

# LONDON

Business Matters



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Tackling the capital's crime hotspots

London's airports flying high

Tomorrow's workforce

## College garden party

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# 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.

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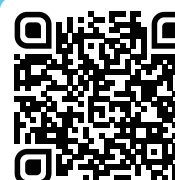
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## Ready to talk strategy?

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Front cover photo: Karim Fatehi OBE and Julia Onslow-Cole flanked by Rushanara Ali MP and Sam Lister of Department of Business and Trade.



## Letter from the editor

**So, the Lionesses did it again and in so doing made sporting history on a number of fronts. When they won their last trophy – in 2022 – London celebrated with an event at Trafalgar Square. This time (page 17) they processed down the Mall and concluded at Buckingham Palace, somewhere many of them will no doubt get to know better when the much-deserved gongs are being handed out.**

### On the march

London is of course a great sporting city. Tennis will continue to thrive, especially now that that Wimbledon development appears to have had its last hurdle cleared. But padel too is on the march with courts popping up everywhere, the latest being in Hay's Galleria on the banks of the Thames.

In July the London stadium, the centre piece of the Queen Elizabeth II Olympic Park, hosted a Diamond League athletics meeting (p 23), hopefully a mini dress rehearsal for the 2029 World Athletics Championships. London has put in a bid to host the event. It must have a great chance – remember the last time it came to town. It was in 2017 and featured some memorable performances from Great Britain and Northern Ireland with gold medals for Sir Mo Farah (10,000 metres) and the 4x100m relay team.

### Demystifying

In his second *As I see it ...* column (p 10) LCCI president Michael Mainelli turns his attention to AI and includes a telling paraphrase of Robert Solow's paradox about computers.

I was better able to appreciate the former Lord Mayor's points having just reviewed (p 36) Dr Antonio Weiss' excellent book *AI Demystified* from FT Publishing. Its subtitle: *Unleashing the power of artificial intelligence at work* is surely what we all are aiming for.

### Accredited

LCCI is one of over 50 chambers of commerce in the UK which are accredited by the British Chambers of Commerce for the range and quality of services provided to the business community. In a new feature in *LBM* (p 51) we turn the spotlight on the UK's main chambers, starting with Business West, based in Bristol.

### Mantra

This edition's Big Read (p 52) comes from the London campus of the University of West London and focuses on tomorrow's workforce, especially the need to build a more, inclusive, innovative and resilient one. The article ends with the mantra: let's build a smarter city – one ethical leader at a time. Amen to that.

**Peter Bishop**

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# London's private businesses UK's most confident of growth

**More than nine in 10 private business owners in London are confident of delivering growth in 2025, according to KPMG's mid-year Private Enterprise Barometer check-in**

## Prospects

Following a challenging six months of economic headwinds, KPMG has revisited businesses to understand how developments in the first half of 2025 may have influenced their outlook. Earlier this year, 88 per cent of private businesses in London expressed confidence in their growth prospects for the next 12 months. By the mid-year mark, this sentiment has grown, with confidence levels rising to 97 per cent, reflecting a change in outlook regarding their growth ambitions.

## Digital

Technology continued to dominate as a leading investment priority for

London-based businesses, with 74 per cent identifying areas such as artificial intelligence, cyber security and broader digital transformation as key focuses.

Diversification is also high on the agenda for private businesses across London. A growing number of firms are looking to introduce new service lines and expand their client offering, meanwhile, three quarters are targeting entry into new markets. Both figures show a notable increase at the start of 2025.

## Risks

When it comes to external challenges, inflation remains the most pressing concern, cited by almost half of respondents. Interest rates and rising employment costs are the next biggest concerns, each identified by 31 per cent of business leaders as key risks.

The appetite for alternative funding options is also gaining momentum, with three fifths of the capital's businesses now open to private equity investment. This growing interest reflects a broader willingness among firms to explore new sources of

**"... London's business community is focused on long-term growth and ready to take bold steps to achieve it."**

”

capital in support of innovation, growth and long-term resilience.

## Buoyed up

Anna Purchas, KPMG's London office senior partner commented that technology remained a top priority for business. "On the ground, we're also seeing confidence beginning to be buoyed up with the Mayor's London growth plan and the government's industrial strategy signalling that the cohesion and support needed to scale will be there. Coupled with strong ambitions to diversify and a growing interest in new sources of finance, this suggests that London's business community is focused on long-term growth and ready to take bold steps to achieve it."

[www.kpmg.co.uk](http://www.kpmg.co.uk)





# London businesses deliver immigration warning

**A new survey from LCCI of over 160 business leaders has revealed major concerns from London's business community about the impact of changes to legal migration, especially for graduates and highly skilled professionals.**

## Growth

Only 14 per cent of respondents believe that the government's anticipated immigration policies will support economic growth. There is growing concern within the capital's business community that the expressed intentions to curb immigration mean the government cannot deliver the common sense, pro-business policies that London businesses need.

The survey was conducted shortly after the government unveiled its Immigration White Paper which laid out a significant tightening of legal routes into the UK.

## Shortages

Almost half of businesses expect the new policies will lead to a reduction in legal immigration, a shift many fear will worsen labour shortages and restrict access to highly skilled international talent. Demonstrating the depth of the concern, four out of five firms said that access to global talent is important for both the London business community and the UK economy more broadly.

Firms cited multiple reasons for employing international employees, including the

inability to find workers with the right skills from the UK population, as well as them having a different set of skills to many UK workers.

A significant proportion of respondents also expressed a lack of confidence in the government's willingness to listen to and address concerns from the business community when shaping immigration policy.



## Practical reforms

When asked about the changes London firms would most like to see, 56 per cent called for easier access to visas aimed specifically at highly skilled migrants.

Additionally, businesses identified quicker, cheaper and simplified visa processes as key areas of desired change.

Businesses overwhelmingly support improving short-term business travel. Almost two thirds of firms said they would like to see freedom of movement for business travel between the UK and EU.

## Access to talent

Commenting on the survey, LCCI chief executive Karim Fatehi OBE said: "As businesses brace for significant changes to immigration policy, there is notable concern for what this could mean for their future.

"Highly skilled international workers

make up an invaluable part of London's workforce. Businesses are clear: any changes that restrict access to international talent risks damaging London's business community, weakening growth, and undermining the city's position on the global stage.

"While many firms are continuing to grapple with rising costs and labour shortages, policies that contribute to these headwinds will be detrimental to businesses. We strongly urge the government to listen to the business community and work collaboratively to shape immigration policies that recognise public concern while enabling long term sustainable growth."

## Mobilise

Louise Haycock, partner at Fragomen, the global immigration law firm, added: "Concern about tightened UK immigration policies is clear. The more welcome news is that the Migration Advisory Committee has been commissioned to review appropriate salary thresholds and the Temporary Shortage Occupation List, with a consultation on Earned Settlement expected later this year. It is critical that London's business community mobilises to respond to these challenges and, in turn, that the government meaningfully engages with businesses on what they need to grow."



[www.fragomen.com](http://www.fragomen.com)

# Supporting the UK's SMEs

**This summer, the government launched its Small Business Plan, which outlines its approach and a series of measures to support the 5.5 million SMEs that form the backbone of the economy.**

Key highlights include:

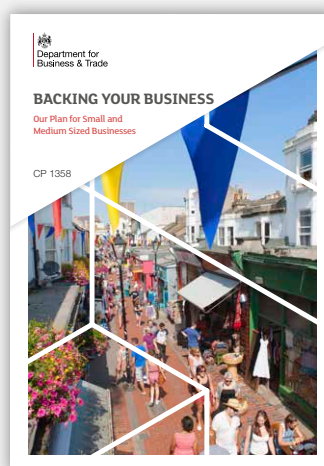
- A major crackdown on late payments
- A new online business support service
- A new £4 billion wave of financial support targeted at boosting growth and supporting more small businesses to start up and grow including a £1bn boost for new businesses, with 69,000 start-up loans

and mentoring support for entrepreneurs and small business owners

- Support for exporting, technology adoption, and innovation.

## Huge contribution

Reacting to the plan, LCCI said that it marked a significant step in recognising and tackling some of the longstanding challenges faced by small businesses. The chamber pointed out that, despite their huge contribution to the economy and communities, small businesses have been held back by late payments, access to finance, and stronger business support.



## Effective

The proposals to crack down on late payments,

which hamper small business sustainability and growth, were particularly welcomed as was the commitment to consultation to ensure the approach is fair, proportionate, and effective.

LCCI said that the plan's focus on export growth, digital adoption, and innovation which are all key drivers of productivity and competitiveness was encouraging. The online business support service had the potential to be a vital hub for SMEs especially if the tap into the strength of business networks.



# Navigating uncertainty

| by Vittoria Zerbini

Recent coverage of LCCI has highlighted the concerns of London's business community in response to shifting government policies. From employment trends and fiscal planning to immigration reform, the Chamber's latest surveys and commentary reflect the pressures facing firms across the capital. As businesses contend with rising costs, labour shortages, and regulatory uncertainty, there is a demand for clearer government engagement and targeted support to help London remain a competitive global business hub.



the government to take decisive action to restore business confidence. Despite challenges, London's economy showed signs of recovery, with improved sales and cash flow, and fintech leading a surge in hiring activity.

## Clarity and confidence

Following the Chancellor's Spending Review, LCCI voiced concerns over the impact of rising costs and unclear fiscal planning on London's business community. The Chamber's *Capital 500* survey, covered in *The Telegraph*, revealed that 45 per cent of firms expect prices to rise this year, while 42 per cent feel the government does not understand their challenges. LCCI chief executive Karim Fatehi OBE urged the Chancellor to use the Autumn Budget to restore confidence, warning that

increased taxes and regional funding disparities risk undermining London's growth potential. Fatehi emphasised that capital investment must not come at the expense of London, and called for policies that empower businesses to invest, hire, and contribute to national economic recovery.

**CITYAM**  
London firms turn to hiring part time workers



## Flexible hiring

In *City A.M.*, LCCI's latest *Capital 500* survey revealed a shift in London's employment landscape, with firms increasingly turning to part-time hiring. The proportion of businesses recruiting for part-time roles rose from 36 per cent in Q1 to 56 per cent in Q2 this year, reflecting a strategic response to rising employment costs and economic uncertainty. While only 15 per cent of firms reported workforce growth, a third were actively recruiting, suggesting cautious optimism. LCCI's policy and communications director Liz Giles highlighted the pressures facing smaller firms, including inflation and labour shortages, and called on

## The Telegraph

Reeves accused of 'making up numbers' in spending review



**Fatehi emphasised that capital investment must not come at the expense of London, and called for policies that empower businesses to invest, hire, and contribute to national economic recovery.**



**LONDONlovesBUSINESS**  
Businesses warn the government as they brace for significant changes to immigration policy



## Immigration reforms

In an article run by *London Loves Business*, LCCI's latest survey of over 160 business leaders revealed deep unease about the government's proposed changes to legal migration. Only 14 per cent of respondents believe the new immigration policies will support economic growth, with 81 per cent stressing the importance of access to global talent. Fatehi warned that restricting highly skilled migration could damage London's competitiveness and long-term growth. Businesses called for simplified, faster, and more affordable visa processes, and nearly two-thirds supported restoring freedom of movement for business travel with the EU. LCCI's chief executive further urged the government to engage meaningfully with the business community to shape policies that balance public concerns with economic sustainability.

**Vittoria Zerbini is media and policy assistant at LCCI**



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## Changes in Immigration

**Immigration has seen multiple positive monumental changes in the recent months, which will continue to strengthen within the coming years.**

The UK's changes within the immigration sector reflects the strengthening of policies to aid humanitarian assistance and improved global attitudes. There has been recent greater understanding to the matter surrounding immigration in the UK. Efforts have contributed to economic growth, security and settlement within communities. One change that has been the catalyst for this is, technological advances. Electronic Biometric Residence Permits (eBRPs) are seeing the current movement towards a new technological world allowing faster entry and exits. This advancement has by no end improved convenience, efficiency and security whilst foreign nationals can easily manage their immigration status. Real time verification has enabled authorities to confirm identities in a more streamlined, swift manner. While also reducing the risk of the BRP being misused or subject to identity theft.

These developments reflect the shift towards a digital world and enhanced security within immigration services. Allowing a community that builds up national security and crime prevention. While optimizing services for foreign nationals as it allows for a more efficient transition into a new country. The eBRP is becoming an essential tool within immigration management that'll further go onto simplify process like healthcare and employment. Improvements in immigration policies and public services have provided inclusion for foreign nationals. Policy changes and adaptation to

immigration services have created a spiralled effect of involvement and a shift in public attitudes. Foreign nationals have the access to multiple pathways to best suit their individual situation. The UK offers a sensitive range of options to those in need of humanitarian aid, employment or a differing lifestyle to suit family needs or personal achievement. The changes in immigration in recent times have created a higher level of social cohesion, diversity and prosperity.

These policy changes are allowing for a holistic approach, encouraging integration and a plethora of resilient communities. These very changes that have been seen through a legislative process have created positive change for immigration, alongside the development of community support. These shifts in attitudes are the very changes that allows the UK to thrive as a diverse hub of interconnection. Where foreign nationals can continue to grow and contribute to the fabric of social enrichment.

**Prepared by ADBH Advisory's Paralegal, Gabbie Fayers**

To make sure you get it right or to discuss alternative UK immigration options, please contact Anna Bose of [anna@adbhadvisory.com](mailto:anna@adbhadvisory.com)



## What is The Great Wealth Transfer – and What Could it Mean for You?

*By Nicholas Clark, Chartered Financial Planner*

**Over coming decades, the UK will experience a major intergenerational wealth shift, with more than £5 trillion expected to pass down generations by 2050. The changes announced in the 2024 Autumn Budget – particularly around Inheritance Tax (IHT), pensions, and Business Relief – mean many families are reviewing their estate planning sooner than expected.**

With asset values rising and the continued freeze of the IHT Nil Rate Band at £325,000 until 2030, more estates now face a potential IHT liability. This has increased demand for advice on transferring wealth tax-efficiently and preserve the value of their estate.

Lifetime gifting is becoming more common as families seek to support younger

generations earlier, especially given rising living costs and the fact that many beneficiaries won't inherit until their 60s. Gifts can include money, property, or shares, and may become IHT-free if the donor survives seven years. However, tax rules are complex – gifts within three years of death may face IHT at 40%, while taper relief may apply from years three to seven.

Alongside these strategies, a valid, up to date will remains essential to ensure assets pass according to your wishes.

Lubbock Fine Wealth Management supports families with tailored, tax-efficient estate planning. Contact Chartered Financial Planner Nicholas Clark at [nicholasclark@lwm.co.uk](mailto:nicholasclark@lwm.co.uk) for advice.



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# As I see it ...

by Michael Mainelli,  
LCCI president



## “It Ain’t over-regulated till AI say so”

“To paraphrase Robert Solow’s 1987 paradox about computers: you see AI everywhere except in the productivity statistics. Solow was highlighting the discrepancy between the widespread adoption of information technology and its perceived lack of impact on productivity growth.”

### Bubbles cause troubles

Widespread Generative AI isn’t three years old, so it may seem a bit unfair to shout ‘bubble!’ this early. However, bubbles cause troubles. AI might become a bubble comparable to the 2000 dot-com era. In 2025 the broad tech sector accounts for 34 per cent of the S&P 500’s market cap, exceeding the previous record of 33 per cent set in March 2000. On the other hand, rising forward earnings valuation multiples still remain lower, around 30, compared with 50 during the dot-com era.

### Disruption

According to Bill Janeway, founder of Warburg Pincus’ High Tech Investment team, ‘productive bubbles’, where money is thrown at ideas with little caution, are essential to realising huge, market-transforming, disruption. These productive bubbles emerge from irrational decisions, whether irrational investments or, sadly, war.

Equally, bubbles lead to calls for regulation, and AI is no different. The EU and many US states are well down paths to regulation. They define a wide-variety of techniques from expert systems to large-language models to machine learning as AI, and even throw in ‘logic programming’ i.e. all of computing. In the UK, with service exports being nearly 60 per cent of total exports, the regulation of all of computing cross-border should terrify us. Yet we need to respond to society’s desire to have AI regulated. We need to secure a stable, international approach to regulating AI or we risk losing huge markets.

### Regulation

Fortunately, we have some good examples of inter-operable international regulation to call upon, community-enforced standards markets via the International Standards Organisation (ISO). ISO standards enforced by accreditation and certification are at the heart of food safety, aviation safety, or maritime safety. Why not AI safety?

Lucky guess, yes, AI experts saw regulation coming and began developing the ISO/IEC 42001:2023 ‘Artificial Intelligence Management Standard’ some years ago for just this purpose. ISO 42001 is an international standard for responsible management of AI systems – specifying requirements for establishing, implementing, maintaining, and upgrading AI within organisations, including managing AI risks such as bias, data security, privacy, IP, energy use, and lack of accountability. Firms can be certified to be compliant with the standard, and use those certifications in tenders or supply chain regulation.

### Collaboration

In the UK we should welcome an open standards approach to regulation that shares its structure with the familiar ISO 9000, 14000, 27000, 65000, and others, providing us with an international passport to provide cross-border computing services with embedded AI.

The UK-inspired AIQI Consortium aims to promote open dialogue and collaboration, supporting global quality infrastructure bodies such as BSI and UKAS, in ensuring the safe, secure, and ethical development of AI technologies. Find out more at [www.aiqi.org](http://www.aiqi.org).

**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.**

# The air that London breathes

Three new air quality monitors have been installed across London Heritage Quarter – LHQ – which brings together the business improvement districts of Victoria, Victoria Westminster, Whitehall and Northbank.

### Insight

The project will provide greater insight into the air taken in by Londoners every day. Tracking levels of fine particulate matter and nitrogen dioxide, two of the most harmful pollutants in city environments, the monitors provide live data through the Breathe London Communities platform and appear on Westminster City Council’s near real-time air quality map.

### Commitment

The monitors have been installed in Parliament Square, Northumberland Avenue, and Bridge Street through a collaboration between LHQ, Imperial College London’s Environmental Research Group, and Westminster City Council. The project is part of a wider commitment to create healthier public spaces and support behaviour change that reduces emissions

The LHQ area covers a 193-hectare stretch from



Victoria to Aldwych. It’s an area rich in London icons – from theatres and galleries to restaurants, museums, and historic landmarks.

### Public engagement

The monitoring programme supports LHQ’s recently launched Sustainability Action Plan, developed with consultancy Bioregional, which calls for greater public engagement with local air quality data. The findings will help shape future projects across LHQ – from street redesigns to smarter freight and delivery systems – that reduce congestion and support cleaner air.

This work also feeds directly into Westminster City Council’s new Air Quality Action Plan 2025–2040, contributing to a broader strategy for tackling pollution and protecting public health across central London.

### Roadmap

Cllr Ryan Jude, Westminster City Council Cabinet Member for Climate Action, Ecology, Culture and Air Quality, commented: “Air pollution is one of the greatest threats to public health. In Westminster, we have launched a new Air Quality Action Plan, which is backed by comprehensive analysis of air pollution data and provides a clear roadmap to reducing air pollution level to WHO guidelines by 2040.

“Through close collaborations with our partners and a focus on collecting better and more accurate data, we are committed to cleaning up our air and creating a fairer environment for everyone in Westminster.”

<https://london-hq.co.uk>



# Mind the hype: Why AI isn't always the answer

AI is everywhere; it's in headlines, shareholder meetings, and whispered across boardrooms with urgency and uncertainty. For some, it's a source of fear – of job losses, ethical dilemmas, or international complexity. For others, it's pure FOMO – 'we need to do something with AI' – but not knowing what that something is.

But mind the hype; AI won't solve all your problems or replace your teams, but it can enhance what you're already doing, if you know how to use it wisely.

## From scepticism to spark

You've seen the chatbot demos and the flashy pitch decks, and still asking: *"What can this actually do for us?"*

Or maybe you're worried about data privacy, compliance, and control; *"Where does the data go? Who sees it? What if something leaks?"*

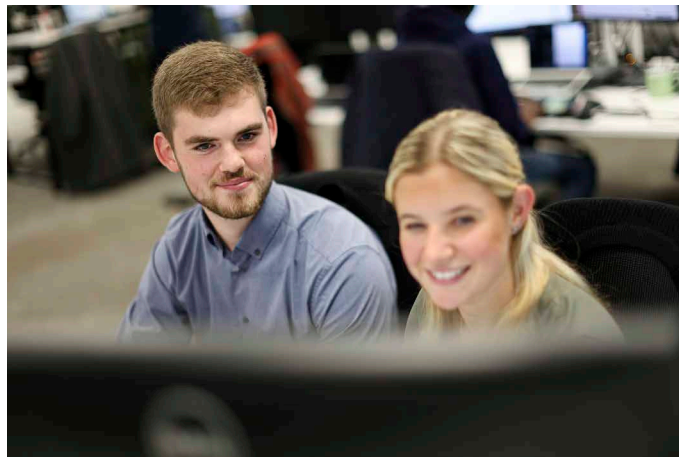
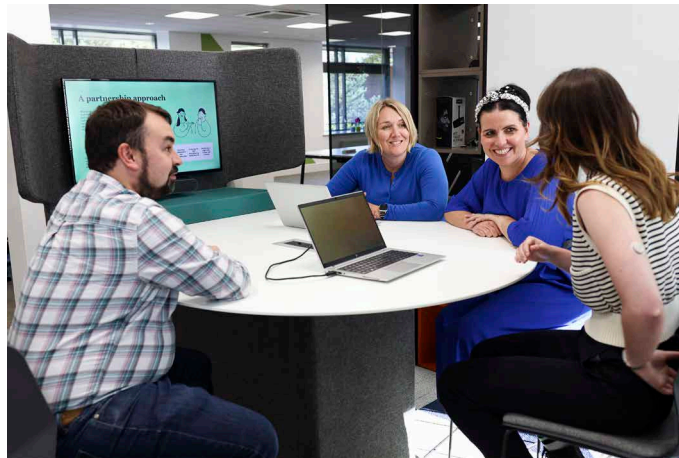
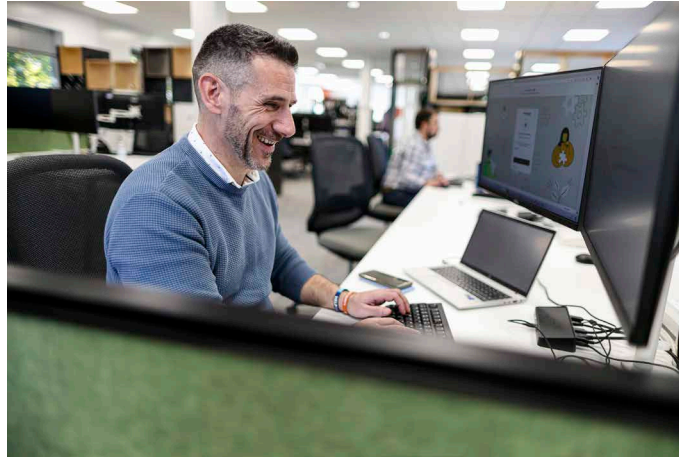
The reality is, if you're locking AI down entirely, your people are probably using it anyway – just on their own devices, outside your governance.

