, welcoming setting. Free for Patron and Premier Plus members only.



World Chambers Congress Melbourne –
more pictures from the feature on pages 6-7

▪ **LCCI Asian Business Association Winter Reception at Bombay Brasserie**

Thursday 27 November, 6.00pm – 8.00pm

Programme Partner: University of Westminster

UNIVERSITY OF
WESTMINSTER

DECEMBER

Annual Winter Reception

Thursday 4 December, 6.00pm – 9.00pm

Fortnum & Mason

LCCI's Annual Winter Reception returns to the iconic Fortnum & Mason, providing a magnificent setting for an evening of high-level networking in the heart of London. This event is always in high demand and sells out quickly - secure your place early to ensure you don't miss this exceptional occasion. Tickets start at £126.00 inc VAT per person.

Sponsored by UEL



Go Connect! Christmas Networking

Tuesday 9 December, 12.30pm – 2.00pm

LCCI

Get in the Christmas spirit; catch up with the contacts you have made at events during the year and discuss upcoming business opportunities for the new year. Join up to 60 LCCI Members and guests to network whilst enjoying complimentary drinks and nibbles in London Chambers Members' Lounge.



Two minute interview

John Ramsdale, PEMFIT City of London

Who are you?

I'm John Ramsdale, the owner of PEMFIT City of London. We are a new wellness technology business that has recently opened in a Grade II listed premises in the City, next to Guildhall. We use Pulsed Electromagnetic Field (PEMF) therapy to provide PEMFIT sessions that may support relaxation, stress reduction, improved rest, natural recovery support and reduced fatigue. Our advanced PEMF machines stimulate cellular activity and enhance our body's own natural recovery processes. We are the fastest growing and leading dedicated cellular exercise studio in London. Utilising the world's finest PEMF cellular exercise equipment, from Pulse PEMF. Each session in our relaxing Pulse Studio can energise the natural healing power hidden within each cell in your body. We're energising life!

What was your first job in London?

Junior sales and marketing manager for an online retailer.

Which one business achievement over the last 12 months are you most proud of, and why?

Launching the first dedicated PEMF studio in London. We found a location that is perfect for a wellness technology studio – serene and quiet but well connected. We have turned it from an empty open plan space into a state-of-the-art PEMF studio with

capacity for ten individual sessions rooms in a matter of months. Then opening our doors and attracting a loyal client base that has progressed to members and a great community has been incredible to see. It's tough bringing a brand new product to market so I'm proud of the education and progress we have made so far.

If you were advising a young entrepreneur, which business person would you suggest as a model?

Ben Francis. He founded Gymshark from his parents' garage, creating and selling his own fitness clothing. He learned to sew from his grandmother and produced the early items himself. He built the brand into a global fitness powerhouse through marketing skills and direct engagement with his target audience. Gymshark's remarkable growth continues and Ben still owns 70 per cent of the company, with an estimated net worth of £1.3 billion.

How do you think the transport system in London can be improved?

London has one of the best transport systems in the world. However, if there is one thing I could change, having experienced getting around the city with my dad who is in a wheelchair, the difficulty navigating the system becomes evident. I would implement measures to make it more accessible, such as having lifts in every tube station.



Which piece of red tape causes most problems for your company and why?

Our decision to base our London studio in a prime central location meant there were a high number of additional security checks. The City Corporation were very thorough with our application, which inevitably meant more paperwork and time involved with the launch. Nevertheless, they have been extremely helpful and efficient throughout the process.

What is your favourite and least favourite thing about London?

Favourite: the food scene! I've travelled to lots of places but nothing compares to London. There is such an incredible choice to eat out. I especially love a little Vietnamese called City Caphe and the occasional trip to Leather Lane for great street food.

Least favourite: the impact of the rising cost of living on locals and the way it inevitably changes the character of certain areas – such as the plan to close down Smithfield market.

If you were Mayor of London for the day which one thing would you change?

I would place greater focus on addressing one of the most acute problems in London which is the housing crisis. The intrinsic link between housing and health can't be ignored. Living in a safe secure environment is the foundation to leading a healthy life.

Who would you consider an appropriate person to play you in a movie of your life?

Sylvester Stallone. The 1985 Rambo film was the most successful of them all and was released the year I was born. My name is John Ramsdale, his is John Rambo. There are a lot more similarities but I'll leave it there.



What is your favourite quotation?

Emotions arise in the place where your mind and body meet. Eckhart Tolle

www.pemfit.co.uk/pemfit-city-of-london



LCCI Member Offers



■ LEAD AUDITOR AS A SERVICE® (LAAAS)

Our expertise is centred around ISO management systems standards, helping clients achieve ISO accredited certification. While ISO itself makes it clear that you can't self-certify to a standard such as ISO 9001 Quality, ISO 14001 Environment, ISO 45001 Health & Safety, and ISO 27001 Information Security/Cyber Security/Privacy protection Management Systems, we provide a practical middle ground while you work towards accredited certification.

Contact

Gary Ruffhead

Email: garyruffhead@gprps.co.uk

OFFER

Our advice on ISO self-declaration is free; you then have the option to have it validated via our attestation programme. LAaaS® validation is provided for a nominal fee; LCCI members get the first year entirely free with no commitment, saving a micro business £800.



■ ZHERO LIMITED

#1 Cybersecurity & IT Support for SMEs

Zhero is London's top provider of IT security for SMEs. Our bank-grade GDPR-compliant cybersecurity tools and services crush your IT chaos and remove blame-shifting culture. Zhero's advanced DNS filtering service, threat and endpoint protection means your systems are on 24/7/365. Our secret recipe? Zhero's technology-as-a-service model is an all-in-one solution bundling hardware, software and services, so you can work smarter.

Contact

info@zhero.co.uk

www.zhero.co.uk

Offer valid to 31/12/2025

OFFER

Stuck with an MSP? Zhero will buy you out and protect your SME with advanced cybersecurity—free for up to 6 months. Upgrade your cybersecurity without the wait.



■ PEMFIT CITY OF LONDON

PEMFIT used by top sports people and army special forces - they recognize the total body and mind benefits of this effective wellness modality. London's first dedicated PEMF centre, with the power to support your training and recovery. PEMF uses pulsed electromagnetic fields to stimulate your cells, enhancing performance, accelerating recovery and boosting energy.

Benefits include: Pain Management, Inflammation Reduction, Immune System Support, Circulation & Wound Healing, Bone Health, Joint Health, Mental Health, Sleep Improvement.

Contact

Studio phone: **020038 157917**

Whatsapp: **07351 314456**

email: enquiries@pemfitcityoflondon.co.uk

website: www.PEMFIT.co.uk/pemfit-city-of-london

OFFER

2 x 40 MINUTE PEMF SESSIONS - Was £300 now only £99! (save £200!)

Use code LCCIPMF to claim offer

Must claim soon - Limited offer.



■ PRINTWELL UK

£50 for FREE only to LCCI Members!

For 40 years Printwell UK have been helping British businesses succeed with their marketing efforts. We specialise in designing and manufacturing packaging and print for growing brands, to large corporates and design agencies.

Contact

Email: hello@printwell.co.uk

OFFER

We want to invite LCCI members to a free consultation to review your print spend with no obligation. On your first spend of £500* receive £50 credit or a £50 gift card of your choice.

*Ex-VAT

If you are a member of LCCI with an offer for other members, contact membersoffers@londonchamber.co.uk

Two minute interview

Andreas Simmer of Finstral UK



Who are you?

I am managing director of Finstral UK. My background is in the European building and construction sector. I've always been fascinated by how design and technology can work together to improve everyday life. At Finstral, my role is to lead our UK entry and establish strong partnerships with dealers, architects and other professionals.

What drew you to work in the UK market and what opportunities do you see here?

The UK has a dynamic, design-driven construction sector that values quality and innovation. It's an exciting environment for collaboration, especially with the growing focus on sustainable and high-performance building solutions.

Which one business achievement over the last 12 months are you most proud of, and why?

The opening of our Finstral Studio in Borehamwood. The studio is more than just a showroom; it's a space designed to help professionals and resellers experience the full range of possibilities modern windows and doors can offer. On 230 square metres we present our products in a way that makes design choices clear and accessible, showing how beauty, comfort and performance come together. It's been rewarding to see how quickly the concept resonates with UK partners.

What advice would you give to emerging leaders in business?

Focus on building with

longevity in mind. Sustainable success rarely happens overnight – it comes from consistency, integrity and a clear sense of purpose. Strong leadership is about earning trust, maintaining high standards and creating value that endures.

How do you see sustainability influencing the future of construction and design?

Sustainability is shaping every part of our industry. At Finstral, we see it as a commitment to longevity – designing products that save energy, use durable materials and perform efficiently for decades. True sustainability means creating solutions that last.

What challenges do you see in today's building and construction sector?

The biggest challenge is balancing innovation with regulation. The industry is evolving quickly, especially around energy performance and sustainability – but frameworks don't always keep pace. A more unified approach would make it easier to innovate while still maintaining high standards.

What is your favourite and least favourite thing about London?

Favourite: The energy of the city. London's diversity and dynamism make it a natural hub for creativity and enterprise.

Least favourite: The high costs of operation. For new businesses entering the market, this makes careful planning essential.

If you were Mayor of London for the day, which one thing would you change?

I would champion sustainable building practices and encourage more investment in quality-driven projects that stand the test of time.

What is your favourite quotation?

"Quality is remembered long after price is forgotten." It's a simple truth that applies across industries and is a guiding principle in how we want to work in the UK.

www.finstral.com/uk



Answers to The Knowledge

On page 19

- 1 London Bridge. It is the fourth busiest station in the UK.
- 2 Nicola Sturgeon, Scotland's First Minister from 2014 to 2023. Her autobiography was called Frankly.  By Scottish Government, CC BY 2.0
- 3 *Financial Times*. Five years after its launch it began printing on pink paper to distinguish it from its main rival, the Financial News, with which it later merged.
- 4 Vincent van Gogh. He lodged there while working in the London branch of Goupil, art dealers and auctioneers.
- 5 'Tin Pan Alley'. It is famous for its music publishers, instrument shops, and recording studios.
- 6 London Philharmonic Orchestra. Its home is the Royal Festival Hall.
- 7 Dr Samuel Johnson (1709-1784) who has been described as "arguably the most distinguished man of letters in English history." The quote continues: "For there is in London all that life can afford."
- 8 A pink-flowered saxifrage. It is also the name of a beer brewed by Fullers.
- 9 Dina Asher-Smith MBE. She holds the British records for 60, 100 and 200 metres.  By Erik van Leeuwen, attribution: Erik van Leeuwen
- 10 Crystal Palace FC. The name dates only from the 1970s and comes from the eagle on the club crest. Previously they were known as the 'Glaziers', a reference to the re-located Crystal Palace exhibition building which gave the area in south-east London its name.



Down by the river

Often described as the only five-star hotel on the Thames, it is fitting that the Savoy's celebrated dining room is the River Restaurant by Gordon Ramsay.

The iconic London landmark was the venue for LCCI Business Owners Club (BOC) autumn reception which featured canapes specially created for the occasion.

Programme partners

LCCI head of community and member relations Nick Charles welcomed guests before some remarks from Daniela Saunders of BOC programme partners Intuit, the global financial technology platform.

BOC's other programme partner is IHG Business Edge, a complementary travel programme from IHG Hotels & Resorts designed to streamline and enhance the business travel experience for SMEs.

www.intuit.com
<https://businessedge.ihg.com>



New chief executive at Hillingdon Chamber

Amar Nota has been appointed chief executive of Hillingdon Chamber of Commerce.

He comes to the chamber with over 15 years of experience in executive leadership and has a proven record with other membership organisations.

Nota succeeds Andy Sharma whose three

dynamic years have driven the chamber's growth and put Hillingdon on the map.

www.hillingdonchamber.co.uk





New Members

Who has joined the London Chamber of Commerce and Industry in the last two months?

Acas

T: 033 0109 3593
londonevents@acas.org.uk
www.acas.org.uk
Workplace dispute resolution

African Concepts (UK) Ltd

www.africanconcepts.co.uk
Online agro commodities trading

Albemarle Consulting

T: 07973 432428
antonio.ciarleglio@albemarleconsulting.com
www.albemarleconsulting.com
Executive search & coaching specialists

Anansi Media Ltd

9 St. Michaels Avenue, Wembley,
London HA9 6SJ
IT services company

Animo Associates Ltd

T: 012 6876 0245
info@animoassociates.com
www.animoassociates.com
Financial advisor

Annexus Partners

T: 015 2549 3244
Admin@AnnexusPartners.com
www.AnnexusPartners.com
Energy management services

Arbiter Risk Corps (A.R.C)

www.Arbiterrisk.com
Executive close protection and security

Ardentia Capital Ltd

www.ardentiaestates.uk
Private real estate investment firm

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Menzies

Menzies has released a new whitepaper, *Scaling a Financial Services Business*, offering expert insights to help firms navigate growth with confidence. Drawing on years of industry experience, the guide explores key strategies including digital transformation, AI integration, outsourcing, funding options, and international expansion. It also highlights the importance of embedding strong compliance frameworks early in the scaling journey. This resource is designed to support financial services businesses in building scalable systems, securing investment, and managing regulatory complexity. Download the whitepaper here - <https://www.menzies.co.uk/scaling-a-financial-services-business/>



DELL Technologies

Dell Technologies

Dell Technologies launches Business Partnerships Programme to empower London SMEs

Dell Technologies is proud to introduce its Business Partnerships Programme, now spotlighted through its new collaboration with the London Chamber of Commerce. Designed to support small and medium-sized enterprises across London, the programme offers exclusive access to tailored IT solutions, expert consultancy, and member-only benefits. By joining, businesses can unlock enhanced productivity, security, and growth opportunities through Dell's trusted technology ecosystem. This initiative reflects Dell Technologies' ongoing commitment to driving innovation and digital transformation within the UK's vibrant business community.