Think about how your business could use AI to solve those everyday problems, then work with experts to design, build, and deliver a secure, practical solution that fits your business. AI is the future, but start as you mean to go on – using it safely and meaningfully, and when it makes sense.

For example, we recently built an AI-powered expenses tool – not to impress, but to solve a real problem. It reads receipts, interprets context, applies the company's expense rules, flags errors, and even uploads the data directly into the ERP system. It's not revolutionary, but it's relatable, reliable and has saved hours of work each month.

## Real impact, not hype

The media, LinkedIn 'experts' and conference speakers will have you believing that AI needs to



be BIG; that it should be a part of every area of your business, that it will save thousands of hours and pounds – that *might* be true, but, for most, it's not quite there yet.

Actually, all you need it to do is have a small – but real – impact that means something to your own team. A few of the ways

we've done that include:

- Building chatbots that mine internal data for insights teams didn't know they could access
- Developing AI strategies and acceptable use policies based on risk vs reward appetite
- Delivering low-code solutions using Microsoft

Power Platform that integrate AI without the cost of bespoke development

- Running hack days with development teams to explore new ideas – not just with AI, but with any tech that fits

"Despite our busy schedules, taking the time out was worth it," said Hannah Marshall, a CTO we recently ran an AI session with. "The energy, creativity, and innovative ideas that came out of it really were inspiring; the buzz in the room was electric."

Without the intelligence – teams collaborating, imagining, and solving problems together – that buzz wouldn't exist, and everything would be simply artificial.

If you're looking to adopt AI within your business and want to harness the intelligence that lies within your own teams, we're here to help with a free consultation with one of our experts. No pressure, no jargon – just a conversation about what's possible for you.

Let's stop chasing the hype, and start solving problems.

[ai@waterstons.com](mailto:ai@waterstons.com)



**Mike Dent**  
Head of Digital Solutions

**Waterstons**  
we're with you



# It's good to talk

**Vince Burke takes a ride on a 'Chatty Cabin' with passengers from London and further afield**

**Being a gregarious type, I was keen to know about a scheme run by Transport for London to tackle isolation by encouraging people in London to talk to each other.**

## Stunning

I was also drawn to it by the fact that I'd never seen London from the cable cars that give stunning views of the Thames and many famous sites.

The idea is simple. You just book on to one of the IFS Cloud cable cars designated as chatty cabins for a free trip (and a coffee) between North Greenwich and the Royal Docks. You then chat to fellow passengers for the 20 minutes or so it takes to go across the Thames and back.

## Fellow passengers

It was incredible how much I learnt about my fellow passengers in such a short time. They included Rhonda from California who was named after the famous Beach Boys' song 'Help Me Rhonda'.

Although she was very happy to be taking a cabin to see London from a cable car for the first time, she was also sad as our ride coincided with the death of Beach Boys' legend Brian Wilson, leaving her and her dad bereft.

I also met Brenda who had lived in London for many years. She was from a town called Virginia in County Cavan, Ireland, which she said was named after Queen Elizabeth the First – the 'Virgin Queen' – in the seventeenth century.

## School day

Being of Irish descent and having visited quite a lot, I thought I knew Ireland reasonably well – though obviously not, as I'd never heard of the place. 'Every day is a school day', as they say.

I sat next to a couple from Heathrow called Jas and Remy. Jas owned an events business and organised major gatherings to mark Asian festivals such as Diwali and many other religious celebrations and occasions.

He was interested in my communications background and particularly my positive news podcast. After a couple of minutes he gave his business card and invited me to come along to one of his events.

## Full flow

Soon the chat was in full flow with Rhonda and Jas exchanging contact details. Rhonda was a keen dancer (as well as a mental health worker) and was discussing the possibility of appearing at one of Jas's future events. I also met Stephanie from Hong Kong who was visiting her uncle in London. He had wisely booked ahead and got her a ticket for the chatty cabin.

Such was the intensity of the chat, we nearly forgot about the stunning views of the O2, the Royal Docks and many other London landmarks from our cabin.

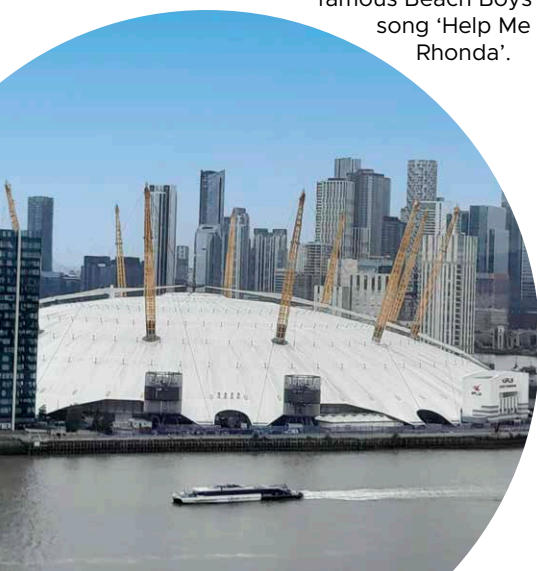
## Memorable

We all agreed that it had been a memorable trip, combining great views with a rare chance to talk to others living and working in the capital as well as overseas visitors.

Our only regret was that it was over too soon. We'll all be looking out for another chance to ride on a chatty cabin.

**To find out about future 'Chatty Cabin' rides, keep an eye on the Transport for London website, [www.tfl.gov.uk](http://www.tfl.gov.uk)**

**You can listen to Vincent Burke's podcast about his ride by going to his *Out and About with Vincent Burke* podcast**



[https://open.spotify.com/episode/6Z6ul8KVmqePwIG1tfAQxt?si=cqjj6\\_daSwG45Z3A4IMOtq](https://open.spotify.com/episode/6Z6ul8KVmqePwIG1tfAQxt?si=cqjj6_daSwG45Z3A4IMOtq)



# Midday at the Oasis

Ahead of the sell-out Oasis reunion shows this summer, Wembley Park launched a new outdoor photography exhibition celebrating the Gallagher brothers in their early rise to fame.

## Unexpected

*Brothers: Liam and Noel through the lens of Kevin Cummins* is an open-air show featuring over 20 large-scale photographs taken in 1994 by NME photographer Cummins. Displayed across Wembley Park, including outside Wembley Stadium and along Olympic Way, the exhibition offers an unexpected portrait of Liam and Noel – far from the usual narrative of feuding brothers.

Timed to coincide with the reunion gigs and running until the end of September, the show draws from Cummins' personal archive and his book *Oasis: The Masterplan*.

## Tension

Claudio Giambrone, head of cultural programming at Wembley Park, who curated the show, said: "These photographs reveal moments of humour, tension, closeness and trust. We hope the

"We hope the exhibition speaks not just to Oasis fans, but to anyone who understands the beauty and complexity of sibling relationships."

exhibition speaks not just to Oasis fans, but to anyone who understands the beauty and complexity of sibling relationships."

The exhibition is part of the Wembley Park Art Trail, which features large-scale works across the neighbourhood. Highlights include *Swiftie Steps*, a tribute to Taylor Swift; a mural dedicated to Lana Del Rey; and the *Square of Fame*, where visitors can see the handprints of artists including Madonna, George Michael, The Who, Bryan Adams, Kylie Minogue and Dolly Parton.

**The exhibition is free, fully accessible, and runs until 30 September 2025**

[www.wembleypark.com](http://www.wembleypark.com)



## SPONSORED COLUMN

# FROM BROKE TO BARRED

BY GARETH REES



**From misappropriating funds, hiding assets or unpaid taxes, actions of bankrupt debtors and directors of insolvent companies are under intense scrutiny. Enforcement around insolvency misconduct is tightening and guilty individuals are starting to feel the pinch.**

Until 1869, anyone owing money could be detained indefinitely in debtor's prisons and, until the debt was repaid, the debtor wouldn't be released. This even happened to Charles Dickens's father. So far, actions of debtors have not merited the return of such prisons however that has not stopped imprisonment altogether.

Nowadays, bankrupt individuals are automatically discharged from their debts after one year, unless it has been found that they've been up to no good. Whilst bankrupt, they must fully co-operate with the Trustee of their estate, ensuring all assets are delivered up at a time when they are also prohibited from acting as a director.

Failing to co-operate or breaching any bankruptcy restrictions will be reported by the Trustee and can lead to severe punishment against the debtor. A bankrupt individual was recently jailed for more than four years after hiding assets worth £130,000, obtaining new credit of over £100,000 and continuing to act as a director.

For directors, in most cases where their company has entered an insolvent process, they have made every attempt to prevent the demise of the business. Unfortunately, there

are circumstances where directors have been the cause or have even contributed to the downfall which can result in actions against them.

So, what can lead to challenges against directors' conduct? Recent cases have shown that actions from disqualification to imprisonment has been taken against directors who have sold company assets for significantly below their worth, defrauded customers, fraudulently applied for COVID related loans or even acted in an inappropriate manner through their business dealings, such as high-volume cold calls.

There is also a trend in high-profile disqualifications which have resulted from a failure to pay taxes. Ex-footballer John Barnes was disqualified for three and a half years after his company failed to pay £190,000 in tax and former SAS soldier Ant Middleton, was banned for four years after his company racked up a £1 million debt to the crown.

Like a Dickensian villain, those guilty of misconduct will attempt to disappear into the London fog, haunted by their actions. Our "great expectations" are that they will not go unpunished and recent cases will act as a deterrent in the future.

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

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**MENZIES**  
BRIGHTER THINKING



# Tackling London's crime hotspots

**The Metropolitan Police – the ‘Met’ – is prioritising resources and putting more officers on the beat in the busiest parts of London – including the West End – to focus on core policing priorities, protect the public, and tackle areas with high crime**

**Despite the Met getting smaller, it is applying more resources and smarter tactics to tackle the biggest priorities.**

## Neighbourhood policing

Up to 80 more officers are joining the West End team to bear down on crimes which most concern Londoners – including antisocial behaviour, violence against women and girls, shoplifting and phone robbery – as part of the Met's focus on neighbourhood policing.

The intensified action is part of ongoing work by the Met and Mayor of London to boost local neighbourhood teams, enhance partnership working and put high visibility policing at the heart of fighting crime and rebuilding trust.

## Visible

The West End will see its policing team grow by over 50 per cent so they can target prolific offenders as well as being visible and approachable to protect the public and deter criminals.

Six town centre teams will also be expanded or newly created with 90 additional officers in areas with the highest volumes of thefts and robberies covering Brixton, Kingston, Ealing, Finsbury Park, Southwark, and Spitalfields.

## Drive down crime

Commissioner Sir Mark Rowley said that the Met had “a laser-like focus on ensuring our officers and staff are in roles where they can drive down crime on issues that matter the most to Londoners. This is what the public expects of the police, which is why we are putting neighbourhood policing first, tackling the crimes that we know are impacting the public in the busiest areas, and making the capital's streets safer.

“We're adding up to 170 additional officers, split between the West End and town centres across London. Thanks to the hard work of our local teams, neighbourhood crime has already fallen by almost a fifth over the last year and moving these officers to the frontline will make sure we are a more visible presence in London.”

## Enhanced

Mayor of London, Sadiq Khan said: “Nothing is more important to me than keeping Londoners safe. Thanks to record funding from City Hall, the West End will see a 50 per cent increase in the number of police officers on the beat and an additional 90 police officers working in new or enhanced town centre teams in hotspot areas.

## Secure

Ros Morgan, chief executive of the Heart of London Business Alliance, welcomed this development. “A safer West End is essential to its success. With over 200 million visitors a year and a £50 billion contribution to the UK economy, keeping this district secure isn't optional – it's vital. We'll continue working with the Met to protect the West End's reputation as a world-class destination.”

[www.met.police.uk](http://www.met.police.uk)

**See page 22 for Crimestoppers campaign for safer streets**



# Norman landings

**The Bayeux Tapestry is coming to the British Museum for display. The 70-metre work depicts the 1066 Norman invasion and Battle of Hastings and is due to go on display in the Sainsbury Exhibitions Gallery at the British Museum in the autumn of 2026. The museum will draw on its own collection as well as other loans in order to tell a rich story about this period of history.**

## Popular

This will be the first time that the tapestry has been shown in the UK since it was made, almost 1,000 years ago – and is expected to be one of the museums most popular exhibitions ever, reinforcing its status as the UK's most visited attraction, as well as one of the most



popular in the world – attracting 6.5 million visitors in 2024.

## Exchange

In exchange, treasures from the British Museum that represent all four nations of the UK – including Sutton Hoo (Suffolk)

# The British Museum

and the Lewis chess pieces (Outer Hebrides) – will travel to museums in Normandy, France.

## Familiar

The agreement was announced by PM Sir Keir Starmer and French President Emmanuel Macron, and was signed by British Museum director Nicholas Cullinan with chair of trustees George Osborne in attendance. Osborne commented: “There is no other single item in British history that is so familiar, so studied in schools, so copied in art as the Bayeux Tapestry. Yet in almost a thousand years it has never returned to these shores. Next year it will and many, many thousands of visitors will see it with their own eyes.”

[www.britishmuseum.org](http://www.britishmuseum.org)

# Access your inner spy

London's newest museum – **SPYSCAPE** – opened in Covent Garden earlier this summer. Already a raging success in New York, the attraction promises “a full-sensory, high-stakes immersion into the world of espionage” and was created with “real insiders”, including the head of training at British Intelligence, psychology professors from Imperial College London, and specialists from the CIA and Special Ops.

## Attributes

SPYSCAPE promises to

test the key spy skills we all use in our everyday lives, including empathy, perception, observation, analysis and risk-taking. Each visitor receives an authentic and detailed 40-page profile of their own unique mix of personality, skills, and attributes. These personal profiles provide insights into the roles we are each best suited to – inside and outside the spy world – so should surely appeal to *LBM* readers.

[www.spyscape.com/london](http://www.spyscape.com/london)



## SPONSORED COLUMN

# PATENT INTELLIGENCE: PATENT ANALYTICS

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Novelty searching is a cost-effective way of guiding your new product development. Quickly establish whether your new concept is truly innovative and worth further investment.

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## PATENT FILING TRENDS

Chinese companies filed 10.1% of all EP patent applications in 2024, putting China as the 4th largest EP filer, behind the U.S., Germany, and Japan. Chinese applicants were also responsible for 8% of all European patents granted in 2024.

## 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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[www.wynne-jones.com](http://www.wynne-jones.com)

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# Pete Murray – sound and vision

**Peter Murray James (commonly known as Pete Murray), the British radio and television presenter and actor, was born in Hackney, East London on 19 September 1925**

## Service

Pete Murray was educated in London and won a scholarship to the Royal Academy of Dramatic Art (RADA). His earliest shows include *The Man Who Came to London* which was performed at the Savoy Hotel. After wartime service in the RAF, he joined Radio Luxembourg as a disc jockey in 1950, where he remained until 1956. During this time, he married his first wife, Germain, in 1952 but they later divorced.

Back in Britain, Murray presented popular music on the BBC's Light Show in the late 1950s which included *Pete Murray's Party* from 1958-61. He was co-host on *Six-Five Special*, one of the BBC's first televised pop music shows for teenagers. This live music show consisted of rock and roll, skiffle and jazz music for a younger generation keen to hear new sounds.

## Eurovision

The 1960s saw Murray highly active on the national music scene. He appeared regularly on BBC TV's *Juke Box Jury*, a music panel show, was a guest DJ on *Thank Your Lucky Stars* and co-hosted New Musical Express' Poll Winners Concert, among other ventures. He was involved in the Eurovision Song Contest for many

years, first hosting the UK round in 1959 and later providing radio and TV commentary until 1977.

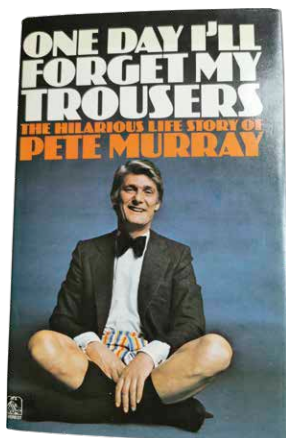


Murray was among the first regular presenters on BBC's *Top of the Pops* when the show launched in 1964. In 1967, he became one of the first BBC Radio 1 disc jockeys. Two years later, he moved to BBC Radio 2 where he presented the two-hour *Open House* show five days a week for over ten years.

*Open House* was a popular programme where listeners could request songs and even take part in the show. At its peak, over 5,000,000 people tuned in.

## 'Old-fashioned'

In 1980, Murray moved to weekend shows on Radio 2. The following year, his career took a more serious turn as a presenter of *Midweek* on BBC Radio 4. In late 1983, the BBC cancelled his radio shows, saying he was "too old-fashioned". The following year, he became a presenter on LBC, then a local talk radio show in London. His last LBC programme was in December 2002. He has not broadcast regularly since although he returned in 2008 as a presenter on UK Light Radio, an



internet channel. At Christmas 2021 and again in 2022, Murray made a guest appearance on Boom Radio, an independent commercial station, latterly with his friend and fellow broadcaster 'Diddy' David Hamilton.

Murray was also an actor and starred in British sitcoms *Happily Ever After* and *Mum's Boys* in the 1960s. He also appeared in many films from 1946 to 1970 including *Caravan*, *Hungry Hill*, *No Highway in the Sky*, *A Taste of Money*, *Design for Loving* and *Simon, Simon*.

**Murray was among the first regular presenters on BBC's Top of the Pops when the show launched in 1964. In 1967, he became one of the first BBC Radio 1 disc jockeys.**

”

# TOP OF THE POPS

## Forthright

A lifelong teetotaler and staunch Conservative, Murray expressed his forthright views on BBC TV's Breakfast Time show in the run-up to the 1983 General Election.

In the late 1960s, Murray was briefly engaged to former *Blue Peter* presenter Valerie Singleton but they never married. Murray later married Patricia Crabbe, a former barrister who died from breast cancer in 2010. Tragedy struck when his son Michael Murray James, an actor, committed suicide at the age of 27.

At time of writing, Murray is alive and living in London. He will celebrate his 100th birthday in September.

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





# The history girls

England's 'lionesses' made history this summer after they beat Spain on penalties in Basel to retain the European Women's football trophy.

A reported 65,000 people lined The Mall and surrounded the Queen Victoria Memorial outside Buckingham Palace in late July to welcome the team home on their open-top bus parade.

## Proud

Culture Secretary Lisa Nandy said the event was a chance for fans to "cheer these heroes home" after the team had "done our country proud".

The government also announced plans to double the amount of time women's and girls' football teams get allocated at government-funded sports facilities. A new taskforce will bring together leaders from across sport and academia with the aim of replicating the progress made in women's football in other sports.

# Riverside court

Padel courts are popping up everywhere in the capital! Hay's Galleria provides a stunning backdrop for the latest one on the banks of the Thames in London Bridge City.

Padel is one of the fastest growing sports in Britain. Last year over 400,000 adults and juniors played the sport – described by some as a cross between tennis, squash and badminton – at least once in the preceding 12 months.

## SPONSORED COLUMN

# Protecting your business: Are your Restrictive Covenants likely to stand up in court?

An employee leaves your employment. Within two weeks, they're sitting at a competitor's desk, calling your best clients, armed with your pricing strategy and inside knowledge of your company. You might think your 'iron-clad' contract will stop them. However, unless your restrictive covenants have been thought through carefully and well drafted, you could find they're not worth the paper they're printed on.

Clauses such as non-compete, non-solicitation and even confidentiality terms protecting specific information after employment ends, can be vital in protecting your client relationships, know-how, and commercial strategy.

Restrictive Covenants are generally considered anti-competitive, and the law aims to balance the right to protect your business with an employee's right to earn a living; only clauses that go no further than are 'necessary' will be enforceable.

## What will a court look at?

1. Legitimate business interests. The restriction must protect something genuinely valuable to your business, such as trade secrets, client connections, or workforce stability. Preventing competition for its own sake will not pass the test.
2. Reasonableness of scope. Restrictions must be proportionate in terms of duration and geography.
3. Tailored to the activity. Senior executives may warrant broader restrictions than junior staff. Generic 'cut and paste' clauses will often fail to persuade a court legitimate business interests that need protecting.

## Common pitfalls

All too often, business rely on template documentation or blanket clauses that try to cover every eventuality. Overreach

is dangerous; if even part of a covenant is too wide, the entire clause can be struck out.

## Practical steps

- Be precise and define the information you are seeking to protect: name companies or the nature of a business which is competitive or territories which you wish to protect rather than using vague, sweeping terms.
- Audit at key stages: review restrictions when roles change or when broader access to business information is given.
- Consider garden leave: keeping a departing employee out of the market during their notice period can buy valuable time.
- Move fast: if you suspect a breach, prompt action is vital in demonstrating to a court the risks your business faces.

Properly drafted and well considered restrictive covenants are key in protecting business interests. Not giving them the time and respect they deserve will only see hard earned business advantages slip away to competitors.



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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.*

**QUASTELS**  
LEGAL ADVISERS



# London's airports flying high



Heathrow Airport

Heathrow Airport has been named Europe's 2nd best airport in a survey by travel comparison specialist **hoppa**. Gatwick, Luton, and Stansted come in at third, fourth and eighth respectively in a table headed by Glasgow. The survey assesses the UK and Europe's airports analysing flight departures, average delays, cancellations, airport links, lounge offerings, and parking.

## Connected

As the UK's busiest and most connected airport, Heathrow sees an average of over 1,269 daily flights and connects to 207 global destinations, beating all other UK competitors. Although high volume has its downside, about 1.98 per cent of flights this year were cancelled, which is higher than average. Despite this, fewer than one in 10 flights were

delayed by 30 minutes or more since the start of the year, lower than the average across all UK hubs in the study.

Gatwick, in third place, is one of the best UK airports for connectivity, punctuality, and travel experience. It ranks second for airport links, with 185 routes and lounges, six across both terminals, trailing only behind Heathrow. On average, Gatwick sees over 624 daily flights, which is far more than most UK regional airports, although less than half that of Heathrow.



Copenhagen Airport Main Hall

## Stress-free

Copenhagen Airport ranks as the best airport in Europe in the study. It has the lowest average departure delay, at just eight minutes, and arrival delays average only nine minutes.

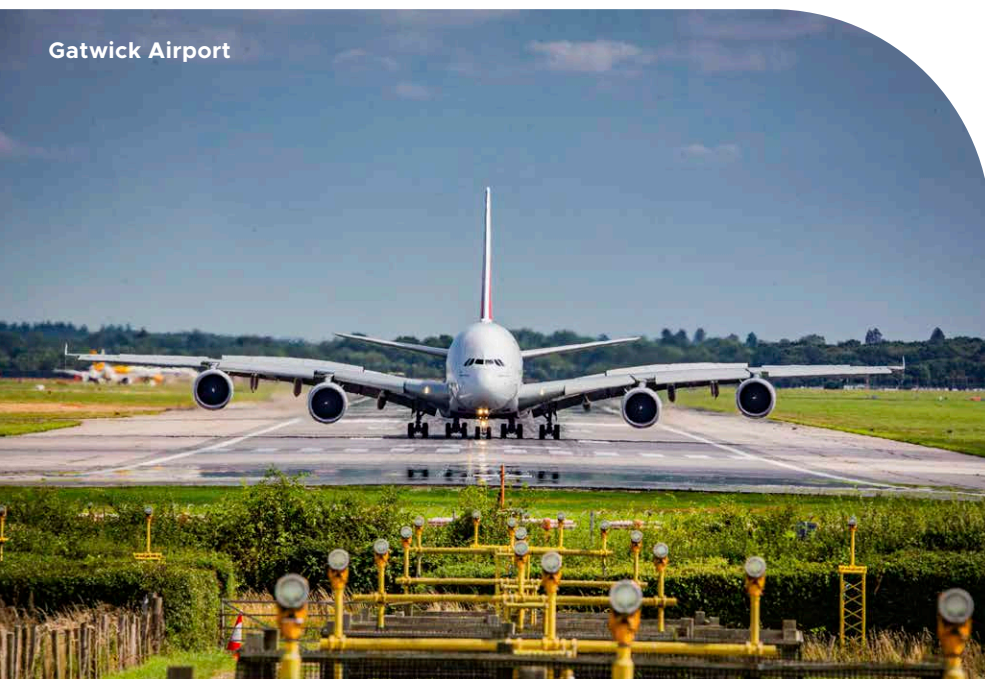
Stockholm Arlanda offers the cheapest daily parking of all airports analysed – both in the UK and abroad. Alongside Copenhagen and Stockholm, Palma, Madrid, Munich, Paris, Budapest, Rome, Dusseldorf, and Barcelona make up the top 10 airports in Europe outside the UK.

Chris Harrington, managing director at **hoppa**, explained that the ranking of the UK's top 10 best airports accounted for the most important considerations for a stress-free airport experience, including average delay times, the likelihood of cancellations, and parking.

[www.hoppa.com](http://www.hoppa.com)

See page 21 for Heathrow's third runway progress

Gatwick Airport



**hoppa**   
arrive happy

# The Knowledge

LBM's test of what readers know about London

- 1 A house in which London street was a lodging (at different times) for Johann Strauss and Karl Marx?
- 2 How many London boroughs are situated south of the Thames?
- 3 *The Opening of Waterloo Bridge* was first exhibited in 1832. Who was the painter?
- 4 Which Peckham-born spin bowler made his Test match debut for England against New Zealand in 1978?
- 5 "Europe's leading magazine of culture and ideas". What capital-based magazine, published twice a month, does this describe?
- 6 In what year was Transport for London's Oyster card introduced?
- 7 Which versatile English actor is president of the London Academy of Music & Dramatic Art?
- 8 What tube line was extended in 2021 to Battersea Power Station and Nine Elms?
- 9 At which London palace would you find the Tijou Screen?
- 10 Which visionary poet wrote the lines: *I wander through each charter'd street/ Near where the charter'd Thames does flow/ And mark in every face I meet/ Marks of weakness, marks of woe?*



Find the answers on page 61

## SPONSORED COLUMN

# Cybersecurity and Peace of Mind:

The Calm Within Reach for Business Owners

**For many business owners, the thought of cyber threats such as data breaches, ransomware and phishing scams, can feel overwhelming. The digital world moves fast, and it's easy to believe that keeping up requires deep technical knowledge, expensive tools, or a team of experts. But in reality, true peace of mind often comes from taking a few simple, intentional steps that build real protection and a deeper sense of control.**

Small changes that make a big difference. Installing basic cybersecurity tools, exploring automation, setting up multi-factor authentication, and keeping your systems updated doesn't take a massive investment. But the relief that comes with knowing your core systems are protected is immediate. These are quiet wins—the kind that replace worry with confidence and let you focus on running your business instead of fearing what might go wrong.

Equally powerful is the impact of clarity. When you take the time to understand your vulnerabilities through a basic assessment, or implementing a Continuous Threat Exposure Management (CTEM) system, you eliminate the unknowns. And in cybersecurity, the unknown is often the scariest part. Knowing where your weaknesses lie, and that you are fixing them, can bring a sense of control that business owners crave.

Many SME's are familiar with the traditional penetration test (pen test) to help identify weaknesses in a key asset (such as a web app) often because they are mandated to deliver one each year. The evolution of pen testing is one exciting area where a SME owner can dramatically improve vulnerability

management, with no dramatic impact on cost, by taking a CTEM approach (as mentioned above).

And then there's the value of having a plan. It doesn't have to be complicated—just knowing what steps you'd take if a breach occurred, who you'd call, and how you'd respond gives you a kind of quiet confidence. It turns panic into preparedness.

What many business owners eventually realize is that cybersecurity peace of mind isn't about reaching some perfect, unbreakable system. It's about knowing you've taken smart, effective steps to protect what matters. It's about sleeping better at night because you've moved from uncertainty to action—even if those actions are simple.

In the end, peace of mind in cybersecurity isn't some far-off ideal. It's something you build, bit by bit. And once you feel that steady, quiet confidence, it becomes one of the most valuable assets your business has.

Contact OSec to learn more [www.osec.com](http://www.osec.com) or email me at [Darren.anderson@osec.com](mailto:Darren.anderson@osec.com)



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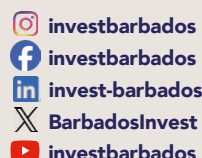


### Key Investment Opportunities

- » Financial and Insurance Services
- » Niche Manufacturing
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- » Film
- » Renewable Energy
- » Fintech
- » Medical Tourism
- » Research & Development
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- » Special Residency Programme

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E-mail: [info@investbarbados.org](mailto:info@investbarbados.org)  
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Canada: 1-647-977-5996  
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# On the runway

**Business support for a third runway at Heathrow could not be stronger. British Chambers of Commerce, the Confederation of British Industry, Institute of Directors, MakeUK, and the Federation of Small Businesses have called the planned expansion “an investment in the nation’s future” and welcomed PM Sir Keir Starmer’s announcement in July that he wanted “spades in the ground” for this and other major aviation projects by 2030.**

The business groups listed the benefits they anticipated. “For exporters, it opens up vital access to major and emerging markets; for visitors, it enhances global and domestic connectivity; and for businesses, it unlocks billions in private investment, strengthening supply chains, creating jobs and driving skills across the country.”

## Economic growth

In its proposal for expansion the airport focusses on economic growth, opportunities across the UK, the environment, the local community, the advantages for passengers and airlines, and value for money. It points out that Heathrow is the UK’s largest port by value, helping businesses of all sizes trade over £200 billion of goods each year, boosting the UK economy and connecting exporters to the world.

The proposal quotes analysis that finds expanding Heathrow would grow GDP by 0.43 per cent by 2050, create thousands of jobs and enable even more businesses across the UK to access the global economy through the airport.

## Opportunities

It is forecast that every nation and region in the UK would benefit from expanding Heathrow. Increased capacity will deliver more

supply chain opportunities, domestic connectivity, inward investment and inbound tourism in every part of the country.

Around 60 per cent of the economic benefit will be felt by communities outside London and the South East.

## Environmental commitments

Heathrow says that a third runway at Heathrow was not a choice between economic growth and the environment; it would deliver for both. There is a commitment to reaching net zero by 2050 with a plan to get there. Expanding Heathrow will go hand in hand with environmental commitments on noise and air quality.

## Local communities

Heathrow currently provides significant direct and indirect employment opportunities, as the largest single-site employer in the UK with more than 80,000 people working at the airport.

Expanding Heathrow, it is maintained, will deliver local economic growth, jobs and skills to those living closest to the airport.

## Passengers and airlines

The proposal says that expanding Heathrow will benefit passengers through more choice, more direct links to the world and lower air fares. Airlines will benefit too, with significant growth potential, including the opportunity to operate to more destinations and to carry more passengers. There is also opportunity for lower costs through reduced disruption and increased efficiency.

## Value for money

Expanding Heathrow it is stated, will be 100 per cent privately financed and no taxpayer money will be used to build a third runway or the associated infrastructure.

[www.heathrow.com](http://www.heathrow.com)



## SPONSORED COLUMN

# Changes to sponsored work routes mark a substantive shift for UK employers

By Natasha Chell at Laura Devine Immigration



On 22 July 2025, the UK government introduced significant changes to the Immigration Rules affecting businesses that sponsor overseas workers. The changes raise the skill and salary requirements for key immigration routes, including Skilled Worker and Global Business Mobility.

## Higher skill and salary levels required

Jobs must now be at degree level (Regulated Qualification Framework (RQF) level 6) or above to be eligible under the Skilled Worker route. Around 180 roles that were previously permitted no longer qualify unless:

- the worker already holds permission under the route;
- their application was submitted before 22 July 2025; or
- the role appears on one of the government’s shortage lists.

The minimum salary for most Skilled Worker applicants has increased from £37,800 to £41,700. The Global Business Mobility route threshold has also increased, from £48,500 to £52,500. Lower thresholds still apply in limited cases, such as new entrants, but these have also risen.

## Eligible jobs lists restructured

The government has reorganised the list of roles eligible for sponsorship and updated the going rates for specific occupations accordingly. Workers already sponsored in

roles below degree level can remain in post, but employers must meet the updated salary thresholds for new applicants or existing employees’ extension applications.

The Immigration Salary List, which allows discounted salaries for shortage roles, is being phased out. A new Temporary Shortage List has been introduced to support certain mid-skilled roles on an interim basis. Most of these roles are expected to be removed by the end of 2026, with a formal review due in spring 2026.

## New restrictions on dependants

Workers in roles below degree level can no longer bring dependants unless they are already on the Skilled Worker route or in limited circumstances. This restriction does not apply to higher-skilled roles.

## Commercial impacts

These changes significantly tighten the UK’s business immigration system, raising the bar for employers seeking to recruit overseas talent. Employers will need to plan more strategically, review existing sponsorship arrangements and consider long-term workforce development, particularly in sectors reliant on overseas recruitment.

If you have questions about how these changes may impact you or your business, please contact our Enquiries team at [enquiries@lauradevine.com](mailto:enquiries@lauradevine.com).

*Natasha Chell is a Partner and Head of Risk and Compliance at Laura Devine Immigration, a transatlantic boutique immigration firm with offices in London and New York.*

[www.lauradevine.com](http://www.lauradevine.com)

**LAURA DEVINE**  
IMMIGRATION



# Making the capital's streets safer

**This summer the independent charity Crimestoppers have been running a community focused campaign across 20 boroughs in London to support the Home Office's national initiative to reduce crime and anti-social behaviour across town centres and communities.**

The *Safer Streets* summer campaign is supporting work being undertaken by the Metropolitan Police which will see increased community engagement, visible policing, and collaborative efforts to increase community safety and tackle issues such as shoplifting, pickpocketing, theft and phone snatching.

## Welcoming

Running until the end of August, the campaign focused on town centres in 20 targeted boroughs across London, including Westminster, Greenwich, Croydon and Enfield, and aimed to encourage people to speak up about crime and report what they know to Crimestoppers, 100 per cent anonymously, helping

to make public spaces safer and more welcoming for all.

The campaign is part of a broader government strategy to restore confidence in local policing and empower communities to take an active role in crime prevention.

## Make a difference

Alexa Loukas, London regional manager at Crimestoppers, commented: "Everyone deserves to feel safe in their community, especially during the summer when public spaces are at their busiest. You might have witnessed a crime on a high street, in a shop, or on public transport. Victims are often left shaken, anxious, and afraid to go into town centres where they once felt safe. If you have information that could help identify those involved, you can speak to Crimestoppers about what you know. The information you have can help to make a difference and prevent further crimes.

"Crimestoppers offers a way for people to report crime whilst never having to reveal their identity or have any



**Every theft leaves a mark**

Theft in all its forms from phone snatching to pickpocketing and distraction theft leave victims anxious, unsafe and exposed.

If you know who's committing thefts, speak up to our charity, 100% anonymously. Always.

**Crimestoppers.**  
**0800 555 111**  
100% anonymous. Always.

crimestoppers-uk.org

involvement with the police. By working together and encouraging people to speak up 100 per cent anonymously about crime, we can help

create safer streets for all Londoners."

**See page 14 for the Met's campaign to tackle crime hotspots**

# Passport to London

**The team which is the driving force behind ATA Carnets – the passport for goods being moved around the world for trade fairs, sporting and other events, professional equipment and samples – convened at LCCI this summer.**

Under the chairmanship of Henk Wit, a trade expert from the Netherlands chamber movement, the ATA committee made good progress on the digitalisation of the document – a crucial one in international trade – and laid the ground

for an upcoming meeting of the ATA Carnet Council in Melbourne held for representatives of the 80 plus countries who are part of the scheme.

## Digital age

Carnet expert and head of the UK National ATA Carnet secretariat Davor Antonic McKinley said: "This is the second time London has hosted this group and we are now firmly moving into the digital age. We are expecting to go live on the eATA Carnet in April 2026 and this is in no small way down the tireless efforts of the committee."

**www.uknataco.co.uk**





# Diamond day

The London Stadium was again the host of a Diamond League athletics meeting earlier this summer. The sell-out event was one of 14 'meets' in the series which started in China in April and culminated in Zurich in August with a total prize pot of £6.95 million.

Plenty of global stars were on show including the American Olympic champion, Noah Lyles, Dutch hurdler Femke Bol, and Saint Lucian sprinter Julien Alfred, also an Olympic gold medalist.

## Pole position

For the UK high jumper Morgan Lake, 800 metre runner Georgia Hunter Bell, and Charlie Dobson (400 metres) won their events while there were good performances from Dina Asher-Smith, Josh Kerr, and pole vaulter Molly Caudery.

Fittingly, an announcement on the day of the event gave news of the government's decision to provide financial support for the 2029 World Athletics Championships for which London has bid.

## Going Global London celebrates 25 years

Going Global London returns in 2025 to mark its 25th year as Europe's leading event for businesses aiming to expand internationally. Taking place alongside The Business Show, the event offers a vibrant platform for companies ready to grow beyond the UK.

### Essential

Going Global Live is Europe's top event for businesses exploring international expansion, exporting products, or setting up operations overseas. It provides essential guidance on trading in some of the world's most promising markets, with a focus on helping SMEs navigate trade rules and the complexities of international imports and exports. The event gathers the sharpest minds in global business under one roof, sharing insights and strategies for success abroad.

### Digital tools

Since 2000, Going Global has been a source for practical advice on export strategies, cross-border growth, and international trade. It brings together government

agencies, export specialists, global service providers, and ambitious businesses committed to opening up new markets.

The 2025 edition continues this legacy with a strong programme of workshops, panel discussions, and live Q&A sessions. Attendees will discover the latest developments in international trade, from new agreements to the use of digital tools to boost global reach.

The event also connects visitors directly with export support organisations, funding resources, and market experts. Co-located with The Business Show – see page 45 – this combined event creates an unmatched environment to meet industry leaders, investors, and service providers – all in one place.

Going Global Live takes place at ExCeL London 12-13 November

[www.goinggloballive.co.uk](http://www.goinggloballive.co.uk)



## SPONSORED COLUMN

# From Founders to Managers: Supporting Your First-Time Leaders



Reyhana Jano

**In many growing businesses, founders promote their earliest hires into management roles. It makes sense as these individuals know the company inside out and have demonstrated loyalty and capability. Yet managing people is a very different challenge from delivering technical work and without the right preparation, even the most capable employee can struggle.**

The shift from colleague to manager is rarely straightforward. Suddenly, someone who worked side by side with the team is now responsible for performance, delegation and decision-making. Setting boundaries with former peers, addressing underperformance or leading through change can feel daunting without training. Add to that the pressure of balancing new responsibilities with day-to-day tasks and it is easy to see how stress and burnout can take hold.

For founders, this misstep has wider consequences. The intention is usually to free up their own time and spread responsibility more evenly. But if a new manager is unsupported, problems quickly escalate back upwards creating more

conflict, inconsistency and time spent firefighting. What should have been a step forward in scaling ends up becoming a strain on both the individual and the business.

Management is not something people "just pick up". It is a skill that requires deliberate investment. First-time managers benefit from coaching on leadership behaviours, structured training on HR fundamentals like absence, performance and holiday management and access to peer support from other leaders. This combination builds confidence and creates consistency across teams.

Businesses that invest in their managers early on also protect their culture. When employees see that leadership is thoughtful and fair, it builds trust and strengthens retention. A lack of support, by contrast, risks disengagement, poor morale and ultimately higher turnover, all of which are costly and disruptive for a scaling business.

Supporting new managers is not a "nice to have" but a strategic decision. Strong managers create resilient teams, and resilient teams allow founders to step back from the day-to-day. In doing so, they create the space for growth, innovation and the sustainable scaling of the business.

  
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[www.constantiaconsulting.com](http://www.constantiaconsulting.com)





# Looking to make your smartest investments? Estonia means business

Invest in Estonia and watch your business thrive. A smooth and agile business environment, competitive taxes, world-class talent, and zero red tape make this the place to be for businesses with global ambition.

**For modern business, Estonia presents a compelling and perhaps unexpected proposition. This Baltic nation, often considered the world's most digitally advanced society, has crafted a business environment that is transparent, highly efficient, and globally connected. This country doesn't just embrace the latest digital solutions—it's built upon them by design.**

This creates a unique blend of Nordic pragmatism and technological foresight that speaks directly to the needs of modern enterprise.



## 0% red tape

Estonia's appeal is based largely on its ease of doing business, with the traditional hassle of setting up a company all but eradicated.

In fact, in December 2024, Estonia became the first country in the world to digitise 100% of its government services, marking a decisive victory in the fight against red tape. From digital signatures with legal validity to online tax filing and automated accounting,

the entire administrative lifecycle of a business is streamlined.

This digital-first approach saves time and resources, providing transparency that offers investors a healthy degree of predictability in volatile times.

And the approach has been paying off. The latest FICIL Sentiment Index reports that 69% of foreign investors cite Estonia's digital infrastructure as the country's top strength as an investment destination.

## 0% corporate tax on reinvested profits

Estonia's commitment to fostering a pro-business climate extends beyond its robust digital infrastructure.

The country's unique tax system, with a 0% corporate tax rate on all reinvested profits, incentivises growth and expansion. Businesses pay tax when distributing dividends, allowing for maximum reinvestment and a significant cash flow boost.

This has contributed to keeping Estonia at the top of the Tax Competitiveness Index for 11 consecutive years, beating other contenders in the OECD with its simple and business-friendly tax system.

## Direct access to the European market

As a full member of the European Union and the Eurozone, Estonia is a gateway to a single market of over 440 million consumers.



Through the country's e-Residency programme, the first of its kind in the world, non-residents can establish and manage a European company entirely online, often in a matter of hours. This is a far cry from the weeks or months of paperwork and physical presence required to do business elsewhere.

For businesses looking to (re-) establish a seamless presence in the EU, setting up shop in Estonia can offer a significant strategic advantage. In a global landscape that is experiencing unprecedented turmoil and unpredictability, Estonia stands out for its simplicity and commitment to a digital future. It is a small nation that thinks big, providing a secure, efficient, and well-connected launchpad for any business seeking to thrive in the European market.

For those ready to advance their business in a truly modern and agile business environment, the path to European and global success may well begin in Tallinn.



what do all the  
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in**vest**ments  
have in common?

the smooth**est** business deals  
the **best** tax system  
the bright**est** people



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# London tops British exports chart

British exports to the US have reportedly fallen by a sixth in recent times. Business finance experts at money.co.uk have analysed Office of National Statistics data to produce a ranking of British regions by number of exporters, and what percentage they make of business overall

Rank	Region	Number of businesses which are exporters	% of businesses which are exporters
1	London	78,300	16.5%
2	South East	50,200	12.7%
3	East of England	30,600	11.7%
4	East Midlands	18,300	10.9%
5	Yorkshire and the Humber	16,600	10.3%
6	South West	21,900	10.0%
7	Scotland	15,000	9.8%
8	North West	21,000	9.2%
9	North East	5,400	8.9%
10	West Midlands	16,700	8.3%
11	Wales	5,600	5.2%

## London

London leads in international exports. The region has 78,300 businesses trading overseas, accounting for one in six of the region's companies. The UK capital is a global financial hub with strong infrastructure and international links. It also hosts many professional, scientific, and technical

service firms, which are key drivers of exports.

## South East

The South East ranks second, with 50,200 exporting businesses. The area benefits from its location near mainland Europe. Key transport links, like the ports in Southampton

and Dover, support overseas trade. The South East also has a strong manufacturing base and a growing digital sector, which attracts interest from international markets.

## East of England

The East of England ranks third with 30,600 exporters. The region is a major player in food and drink, pharmaceuticals, and machinery, contributing to its export strength. Key logistics hubs and research institutions also support its international reach, helping drive innovation and trade across borders. This includes Felixstowe Port – the busiest container port in the country.

[www.money.co.uk](http://www.money.co.uk)



# 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 0300 123 3066

## France

An SME is looking for a battery-powered card payment solution to integrate into its table football tables, which are sold to amusement arcades and cafés. This would complement its current coin-operated offering. A supplier agreement is anticipated.

REF: BRFR20250721014

## Greece

A company has developed a digital platform that enables large-scale assessment and planning of energy retrofitting strategies for urban buildings. The company seeks international partners for commercial deployment, integration, and pilot collaboration to support climate-neutral city transitions.

REF: BOGR20250721009

## Poland

Producer of sorbents from polyurethane foam which it recovers from refrigerators recycled at its plant. The product has very good absorption properties and 100 per cent buoyancy. It is used to collect oil and oil-based contaminants from solid surfaces and from water surfaces. The company is looking for distributors for its product in all countries.

REF: BOPL20250718012

## Portugal

An SME specialising in the development of food products with alternative

proteins, particularly insect-based ingredients, is opening doors for private label production, commercialization, and R&D collaboration in energy bars and functional protein products appealing to health-conscious consumers and athletes. Their products are tasty, nutritious, sustainable, and packed with essential micronutrients.