Heathrow

Heathrow Airport

Global Gateway Reopens for London Exporters with Heathrow's 'World of Opportunity' Relaunch



The gateway to global success has reopened for businesses across London as Heathrow relaunches its 'World of Opportunity' programme, an initiative designed to help small and medium sized enterprises (SME) expand their international reach.

The UK's hub airport is inviting SMEs from across London to apply to the initiative, which has already propelled dozens of businesses across the UK to explore opportunities worldwide.

Through funding, mentoring, and market research Heathrow's programme guides SMEs to remove barriers they may have to expanding their customer bases abroad. Last year's winners Heart Relocation, based in Uxbridge, are using the grant to unlock new markets on the global stage. Applications are open until 31 December and 12 successful applicants from across the UK will each receive a £2,000 grant to support their export ambitions.

For more information and to apply, visit: www.heathrow.com/world-of-opportunity

Capital City College

Capital City College

Capital Connect: Training London's future workforce



Capital City College, the third largest further education provider in the UK, has launched Capital Connect, a membership initiative helping employers and policymakers shape London's skills landscape. Members benefit from access to exclusive events, brand exposure across our campuses, and connections to students through work experience, internships and apprenticeships.

With over 30,000 students, the support from Capital Connect members funds bursaries, facilities, employability programmes and community projects.

By connecting businesses with thousands of students across the capital, Capital Connect offers a route to recruitment and future workforce development. Employers can access diverse talent and gain support to meet their sector-specific needs.

For policymakers, Capital Connect provides a model for growth aligned with the national skills agenda. Whether you're looking to fill skills gaps, futureproof your workforce or support local communities, Capital Connect is your strategic partner in building a more skilled UK.

Learn more: www.capitalccg.ac.uk/capital-connect



Sips, treats and Christmas sneak peeks



Katie Hulbert on a Fortnum & Mason affair



This year, the LCCI EA Club has been treated to not one but two unforgettable experiences – both generously hosted by LCCI member Fortnum & Mason.

Privilege

In early July, a select few got the privilege to have afternoon tea in the

historic boardroom, once graced by Sir Winston Churchill. It was truly an experience we will never forget.

Iconic

Christmas has come early this year, maybe a bit too early for some! Back in September we got into the festive spirit, having the chance to sample the newest range of chocolate and biscuits, as well as a peek inside their iconic Christmas hampers. It's safe to say that the LCCI EA Club have been well and truly spoilt.

Katie Hulbert is an events executive at LCCI

If you are an EA, PA, VA, office manager or event booker, you can apply to join the LCCI EA Club by emailing lcclieaclub@londonchamber.co.uk or if you're an LCCI member venue and would like to host an LCCI EA Club event, contact lcclieaclub@londonchamber.co.uk



Making an impact

The Impact Hub in Euston was the appropriately named venue for the CET – Commercial Education Trust – annual networking reception this autumn.

Exceptional

Introduced by CET executive director Mahad Ali, the event included the presentation of the David Coughtrie Leadership Awards, recognising exceptional individuals who have demonstrated leadership, innovation and a commitment



to promoting commercial ability across their organisations and communities.

These went to Lauren Kiernan, HR business partner at The Hartford, for her work in designing and delivering an internship programme, and Harish Naguleswaran (young leader) who founded an online platform with more than two million views, making economics accessible to all.

Purpose

Mahad Ali commented: "These awards celebrate the very best of our network – leaders who bring energy, creativity

and purpose to everything they do. Their work demonstrates what commercial ability looks like in action; confidence, collaboration and a commitment to building opportunity for others."

The reception also included project showcases, networking sessions and a celebration of CET's ongoing work supporting innovation and sector learning.

www.thecet.org



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Why investing in the next generation is not just a strategic choice – it's a necessity



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We are Renaissance Advisory. We help Private Equity backed and privately owned mid-market businesses identify hidden value, improve their operational performance and exit with stronger valuations.

We're not just advisors; we're catalysts for change turning potential into measurable, lasting impact and accelerating growth.

Why Renaissance?

The name 'Renaissance' isn't a coincidence. It's our guiding principle.

The historical Renaissance was defined by radical innovation, a pivot from stagnation to explosive growth. And we bring that same spirit of renewal directly to your portfolio.

Our mission is to maximise the value of your assets through a unique combination of senior PE strategy and disciplined execution.

We don't just advise; we partner with portfolio companies and business owners to deliver discreet, results-driven transformation programmes that create tangible enterprise value.

Our advisors combine deep private equity experience with blue-chip consulting discipline to deliver outcomes that accelerate exits and strengthen investor confidence. We align our success directly with yours, ensuring a strong return on every engagement.

What makes us different?

We combine deep PE expertise with blue-chip consulting discipline. This allows us to move with speed, stay grounded in the numbers, and guarantee exceptional outcomes for our clients.

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Our senior advisors turn board decisions into on-site, measurable action. We are founder-led, 100% discreet, and our success is directly tied to yours.

Laser focus.

We simplify the cadence and obsess over the levers that matter the most: cost, operations, and finance. Our job is to make change happen quickly and turn the MOIC uplift into a measurable reality.

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We are proud to offer a founder-led, outcome-focused approach, based on value creation methodologies proven in PE-backed contexts. Our clients get battle-tested approaches, not rookie experiments.

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Meet the Founder

Andriy Panasenکو, Founder and MD:

A senior strategy and transformation adviser with over 25 years of international experience focused on maximising value for Private Equity sponsors and their portfolio companies.

Having advised at top-tier firms including Accenture Strategy, PA Consulting, and Roland Berger, alongside direct PE exposure (Investcorp, AIAC), Andriy brings a strong, results-driven track record. He specialises in activating key value creation levers to consistently lift EBITDA, multiply cash flow, and accelerate growth momentum.



Andriy Panasenکو, Founder

Why partner with us?

Partnership-oriented approach, using proven methodologies honed from consistent client delivery.

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Ready to engage?

Visit us at Going Global Live Event at Stand G2320 in London Excel on 12th-13th November 2025, or check us out online at www.renaissance-advisory.london



Trust your staff and never stop learning

By Paul Bates, Managing Director, Cleankill Pest Control

After 44 years in the pest control industry, I've seen enormous changes—not just in the technology and legislation that shape our work, but in how businesses are built and led.

One of the most valuable lessons I've learned over the decades is this: if you want your company to grow, you must learn to trust your people—especially your sales team—and be open to learning from them, no matter how long you've been in the game.

The danger is that when you start a business yourself you don't trust that others can do the job as well as you.

I have learned so much from my young staff. When they suggest what they think is a new way of doing things, there's a temptation to say: "I did that 20 years ago and failed". Now I allow them to try and often they succeed where I failed. If they do fail, they learn – and I strongly believe that failing is learning. However, you shouldn't be afraid to step in occasionally – sometimes it's a small tweak that will get a staff member back on track.

It's easy for experienced business leaders to fall into the trap of thinking they have all the answers. Experience is undoubtedly important, but it can also create blind spots. The danger lies in assuming that the way we did things ten or twenty years ago will still work today. In a competitive industry like pest control, where client expectations are constantly evolving, that mindset can stifle growth.

At Cleankill, we've always placed a strong emphasis on hiring good people and giving them the tools and freedom to succeed. Our sales staff, in particular, are not just order-takers—they are the face of our business, the main point of contact for new clients (after the clients have dealt with an efficient administration team on phones and emails!), and a key source of insight into what the customer actually wants. If you don't trust them, you'll never hear those insights—and you'll miss opportunities to grow.

Trusting your salespeople doesn't mean abandoning oversight or accountability. It means listening to their feedback, encouraging them to try new approaches, and supporting them when they take initiative. When a salesperson feels empowered, they're far more likely to take ownership of their work and deliver real results. When they feel micromanaged or ignored, they're just as likely to disengage—and you risk losing talent that could have taken your business to the next level.

Our Investors in People assessor highlighted the freedom we give to our staff. For instance, our technicians are responsible for their own patches. They love the freedom to plan their appointments and arrange their calls when it suits them. This is helpful for one of our team who has children and another who likes to start work as early as possible so she can fit in her training runs.

A successful business leader should be a lifelong learner. No matter how many years



you've been in the industry, the world doesn't stand still—and neither should you. At Cleankill, our success has come not just from doing things well, but from being open to doing things differently. That kind of adaptability starts with listening to your team and trusting them to do what they do best.

So, my message to fellow business leaders is simple: trust your people. Encourage their input. Learn from them. You hired them for a reason—now let them show you what they can do. You might just be surprised by how much you grow as a result.





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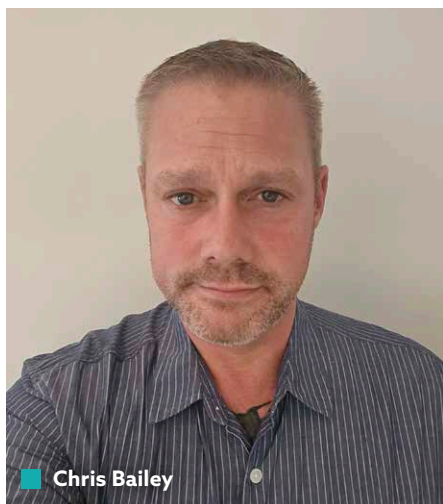
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Why investing in the next generation is not just a strategic choice – it's a necessity

By Chris Bailey, Group Skills Development Manager at Barratt Redrow PLC

Barratt Redrow PLC is one of the largest residential property development companies in the United Kingdom operating across England, Wales and Scotland.



Chris Bailey

WHY DID YOU DECIDE TO INVEST IN THESE TRAINING AND EMPLOYMENT SCHEMES?

As the UK's largest housebuilder, investing in apprenticeships and early careers isn't optional – it's the foundation of our future.

Over a third of construction workers in the UK are already aged 50 or older, and by 2036 around 750,000 people are expected to retire¹. That's a huge transfer of skills and experience leaving the industry. Without a new generation coming through, we risk a major gap in expertise, productivity, and delivery.

The **Skills Horizon Barometer** report from Skills for Life highlights that 90% of SMEs are experiencing some form of skills shortage, with the biggest gap – 32% – at entry level. Across the sector, more than 140,000 vacancies remain unfilled, delaying housing and infrastructure projects². Looking ahead, the UK will need almost 1 million additional construction workers by 2032 just to meet demand³.

Apprenticeships provide a direct, scalable way to nurture homegrown talent and support the development of skills in our

business. Our experience shows that by upskilling our workforce and embracing technical training programmes, we can address these gaps, strengthen our talent pipeline, and ensure the sector remains competitive.

Our degree apprenticeships provide us a robust and qualified talent pipeline into Commercial, Technical, and Management roles within the business. These are available for both career changers, older workers, internal talent looking to upskill, and also for the younger generation looking to enter and advance into Construction. It breaks the myth that all apprenticeships are trade based and for low academic ability, and it opens more opportunities for those wishing to join the industry.

CAN THE CONSTRUCTION SECTOR MEET HOUSING DEMAND WITHOUT INVESTING IN YOUNG APPRENTICES?

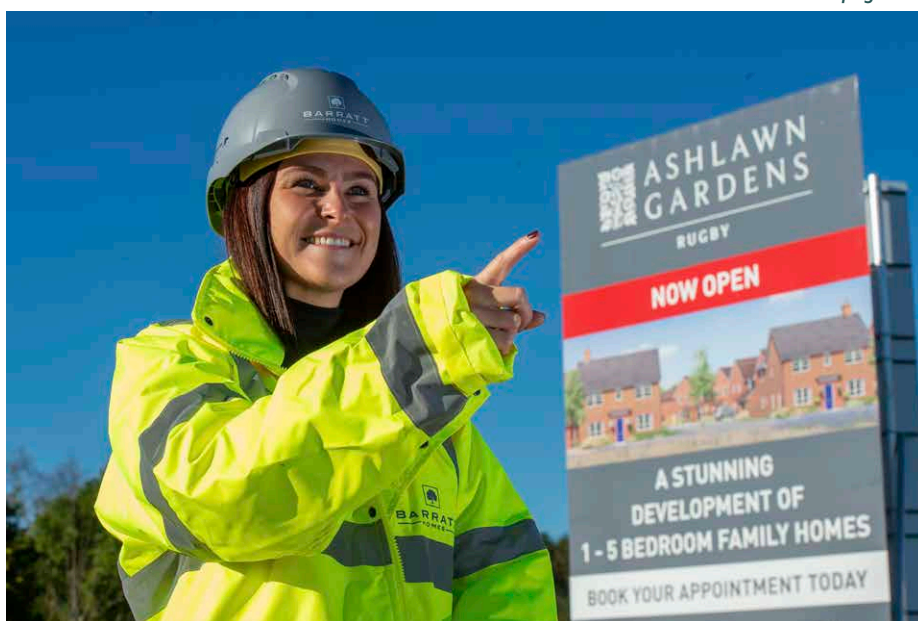
The construction industry is at a pivotal

moment. The Labour Government has committed to delivering 1.5 million new homes by 2029, that's 300,000 a year, to tackle the housing shortage⁴.

To meet such ambitious housing targets, we don't just need more people – we need the right skills. Apprenticeships across all levels and qualifications give us a way to develop our workforce, maintain quality, and embed the latest capabilities in areas like digital construction and sustainable building.