REF: BOPT20250718011

## Austria

A research organisation specialising in clinical stroke research is seeking industrial and academic partners for joint R&D project applications under Horizon Europe and national funding schemes. The organisation offers clinical research and rehabilitation expertise, including in speech, swallowing, motor and cognitive recovery, augmented feedback, and functional electrical stimulation.

REF: TOAT20250716005

## Hungary

A university offers technology for personalized therapeutic tissue production using adipose-derived mesenchymal stem cells. The platform supports 3D bioprinting of patient-specific bone and adipose tissues. Partners are sought for research cooperation or commercial agreement with technical assistance.

REF: TOHU20250717005

## Bulgaria

A research institute with more than 50 years of experience in electrochemistry and energy systems has developed an innovative technology for a gas-diffusion electrode with zeolite, pre-hydrophobized carbon black and polytetrafluoroethylene applicable for metal-air batteries operating in a highly alkaline electrolyte, intended for energy storage.

REF: TOBG20240117002

## Poland

Family-owned enterprise with over 30 years of experience in garment production and embroidery services is looking for business partners. Their well-equipped machinery park and team of seasoned professionals enable them to deliver high-quality services. They are looking for companies for which they can become a subcontractor for permanent orders in the long term.

REF: BOPL20250108015

## Spain

A company with deep expertise in AI, data analytics, and custom software development offers tailored digital solutions to boost efficiency, automation, and Business Intelligence. The company seeks partners for commercial agreements and joint projects across diverse sectors, including

engineering, real estate, healthcare, and more.

REF: BOES20250721001

## Netherlands

Specialist in security and privacy compliance, backed by an advanced tech platform, is expanding into the DACH market. They are looking for commercial partners: resellers to sell directly, IT Managed Service Providers wanting to add compliance services, and Security Consulting firms who would use the platform for their clients. This is an opportunity to expand your offerings and gain new revenue.

REF: BONL20250707008

## Italy

A highly scientific start up and academic spin off devoted to transfer chemical sensing knowhow into smart packaging solutions for freshness monitoring of perishable foods, developed and patented several lab-tested prototypes. New partners are sought for tailored development and industrial scale-up under Commercial agreement with technical assistance or Research and development cooperation agreement.

REF: TOIT20250716002



# Free trade zones in the UAE

| by Ahmad Imandoost

The United Arab Emirates – UAE – is renowned for its Free Trade Zones (FTZs), making it a global hub that attracts entrepreneurs, investors, and corporations worldwide. Advantages of setting up in such zones include tax benefits, 100 per cent foreign ownership, streamlined set-up procedures, modern infrastructure, business-friendly regulations, and strategic access to global markets. Below is a brief overview of the UAE's top five free zones

## 1. Jebel Ali Free Zone (JAFZA)

One of the most well-known free zones in the world and the oldest and largest free zone in the UAE. Located in Dubai, it is home to over 7,500 companies from more than 100 countries. Adjacent to Jebel Ali Port, JAFZA has access to water transport in addition to the air and land transport in an unparalleled international centre such as Dubai – an ideal location for businesses in the logistics sector.

## 2. Dubai Multi Commodities Centre (DMCC)

The world's most interconnected free zone and the largest in the UAE, established by the Government of Dubai to position the city as a global hub for commodities trade and enterprise. Located at Jumeirah Lake Towers, DMCC is home to over 23,000 companies and accounting for a large percentage of all FDI inflows to Dubai. It offers excellent sea, air, and road connections, and company registration can be completed entirely online and without the need to visit in person.



## 3. Dubai Airport Free Zone (DAFZ)

Home to over 2,500 registered businesses

with more than 20,000 professionals from various and different sectors. Adjacent and with

direct access to Dubai International Airport, businesses set up in this free zone, can take advantage of a connectivity that is rare and unique among free zones in the world. Furthermore, DAFZ is one of the most prestigious and advanced free zones in Dubai which adds the elements of luxury and modernity.

## 4. Sharjah Airport International Free Zone (SAIF Zone)

One of the UAE's most established and strategically located free trade zones, situated adjacent to Sharjah International Airport. Renowned for its excellent connectivity and cost-effective business solutions, SAIF Zone offers a dynamic platform for companies engaged in trade, manufacturing, logistics, and light industry. With its modern infrastructure, flexible licensing options, and investor-friendly policies, it has become a preferred hub for thousands of businesses seeking to expand their operations in the Middle East and beyond.

## 5. Khalifa Industrial Zone Abu Dhabi (KIZAD)

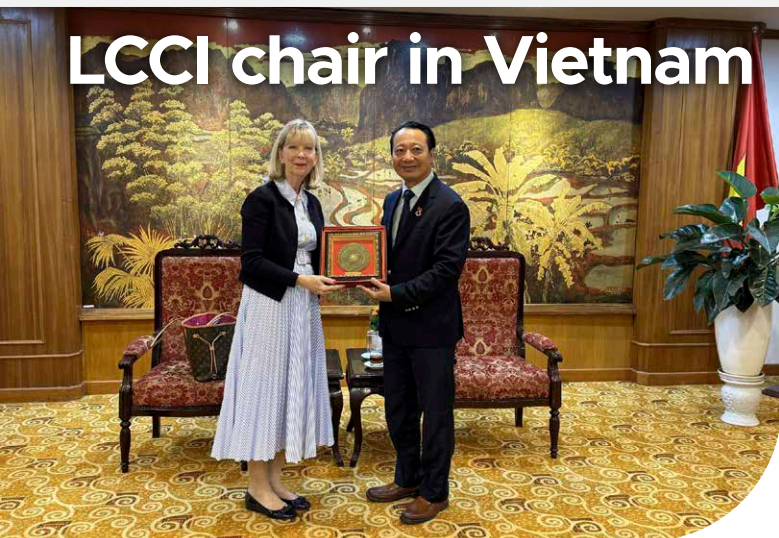
Spanning over 420 square kilometers, KIZAD is among the largest industrial and logistics ecosystems in the world and a subsidiary of Abu Dhabi Ports. Established in Abu Dhabi, it is the largest industrial and free trade zone in the MENA region and offers the most competitive business setup solutions and world-class infrastructure facilities in the UAE.

**Ahmad Imandoost is managing director of Sohatoos Industrial Consulting Company**

[www.sohatoos.com/en](http://www.sohatoos.com/en)



## LCCI chair in Vietnam



**Julia Onslow-Cole, LCCI chair and partner at leading law firm Fragomen LLP, visited Vietnam in July to strengthen ties with the Vietnam Chamber of Commerce (VCCI) and meet with the government.**

First stop was Hanoi where she met with VCCI Chairman Nguyen Quang Vinh and learned of his long connection with LCCI – he had completed an internship in London in the 1990s and subsequently studied for an MBA in the UK capital.

### Links

VCCI is 63 years old and is the biggest representative body for business in Vietnam

with 200,000 members, of which 98 per cent are small and medium-sized companies. Onslow-Cole accepted a plaque on behalf of LCCI and discussed ways to increase links between the two organisations.

### CPTPP

In Ho Chi Minh City she met with Will Lawrenson, UK deputy consul-general and head of trade and investment. He emphasized the opportunity for SMEs to take advantage of the UK-Vietnam Trade Agreement and the fact both countries are party to the CPTPP (Comprehensive and Progressive Agreement for Trans-Pacific Partnership).



## UK-Pakistan trade

**Patrick Angell, LCCI business development director, met with Jam Kamal Khan Pakistan's Minister for Commerce this summer, just a week after the UK and Pakistan had agreed the creation of a new UK-Pakistan Business Advisory Council following the launch of the UK-Pakistan Trade Dialogue.**

### Collaboration

Key points discussed at the Pakistan High Commission included increasing trade, opportunities for collaboration in technology, AI and fintech sectors, UK support for joint ventures in Pakistan, and inward delegations to London.

### SPONSORED COLUMN

## Mediation helped start-up directors find a fast settlement to their deadlocked dispute, saving them legal costs and time

**Mediation, as an alternative to litigation or formal arbitration, can often bring about a rapid solution to many construction, property or commercial disputes that could otherwise remain deadlocked in a lengthy and costly process.**

I am a senior solicitor specialising in commercial and construction disputes, and also a qualified commercial mediator with 25 years of experience and more than 300 successful mediations to my record.

By using my knowledge and experience in being able to convene and run a series of face-to-face meetings, in a secure, private and confidential environment, I can successfully deliver settlements for complicated disputes.

As an example, I was contacted by a start-up business, owned by three equal shareholders who were all directors of the company, and who had all agreed to run the business on an unanimity basis.

But as their enterprise took off – and it went viral – differences developed. The three directors were immensely talented, but the business started to lose momentum, as decisions got deferred because they could not agree, and there was no deadlock breaker clause in the shareholder agreement.

All three had obtained separate legal advice on the way each of them and the company could proceed. It confirmed that the adversarial law system we all operate in this jurisdiction offered no cost effective or positive solutions for them.

The legal route would have involved three sets of lawyers, the loading of the facts, the building of a blame game, litigation and eventually a judge, after a considerable time delay – maybe some time next year?

That was not an option for my clients, despite suggestions from their original lawyers. Instead, they opted for mediation.

By the Friday afternoon of the week that they instructed me, after five hours of face-to-face mediation, in a series of meetings, at a neutral venue on the banks of the Thames, a deal was done and documented on four sides of A4 paper, dealing with confidentiality, resignation, share transfer, and compensation.

Only an experienced lawyer mediator can do this. Within a few days the solution had been found, and the three directors could move on relieved that a solution acceptable to all of them had been found and concluded so quickly.

A mediation service that can come up with settlements like this for commercial disputes is available through Bishopsgate Law. Please get in touch to find out if we can help you potentially save a lot of time and legal costs by resolving your dispute through mediation.

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



**BishopsgateLaw**





## UK-India trade deal promises much

**The recent trade deal between the world's fifth (India) and sixth (UK) largest economies has been a long time coming – but it seems likely to have been worth the wait. Prime Minister Sir Keir Starmer has called it the “biggest and most economically significant” trade deal since Brexit that would boost the economy by £4.8 billion.**

### Natural partners

Indian premier Narendra Modi said that the two countries were “natural partners” and predicted that new energy would be injected into their service sectors, particularly technology and finance.

### Market access

Total trade in goods and services between the UK and India was over £40 billion in 2024. India's demand for global imports is estimated to increase to £2.8 trillion by 2050, making it the third largest importer in the world. The trade agreement's improved market access and reduced regulation are expected to create major opportunities for UK businesses and consumers.

### The FTA with India:

- removes or reduces tariffs on 90 per cent of tariff lines. This includes key UK exports such as whiskies and gin from 150 per cent to 75 per cent at

entry into force and 40 per cent over further staged reductions. Similarly, UK car manufacturers can benefit from a quota reducing the tariff from up to 110 per cent to 10 per cent

- minimises customs-related administrative burdens for traders and commits UK and India's customs authorities to endeavour to release goods from customs control within 48 hours, if all requirements have been met
- reduces technical barriers to trade by making it simpler for UK manufacturers to test their products against Indian rules
  - guarantees access for the UK's services industry. The agreement ensures a range of sectors such as financial services, environmental services and construction services are treated fairly when providing services in India
  - secures commitments on digital trade to promote digital system compatibility and paperless trade. This will help UK businesses of all sizes by making trade cheaper, faster, easier and more accessible
- will set up bespoke support for SMEs such as dedicated contact points, helping them as they enter the market and trade with India
- maintains the UK's high standards on important consumer issues such as

food standards and animal welfare. On food standards, all food and drink products imported into the UK will continue to have to comply with UK import requirements

- will support the UK's climate and environment goals and support cooperation and trade in key UK growth sectors such as clean energy, transport, recycling, as well as the circular economy
- contains commitments on areas India has never previously included in trade agreements such as gender equality – something the LCCL has lobbied for.

### Projections

Tariff reductions, combined with a reduction in regulatory barriers to trade between the UK and India are estimated to:

- increase UK exports to India by nearly 60 per cent in the long run –equivalent to an additional £15.7 billion of UK exports to India when applied to projections of future trade in 2040
- increase UK imports from India by 25 per cent in the long run –equivalent to £9.8 billion in additional UK imports from India when applied to projections of future trade in 2040. UK consumers can benefit from cheaper and more varied access to goods and services from India
- increase bilateral trade by nearly 39 per cent in the long run, equivalent to £25.5 billion a year.



# Pest control should be a top priority



**Pest activity in any building can pose unacceptable risks to staff and visitors while undermining reputation and public confidence. That's why pest control should always be a priority for any business.**

While most healthy adults can usually cope with a sting from a wasp, bites from spiders and bedbugs or salmonella, the consequences for vulnerable staff or customers can be very serious.

Knowing your pest control services are in safe hands means your team can dedicate itself to running your business.

All pest control providers should focus on preventing pest problems from happening in the first place. Cleankill's way of working is Exclusion, Restriction and Destruction (as a last resort). 'Exclusion' means that staff look at where pests are entering a premises and make sure any entrance points are blocked. 'Restriction' means creating unfavourable conditions for pests and 'Destruction' means the chemical and physical elimination of pests.

It's important to keep your pest control contract separate

from other services such as landscaping and cleaning – sometimes called 'bundling' – because sometimes there can be a conflict if poor landscaping or cleaning work contributes to a pest problem. For instance, if shrubs haven't been cut back properly they can offer harbourage to rodents and pest birds. Or, if cleaning staff have been leaving crumbs, forgetting to empty bins or not disposing of rubbish properly, their mistakes can lead to infestations.

If the pest control contract is separate, the pest control technician can raise any issues about landscaping or cleaning with the premises manager. If the technician works for the same company as the landscaping and cleaning staff, it would be difficult to criticise colleagues.

It's far better to let pest controllers be your 'critical friends'. They will sometimes become unpopular with other contractors, but it's their job to solve pest infestations and these can sometimes require changes in working practises.

Evidence that staff are well trained is very important. Look for proof such as Investors in

external scrutiny and is proud of its service.

Insurance should include public liability insurance and employers' liability - both up to at least £10 million for a regional company.

Cleankill was the first pest control company in England to attain the Gold Investors in People standard and was named 'Company of the Year' in the British Pest Control Association Awards. Accreditations include: BPCA, CHAS Premium Plus; Avetta; SafeContractor; ConstructionLine; PICS; CEPA; ISO 9001, ISO 14001 and EN 16636 - the European quality standard for pest management services.

**For more information or to book a free survey or cost comparison go to [www.cleankill.co.uk](http://www.cleankill.co.uk)**



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## FAST & EFFECTIVE PEST CONTROL



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EXPERT ADVICE**



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THINK WASTE  
Waste Management



# Trading places at the NEC

Since 2008, Multimodal has been successfully building a supply chain and logistics community of shippers, retailers, manufacturers, wholesalers, importers and exporters and the suppliers who support them *writes Peter Bishop*

Under the leadership of Robert Jervis, the logistics trade show runs the gamut from awards and networking to expo space representing the best in the supply chain, trucking and logistics industries.

## Interest

This June I joined over 13,500 other delegates at the NEC in Birmingham for Multimodal 2025 after my interest had been piqued last November at Dubai's Global Freight summit where I interviewed DP World's chairman Sultan Ahmed bin Sulayem.

## Hot topics

I visited a fair proportion of the stands of 300 exhibitors and estimated that there were about 90 companies in logistics, 60 in IT, 14 ports, a similar number of shipping lines, and a couple of dozen companies in training or professional services. The two hottest topics were digitisation in the shipping process, and artificial intelligence – how AI was making a difference



(mainly for the better) in the industry.

The programme of conferences and seminars that ran throughout the three days reflected these trends and also covered the strategic importance of freeports, opportunities in rail freight, changing customs regulations, and sustainability.

the constant. He praised the adaptability of transport and logistics sector. "Your resilience in navigating geopolitical shifts, environmental challenges, and ever-present demand for greater efficiency and sustainability is truly inspiring."

**Next year's Multimodal at NEC Birmingham takes place 30 June – 2 July**

[www.multimodal.org.uk](http://www.multimodal.org.uk)



## Inspiring

The Multimodal Awards – all fifteen of them – at the event's gala dinner celebrated the industry's achievements. LCCI patron member DP World scooped two awards: the Port Company of the Year; and the Sustainability Company of the Year. As Jervis said, the world and its markets had undergone remarkable transformations in recent times, with change becoming



## Logistics key enabler for growth

**The UK logistics sector generates £170 billion for the UK economy, employs over eight per cent of the nation's workforce and is a key enabler in the government achieving its growth agenda. This is according to Logistics UK's annual review of the sector which was much in evidence at Multimodal.**

## Insight

The Logistics Report 2025 provides a comprehensive benchmark for the industry, reflecting on the past year and identifying future trends and sentiment within the sector. It combines the latest official statistics, insight from industry experts and the findings of Logistics UK's Industry Survey which canvassed over 500

of its members to gauge industry sentiment.

## Cautious

The report shows a mixed picture with overall business confidence declining compared to previous years, likely due to economic uncertainty and heightened market volatility. Despite this and cost pressures in the sector, there has been cautious business expansion and investment, particularly in vehicle technologies and fleet management which is said to highlight the sector's ongoing commitment to decarbonisation.

## Network

Logistics UK President Phil Roe

commented on the value of international trade to the sector and the important focus on growth. The recently announced trade deals with the US, India and the EU had, he said, the potential to boost trade. "However, the maximum benefits from these agreements will only be realised if the country has a buoyant logistics industry to support the nation's trading relationships. It is logistics companies that will ultimately be moving goods to and from our trading partners and an efficient logistics network means faster delivery, lower costs, and increased competitiveness for businesses across every sector."

[www.logistics.org.uk](http://www.logistics.org.uk)



# Saudi construction and infrastructure

LCCI recently met with a high-level business delegation from the Kingdom of Saudi Arabia, made up of senior business people in the thriving construction sector. The event was hosted at LCCI's City HQ and hosted by chief executive Karim Fatehi OBE and attended by chair Julia Onslow-Cole and Board member Bola Abisogun OBE.

## Elevator pitch

The aim of the visit was to explore partnerships and

**The aim of the visit was to explore partnerships and share know-how with UK companies for projects in the Middle East.**

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share know-how with UK companies for projects in the Middle East. Each Saudi delegate was invited to give a one-minute elevator pitch to facilitate networking. Discussions started in earnest with LCCI members thereafter with clear evidence of future contracts in the offing.

**LCCI's thanks are due to partners OCO Global for the collaboration with Monsha'at (Tomoh programme) Small and Medium Enterprises General Authority.**



## SPONSORED COLUMN

# Consultation seeks views on details for leasehold service charge reforms

Responses to a consultation which will close at the end of September could help shape how secondary legislation to the Leasehold and Freehold Reform Act 2024 implements some of its provisions relating to service charges.

The consultation looks at strengthening leaseholder protections and it is proposed that landlords will have to provide an annual report to leaseholders which should include “an insight into the health and condition of their building, plans for forthcoming major works and other information for the year ahead”.

There is also to be a new standardised service charge demand form. The government is seeking views on the minimum information that all service charge demands should contain.

The current law requires that leaseholders must be issued with a demand for payment within 18 months of the relevant costs having been incurred by the landlord.

But under the new plans landlords will have to issue a “future demand notice” providing detailed information to leaseholders about the total cost, their contributions towards it and when they might expect to receive the demand.

There is also to be a new duty to publish an administration charge schedule for one-off charges levies to individual leaseholders generally relating to a specific service provided to them by the landlord or managing agent.

When there are disputes such as such as a breach of the lease or challenging the reasonableness of a service charge, the consultation says leaseholders can be deterred from going to the court or tribunal for fear of incurring

their landlords' legal fees and leaseholders have limited opportunity to recover their own costs from landlords.

Measures introduced in the 2024 Act will, when implemented, give leaseholders a new right to apply to the court or tribunal to recover their legal costs from the landlord in certain proceedings.

The Leasehold and Freehold Reform Act 2024 received Royal Assent back in May 2024, but most of its provisions still require secondary legislation before they will come into force.

In March the government published a commonhold white paper setting out its proposals to consult on making commonhold the default tenure in England and Wales and end the sale of leasehold apartments.

Bishopsgate Law provides a wide range of legal services to help commercial and residential property developers, freeholders and leaseholders, and we will be able to advise all parties about how to navigate the changing leasehold landscape in the future.

Sherrie Munroe, Director of Property Disputes at Bishopsgate Law.  
Telephone: **01707 246100**.  
E-mail: **enquiries@bishopsgatelaw.com**.  
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# Sleepwalking into cyber attacks

**Owners, managers and occupiers of commercial buildings neglecting to take responsibility for digital security of their properties face increasingly prevalent and far-reaching consequences threatening the safety, resilience and sustainability of their assets and operations**

**A new practice information paper – *Digital risks in buildings* – published by the Royal Institution of Chartered Surveyors (RICS) highlights the rapidly increasing and diverse threat of digital risks to commercial properties worldwide.**

## Accelerate

With cybercriminals becoming more sophisticated and the range of potential cyber threats to buildings expanding, attacks on critical infrastructure and data breaches are becoming more common. Augmented by the rising capability of AI and the pace of change, the threat to cyber security is set to accelerate further.

In a startling illustration of the growing prevalence of digital risk, a survey undertaken by RICS of facilities managers, service providers and FM consultancies revealed that 27 per cent of respondents said their building had been the victim of a cyber attack in the last 12 months. This represents a significant increase of 11 per cent on the previous year, when 16 per cent of respondents had experienced such an attack.

## Protocols

The paper identifies operational technology such as building management systems, CCTV networks, Internet of Things devices and access control systems as risk areas. This covers everything from automated lighting and HVAC systems to advanced

security protocols and energy management.

It also notes concerns that some buildings use outdated operating systems (OS). A building opened as recently as 2013 could conceivably use Windows 7; an OS that hasn't received security updates from Microsoft in over five years.

## Action plans

Beyond the direct impact on the operation of a building and its occupiers (users), the paper examines additional considerations such as insurance, reputation, building value and AI.

The paper sets out three 5-point action plans for owners, managers and occupiers of buildings; professional industry bodies; and governments to follow to mitigate risks and safeguard their properties against attacks.

## Interconnected

Paul Bagust, RICS head of property practice, commented: "Buildings are no longer just bricks and mortar, they have evolved into smart, interconnected digital environments embracing increasingly sophisticated and ever-evolving technologies to enhance occupier experience.

"This has led to increasing data being collected and used to inform decision making; at the property manager, building user, occupier and owner levels. However, while these technologies bring many benefits, from efficiency gains and



reduced negative impacts on the planet, they also create multiple risks and vulnerabilities which can be exploited by those looking to cause disruption.