Without investing in young talent, the sector risks widening the skills gap, driving up costs, and losing critical expertise as older workers retire. Apprenticeships also help us diversify the industry and attract people who might never have seen construction as a career. So, while the sector might manage in the short term without them, the truth is clear: apprenticeships are essential if we want a sustainable, modern, and resilient construction industry.

Continued on page 74...



¹Holmes, H. & Burgess, G., 2024. *Construction and Building Trades: The Skills Horizon*. Places for People. Available at: <https://www.placesforpeople.co.uk/media/ae5piox1/pfp-skills-final-report.pdf>

²Holmes, H. & Burgess, G., 2024. *Construction and Building Trades: The Skills Horizon*. Places for People. Available at: <https://www.placesforpeople.co.uk/media/ae5piox1/pfp-skills-final-report.pdf>

³Holmes, H. & Burgess, G., 2024. *Construction and Building Trades: The Skills Horizon*. Places for People. Available at: <https://www.placesforpeople.co.uk/media/ae5piox1/pfp-skills-final-report.pdf>

⁴Ministry of Housing, Communities and Local Government. Available at: <https://www.gov.uk/government/news/planning-overhaul-to-reach-15-million-new-homes>

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Skills for Life website. Skills for Life is a campaign led by the Department for Education that seeks to help SMEs understand the full range of training and employment schemes available to them. Whether you're exploring T Levels, curious about HTQs, or want to learn more about apprenticeships, the website has all the information you need in one place.

We encourage SMEs to see apprenticeships as a long-term investment. They create a pipeline of skilled, loyal employees who grow with the business and often progress into leadership roles. Even during economic challenges, we've prioritised early careers programmes because they close skills gaps and bring fresh energy into our organisation.

It's also important to make schemes accessible and inclusive. By offering a welcoming application process and clear, debt-free pathways from Level 2 to Level 6, we open opportunities to candidates from a wide range of backgrounds, helping to address industry-wide diversity challenges.



One of the biggest draws for young people is the chance to earn while they learn. Providing a competitive salary alongside a recognised qualification attracts high-calibre candidates and fosters loyalty. This commitment is strengthened when apprentices are paired with senior mentors, accelerating learning, building confidence, and showing clear progression paths.

Finally, embedding learning into company culture makes a real difference. Beyond formal qualifications, access to development platforms and training in wellbeing, leadership, and diversity helps shape well-rounded professionals. Celebrating success stories – sharing the journeys of apprentices and graduates – builds internal support, inspires future talent, and challenges outdated perceptions of the industry.

HOW IMPORTANT ARE APPRENTICESHIP PROGRAMMES FOR SUPPORTING DIVERSITY, INNOVATION, AND THE SKILLS PIPELINE?

Apprenticeships programmes have a serious and important impact on the sector. Today, females make up just 0.9% of housebuilders and 4% of skilled tradespeople, while ethnic minorities represent only 6% of the construction workforce⁵. Without early careers pathways, we risk reinforcing these imbalances instead of breaking them down.

Apprenticeship schemes are designed to challenge outdated perceptions of construction as traditional, male-dominated, and low-skilled. In reality, our industry is highly technical and increasingly focused on sustainability and innovation – we've even been recognised by TIME and Statista as one of the 100 World's Most Sustainable Companies. Through initiatives like #BuildWithoutBarriers, we're showing a new generation that construction offers long-term opportunity, career progression, and meaningful, modern work.

For our business, these programmes have been transformative. Around 5.3% of our workforce are apprentices, graduates, or trainees, bringing fresh ideas, energy, and new perspectives that help us stay agile in a rapidly evolving sector. Many progress into permanent roles, strengthening our talent pipeline, reducing recruitment costs, and improving retention.

We've also seen real results on diversity,

in our 2024 Trade Apprenticeship intake, female applications rose by 40% and applications from ethnic minority candidates increased by over 32%. This is a critical step toward closing the sector's diversity gap and ensuring the workforce reflects the communities we serve.

In short, without apprenticeships, we'd lose not only a vital skills pipeline but also the momentum we've built in driving diversity, innovation, and a modern image for construction.

ARE STRUCTURED TRAINING PATHWAYS ESSENTIAL, OR IS ON-THE-JOB MENTORING ENOUGH?

Structured training provides a clear framework for developing the right skills, knowledge and recognised qualifications. It ensures consistency, accountability and measurable progress across the workforce. On-the-job mentoring is an excellent complement, offering real world context and peer-to-peer support, but it should not stand alone. Mentoring can accelerate learning, build confidence and encourage collaboration, yet structured training remains the most robust and scalable route to long-term professional growth.

WHAT ADVICE WOULD YOU GIVE TO BUSINESS LEADERS WHO ARE HESITANT ABOUT INVESTING IN APPRENTICESHIPS?

At Barratt Redrow, we've seen first-hand how structured training and employment schemes can transform both individuals and the wider business. For any employer considering this for the first time, our advice is to visit the

5 Holmes, H. & Burgess, G., 2024. Construction and Building Trades: The Skills Horizon. Places for People. Available at: <https://www.placesforpeople.co.uk/media/ae5piox1/pfp-skills-final-report.pdf>



Corporate | Legal | Fiduciary

Malta - A European Tax Efficient Jurisdiction

Acumum is an award-winning set of advisory firms located in the tax efficient jurisdiction of Malta.

With an effective corporate tax on trading income of 5%, 0% on holding companies and over 300 days of sun per year, Malta with its historic ties to the UK is an excellent place to work and live.

Managed by an English barrister - registered in Malta, our specialist team of lawyers and tax accountants provide advice on:

- Aviation
- Citizenship & Residency
- Company Formation & Management
- Financial Services Licenses
- Intellectual Property
- Maritime & Yachts
- Trusts, Foundations & Family Trust Companies
- Work Permits



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Stop Hiring. Start Scaling. See How at Stand B1520

Syrvi AI Brings Enterprise-Grade Technology to SMEs—£68,982 Worth of Expo-Exclusive Offers at the Great Business Show

You're working 70-hour weeks. Your pipeline is unpredictable. And hiring a sales team feels like a £40,000 gamble you can't afford to lose.

What if you could access enterprise-grade technology at a fraction of the cost—without hiring a single person?

That's exactly what Syrvi AI has built – and this November at the Great Business Show, we're making it impossible for you to say no.

The Problem Every Growing Business Faces

Peter Juhasz, founder of Syrvi AI, has built businesses for over 20 years across three countries. He's scaled companies, bought them, sold them, and learned the hard way what works. One lesson stands out: **growth without foundation is a house of cards.**

"I made the mistake of hiring to hit headcount targets instead of solving specific problems," Peter recalls. "I ended up with high payroll, low productivity, constant management headaches."

Sound familiar? **You can't scale chaos.** You need systems first, then people.

Service as Software: Enterprise Power Without Enterprise Cost

As the Financial Times recently reported, **IBM's CEO declared that consultancies must become software companies to survive the AI boom.** The insight? **"People plus software" is the new model.**

Syrvi AI has made enterprise-grade technology accessible to SMEs at a fraction of traditional costs.

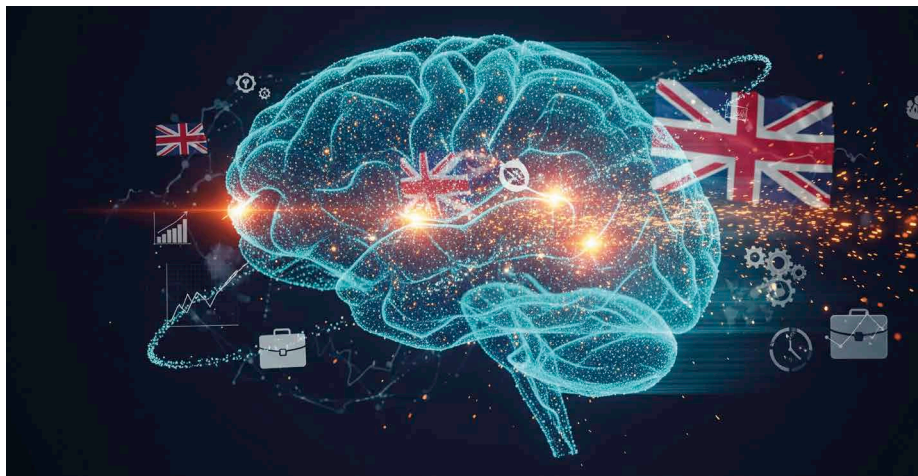
Traditional agencies cost £6,500-£16,000/month for often inconsistent results. **DIY SaaS tools** cost £1,400+/month plus the expertise and time to manage them.

Syrvi's Service as Software delivers all of the above, fully integrated and expertly managed, with enterprise-grade AI technology never before seen in the SME market – **starting from just £497/month.**

You get an AI-powered revenue team that runs email and LinkedIn campaigns (up to 4,000 prospects/month), creates SEO-optimised content that ranks on Google and ChatGPT, and answers calls in under 60 seconds with Rachel, our Voice Agent.

The Hidden Cost of Missed Calls

Whilst Rachel's Voice Agent technology is



valuable for every business, the impact is particularly dramatic for **hotels and estate agents**. Research shows 67% of customers won't call back after one missed call, and 80% of leads go to faster competitors. One missed hotel booking costs £200-£500. One missed estate viewing costs £5,000+ in commission.

Rachel answers every call in under 60 seconds, qualifies interest, books appointments, and follows up automatically – **increasing conversions by 391%.**

Our Mission: £100M in Profit by 2035

Syrvi AI's mission: **generate £100 million in collective profit increases for our clients by 2035, whilst achieving £100,000+ profit per employee for every business we serve.**

We're already serving **100+ UK businesses** with a global team of **50+ professionals**, delivering 10-30 qualified opportunities per email campaign and 40+ appointments monthly per client.

Expo-Exclusive Offers You Can't Refuse

PETER'S BIRTHDAY SPECIAL (3 VIP Spots Only)

Complete AI-driven Lead-to-Sales setup worth £68,982 – on the house until results are delivered. No upfront cost, no hiring risk, 90-day results guarantee.

FIRST 5 ONLY

50% off any package for six months, plus 10% lifetime discount and setup on the house. Total savings: Up to £25,000. 90-day results guarantee, no commitment required.

FIRST 10 ONLY

First month completely on the house. Total savings: Up to £22,500. 90-day results guarantee, risk-free way to start.

Once these spots are gone, the offers disappear forever.

Who Should Visit Stand B1520?

- **Solar and renewable energy companies** tired of feast-or-famine pipelines
- **Hotels and estate agents** losing revenue to missed calls
- **M&A deal makers and business buyers** seeking proprietary deal flow
- **Marketing agencies** struggling with content production bottlenecks
- **Professional services firms** drowning in manual prospecting
- **Or anyone else who needs our help**

If you're working 70-hour weeks, if your pipeline feels like a rollercoaster, if hiring feels like gambling – **this is your chance to see a better way.**

Visit Syrvi AI at the Great Business Show

**Stand B1520 | 12-13 November 2025
ExCeL London**

Worth a conversation?

For more information, visit www.syrvi.ai or connect with Peter Juhasz on LinkedIn.



Syrvi
INTELLIGENCE SERVED

Ready to elevate your brand value?

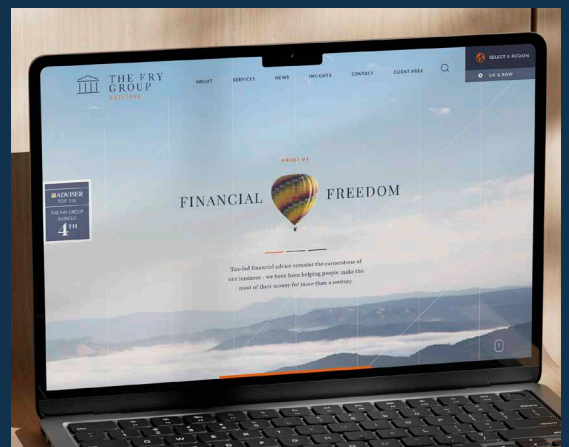
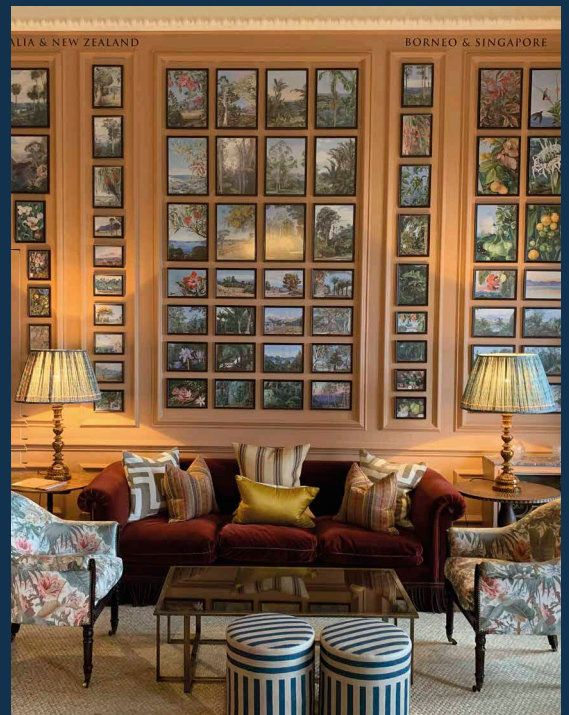
With more than thirty years of experience in the creative industry, Westside London can evolve your business in the following ways:

- Brand and visual identity consulting
- Business collateral
- Digital and UX design
- Exhibitions and events
- Hand-picked wall art
- Bespoke and large format printing

We are proud to be a part of the London Chamber of Commerce, helping them fulfil their commitment to creating opportunities for London's business community. By employing a considered approach to all of our projects, our work enriches brands and spaces across London and beyond.