## Imperative measure

"It is inconceivable to imagine a world where technology will not continue to pose a growing risk to a building's operation, and it is equally impossible to consider that the management of digital risks will not be needed as an imperative measure to safeguard the future of a building and prevent systems from being compromised."

[www.rics.org](http://www.rics.org)

# Goodbye roaming, hello global access

## I Oguzhan Kara on the new language of travel tech

**International travel has long been associated with a frustrating ritual: hunting for local SIM cards or accepting exorbitant roaming charges. This paradigm, however, is rapidly becoming a relic of the past. A new era of connectivity is dawning, one where borders are no longer barriers to seamless communication.**

The language of travel technology is changing, and the conversation is shifting from managing roaming to embracing uninterrupted global access. This transformation, driven by innovations like embedded SIM (eSIM) technology, is fundamentally reshaping how we experience the world.

### Hurdles

The traditional model of mobile roaming has been a source of frustration for travellers. Crossing a border often triggers a maze of technical hurdles and opaque pricing. This can lead to unforeseen bills that dwarf the trip's cost. The alternative, purchasing a physical SIM card upon arrival, presents its own set of challenges, from navigating unfamiliar airport kiosks to the inconvenience of swapping tiny pieces of plastic. This friction-filled experience stands in stark contrast to the otherwise increasingly streamlined nature of modern travel.

### Irony

I recall a trip to a major tech conference in Asia a few years ago. Despite being a telecoms engineer, I found myself spending the first few hours of my trip navigating confusing airport kiosks, comparing overpriced tourist SIM packages, and ultimately struggling with a poor connection.

It struck me as a profound irony: here we were, a global community gathering to discuss the future of

technology, yet we were all tethered to an outdated, frustrating system of connectivity. That experience was a professional turning point, crystallizing the mission that would eventually become the company I founded to make global connectivity as simple as it should be.

### Catalyst

Into this landscape of inconvenience, eSIM technology has emerged as a powerful catalyst for change. An eSIM is a digital SIM that allows you to activate a cellular plan from a carrier without having to use a physical nano-SIM. For the global traveller, this innovation is revolutionary. It eliminates the need for physical SIM cards, allowing users to switch providers with a few taps, a change that can cut roaming costs by up to 90 per cent.

My company is tackling these frustrations head-on by re-engineering the user experience. We offer a single global eSIM with a pay-as-you-go model, providing transparent pricing and coverage in over 190 countries. This approach empowers travellers with the freedom to stay connected anywhere in the world, without the fear of hidden fees or expiring data plans.

### Resilient

The potential of this technology extends far beyond individual convenience. We are moving towards a future where connectivity is not defined by the limitations of terrestrial networks. The integration of satellite and other non-terrestrial networks with existing cellular infrastructure will create a truly global and resilient communication fabric. This hybrid model will ensure that connectivity is available even in the most remote corners of the globe, from mountainous regions

to the open seas. My work in designing and optimising 5G and IoT networks has shown me that the convergence of these technologies is not a distant prospect, but an active engineering reality.

### Global access

The transition from a world of roaming charges to one of ubiquitous global access represents a significant leap forward. It is a future where business travellers can move between countries without missing a critical email, where adventurers can share their experiences from remote locations in real time, and where families can stay in

touch without worrying about the cost.

The new language of travel technology is one of simplicity, transparency, and freedom. As we continue to innovate and push the boundaries of what is possible, we are not just solving a technical problem; we are enhancing the very human desire to explore, connect, and share. The age of roaming is over; the era of true global access has arrived.

**Oguzhan Kara is founder and chief executive of Qrispy**

[www.qrispy.com](http://www.qrispy.com)

**Qrispy** eSIM



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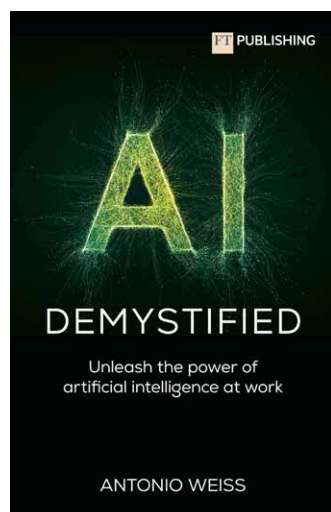
# Getting to grips with AI

It wasn't so long ago that it was necessary to write out AI in full before adding the acronym in brackets. Now the acronym on its own will suffice, such is the public awareness of the term. But awareness is not the same as understanding, and this book provides that. Read it if you want to speak with some credibility and confidence about AI. After digesting fewer than 250 pages you may not have become an expert but you will have enough of a grounding with to ask the right questions and help ensure you don't get left behind.

## Exploration

Author Antonio Weiss, a Cambridge University academic with impressive credentials across the board, has come up with a practical handbook written in simple business language – a much-needed 'rough guide to AI'.

The layout is clear and easy to follow. The book's two parts are: understanding AI and how it works; and how to use it at work.



Part one gives real-life examples, activities and practical exercises "to get your hands dirty." Part two is "proudly focussed on being practically useful." How to use AI at work through the exploration of current applications in marketing, software engineering, fraud detection, and healthcare for example.

## Generative

Essentially, the author says, AI is "teaching machines to

act and behave like humans". He explains the difference between rules-based AI – translating one language to another, for example – and generative AI which can generate new ideas and content.

Readers will be keen to learn how they can make use of AI. At entry level the author suggests taking up 'frontier models', often free versions which will undertake specific tasks. These include ChatGPT, Claude, Gemini and LLaMA.

## Personalised

Weiss then takes us through the more strategically useful ways we can use AI where costs, but also benefits, increase as the AI becomes more personalised and where we (or third parties) can fine tune the models to specific requirements.

Case studies include one relating to Octopus Energy's use of AI for its customer

service operation, responding to customer emails and offering a chatbot experience. There are checklists on e.g. principles for AI implementation, guidance on making commercial decisions, and 'Board-level insights' to take to your next meeting. There are warnings too; be aware of the risks, ethics and sustainability – and don't use frontier models as "super search engines" – they aren't!

This book is an invaluable guide to the present status of AI. Read it to get up to speed and follow Weiss's advice about "keeping your eyes peeled" – the future is unfurling very fast and we need to be paying attention.

**AI Demystified: unleash the power of artificial intelligence at work by Dr Antonio Weiss**  
Published by Pearson Education  
[www.pearson.com](http://www.pearson.com)



# Feeling like a fraud ... and what to do about it

Research indicates that 70-80 per cent of people may experience 'imposter syndrome' at some point. Celebrities such as Michelle Obama, Sheryl Sandberg and Tom Hanks have all spoken about their imposter feelings and even Einstein described himself as an "involuntary swindler". But self-doubt and a lack of confidence are not the same as imposter syndrome. In fact, it isn't a syndrome at all, it's a phenomenon.

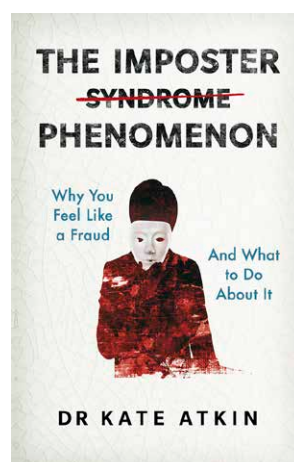
## Misconceptions

Dr Kate Atkin's new book challenges some of the common misconceptions



about the imposter phenomenon. Grounded in academic research, it aims to reduce stress for the individual experiencing imposter feelings. It also provides practical strategies for them to cope and overcome the feelings, and 'aha' moments for those who are seeking to support others.

Drawing on years of academic research and personal insight, Dr Atkin challenges the myth that the phenomenon only affects women, revealing instead a deeper, more complex issue that transcends gender, job title, and industry. With practical tools and



powerful reflections, this book empowers readers – and the organisations they work in – to recognise, address, and reduce the impact of imposter thoughts, and to foster cultures where talent can thrive.

## Coping strategies

The author has heaps of appropriate experience. Coming from a farming background in rural Lincolnshire, Atkin was the 'shy one' of three girls. Having failed the 11-plus exam and without a first degree, she defied expectations later in life as, despite feeling like an imposter, she completed an MSc in Applied Positive Psychology in 2015. Moreover, in 2024 she received her PhD for research in the imposter phenomenon, coping strategies and psychological courage.

**The Imposter Phenomenon by Dr Kate Atkin**  
Published by Pearson Education  
[www.pearson.com](http://www.pearson.com)

# Salary surges and skills shortages

**| Mariam Touray on what the July 2025 immigration reforms mean for employers**

On the 22 July 2025, the Home Office implemented sweeping updates to the Skilled Worker route, raising salary requirements across the board—and reshaping how employers with international hires must navigate sponsorship. This article examines the salary threshold escalation, the expanded Immigration Salary List (ISL), the new Temporary Shortage List (TSL), and the growing cost burden on employers. These changes present both challenge and opportunity for businesses committed to recruiting migrant workers.

## Changes to general salary thresholds

The general salary threshold for Skilled Worker applicants has been increased from **£38,700** to **£41,700** – this applies to those who entered the route after 4 April 2024. Whereas the threshold for those who entered the Skilled Worker route before this date has been increased from **£29,000** to **£31,300**. Meanwhile the threshold for applicants with PhDs has increased from **£34,830** to **£37,500**, and for new-entrants it has increased from **£30,960** to **£33,400**.

It is important to note, that there is no transitional protection offered for the salary thresholds. Any new application submitted on or after 22 July must meet the updated rates, regardless of past sponsorship status. Whilst no formal transitional arrangements have been introduced, the reduced salary thresholds for Skilled Workers who entered the route prior to 4 April 2024 operates as a de facto transition period. As this threshold, which is significantly lower, will allow employers to continue to sponsor migrant

workers employed before this date without the abrupt jump to £41,700.

## The ISL and TSL: a reprieve, but not without conditions

In order to cushion the loss of lower skilled routes (RQF levels 3-5), the government expanded the Immigration Salary List (ISL) and introduced the Temporary Shortage List (TSL).

Both lists contain job roles which are currently in shortage. The ISL will allow sponsorship of selected RQF 3 5 roles at a discounted salary threshold. The new TSL will include roles considered pivotal under the government's industrial strategy - e.g. certain technicians.

**In order to cushion the loss of lower skilled routes (RQF levels 3-5), the government expanded the Immigration Salary List (ISL) and introduced the Temporary Shortage List (TSL).**

”

It should be noted however that both lists are temporary and are due to expire in December 2026, or sooner. Furthermore, workers sponsored in ISL or TSL jobs at RQF 3 5 after 22nd July cannot bring dependants. Although, this will not apply to workers who were already in the skilled worker route and able to bring dependants before this change.

Whilst employers gain short term flexibility with roles on the ISL and TSL, the caveat is that these lists are temporary and contingent. Looking beyond 2026, sponsors must plan for phasing out reliance on lower skill overseas hires—even if the Migration Advisory Committee reviews maintain certain roles beyond the cut off.

## Impact on employers: costs, constraints and complexity

Many UK businesses must now meet salary floors higher than before. The Home Office have also recently placed restrictions on sponsors recouping or attempting to recoup costs from sponsored workers. Employers typically cannot pass on sponsor licence fees, administrative fees, Certificate of Sponsorship fees and Immigration Skills Charge fees to applicants. These restrictions paired with higher salary requirements places significant strain on employers. Particularly small businesses, which often operate with tighter margins and more limited financial reserves, leaving them less able to absorb these costs.

Employers who act now – with careful planning, budgeting and expert immigration law advice – will be best placed to manage the new landscape and continue to sponsor migrant workers.

**Mariam Touray is an immigration paralegal at Barar & Associates**

[www.bararassociates.com](http://www.bararassociates.com)





# Disrupting the market

**Jonathan Wood and Louis Atyeo on the provision of innovative out-of-court dispute resolution services**

In recent years, a number of organisations – such as LCCI's own independent dispute resolution body, the London Chamber of Arbitration and Mediation (LCAM) – have emerged as credible alternatives to both the English courts and long-established providers of alternative dispute resolution (ADR) services in London.

LCAM has achieved this by introducing innovative dispute resolution offerings, bespoke to the needs of business operating in particular kinds of sectors, in addition to the traditional standardised out-of-court dispute resolution services.

## Breaking the mould

When faced with a commercial dispute, many businesses turn away from court proceedings, opting instead for ADR – mainly arbitration and mediation – for the advantages it offers, including efficiency, confidentiality, cost-effectiveness, and (in the case of arbitration) enforceability of binding decisions.

Rather than navigate the waters of ADR alone, many users rely on the support of a dispute resolution institution, which includes a procedural framework (or 'rules') and the appointment of high quality, independent specialists to resolve (or help resolve) the dispute.

For decades, a small group of institutions have dominated the global ADR landscape, with London being no exception – despite its status as the world's leading arbitration hub. These institutions often provide cumbersome "one size fits all" offerings with high price tags. As a result, many smaller and medium sized businesses – especially those working with new technology – are often left without an efficient, cost-effective ADR solution.



## Innovative solutions

In addition to administering standard arbitrations and mediations (for both members and non-members of the Chamber alike), LCAM offers a leaner, cheaper expedited, arbitration suited to lower value cases or disputes involving limited legal or factual issues.

A further striking example of LCAM's innovative approach is its recent collaboration with the 'bug-bounty' platform ImmuneFi and the law firm Greenberg Traurig to create a bespoke framework for resolving 'bug bounty' disputes on ImmuneFi's platform.

## Bespoke rules

ImmuneFi is a platform where software projects post 'bounties', inviting 'ethical hackers' to seek out any vulnerabilities in their systems. If a hacker successfully uncovers such a flaw, they receive a payout, and the project is alerted to a cybersecurity weakness.

To post a bounty, the software project may deposit digital assets (i.e. cryptocurrencies) into the 'ImmuneFi Vault' (a smart contract that functions as a blockchain-based escrow account) and, if a successful 'hack' is confirmed, the hacker is paid from the deposited funds. However, disputes may arise – for example, in relation to whether the 'hacker' should be paid at all, the size of the 'bounty' that is due, or whether the 'hack' was within the scope of the 'bounty'.

LCAM designed a set of rules tailored to these specialist disputes, containing noteworthy features.

Firstly, LCAM appoints arbitrators (neutral third parties with the power to decide on the dispute) from a panel of legal specialists in technology disputes who understand the complex blockchain/Web3 concepts involved in these cases.

Secondly, the rules allow for optional anonymity, whereby parties may request that their identities be known only by LCAM and the arbitrator. This is primarily to protect the ethical hackers, who may wish to keep their identities hidden, but it also reflects the fact that participants in a digital assets transaction often do not know each other.



Thirdly, the LCAM rules enable the binding decision to be 'enforced on-chain'. Traditionally, when a losing party does not voluntarily comply with an arbitrator's decision, the prevailing party must seek the courts' assistance to force the losing party to comply. Under LCAM's new rules, the arbitrator's decision can be 'enforced' by transferring the digital assets stored in the ImmuneFi Vault to the prevailing party directly, thereby eliminating the need for court involvement.

## Shift in the landscape

By creating this bespoke scheme, LCAM demonstrates how it is tailoring its offerings to particular users and markets. Another example is its discounted fixed fee mediation scheme for certain disputes proceeding before the Central London County Court.

More broadly, LCAM's example signals a shift in the London ADR market: one where institutions compete not just on reputation and history, but on their ability to design flexible and cost-effective solutions that meet the varying needs of ADR's diverse range of users.

**Jonathan Wood FCI Arb is chair of LCAM. Louis Atyeo leads the organisation's secretariat**

[www.lcam.org.uk](http://www.lcam.org.uk)

# Red flags in terms and conditions

by Amanda Lathia

**If you are a business owner and you have your own legally drafted standard terms and conditions, naturally you would seek to enter contracts under your own terms and not the other party's to reduce risk and liability to a foreseeable and reasonable level.**



both parties have each insisted on using their own terms. A single signed contract which determines the applicable terms and conditions would be preferable.

However, what if the other commercial party is a bigger player than you in the market sector that you are competing in and is offering a potentially lucrative contract?

What are the red flags you should be aware of and when should you simply walk away? Here are a few tips:

## Whose terms apply?

Disputes can arise where contracts are entered into on the basis of an exchange of a number of documents because it can be unclear as to whose terms apply, particularly where

## Subject to contract

This means the parties do not intend to be bound so beware of entering an informal agreement by beginning any preparatory work or effecting performance and delivery. Set out your intentions at least by letter or email using "subject to contract" headings until a formal contract has been signed.

## Irrelevant definitions

Check for any definitions and related clauses that are not relevant to the contract or that are in conflict with a related document or internal policy, e.g. the meaning of "Services" or "Deliverables" must reflect your business policies. Otherwise,

this can create ambiguity and uncertainty if you end up in a dispute with the other contracting party(ies).

## Time is of the essence

Do not accept this drafting unless you are sure you can adhere to the time periods stipulated. You will be liable for contractual damages if you miss dates under this heading.

## Best endeavours

Be wary of this phrase as it is a higher threshold to reach than "reasonable endeavours." Aim to qualify the words by scoping out what "best endeavours" actually mean.

## Agreement to agree

For example: "any reschedule of works and corresponding price for the works shall be agreed between the parties." Avoid such promises to agree future terms (even if in "good faith"). Instead, set out criteria or a mechanism for working out any new terms, or insist on entering

a new signed contract.

## Right to terminate

Check whether the contract gives both parties a balanced right; if the contract causes a significant imbalance in your rights and obligations, do not sign it until you have obtained legal advice from a commercial law practitioner.

## Uncapped liability

A definite 'no'. Or, if feasible, negotiate appropriate insurance to cover your liability up to a specified amount.

Naturally, as your business grows, the range of risks and liabilities are likely to increase. Ensure you have policies in place to manage those risks – obtaining suitable insurance cover should be one of those policies.

**Amanda Lathia is senior associate in company/ commercial law at Orr Litchfield**

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# Retail sales rebound – or the ‘new normal’ for London?

| by Rajeev Shaunak

**After a tough May, when retail sales dropped by 2.7 per cent, June brought a modest rebound of 0.9 per cent. Encouraging, yes, but was it a sign of recovery or just a pause in a longer decline?**

The latest data from BDO suggests it's more likely the latter. In July, in-store sales were up just 0.8 per cent, well below inflation, and total like-for-like retail sales, including online, grew by 2.8 per cent, slightly down from last July's 3 per cent. This marks the seventh consecutive month of underwhelming high street performance.

What does this mean? Are we seeing the beginning of a comeback, or is retail settling into a new normal shaped by changing shopping habits and ongoing economic pressure? Warm weather and an interest rate cut might have boosted foot traffic for a moment, but the bigger picture – especially in London – is still unclear.

Retail seems to be adjusting to a new reality: rising costs, shoppers who prefer online, and a stronger focus on price and value.

## Ecommerce outperforms bricks and mortar

July's figures reinforce the growing divergence between online and in-store performance. Online sales rose by 8.3 per cent and fashion ecommerce grew 10.1 per cent, significantly outpacing the 1.3 per cent growth in physical fashion retail. These numbers highlight consumers' increasing preference for convenience, price competitiveness, and broader choice online, particularly in non-essential categories like fashion.



This isn't just about habits changing. With food prices high and budgets tight, affordability is key. More shoppers are turning to digital channels to get the best deals. Retailers without strong online options risk falling behind.

## Rising cost pressures

Retailers are also dealing with some serious challenges. Since April, they've had to handle higher employer National Insurance contributions, an increase in the national minimum wage, and less business rates relief for retail, hospitality, and leisure, from 75 per cent down to 40 per cent.

For London businesses already facing high rents and fixed costs, these pressures add up. Poundland's recent plan to potentially close to 150 stores shows just how tough things are. Raising prices isn't always an option either, because shoppers may simply stop buying if things get too expensive.

This could be the 'new normal' for London retail – more cautious, cost-conscious world where businesses need to be tough, efficient, and adaptable.

## Signs of optimism

That said, it's not all bad news. Ted Baker is reportedly preparing for a return to the UK high street, just over a year after closing all its stores. Similarly, heritage brand T.M. Lewin has reopened in London's Bow Lane and is planning to expand further across the UK. These moves show some brands still see value in having physical stores in key spots.

Next has raised its profit forecast for the third time this year, with full-price sales up 10.5%. Strong online performance, warm weather, and a data-led approach are paying off, proving that integrated,

data-driven strategies can deliver results even in the current challenging environment.

These comebacks suggest that some brands still see strategic value in physical retail, particularly in prime London locations.

## Understanding shoppers

The July data also suggests shoppers are being more thoughtful. BDO noticed many customers are buying small, affordable treats – a 'lipstick effect' where people spend a little on things that make them feel better during tough times. So, spending hasn't stopped, but it's shifting toward items that offer emotional value without the large price tag.

For physical stores, the message is clear: adapt or fall behind. They'll need to focus on creating experiences, offering real value, and connecting digitally.

## Resilience

So where does this leave London's retail sector? We're undoubtedly in a prolonged phase of adjustment, but there are real signs of resilience. The Purchasing Managers' Index for London's business activity rose from 47.9 in May to 50.7 in June, signalling improved business confidence. Brands are returning, and those who remain agile, customer-focused, and innovative are seeing success.

Ultimately, the future will hinge on retailers' ability to innovate, stay disciplined, and invest in what matters most, including experience, convenience, and value. Those who can do this will be in a strong position not just to weather the storm, but to grow in this next chapter.

**Rajeev Shaunak is head of consumer at MHA**

[www.mha.co.uk](http://www.mha.co.uk)

# Pension peril ahead?

| Proposed tax change could strip more than two-thirds from your legacy *writes Jeevan Grewal*

**For decades, pensions have been the quiet cornerstone of estate planning. They sat outside your estate for inheritance tax (IHT) purposes, safe from the 40 per cent death duty**

**that can take a sizeable chunk out of property, shares and cash. The strategy was simple: draw down from other assets first, leave the pension intact, and let it pass tax-free to your children.**

But from April 2027, that comfort blanket could be pulled away. The government plans to include undrawn pension funds in the calculation of your estate for IHT. It's a subtle shift with

big consequences, and for high earners and business owners, it could mean losing more than two-thirds of your pension to tax before your family sees a penny.

The danger isn't just the 40 per cent IHT hit. If you die after the age of 75, your beneficiaries will also pay income tax when they draw the funds from the pension. For additional rate taxpayers, that's another 45 per cent.