Discover how Westside London can elevate your next project.





THE CYCLE TO WORK SCHEME
A KEY EMPLOYEE BENEFIT

Cycle now, pay later

Save 28-47%

No fees or charges

Monthly payments

Cut commuting costs



www.greencommuteinitiative.uk

GCI is HMRC compliant and FCA authorised and regulated for Consumer Hire. The amount you can save is dependent on your individual tax circumstances. Not all bike brands are available. Please ask for details.

Take charge of your commute



Research shows that commuters can have some pretty annoying, and some may argue, unpleasant habits, especially on public transport, which adversely affects their fellow travellers, leading to a negative experience during their commute to work. The study conducted by tombola surveyed 2,000 employees to examine what irritates them regarding their travel to work and whether this influences their desire to go to the office at all.

It is widely acknowledged that having employees arrive at work with lingering frustrations from their commute is something we could all do without. As an employer, you can take proactive measures to assist your colleagues in starting their days feeling rejuvenated and energized, rather than frustrated by their journey to work.

Empower them to take control of their daily commute by providing access to the Cycle to Work Scheme. This well-established government initiative encourages employees to ditch their cars in favour of cycling by offering tax savings on the purchase of a new bike.

Through a salary sacrifice arrangement, employees can save between 28% and 47% on a new bike package, with the savings dependent on their tax bracket. Since it operates as a salary sacrifice scheme, employees can spread the

payments back to the employer over a period of 12 to 60 months, making it a more manageable investment. Any type of bike, including ebikes and cargo bikes, can be obtained through the scheme.

By utilizing the Green Commute Initiative (GCI) to access the scheme, the administrative burden is minimal – you simply approve the expenditure and apply the salary sacrifice through your payroll system. GCI will manage all communications with the employee and coordinate end-of-scheme options directly with them. The scheme not only saves you money but also contributes to reducing your Scope 3 emissions reporting, which is a crucial aspect of the journey towards net zero.

Based in West Berkshire, the Green Commute Initiative is an award-winning provider of the Cycle to Work Scheme, and its commitment-free pay-as-you-go platform is perfectly suited for SMEs. GCI is a not-for-profit social enterprise and doesn't charge any end-of-scheme fees. GCI aims to get more people cycling for short journeys, including commuting. When more people cycle, everyone wins.



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HAMBURG

**WELCOMES UK BUSINESS: CONNECTED, COMPETITIVE,
FUTURE-READY**

When it rains in London, people in Hamburg open their umbrellas

Or so the saying goes. And indeed, hardly any other city on the European mainland is as closely connected to the UK as Hamburg – both culturally and economically. With a trading history of over 800 years and some 3,000 British nationals living in the city, Hamburg maintains a thriving exchange of people, ideas and investments. For UK companies seeking an innovative, sustainable location to expand in, the city offers a familiar environment rich in opportunities.

Hamburg: Northern Germany's economic powerhouse

Hamburg is committed to strengthening its economic resilience, competitiveness and quality of life in a sustainable manner.

In 2024, despite challenging global conditions, the city was named Germany's most innovative region by the EU's Regional Innovation Scoreboard, featuring the strongest GDP growth in the country. This accomplishment is also owing to Hamburg's diversified economic base spanning industry, trade, services, logistics

and technology. From its international port to specialised innovation clusters, Hamburg is a solid location with excellent prospects.

Building bridges across the channel

The signing of a Memorandum of Understanding between the London Chamber of Commerce and the Hamburg Chamber of Commerce and Industry marks a new chapter in UK-German business relations. The agreement aims to promote business cooperation, counteract protectionism and initiate joint projects in the areas of innovation, trade and sustainability. Hamburg's message is clear: Europe remains open to British business.

Green transformation, tangible and scalable

Hamburg is a driver of Europe's green industrial policy. A core element in this is the Green Hydrogen Hub in the port of Hamburg, one of the world's largest planned electrolyzers for the production of green hydrogen. From 2027 onwards, it will provide decarbonised energy for industry, logistics and power generation. Together with partners such as BP and Aurubis, a scalable model for emission-free value creation is being developed here – embedded in a growing pipeline network along the North Sea coast and backed by considerable funding by the EU and the Federal Government.



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A gateway to the world, with sustainable infrastructure

Featuring Europe's third-largest seaport, an international airport, high-capacity rail links and one of the world's highest density of consulates, Hamburg offers excellent connectivity – within the EU, with the Scandinavian countries, and with global markets. What is more, the port of Hamburg is being gradually transformed into a zero-emission zone, including hydrogen fuelling stations and climate-friendly shipping.



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Innovative strength meets location quality

Hamburg is home to a dynamic startup ecosystem that is supported by public funding, tech labs and international accelerators. Key sectors here include FinTech, maritime technologies, aviation, medical engineering and AI. Close collaboration between

business, academia and research institutions provides an ideal setting for innovation, development and growth.

Investor-focused services, tailored to your needs

Hamburg Invest offers international investors confidential, free-of-charge support in English, ranging from site selection and regulatory guidance to networking and advice on funding opportunities. Whether you are expanding or starting anew: Hamburg facilitates you in easily accessing the German market.

Very British, very Hamburg

Whether it's afternoon tea at Eaton Place, a polo match in the Klein Flottbek neighbourhood, or live performances of British theatre classics: Hamburg truly embraces its anglophile spirit. And the Beatles, who launched their world career in the St Pauli quarter, are but the most famous example of the traditional ties between Hamburg and the UK – rich in history and full of future potential.

Would you like to learn more?

Please don't hesitate to get in touch with us. Our dedicated team at Hamburg Invest will be happy to support you throughout your journey – from your first idea to launching your business in Hamburg.

Katharina Lamers

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FI OFFICES: SHAPING WORKSPACES FIT FOR THE FUTURE

The way that businesses use office space has undergone a fundamental shift. The rise of hybrid working, combined with economic pressures and changing workforce expectations, has seen demand for flexible workspace soar across the UK.

With many organisations looking for high-quality space that offers so much more than a single desk, they are increasingly turning to environments that encapsulate a healthy culture that makes the office a destination employees want to be in. Flexible spaces that blend functionality with community, the calmness of home working with the collaboration of a traditional office environment.

FI Real Estate Management is firmly at the forefront of this transition - delivering high-specification, fully refurbished workspace designed to support businesses in an era defined by agility. Supported by FigFlex Offices, its flexible office subsidiary, the firm is creating modern environments that allow occupiers to scale and adapt.

Two prime examples of this approach to office development sit within the firm's South East portfolio: 58 Clarendon Road in Watford and Monument House in London, both of which deliver best-in-class workplace experiences - combining cutting-edge design, versatile layouts and state-of-the-art amenities to meet the changing needs of businesses.

The office as a destination

The pandemic acted as the major trigger for changes in working patterns, embedding flexible models as a permanent

fixture of the economy. It ultimately prompted us to reconsider the function and the value of the office, since it had to be worth the commute to compete with the quiet focus that homeworking provides.

Offices are no longer a one-size-fits-all environment of harsh lighting and fixed desks. Each business has different needs, and the workplace must be the heart of company culture. There is a misconception that these premium spaces only exist in London, at a city-centre cost. However, FI Real Estate Management's portfolio is a testament to how the destination office can be succeeded anywhere.

A destination office is a space that is designed to be more than a place to work. It's a space people actively want to come to. Everything from the music, the lighting, the scent, the amenities on site, collaborative and quiet zones, and the integrated technology is thoughtfully designed to facilitate the best work in the way a business needs. These workplaces could be the deciding factor of attracting top talent; candidates remember how they felt when they first walked in for their interview.

Destination offices are much more than appearances. The space actively fosters a positive work culture, giving teams the



tools and environment they need to thrive. From an on-site gym and shower facilities to keep energy levels up during a busy day, to a café serving healthy meals that save time and help employees feel refreshed when they get home. Every detail is considered. Recognising that everyone works differently, FI offers flexible seating and a variety of work settings throughout the day.

Space that adapts to ambition

At the heart of Watford's business district, 58 Clarendon Road offers 90,000 sq ft of office space designed to meet modern requirements. The building combines scale with versatility, allowing occupiers to split floor plates to suit their operational needs. Whether a business requires a large headquarters or a series of smaller suites, the space can flex accordingly.

With the first impression of a 5-star hotel when you walk in, the specification reflects FI Real Estate Management's focus on delivering high-quality workplaces. Raised floors, LED lighting, air conditioning and full disabled access create an environment ready for immediate occupation, while practical features such as secure bike storage, EV charging points and generous on-site parking ensure accessibility for staff.



Location is another of Clarendon Road's strengths. The building sits in an area already home to a range of blue-chip occupiers, attracted by Watford's strong connectivity. Watford Junction provides direct rail services to London Euston in around 20 minutes, with wider access via the M1 and M25 placing the Midlands, Heathrow and central London all within reach. Nearby amenities include major retail and leisure at the Atria Shopping Centre, alongside green space at Cassiobury Park.

This combination of flexible floor plates, high-quality facilities and excellent connectivity makes 58 Clarendon Road a highly attractive option for businesses of all sizes. Whether establishing a new base or expanding existing operations, the building offers the space and specifications needed to support growth.



Flexibility in the heart of the city

For organisations seeking a central London address, Monument House at 18 King William Street provides a rare opportunity. Beneath this landmark building, the firm has developed 8,180 sq ft of flexible and leisure space. Known as Basement, it offers a blank canvas for occupiers to shape around their requirements, with potential uses including a bar, café, gym or leisure venue.

The location is central to the City of London, surrounded by some of the capital's most recognised landmarks, including the Bank of England, St Paul's Cathedral and London Bridge. The area attracts both a significant professional population – over half a million people are employed within the city – and a large number of tourists, with more than 21 million visitors annually.

Transport connectivity is another defining feature. Monument House sits directly adjacent to the new Bank Station entrance, part of a major infrastructure upgrade that has expanded capacity at one of the underground's busiest interchanges. More than 120 million passengers pass through Bank and Monument stations every year. For businesses reliant on visibility, commuter convenience or international links, the location is well served.

With its flexible layout, prime city location and unrivalled transport links, Monument House stands out as a rare opportunity in one of London's most competitive markets.

Supporting business agility across the South East

Both Clarendon Road and Monument House demonstrate how FI Real Estate Management is responding to occupier-specific requirements and a growing demand for agility and quality to help teams thrive.

With flexible leases and cost-effective options, companies avoid long-term commitments and reduce overheads. The firm is moving away from a static approach to the office, providing the ability to expand or reduce space in line with workforce needs.

As Tim Knowles, Founder and Managing Director at FI Real Estate Management, describes: "We aim to stay one step ahead of occupiers' evolving needs. The office market is entering a new era of quality and purpose-built spaces, and we constantly review how to deliver more so our solutions evolve with the businesses we serve."

High-specification, well-connected offices also support talent recruitment and retention by providing environments that meet employee expectations, and amenities such as EV charging, bike storage and meeting facilities provide day-to-day convenience for employees, while supporting businesses' operational and sustainability goals.

The South East is particularly well placed to benefit here. Its connectivity, access to London markets and concentration of skilled labour make it an attractive destination for firms seeking a strategic base outside the capital's core without the London price tag.

A future of flexibility

The momentum behind bespoke flexible workspace continues to build. As FI Real Estate Management invests in modern, adaptable office spaces, developments like Clarendon Road and Monument House illustrate the type of environments businesses are increasingly seeking.

By combining strategic locations, refurbished specifications and a focus on occupier needs, the firm is supporting organisations in navigating the demands of hybrid work and future growth.

To find out more about these opportunities, or to discuss flexible office solutions across its wider portfolio, get in touch with the team at FI Real Estate Management: www.fi-rem.com or Contact your New Office Partner on enquiries@fi-rem.com



Grow your business through intellectual property

Whether you're expanding into new markets or developing new products, one thing is constant: your ability to grow depends on how well you manage your most valuable assets, from your brand to your innovations.

This is where intellectual property (IP) plays a critical role. Because beyond legal protection, a strong IP strategy helps you launch faster, scale with confidence, reduce risk and increase business value.

At Novagraaf, we help you to do just that. As a global IP law firm with **135+ years of experience**, we work across industries and borders to turn IP into a strategic driver of commercial success, from day one and at every stage of growth.

Discover how you can grow through IP by downloading our IP white papers:

Scaling across borders: A practical guide for international growth

Scaling internationally brings enormous opportunities, but also requires sharp choices and insights to turn assets into competitive advantage. Minor legal pitfalls can delay entry or derail momentum. Our white paper outlines the key IP strategies to help you enter new markets with confidence, avoid costly mistakes and protect long-term brand value.

Scan the QR code to
download the white paper



Accelerating product development in fast-moving consumer goods

In sectors such as fast-moving consumer goods (FMCGs), IP is more than protection – it's a growth accelerator. Securing and commercialising IP is key to bringing new products to market and scaling successfully. Our white paper offers practical IP strategies across product development, from protecting formulation and packaging designs to anti-counterfeiting and online brand protection.

Scan the QR code to
download the white paper



Ready to talk strategy?

Whether you're expanding internationally or bringing innovation to market, our resources are designed to help you move faster and with greater confidence.

Book a free
call with our
IP experts