Take a £1 million pension as an example. Under the new rules, £400,000 goes immediately in IHT, leaving £600,000 in the pot. When the beneficiaries withdraw it, they could face an income tax bill of £270,000. What started as £1 million is reduced to just £330,000 – a 67 per cent effective tax rate. In some situations, particularly when the residence nil rate band is lost on larger estates, the combined rate can climb over 80 per cent.

This is a dramatic change to the role pensions have played in intergenerational wealth planning, and it comes at a time when frozen tax allowances and rising asset values are already drawing more estates into the IHT net. The Office for Budget Responsibility predicts the number of taxable estates will double by 2030.

### Why this matters for business owners

Business owners often enjoy valuable reliefs such as Business Property Relief (BPR) and Agricultural Property Relief (APR), which can remove large swathes of trading assets from the estate. Pensions have provided an additional, universal shelter for wealth – whether you own a company, invest in

property, or have built up significant savings through employment.

If that shelter disappears, it will expose many estates to a much bigger tax bill. It also disrupts the traditional sequence of retirement spending, where other assets are used first and pensions are preserved for last. In the new landscape, leaving the pension untouched may not be the most efficient approach.

### Planning ahead

The good news is that the rule change isn't here yet, and there's still time to plan. That said, two years can pass quickly in tax planning terms, particularly where pensions, trusts and corporate structures are involved.

One option is to review your drawdown strategy. Taking more from your pension earlier – even if that means moving funds into other investments or gifting them – could help reduce the taxable value in 2027. Another is to look at existing reliefs elsewhere in the estate to offset the loss of the pension exemption.

Trusts remain an important tool, though they need to be used with care to avoid falling foul of gift with reservation rules or the pre-owned assets tax. Gifting is also effective, provided you survive seven years from the date of the gift. For many, writing a life insurance policy in trust to cover the IHT bill can provide the liquidity heirs need to avoid selling assets at a bad time.

**Jeevan Grewal is an estate planner at Matplus Chartered Accountants**

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## Sustainability Reporting: From Compliance Burden to Strategic Advantage

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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.

[www.bemari.co.uk](http://www.bemari.co.uk)  
[marina@bemari.co.uk](mailto:marina@bemari.co.uk)  
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# The hidden cost of growing up

## Mark Hazelwood on London's SME property management problem

**The transition from shared workspace to private lease represents a milestone for any growing business. It signals success, permanence, and the kind of credibility that impresses clients and investors alike. Yet across London, small and medium enterprises are discovering that this rite of passage comes with a sting in the tail that few anticipated.**

With 99.9 per cent of UK businesses classified as SMEs and Central London's office supply reaching and 25.6 million square feet as of Q2 2025, thousands of companies are making this leap annually. What they're finding is that the seamless operation they once took for granted in shared spaces was the result of invisible, complex facilities management (FM) – is now their responsibility alone.

### Compliance minefield

The reality hits hardest when

something goes wrong. A fire alarm that hasn't been tested in over a year. Cleaning contracts without service level agreements. Expired insurance documentation. These aren't hypothetical scenarios but the reality FM firms regularly encounter when taking over contracts from businesses that simply didn't know what they didn't know.

The consequences extend far beyond inconvenience. Non-compliance with statutory requirements can result in substantial fines, insurance invalidation, and in worst-case scenarios, endangering employee safety. Yet for most business leaders, these obligations remain hidden until they become urgent problems.

Consider the typical SME office lease in London. While landlords may handle common areas, tenants are frequently responsible for everything

**Non-compliance with statutory requirements can result in substantial fines, insurance invalidation, and in worst-case scenarios, endangering employee safety.**

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within their demarcated space: fire safety systems, electrical testing, legionella prevention, pest control, and statutory inspections. These are legal obligations that many discover only after signing on the dotted line.

### Expertise gap

The challenge isn't simply one of awareness – it's structural. Most growing businesses haven't hired dedicated FMs, nor should they necessarily need to for a single-floor operation. Instead, these responsibilities typically fall to





operations managers, HR directors, or MDs who don't have the required capacity or expertise.

The learning curve is steep. Understanding which suppliers are properly accredited, ensuring comprehensive insurance coverage, managing inspection schedules, and maintaining audit trails requires expertise that few business leaders possess inherently. Meanwhile, the consequences of getting it wrong are immediate and serious.

This creates a particularly acute problem in London's competitive business environment, where companies are focused on growth, client acquisition, and market positioning, and not mastering the intricacies of building compliance.

### Beyond traditional solutions

The conventional response of hiring full-time FM staff makes little economic sense for most SMEs. Similarly, attempting to juggle these responsibilities internally diverts leadership attention from core business activities.

What's emerging instead is a more flexible approach that recognises the

unique position of growing businesses. Rather than choosing between expensive internal resources or struggling alone, savvy companies are exploring agile FM models that provide expertise without the overhead. This approach emphasises transparency over complexity, scalability over rigid contracts, and proactive management over reactive problem-solving.

### The path forward

London's business ecosystem thrives on entrepreneurship and growth, but that growth shouldn't come at the expense of safety or legal compliance. The transition from coworking to independent space represents maturity and not just in business terms, but in accepting the full responsibilities of premises management.

The solution isn't to discourage this progression or to burden growing businesses with unnecessarily complex arrangements. Instead, it's about recognising that FM, like accounting or legal services, benefits from professional expertise, even when delivered in flexible, scalable formats.

For London's SMEs, the question isn't whether to take FM seriously, but how to do so without derailing business

**The transition from coworking to independent space represents maturity and not just in business terms, but in accepting the full responsibilities of premises management.**

”

growth. The answer lies in approaches that treat property responsibility as what it is: a critical business function that deserves professional attention, regardless of company size.

The hidden costs of growing up don't have to become expensive lessons. With proper planning and the right support structure, the transition to independent premises can represent genuine progress and not an unwelcome burden that diverts attention from what businesses do best.

**Mark Hazelwood is managing director IFM/technical services at Q3 Services**

[www.q3services.co.uk](http://www.q3services.co.uk)

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# Investment – how London stacks up

**Terri Bloore** on what businesses can learn from the perception of the UK capital on the world stage

**“Tired of London, tired of life”. So said Samuel Johnson and I couldn’t agree more, though I am biased. The sentiment though causes me to ask: can we put a value on the perception of a city such as London and if so, how do we even model it?**

There are different rankings and strategies to measure the ‘health’ of a city or destination such as London. FDI intelligence, a division of the *Financial Times*, annually reports on the economic potential and business friendliness. London continues to rank top in the major cities in Europe based on the investment potential.

## Attractiveness

From a corporate communications point of view, it is important to look at the media coverage and sentiment in key areas linked to the attractiveness of investing and working in a place or region. These include investment, incentives, infrastructure, workforce, quality of life and regulatory position.

So, let’s see how London stacks up.

International media generally frames London as a business-friendly city. The *Financial Times*, *Bloomberg*, and *Forbes* cite London as one of the top global financial centres with a skilled workforce, legal stability. The convenience of the English language and time zone between Asia and US markets should not be overlooked.

There is also increasing attention on London’s emergence as a hub for green finance and sustainable investment, reinforcing its relevance in the new global economic order.

## Incentives

To maintain London’s competitiveness, there are attractive government incentives for both domestic and foreign investors including R&D tax credits, venture capital schemes, and tax reliefs for overseas companies.

The media often portrays these incentives as strong lures, especially for startups and tech firms seeking access to global capital markets.

Moreover, media attention has been favourable to initiatives like investment zones which are seen as key to sustaining London’s investment appeal.

The digital infrastructure and public-private partnerships receive positive praise overall. London’s data centres, broadband penetration, and 5G roll-out are often mentioned as key pillars supporting its growth as a technology hub.

## Upskilling

In terms of skills, local government initiatives focused on upskilling and job creation are very well received across the board. Just look at the Mayor of London’s pledges to create at least 150,000 jobs in AI, fintech and sciences, or the Mayor’s Skills

Academies. Corporates are also investing more in apprenticeship schemes and partnerships with universities.

Quality of life cannot be overlooked. Despite London’s access to culture, educational excellence and healthcare, media tends to pick up the high cost of living, house market concerns and lack of green spaces. Initiatives like low emission and clean air zones receive a lot of positive praise. Could more be done to communicate these?

## Open for business

London continues to maintain a global reputation as a leading destination for investment, consistently featured with media. Despite geopolitical and economic uncertainties, the city remains resilient in the eyes of media, particularly in fintech, property, and professional services. Narratives focus on the deep financial heritage, robust infrastructure, and strong talent pool.

How can that translate to business? Businesses in London and further afield can learn from this in their own corporate communications strategies – focus on initiatives that impact the community. Businesses that emphasise the dynamic talent, strong R&D position and lifestyle advantage. Businesses should be seen to be ‘open for business’ encouraging collaborative partnerships, innovation and sustainable solutions.

**Terri Bloore is managing partner at Finn Partners**

[www.finnpartners.uk](http://www.finnpartners.uk)



# At the centre of business

**The Business Show UK marks 25 years at the centre of British business. Taking place at Excel London, this will be the 55th edition of the show and brings together new founders, seasoned entrepreneurs, and industry experts for two days of insights, live discussion, and opportunity.**

## Meeting point

The way we build businesses has changed. Social media drives product discovery, marketing is more personal, and the path from idea to market has become shorter and faster. The Business Show 2025 reflects that. It's a meeting point for modern founders, but also experienced entrepreneurs, and investors who are backing new ideas and fresh approaches.

The speaker lineup features voices like Touker Suleyman, best known as an investor on BBC's *Dragons' Den*, who brings decades of hands-on experience in fashion, retail, and manufacturing. He'll share what investors are looking for in 2025, and how entrepreneurs can stand out in a competitive funding landscape.

## Platform

Olivia Hanlon, founder of *Girls in Marketing*, leads the UK's largest community-driven platform for women in the marketing industry. With a growing network of over

250,000 marketers, Hanlon has built a brand rooted in education, accessibility, and inclusion. She'll be breaking down how modern marketing is being redefined by community, culture, and content.

Harvey Armstrong, co-founder of *Prime Time Beers* and former *Made in Chelsea* star, has become a familiar face in the consumer brand world. He will be talking about how he took Prime Time from concept to shelf – disrupting a traditional industry by focusing on health-conscious products, digital storytelling, and influencer-led growth.

## Showcase

Attendees can take part in live masterclasses, seminars, and speed networking sessions built to help them meet other entrepreneurs, investors, and potential collaborators and partners.

Across the venue, hundreds of UK-based exhibitors will be showcasing services, tools, platforms, and products designed to help companies grow – from legal and finance to tech, marketing, hiring, and expansion.

**LCCI will be manning a stand at the Business Show and Going Global Live (see page 23)**

**www.  
greatbritishbusinessshow.  
co.uk**

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# Culture isn't a "nice to have" - it's your competitive edge



**Running a business in London is not for the faint-hearted. In one of the world's most dynamic cities, success demands more than great products or services. It demands resilient authentic leadership and a thriving workplace culture.**

Today's workforce has shifted. Millennials and Gen Z now make up nearly 60% of employees, and their expectations are clear: they want to work for companies that align with their values and purpose, support wellbeing, and offer inclusive, authentic leadership. Deloitte reports that nearly 50% of Millennials will reject a job offer if they feel a misalignment. Furthermore, Gallup reveals globally employee engagement fell to its lowest at 21% in 2024, with managers experiencing the biggest drop. That's an estimated £257bn annual loss in UK productivity.

Disengagement and misalignment are costing London businesses talent, productivity, and reputation. It's no surprise McKinsey report a 23% difference in the profitability of businesses with employee engagement scores in the top percentile, compared with the bottom. Culture isn't a "nice to have" - it's your competitive edge.

Leadership is no longer about authority, it's about authenticity, agility and the ability to inspire across differences. Companies that thrive invest in their most valuable asset, their people. They invest in culture not just performance, so people feel valued and connected to their work. They support their leaders to develop the skills, awareness and confidence to

lead differently, and they make wellbeing a priority in how they work and operate.

At Maaha People, we partner with forward thinking Business Owners and Leaders to turn these changing expectations into a competitive edge. We help you build a happy, healthy, high-performing workplace culture through a powerful blend of experiential leadership development, systemic Executive Coaching, and culture transformation.

We don't deliver off the shelf solutions. We co-create transformational experiences that shift behaviour and mindset. Our methods draw on neuroscience, systems thinking, and identity-led coaching to deliver deep, measurable results.

Our clients typically see:

- Over 119% increase in their leaders feeling more confident and authentic
- Over 97% increase in the ability of their leaders to influence others
- 5 star rated learning, coaching and consulting experiences

If you're a Business Owner or Leader looking to future-proof your company with the kind of leadership and culture that attracts great people and delivers great results, get in touch. I'd love to talk to you.

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# From wine lists to watch lists

## | Dovile Tamasauskaite reflects on a break-in

“A few weeks ago, our restaurant in the heart of the City of London was burgled. Not once, not twice but three times. A man broke in, not with violence or chaos, but with careful precision. He used a crowbar to gain entry, then closed the door behind him so all would appear normal on the outside. He walked past laptops, tablets, and tills – and headed straight for the cellar.

He was after one thing only: wine. Not just any wine, either. Italian. Rare. Expensive.

### Targeted

It was shocking at the time. But what's stayed with us most is *how* targeted it was. He didn't wear gloves. Didn't cover his face. Kissed one of the bottles when he found it. He came back again a week later, and again the night after

that – undeterred, almost taunting. We kept upgrading locks, cameras, alarms. Still, he kept trying.

Eventually, the police confirmed he had been identified and caught elsewhere – apparently with a lengthy rap sheet. But not before we were left wondering: what exactly did we do to become a target?

### Lock and key

We've joked since that maybe talking too much about our extensive wine list made us vulnerable. Should we have downplayed it? Hidden our best bottles behind kitchen doors? Or perhaps – in true banking hall fashion – we should reinstate the old vault and keep the Barolos under lock and key. You might have to wait a while for your selected bottle, but at least it won't get nicked.

Because let's be honest – when a venue gets burgled, you expect the safe to be taken. Maybe the tech. Maybe someone tries the tills. But the *cellar*? That was a twist no one saw coming.

### Violation

Of course, people say, “It's just wine.” But it's never *just* wine. It's the principle. The violation. The staff who feel on edge when opening or closing alone. The uncomfortable truth that even with motion sensors, real-time alerts, and patrols, someone

determined enough can still get in – and walk away unchallenged.

We've done everything we can. And short of hiring overnight guards (which, let's face it, feels absurd for a restaurant), there's very little more to do.

### Balance

This time, the thief is caught. But the deeper issue remains. In a city as fast-paced and affluent as London, with hospitality venues proudly showcasing their best – how do we balance visibility with vulnerability?

We're proud of our wine list and the experience we offer – but incidents like this are a reminder that showcasing the best sometimes comes with unexpected risks.

We've learned a lot – about security, about resilience, and about how much can be taken without ever smashing a single thing. ”

**Dovile Tamasauskaite is sales manager at Piazza Italiana**

[www.piazzaitaliana.co.uk](http://www.piazzaitaliana.co.uk)



PIAZZA ITALIANA



# The hidden costs of workplace ill health

| by Dr Christopher Levy

“As an occupational health doctor practicing across London, I regularly see businesses blindsided by the true costs of workplace health issues. Most owners focus on obvious expenses like sick pay, but the hidden costs can be devastating – particularly in our capital’s high-pressure environment where competition is fierce and talent retention is crucial.



expenses significantly.

Potential legal liabilities and insurance claims represent another substantial risk, particularly with increasing awareness of employer duties of care. Damage to company reputation and client relationships can have long-lasting effects on business growth and profitability, especially in London’s interconnected business community where reputation travels fast.

## Real numbers

HSE data shows workplace ill health costs UK employers £18.8 billion annually, with musculoskeletal disorders alone accounting for £7.3 billion and work-related stress contributing £5.2 billion. For a typical London business, this translates to thousands in hidden costs per affected employee, often exceeding direct medical expenses by a factor of four.

Let’s say you run a marketing agency – and your senior designer develops RSI. Sick pay can be just the beginning. Consider recruitment costs for a replacement, project delays that may pushback major campaigns, temporary contractor fees, and subsequent client relationship damage can result in tens of thousands of pounds in loss. The ripple effect may continue for months, affecting team morale and productivity, whereas simple ergonomic assessment could have prevented it all.

## Beyond the obvious

The hidden costs extend far beyond immediate sick pay and include reduced productivity from employees working while unwell – known as ‘presenteeism’ – which studies suggest costs businesses twice as much as absenteeism. There’s increased pressure on remaining team members, leading to decreased job satisfaction and higher turnover rates. Higher recruitment and training costs become inevitable, with London’s competitive job market driving up replacement

## The London challenge

Our capital’s unique pressures create perfect conditions for workplace health issues. Long commutes on overcrowded transport systems start the day with stress. High living costs force many employees into longer working hours or second jobs, compromising recovery time. The fast-paced business environment, combined with expensive office rents driving space constraints, creates additional physical and mental strain.

Mental health problems are particularly prevalent, with recent surveys showing London workers reporting stress levels 15% higher than the national average. One stressed employee often affects entire team dynamics, creating a cascade of health and productivity issues that can devastate small to medium enterprises.

## Competitive advantage

Forward-thinking London businesses are discovering that proactive health investment delivers impressive returns on investment. Companies with occupational health programs typically see a 28 per cent reduction in sick days, 26 per cent reduction in overall health costs, and 30 per cent increase in productivity. These improvements translate directly to bottom-line benefits, often exceeding the initial investment within the first year.

Moreover, businesses with strong health programs report improved staff retention rates – crucial in London’s competitive talent market where recruitment costs can exceed £15,000 per senior position. Enhanced company reputation also supports recruitment efforts and client acquisition.

## Simple steps

You don’t need huge budgets to make a meaningful difference. Get together with your HR and management teams to see how you can incorporate occupational health services into your plans. Train managers to spot early warning signs of stress, fatigue, or physical discomfort before they escalate into serious health issues. Create flexible working arrangements that accommodate London’s challenging commute patterns. Encourage regular breaks and movement throughout the day, especially important in space-constrained offices. Establish clear health support processes so employees know how to access help quickly and confidentially.

## Bottom line

In London’s competitive market, your people are your greatest asset. Protecting their health isn’t just ethical – it’s smart business strategy. The question isn’t whether you can afford to invest in occupational health, but whether you can afford the escalating costs of neglecting it.

Professional occupational health support can be tailored to any business size and budget, from basic assessment services to comprehensive wellness programmes. The investment typically pays for itself within months through reduced absence, improved performance, and enhanced employee satisfaction. ”

**Dr Christopher Levy is an occupational health doctor and founder of Artensia Medical Services**

[www.artensiamedical.com](http://www.artensiamedical.com)



# The complexity of company valuations

| by Paul Turner

**When discussing business valuations, it can be easy to focus solely on their role in selling a company, but there are, in fact, many situations where they are required. A valuation report provides crucial insights for businesses at every stage of their journey, informing decision-making, improving strategy, and opening the door to new opportunities.**

## How can a business valuation drive value?

So, why should businesses prioritise valuations, not just when preparing for a sale but as an integral part of their operations? This article delves into business valuations and the value they can provide beyond the sale of a business.

## Setting the stage

Would you drive without a speedometer? Of course, not, and running a business without understanding its value can feel just as reckless. A valuation acts as a financial dashboard, clarifying your company's worth based on its financial performance, assets, liabilities, market position, and prospects.

For businesses considering strategic decisions such as mergers, acquisitions, or raising investment, understanding your valuation is crucial. It ensures you're negotiating from a position of strength and that your decisions are grounded in facts, not assumptions. Even in times of internal restructuring, such as redistributing

shares or creating employee incentive schemes, a robust valuation helps ensure fairness and compliance with tax regulations.

## Supporting growth and planning

Growth doesn't just happen; it requires precise, actionable data. A business valuation provides benchmarks that help owners identify growth areas, optimise performance, and track progress. If you're looking to attract investors, understanding your business's worth and what drives it can strengthen your pitch and foster trust.

Valuations also help in market testing. Imagine you're preparing to launch a new product or expand into a new market. Knowing your company's valuation can guide investment decisions and ensure you're allocating resources where they'll generate the highest returns.

Wouldn't it be reassuring to have a concrete view of how potential changes could affect your business's value?

## Addressing challenges

Sometimes, valuations are less about opportunity and more about resolution. Whether it's a shareholder dispute, divorce settlement, or even navigating inheritance tax, a business valuation provides an objective foundation for negotiations and legal proceedings. The same applies to regulatory requirements and forensic investigations.

Additionally, valuations often serve as an independent third-party assessment during contentious situations, helping to clarify disputes before they escalate. A detailed valuation provides the clarity needed to avoid unnecessary conflict in your business.

## Employee engagement

It's easy to overlook, but valuations can also be a motivational tool. Employees, especially those involved in share option schemes, thrive when they understand how their efforts impact the business's overall value. Linking performance directly to share growth encourages alignment with organisational goals and creates a culture of ownership.

## Selling a business

Of course, selling a business is the most common reason for a valuation. A valuation sets realistic expectations for the sale price, ensuring owners don't leave money on the table or scare off buyers with inflated figures. By understanding value drivers such as underlying financial performance, market trends, customer relationships, and intellectual property, sellers can strengthen their negotiating position.

Preparing for a sale doesn't happen overnight. Regular valuations help businesses make informed decisions well in advance, maximising value when the time comes. Being proactive instead of reactive will position your company for a smooth and profitable sale.

**Paul Turner is a member of the corporate finance team at professional services firm AAB**

[www.aab.uk](http://www.aab.uk)



# Black business in the spotlight

The UK Black Business Entrepreneurs Conference 2025, a powerful display of thought leadership, resilience, and community, took place this summer at NatWest Conference Centre in Bishopsgate

Now in its fourth year, the conference brought together more than 200 business owners, policymakers, industry thought leaders and advocates to share insights, forge partnerships, and celebrate Black excellence in business.

## Captivating

Boasting a selection of esteemed speakers across business, government, media, publishing, and sports, the event featured dynamic keynote addresses,

intimate fireside chats, informative presentations and panel discussions, and captivating performances.

Lord Michael Hastings CBE – former chair of the LCCI Black Business Association – opened the day with a call to action to the attendees: to be business leaders with character and integrity.

## Experiences

Panel talks included public procurement,

legal frameworks, and the experiences of Black women in business. Among the panellists were Andrew Lewin, Hatfield & Welwyn Garden City MP, Carole Copeland Thomas, international DEI consultant, Vaughan Gething, member of the Senedd for Cardiff South and Penarth, and Howard Dawber, deputy mayor for business in London.

Dawber commented: “Black people in London are twice as likely to start a business. But black-owned businesses, on average, earn a third less in their first year than white-owned businesses in London. They find it more difficult to get finance, find premises, and get harder supplies to customers. For that reason, black-owned businesses are more likely to fail, and that’s not acceptable.”

## Positive

Dr Carlton Brown, founder of the BBEC, said: “This conference is designed for us to elevate, to educate and to inspire each other by telling our own stories. It’s important because there are lots of positive stories in our community, and often they are not told.”

[www.thebbec.com](http://www.thebbec.com)



# Women and business connections

The Barclays Innovation Hub in Shoreditch, London EC2 was the venue for a Women in Business ‘connections’ event earlier this summer. The hub is a dedicated space designed to foster collaboration, creativity, and growth across the innovation economy.

## Dynamic

Powered by Eagle Labs, the hub is a key part of Barclays commitment to supporting high potential businesses. It brings together a dynamic mix of founders, industry experts,

investors, corporates, and specialists working within AI, fintech, climate tech and beyond.

## Support

Barclays is a leader in the provision of support for female business owners to start, grow and scale their business. This is through a free programme of coaching, mentoring, and events covering areas including business planning, cashflow forecasts, digital support and accessing finance.

[www.barclays.co.uk](http://www.barclays.co.uk)





# Women in business in the capital

**A recent study has revealed that London ranks top for female entrepreneurship, with the highest proportion of self-employed women of any UK region**

This comes as the government has pledged an additional £50 million for female-led venture capital funds to foster opportunities and boost growth for female entrepreneurs.

## Data

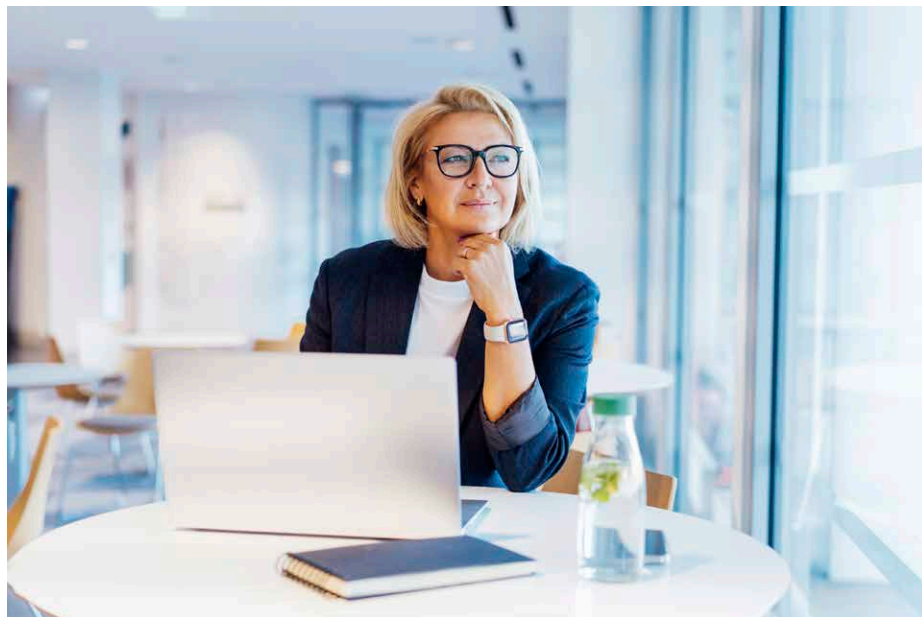
The research, from business finance experts at money.co.uk business loans, analysed ONS data to reveal the current state of women's entrepreneurship in the UK.

The total number of women in work in the capital is estimated at 2.23 million, 13.2 per cent of whom are self-employed. The south west and south east regions of England come next in the list with 12.5 and 11.6 respectively of their female workforce being self-employed.

## Increase

London shows an increase in female entrepreneurship since the 2024 report. Some of the most common roles in the capital are construction, tutoring, personal training, and writing. Kensington and Chelsea is the local authority with the most self-employed women in the UK, at over a third.

The key industries in the south west



and south east regions include renewable energy, agriculture and food production, tourism, creative arts, aerospace, finance, life sciences, construction, and technology.

## Outperform

The report also shows that women-led companies tend to outperform their

male-led counterparts, with average revenues of £10.4 million compared to £6.1 million for male-led companies.

Health, wellbeing, and social care remains the sector with the most female-led companies, with almost two-fifths of all firms being female-led.

[www.money.co.uk](http://www.money.co.uk)

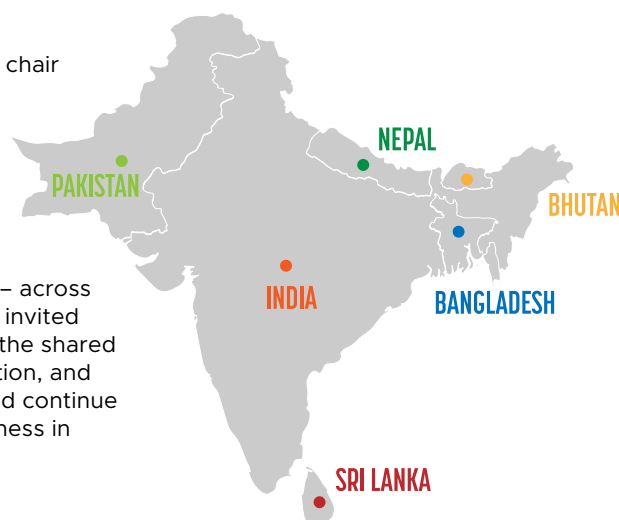
# Celebrating South Asia



**At the end of July, over 90 LCCI members gathered to celebrated South Asian Heritage month at a dedicated networking reception in the Members' lounge in Queen Street in the heart of the City.**

## Shared values

Asian Business Association chair Tony Matharu welcomed attendees, focusing on the association's crucial role over the past 30 years in championing diversity, entrepreneurship, and inclusive economic growth – across the capital and beyond. He invited all concerned to reflect on the shared values of resilience, innovation, and community that unite us and continue to shape the future of business in London.





# Under western skies

**LCCI is just one of over 50 chambers of commerce in the UK which are accredited by the British Chambers of Commerce for the range and quality of the services they provide to the business community. In this new *LBM* feature we turn the spotlight on the UK's main chambers**

**Business West could be described as a 'chamber plus' and caters for the needs of business in the West of England, Gloucestershire and Wiltshire.**

Under chief executive Phil Smith it has been hugely active in the national and global chamber movement and celebrated its 200th anniversary in 2023.

## Lobbying

It started life as the Bristol Chamber of Commerce in 1823 and was founded in response to high port and city dues that were harming the city's competitiveness. Its first major victory came in 1826, when lobbying led to the reduction of crippling civic dues on shipping.

## Vibrant

185 founding members included merchants, bankers, manufacturers, and professionals across diverse sectors – showing

Bristol's vibrant commercial life at the time.

The Chamber played a key role in improving conditions for trade following the opening of the Floating Harbour in 1809.

The organisation's headquarters – Leigh Court – is an impressive grade II\* listed Palladian mansion which hosts weddings and corporate events. It is also regularly used as a film set and has staged scenes from *Dr Who*, *Poldark* and *Bridgerton*.

## Recent achievements

Business West is now one of the UK's largest chambers, supporting thousands of businesses. In essence it comprises the chambers of commerce of Bristol, Bath, Gloucester & Wiltshire, making up the most prominent business membership organisation in the region.

It became a B Corp in 2021, recognising its social, environmental and governance

standards. In essence it comprises the Chambers of Commerce, comprising Bristol, Bath, Gloucester & Wiltshire, making up the most prominent business membership organisation in the region.

The organisation has played critical roles in supporting businesses through Brexit and Covid, advocating for sustainability, skills, international trade, and innovation, and supporting local projects such as Cabot Circus, Temple Quay, and Visit West.

## Key services

The organisation is renowned for its international service provided by 22 trade experts and which includes import and export documentation such as ATA Carnets, certificates of origin, customs declarations, and letters of credit, alongside training and consultancy.

A newly-launched Free Trade Agreement Utilisation Service includes the World Chamber Federation's Genesis validation – vital for recognition of documentation for preferential tariff rates.

Business West's most recent award was Best Industry Champion at the International Chambers of Commerce and Centre for Digital Trade and Innovation Trade Awards 2024; it is a finalist in the



Chamber Innovation category at the World Chambers Congress in Melbourne 2025.

Alongside its international trade offering, on the domestic front, the Initiative is a leadership team (leading businesses and community groups), which enables the business community to positively influence the way the South West area is shaped, managed and developed.

Futures West Foundation brings business leaders, academics and policy makers together to tackle long-term regional challenges to raise productivity, growth and innovation. Innovate UK Business Growth services are delivered across the South West.

## Up, up and away

Transport connectivity, housing, investment, and skills are all current hot topics for the region covered by Business West.

In partnership with the University of the West of England and Visit Bristol, it runs Bristol Blue balloon (left).

[www.businesswest.co.uk](http://www.businesswest.co.uk)

Bristol Blue balloon







# What tomorrow's workforce tells us about inclusion – and why employers should listen

by Dr Ghiwa Dandach and Huyen Le

**In boardrooms and business forums across London, diversity and inclusion (D&I) remain high on the agenda. But as we reflect on how far we've come, perhaps it's time to ask: how do those about to enter the workforce actually experience these efforts? What does D&I look like from the viewpoint of the future talent pool?**

As a lecturer working daily with a diverse cohort of students from across the globe, I've had the privilege of hearing candid insights that business leaders rarely get to access. These are not just abstract academic perspectives;



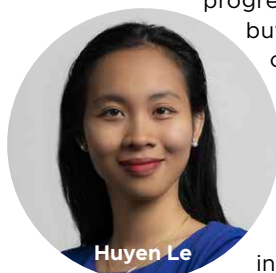
Dr Ghiwa Dandach

they are lived realities, often shaped by previous work experience, cultural values, and aspirations to thrive in UK workplaces.

## Future talents see beyond policies

Many students express admiration for the UK's progressive stance on inclusion—but they are also quick to point out where ideals and practice diverge. They notice when inclusion feels performative rather than genuine; when opportunities exist in name but are not matched by support; when cultural intelligence is discussed, but not deeply embedded.

These future professionals are not just



Huyen Le

looking for diverse environments—they're looking for workplaces that know how to leverage diversity through ethical leadership. They're watching how leaders show empathy, embrace difference, and create psychologically safe spaces where all voices are heard.

## Why this matters to business

For London's AB1 business community, these observations are more than moral considerations—they're strategic imperatives. Employers seeking to attract and retain top talent must understand how they're perceived by that talent. A diverse workforce alone is no longer enough. Without intentional efforts to foster inclusion—where individuals feel safe, valued, and empowered to contribute—organisations risk losing out on innovation, performance, and loyalty.



**“This means embedding inclusive leadership, rethinking team structures, and creating environments where all individuals – across ethnic, generational, neurodiverse, and socio-economic lines – can thrive.”**

”

Research from McKinsey back in 2015 shows that companies in the top quartile for ethnic and cultural diversity on executive teams are 33 per cent more likely to outperform their peers on profitability. But the real differentiator lies in how well organisations harness that diversity. Cultural intelligence – the ability to relate and work effectively across cultures – has been linked to stronger team dynamics, better decision-making, and greater innovation. Deloitte’s research (2020) reinforces this, showing that a strong sense of belonging can lead to a 56 per cent increase in job performance and a 75 per cent reduction in employee sick days. Yet only 13 per cent of organisations feel very ready to address this challenge. This gap between aspiration and execution highlights a critical truth: diversity is a starting point, not the destination.

To truly unlock the benefits of a diverse workforce, companies must move from policy to practice. This means embedding inclusive leadership, rethinking team structures, and creating

environments where all individuals – across ethnic, generational, neurodiverse, and socio-economic lines – can thrive. Inclusion is not just a people issue. It’s a business imperative.

### **What can businesses do?**

Here are three practical tips informed by both classroom discussions and real-world observation:

#### **1. Create feedback loops with future talent**

Partner with local universities or business schools to hear directly from students. Not as a token gesture, but as ongoing dialogue. Internships, guest lectures, focus groups – these are opportunities to learn what’s working and what’s not.

#### **2. Embed ethical leadership in management training**

Inclusion starts at the top, but it must cascade through middle managers and teams. Provide training that goes beyond compliance and focuses on empathy, fairness, and self-awareness.

#### **3. Rethink representation and progression**

Inclusion isn’t just about hiring diverse people – it’s about ensuring they progress. Track data on promotions and leadership development. Ask who gets mentored and who doesn’t. Equity is about outcomes, not just access.

### **Educators and employers in dialogue**

At the University of the West of

Scotland, we believe the future of work is one built on collaboration between educators and employers. That’s why we’re inviting forward-thinking business leaders to join us for a focused roundtable conversation – bringing together industry and academia to explore the evolving skills, mindsets, and inclusive practices today’s graduates need to thrive.

This isn’t just another panel discussion. It’s a chance to:

- Share the real skills, behaviours, and qualities your organisation values.
- Understand what future employees are looking for in inclusive, high-performing workplaces.
- Build relationships with a university committed to developing ethically minded, work-ready professionals from diverse backgrounds.

If you’re a business leader who cares about building a more inclusive, innovative and resilient workforce, we’d love to hear from you. Let’s build a smarter city – one ethical leader at

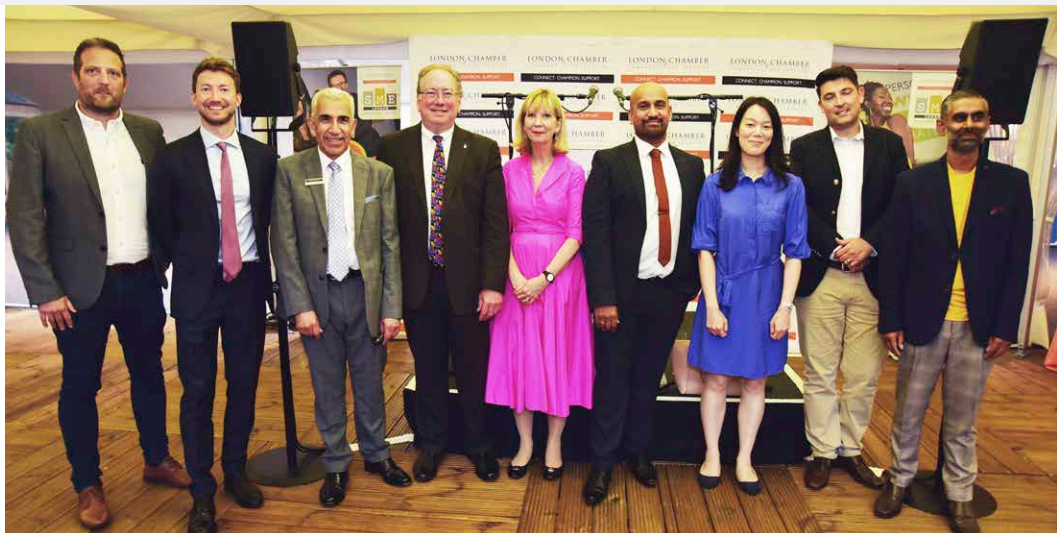
a time. If you’re an employer looking to shape a more inclusive and future-ready business culture, we’d love to hear from you. Let’s build a smarter city – one ethical leader at a time.

**Dr Ghiwa Dandach is Lecturer in Business School, and Ms Huyen Le, career advisor, at the University of the West of Scotland London**

[www.uwslondon.ac.uk](http://www.uwslondon.ac.uk)







## College garden party

Westminster Abbey's College Garden was again 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 insightful and witty addresses from LCCI chair Julia Onslow-Cole, president Michael Mainelli and chief executive Karim Fatehi OBE.

### Entertainment

Further entertainment was provided by a string quartet and the chance to get a personal caricature or silhouette.

Ex Minister for London Paul Scully was among the guests, alongside Ambassadors, Assembly Members, and MPs including Rushanara Ali, the member for Bethnal Green and Stepney.

### Driving the agenda

Associate sponsor for the event was BMW Group Park Lane is the home of BMW, MINI and BMW Motorrad in central London and the flagship retailer for the world's leading manufacturer of premium cars and motorcycles in the UK.

[www.bmwparklane.co.uk](http://www.bmwparklane.co.uk)







# LCCI Member News



## UKAFRICA TRADE EXPO

### Capital Crown Holdings Limited

The UK-Africa Trade Expo (UKATE), powered by Capital Crown Holdings, is a high-impact event designed to ignite transformative partnerships between the United Kingdom and emerging African markets. Held at the heart of global commerce, the Expo connects investors, governments, and business leaders in a dynamic showcase of trade, innovation, and investment opportunities. From renewable energy and fintech to agriculture and infrastructure, the event spotlights sectors driving Africa's rapid economic evolution. Delegates engage in keynotes, panel discussions, and deal-making sessions aimed at unlocking sustainable growth and bilateral trade. More than just a networking event, the Expo serves as a launchpad for groundbreaking collaborations, JV partnerships and investment pipelines. With Africa poised to become one of the world's fastest-growing economies, and the UK seeking strong post-Brexit alliances, the Expo marks a pivotal moment to forge the future of cross-continental commerce. It's where vision meets opportunity and legacy deals begin.

For more information visit our website

[www.ukafricatradexpo.co.uk](http://www.ukafricatradexpo.co.uk)



## AFRICA TRAVEL CONNECT

### Africa Travel Connect

Africa Travel Connect is a West London-based company dedicated to promoting Africa's tourism, culture, and business opportunities on the global stage. Through innovative events and strategic partnerships, we connect African destinations with international markets, fostering trade, investment, and cultural exchange. Our mission is to uplift Africa's image, drive tourism growth, and create lasting economic impact for the continent.

This September, we are proud to present the Africa Travel Show in Hammersmith — a two-day showcase celebrating the best of Africa in travel, gastronomy, culture, music, business, and innovation. The event will bring together trade professionals, media, and consumers to experience Africa's diverse heritage, network with industry leaders, and explore new opportunities. We invite London Chambers members to join us in shaping the future of African tourism and trade.

[africatravelsshows.com](http://africatravelsshows.com)



## carma

Doing good, together

### OilMaxx

#### Driving Sustainability Through Partnership with Carma

OilMaxx as part of Oilfast Group is passionately committed to shaping a more sustainable and equitable future. As a forward-thinking business, the company fully recognises the environmental challenges facing the planet and the urgent need for corporate action. In line with this commitment, Oilfast has announced a partnership with Carma—a powerful collaboration focused on reforestation and veteran support through a monthly Impact Plan.

**Driving Positive Change, One Tree at a Time:** Through this partnership, OilMaxx is directly contributing to the restoration of forests across the globe. This vital reforestation effort extends beyond tree planting; it supports biodiversity regeneration, ecosystem restoration, and enhanced climate resilience. Simultaneously, the initiative provides ongoing support to UK veterans—offering essential aid to those who have served the country and deserve continued support.

**Investing in Nature-Based Solutions:** The world stands at a critical juncture, with the Earth nearing climate tipping points and the effects of inaction becoming increasingly evident—from biodiversity loss to rising natural disasters. OilMaxx recognises that urgent and meaningful responses are necessary.

Contact: Telephone **0330 232 0101** or email [info@oilmaxx.co.uk](mailto:info@oilmaxx.co.uk)



### Aramex

#### Senior Operations Manager at Aramex UK Tackles 100-Mile Bike Ride for Children's Centre in Ghana

Glen Gardaner, UK Senior Operations Manager at Aramex UK, has completed a 100-mile South Downs Way bike ride to raise funds for Porridge & Pens, a UK charity supporting children in poverty in Ghana. Glen raised £1,382 for the Brightlingsea School project, which Aramex UK will double.

Funds will help build a bridge and deeper well to provide clean, year-round water access for pupils.

Glen completed the 160km ride in just over 14 hours after setting himself a target of completing it in 20 hours.

The Brightlingsea Academy is the only free and disability-safe school in its region, offering education, uniforms, meals, and medical care to children aged 6 months to 14 years.

Glen's efforts reflect Aramex UK's long-standing support of the school in partnership with its customer Childrensalon, a charitable childrenswear retailer.

Together, Aramex UK and Childrensalon have raised over £1 million for causes worldwide.



**mha** | An independent member of  
**bakertilly**  
INTERNATIONAL

### MHA

#### MHA announces record 2025 results following successful IPO

LONDON, 14 August 2025 – MHA, a leading professional services firm, reports record results for the year ended 31 March 2025. Revenue rose 45% to £224.2m (FY24: £154m), driven by both organic and acquisitive growth, while adjusted EBITDA increased 32% to £41.1m (FY24: £31m).

The firm's IPO on 15 April raised £98m, becoming the largest AIM IPO of 2025 and the biggest in the Professional Services sector in five years. Growth was broad-based across offices, sectors, and services, including audit (£114m, +41%), tax (£40m, +35%), advisory (£62m, +66%), and wealth management (£8m, +153%). Key sectors such as Retail, Manufacturing, and Technology delivered strong double-digit growth.

M&A remains central to strategy, with the 10th August acquisition of Baker Tilly South East Europe expanding MHA's footprint. Headcount now stands at nearly 2,350, including 153 partners across 30 offices. AI and automation are integral to driving efficiency and quality across the firm.

[www.mha.co.uk](http://www.mha.co.uk)



### Johnston Carmichael

Johnston Carmichael, independent accountancy and business advisory firm and member of the Moore Global network, has strengthened its London presence with two senior promotions.

Si Mathavan becomes London Office Head, bringing over 20 years' expertise in internal audit, corporate governance, and regulatory compliance from sectors including technology, financial services, and energy. Since joining from a Big Four firm in 2022, he has been instrumental in developing the firm's internal audit and regulatory assurance capabilities. He will lead continued growth in the capital.

Simon Cavell, appointed Consulting Director, also joined in 2022 with nearly three decades in senior financial services roles, including strategy, risk, and operations. He has played a key role in the firm's response to the FCA's Consumer Duty regulations, supporting clients with practical, outcome-focused guidance, and is a mentor to junior colleagues.

Johnston Carmichael recently earned recognition as a 2025 UK Best Workplace for Development.

[www.johnstoncarmichael.com](http://www.johnstoncarmichael.com)



### Day One

#### New Platform Helps SMEs Access Overlooked Tech Talent

TechSkills and Day One have launched Tech Talent Bridge, a new platform designed to help small and medium-sized enterprises (SMEs) recruit skilled early-career tech professionals. With graduate job applications at record highs—averaging 140 per vacancy—many talented candidates are being overlooked, while SMEs struggle to attract the right people.

Tech Talent Bridge offers a streamlined, affordable way for SMEs to connect with pre-assessed candidates, focusing

on skills and potential rather than background. Backed by major employers like IBM, BT, and Amazon Web Services, the platform uses AI-led assessments and structured interviews to ensure quality matches.

This initiative supports inclusive hiring and helps SMEs fill entry-level roles more effectively. It's a powerful step toward building a more dynamic and diverse tech workforce across the UK.

Learn more and explore how your business can benefit: <https://dayonework.com/> or contact Sian Wilson at [sian.wilson@dayonework.com](mailto:sian.wilson@dayonework.com)



# Coming up...



## SEPTEMBER

▪ **Export Licensing - Online**  
Tuesday 9 September, 2.00pm – 4.00pm

▪ **LCCI SME London Business Awards Masterclass at LCCI**  
Tuesday 9 September, 2.00pm – 4.00pm

▪ **Go Connect! Lunchtime Networking at Genesis Studio Battersea**  
Wednesday 10 September, 12.00pm – 2.00pm

▪ **Maximise your Membership at LCCI**  
Thursday 11 September, 3.00pm – 5.00pm

## Black Business Association Reception

**Tuesday 16 September, 5.00pm – 7.00pm**  
Papa L's Kitchen

The LCCI Black Business Association invites you to an evening of high-impact networking at the stylish Papa L's Kitchen in St. James's. Surrounded by fellow professionals, entrepreneurs and business leaders, enjoy curated drinks and gourmet canapés in one of London's most vibrant culinary spaces. Tickets are just £12 inc VAT per person for LCCI Members and £18 inc vat per person for Community Network.

Programme Partner: University of Westminster

UNIVERSITY OF  
WESTMINSTER

▪ **Dubai as the Gateway to Global Trade at LCCI**  
Wednesday 17 September, 2.30pm – 4.30pm

▪ **Business Owners Club Autumn Reception at The River Restaurant by Gordon Ramsay**  
Wednesday 17 September, 4.00pm – 6.00pm  
Programme Partner: IHG

**IHG® Business Edge**

▪ **Using Intellectual Property to Drive Your Business Growth – Online**  
Thursday 18 September, 12.00pm – 1.00pm

▪ **Smart Selling - How AI is Transforming the Modern Sales Playbook – Online**  
Monday 22 September, 1.00pm – 2.00pm

▪ **LCCI Beach Clean 2025 at Queenhithe Beach, Millenium Bridge**  
Wednesday 24 September, 10.00am – 1.00pm

## UK and US Business Immigration Essential Update

**Tuesday 30 September, 2.30pm – 3.30pm**  
Online

Join our webinar for an essential update of UK and US business immigration. With significant immigration policy changes taking place across the UK and US, this webinar will analyse the latest changes and developments. Gain valuable insights into how these changes have a potential impact on businesses and strategies for future global hires. Free to attend for all Members, Community Network and Non members.

## OCTOBER

▪ **International Intellectual Property – Online**  
Tuesday 7 October, 10.00am – 11.00am

▪ **Capital 500 with Vicky Pryce, Chief Economic Advisor and Board Member, Cebr, James Rentoul, Director at Savanta ComRes and Ian Daniels, Property Partner at HaysMac**  
Wednesday 8 October, 10.00am – 12.00pm  
Programme Partner: HaysMac

**HaysMac**

# Emotional Recharge - Reconnect, Renew, and Revitalise

**Monday 13 October, 1.00pm – 2.00pm**  
Online

Join us for a transformative emotional wellness webinar designed to help you reconnect with yourself, release stress, and cultivate joy. Through grounding exercises, meditation, breathwork, and expressive modalities you'll experience powerful techniques to enhance emotional balance and inner peace. This session will leave you feeling calm, centred, and equipped with practical tools to manage stress and emotions in daily life. Free to attend for all Members, Community Network and Non members.

▪ **Protecting Client Money: Leading Industry Experts Share Advice – Online**  
Tuesday 14 October, 10.00am – 11.00am

# How to Work a Room Networking Training

**Thursday 16 October, 2.00pm – 5.00pm**  
LCCI

This workshop is ideal if you are new to networking or have some networking experience but are not getting the results you need from the events you are attending. Taking place on in the LCCI Members' Lounge tickets start at £66.00 inc VAT per person.

# Go Connect

**Wednesday 22 October, 4.00pm – 6.00pm**  
Bayes Business School

Join up to 60 LCCI Members where you will get the chance to take a seat in the latest Genesis model and network over drinks and nibbles. Open to Patron and Premier Plus members only.

▪ **Argentine Wine & Talk at Argentine Residence**  
Thursday 23 October, 6.00pm – 8.00pm

# NOVEMBER

▪ **Explore the Power of Robotics and AI – Today and Tomorrow at LCCI**  
Tuesday 4 November, 5.00pm – 7.00pm

▪ **Overseas Supply Chain Management – Online**  
Tuesday 11 November, 10.00am – 11.00am

▪ **Maximise your Membership at LCCI**  
Thursday 13 November, 3.00pm – 5.00pm

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

# Asian Business Association Winter Reception

**Thursday 27 November, 6.00pm – 8.00pm**  
Bombay Brasserie

Join us for an exclusive evening at Bombay Brasserie, with a distinguished gathering of business leaders and professionals. This reception marks the culmination of a year of recognising the LCCI ABA's three decades of supporting and championing Asian entrepreneurship and business excellence. Tickets start at £90.00 inc VAT per person.

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. A standout occasion in the LCCI calendar, this much-anticipated event brings together senior figures from across the capital to connect, exchange ideas, and strengthen valuable relationships in a relaxed and festive atmosphere. 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.

▪ **Go Connect! Christmas Networking at LCCI**  
Tuesday 9 December, 12.30pm – 2.00pm



# Two minute interview

Andy Welch, Leeksafe



## Who are you?

I'm Andy Welch, senior business development manager at Leeksafe. We design and instal user-friendly, insurer-approved, BREEAM compliant early warning leak detection systems. Our solutions mitigate the damage caused by escape of water and help to prevent residential damage, commercial interruption and construction delays.

## What was your first job in London?

I worked in a record shop in my youth.

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

Enhancing the awareness of the benefits of leak detection and expanding our network to collaborate with individuals and organisations that care about water security. As part of a broader network that helps to prevent the waste of a vital resource (fresh water is not a commodity), we consistently collaborate with all stakeholders.

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

Paul Newman. An incredibly varied life. War veteran, actor, pioneer, businessman and a true philanthropist. A great example of humanity.

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

There must be a better way of improving air quality on the Underground.

I like the idea of cycling through London but not when cyclists are not required to wear safety equipment and are also uninsured, causing problems for third party damage. The rules of the road should apply to all users. Gap in the market?

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

Not red tape but lack of understanding and the 'It will never happen to me' response. We see a lot of damage that could have been prevented with a

more proactive attitude. As with many subjects, the lack of education and/or awareness is a negative which stifles potential and creativity of thought. We strive to change that in each conversation.

## What is your favourite and least favourite thing about London?

I love the history, the monuments and the freedom to share all that's on offer.

Theatreland is great, and the open spaces of the parks are excellent.

I have two favourite places. The first is Trafalgar Square which has so many different places to visit nearby and equally as many views from the roads leading in and out. My second and equal favourite is St Dunstan's chapel (free of charge) just inside the entrance to St Paul's Cathedral. It's a very peaceful place to stop and sit for while if you can avoid those that choose to use their phones despite the signs to turn them off.

I think modern architecture has done a lot for the city but think consideration as to how we can ensure that the city's temperature and heat

generation can be positively affected with proven environmental practices in the future.

I don't enjoy trying to get off the underground trains during peak periods.

London can be expensive for families to travel into, that's a minus.

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

I think a more collaborative effort is required to put a stop divisive politics. I'd like to see what a true coalition effort could do to help advance the quality of life for Londoners. I would ask for input from various groups. There's always so many great ideas and voices that don't get heard.

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

Keanu Reeves.

## What is your favourite quotation?

If there is no struggle, there is no progress: Frederick Douglass. It applies in so many ways.

<https://leeksafe.com/>





# LCCI Member Offers



## ■ UNIVERSITY OF THE WEST OF SCOTLAND

The University of the West of Scotland (UWS) is a leading young university operating in London.

UWS London is home to cutting edge expertise in all aspects of Artificial Intelligence (AI), which we offer through taster workshops and consultancy sessions for organisations looking to utilise AI for marketing, design, video production and many other uses.

### Contact

[teamlondon@uws.ac.uk](mailto:teamlondon@uws.ac.uk)  
<https://www.uwslondon.ac.uk/>

### OFFER

Free taster AI workshops



## ■ BELKINS INC.

### B2B Appointment Setting for Revenue Growth

Belkins is the #1 B2B Appointment Setting agency, supporting over 500 global brands with expert lead generation. From scaling pipelines to launching in new markets, we deliver qualified meetings that convert. Discover how Belkins can fill your calendar with high-value prospects.

### Contact

[vlad@belkins.io](mailto:vlad@belkins.io)  
<https://belkins.io>

*Offer valid to 31/12/2025*

### OFFER

LCCI members receive **10% off** all Belkins appointment-setting services. Power your outbound sales with consistent, qualified leads. Use code **LCCI10** or contact [vlad@belkins.io](mailto:vlad@belkins.io) to unlock the offer.



Tejas Kotecha  
Communications

## ■ TEJAS KOTECHA COMMUNICATIONS

Tejas Kotecha Communications delivers dynamic, filmed workshops led by a former Sky News and Sky Sports journalist. Packed with expert tips, a masterclass from a Sky reporter, and realistic business scenarios, they give teams practical skills, sharper delivery, and the confidence to communicate under pressure - whether presenting, emailing leaders, or handling everyday conversations.

### Contact

[tejas@tejaskotecha.com](mailto:tejas@tejaskotecha.com)

### OFFER

#### Special LCCI member rates:

Individual prices: £179 for 2.5 hours or £495 for the full day. Group training for 10-12: £300pp (includes venue, catering, drinks)



## ■ MERCEDES-BENZ NORTH LONDON CORPORATE

Discover Mercedes-Benz London Corporate Sales. Our Account Managers tailor the ideal solution for your business fleet. As one of the UK's leading suppliers to the corporate sector, we offer practical and executive cars, as well as versatile vans - all with exceptional service.

### Contact

<https://www.sytner.co.uk/mercedes-benz/fleet-and-business>

### OFFER

Mention the code **LCCIMemberOffer** to our team to hear about our range of offers



# Two minute interview

Tejas Kotecha of Tejas Kotecha Communications



## Who are you?

I am the founder of Tejas Kotecha Communications and I deliver workshops for employees to make them great communicators. It includes presentation skills, communicating under pressure, working as a team, and a masterclass from a Sky reporter. We also film the day and provide highlights.

I also work with individuals offering personalised sessions based on two decades working across Sky News and Sky Sports News and understanding why communication matters.

## What is your connection with the London Chamber of Commerce?

I am a brand-new member who's been to a couple of networking events – and loving it so far!

## What was your first job in London?

My first ever job was for WH Smith in the Trafford Centre (Greater Manchester) at £3.19 per hour! In London, my first job was a Sky News graduate trainee at their studios in Osterley in West London (thankfully a lot more than £3.19 per hour). I stayed at Sky in various roles across news and sport until December 2024.

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

After almost 20 years at a big corporate company, I would say taking the plunge

and setting up my own business – deciding what, where, how, and all the risks that entails. And designing something that I hope will be useful to businesses and will be attractive to those working in HR and Training & Development or those who decide on the skills and progression of their employees.

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

Let me be a little different and with my sports broadcasting background say Ryan Reynolds. Many know him as an actor but being a celebrity co-owner at

Wrexham Football Club will inspire many to believe they can change gear and that anyone can run a football club.

Wrexham is a successful business story and a rags to riches tale for one of football's oldest clubs. And like any great film nobody knows the ending ...

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

Make it free to use on Fridays or have a £5 travelcard special offer. It would help the capital become busier on Fridays since the pandemic and help many businesses too.

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

A boring one but the struggle when you try to figure out what are taxable expenses and what is not ... and keeping all the records. So different to almost 20 years on PAYE!

## What is your favourite and least favourite thing about London?

The traffic and the lack of community – wish it was as easy to get to know your neighbours so life in London was more like Coronation Street! I was born in Bolton so can see the North/South divide.

Most favourite is the chance to explore so many events and areas with such a diverse mix of brilliant people. London is the best place to start a business.

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

Create the Mayor's own Dragons Den competition to find 10 teenagers from schools in London who would

win £10,000 each to set up their own business with free lifetime membership of the LCCI! And hopefully we can follow their progress and journeys and many of them inspire others ... and the Mayor gets his money back.

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

I believe I am unique so can't even think of anyone even close to being able to capture my personality. I would actually love to play myself – that way I would be largely responsible for the success or failure of the film!

## What is your favourite quotation?

*If you just communicate, you can get by. But if you communicate skilfully, you can work miracles.* Jim Rohn, author

[www.tejaskotecha.com](http://www.tejaskotecha.com)



Tejas Kotecha  
Communications

## Answers to The Knowledge

On page 19

- 1 Leicester Street, WC2. Strauss stayed there in 1838, Marx in 1850.
- 2 12. Namely Bexley, Bromley, Croydon, Greenwich, Kingston, Lambeth, Lewisham, Merton, Richmond, Southwark, Sutton and Wandsworth.
- 3 John Constable. It was put on show at the Royal Academy exhibition.
- 4 John Emburey. A Middlesex regular, he played for England in 64 Tests, taking 147 wickets.
- 5 *The London Review of Books*, established in 1979. Notable contributors have included Hilary Mantel, Ted Hughes and Seamus Heaney.
- 6 2003. It revolutionised public transport payments and has been used as a model for many similar systems.
- 7 Benedict Cumberbatch. He was appointed in 2018.
- 8 Northern Line. It took six years to build and cost £1.1 billion.
- 9 Hampton Court Palace. The screen or gate at the end of the Privy Garden is the work in the late 1600s of master metalworker Jean Tijou.
- 10 William Blake. It comes from his poem London, written in 1794 in *Songs of Experience*.



## Pathways into meaningful work

**CET – the Commercial Education Trust – started life in 1887 as the LCCI’s Commercial Education Department. It aimed to address what was seen as the skills crisis: clerks were insufficiently educated for key jobs in the City of London.**

### Leadership

A Commercial Education Scheme was developed and subsequently (1967) incorporated as a charity, eventually, in 2002, becoming exclusively grant-making as CET. Since then, it has given more than £3.5 million in grants to support innovative, practical projects that help young people develop commercial awareness, employability skills, and pathways into meaningful work.

CET’s small grants programme provides grants of up to £10,000 to support organisations whose work aligns with CET’s mission to promote commercial education in the UK. In the latest round, the following projects have benefited:

- **Isle of Wight Youth Trust: Be your own boss** – a programme for the young people on the island, delivering entrepreneurial training and support to explore self-employment.
- **Intergenerational music making –skills for a connected future:** a 12-month employability course for 90 young people in Manchester and London, harnessing intergenerational mentoring.
- **Warrington Youth Zone – employability matters:** a

small-group employability programme offering life skills, industry experience days and mentoring to vulnerable young people.

- **Promise Foundation mentoring programme:** offers one-to-one mentoring in schools in London’s most deprived boroughs, supporting students with potential but limited opportunities.
- **MyBigCareer– Supporting employability in the North East:** will help prepare 310 young people in the for employment, through Industry Insight Days and Work Readiness Workshops.
- **OrganicLea CIC – grow and learn:** an established project which offers extended work experience and vocational training in horticulture and farming in North-East London.
- **X-Forces Enterprise – cadets in enterprise:** enterprise workshops and mentoring for Army, Navy and Air Force cadets, delivered with corporate partners.

In its main grants programme CET has announced an award to:

- **Engineering Development Trust – Industrial Cadets Framework:** building workplace attitudes and behaviours into their STEM-focused Industrial Cadets accreditation scheme.

[www.thecet.org](http://www.thecet.org)







# New Members

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

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[www.accounty.uk](http://www.accounty.uk)

Chartered accountants & growth partner

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T: 020 8129 1779

[Francoise.Woolley@affinityhealthatwork.com](mailto:Francoise.Woolley@affinityhealthatwork.com)

[www.affinityhealthatwork.com](http://www.affinityhealthatwork.com)

Wellbeing at work

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[admin@aspirevita.com](mailto:admin@aspirevita.com)

[www.aspirevita.com](http://www.aspirevita.com)

Expert in AI services and products

### Atlas Wealth

[www.atlasprivatewealth.co.uk](http://www.atlasprivatewealth.co.uk)

Private wealth

### Behind Every Kick

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[debra@behindeverykick.org](mailto:debra@behindeverykick.org)

[www.behindeverykick.org](http://www.behindeverykick.org)

Development and life skills training

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Electrical Manufacturer

### Bestlog Ltd

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[www.bestlog.de](http://www.bestlog.de)

Automotive transport

### Betteridge & Milsom

[www.betteridge-milsom.co.uk](http://www.betteridge-milsom.co.uk)

Construction consultancy services

### Britwind

[Sarah.Allen@Britwind.co.uk](mailto:Sarah.Allen@Britwind.co.uk)

Wind turbines & battery storage systems

### Businessmatica UK Ltd

T: 07527 260073

[contactus@businessmatica.co.uk](mailto:contactus@businessmatica.co.uk)

IT and regulatory compliance

### CABLEXX UK LTD

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Electronics manufacturer

### Capital Crown Holdings Ltd

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[www.ukafricatradexpo.co.uk](http://www.ukafricatradexpo.co.uk)

Performing arts and artistic creation

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[www.capital.com](http://www.capital.com)

Investment firm

### Chakra Holidays & Events Ltd

[www.chakraholidays.com](http://www.chakraholidays.com)

Tour operator

### Charter HCP

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[lucie.r@charterhcp.com](mailto:lucie.r@charterhcp.com)

Loan agency

### Chatora

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[www.chatoracity.co.uk](http://www.chatoracity.co.uk)

Restaurant

### Chatty Cats Care Ltd

[www.chattycatscare.co.uk](http://www.chattycatscare.co.uk)

Premium pet care company

### City St George's, University of London

[Louise.Keen@citystgeorges.ac.uk](mailto:Louise.Keen@citystgeorges.ac.uk)

University

### CloudSeals UK Ltd

T: 07751 997333

[srinivas@cloudseals.com](mailto:srinivas@cloudseals.com)

[www.cloudseals.com](http://www.cloudseals.com)

Deep tech solutions

### Crown River Ltd

T: 020 4509 1143

[emoor@castlefrontier.com](mailto:emoor@castlefrontier.com)

[www.castlefrontier.com](http://www.castlefrontier.com)

Solution consultancy

### Crystal Financial Solutions Ltd

[www.crystalfs.co.uk](http://www.crystalfs.co.uk)

Financial advisers

### DDM Consultancy & Training Services Ltd

[Melpaddy2000@yahoo.co.uk](mailto:Melpaddy2000@yahoo.co.uk)

Consultancy and training

### Enki Florist Ltd

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Florist

### Fernando Event Designer

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[info@fernandoeventdesdigner.com](mailto:info@fernandoeventdesdigner.com)

[www.fernandoeventdesigner.com](http://www.fernandoeventdesigner.com)

Event designer & Spanish tapas

### FFI-ATS (Financial Fraud Investigators, Asset Tracing Specialists)

T: 07939 626357

[john@ffiats.com](mailto:john@ffiats.com)

[www.ffiats.com](http://www.ffiats.com)

Fraud, asset tracing & cyber security

### Forge Lifts

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[accounts@forgelifts.co.uk](mailto:accounts@forgelifts.co.uk)

[www.forgelifts.co.uk](http://www.forgelifts.co.uk)

Engineering and maintenance

### Gacho Restaurants

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[enquiries@gachorestaurants.com](mailto:enquiries@gachorestaurants.com)

[www.gachorestaurants.com](http://www.gachorestaurants.com)

Argentinian steak restaurants

### GML Global Trading

[ryan@gml-trading.com](mailto:ryan@gml-trading.com)

[www.GML-Trading.com](http://www.GML-Trading.com)

Engineering services and supply

### Good Egg Safety CIC

T: 033 3305 5111

[enquiries@goodeggsafety.com](mailto:enquiries@goodeggsafety.com)

[www.goodeggsafety.com](http://www.goodeggsafety.com)

Safety education and training

### Honey Oak Developments Ltd

[karmenah@honeyoakdevelopments.co.uk](mailto:karmenah@honeyoakdevelopments.co.uk)

[www.honeyoakdevelopments.co.uk](http://www.honeyoakdevelopments.co.uk)

Property development company

**Hover Energy UK ITD**

T: +1 972 672 1022  
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[www.meggitt.com](http://www.meggitt.com)  
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*Regulated financial advisor*



# LCCI Partners and Patrons Noticeboard

## Heathrow

### Heathrow Airport Ltd.

#### The UK's Gateway to Growth: Expanding Heathrow

Earlier this year, the Government confirmed support for an expanded Heathrow to provide additional capacity at the UK's only hub airport.

On Friday 1 August, Heathrow submitted its shovel-ready proposals for a 100% privately financed third runway, capable of flights taking off within a decade. With the right Government policies, Heathrow is ready to play its part to support the national mission for economic growth.

An expanded Heathrow would give passengers more choice – at least 30 new daily routes, extra domestic connections and a better selection of flight times to the most popular destinations.

Alongside more reliable journeys and cheaper fares through an expanded airline selection, terminals will be more spacious and accessible and flights quicker to take off, thanks to a once-in-a-generation redesign of the airfield.

Once completed, Heathrow's plans would grow the UK economy by 0.43% GDP, add 50% capacity to the country's most valuable trading port – already enabling more than £200bn of annual trade – while keeping its global competitive edge.

The blueprint submitted to Government includes:

- A north-western runway up to 3,500m – a design that already has Parliamentary support
- Increased capacity to serve up to 756,000 flights and 150m passengers
- A brand-new terminal 'T5X', expanding Terminal 2 and three new satellite terminals
- The investment consists of three main elements: £21bn for the new runway and airfield infrastructure (up from £14bn in 2018 due to construction inflation), £12bn for new terminal and stand capacity – the brand new T5X – and £15bn for modernising the current airport through expanding Terminal 2 and ultimately closing Terminal 3.

A third runway and supporting infrastructure can be ready within a decade, and the full investment across all terminals would take place over the coming decades.

[www.heathrow.com](http://www.heathrow.com)



### Harrow, Richmond and Uxbridge College Group (HRUC)

#### HRUC Champions Young Talent with National Innovation Challenge

Harrow, Richmond and Uxbridge Colleges (HRUC) have sparked a new wave of creativity with the launch of the National Innovation Challenge, a nationwide competition empowering students to tackle sustainability with bold, practical solutions.

The inaugural awards, hosted at the prestigious Institute of Engineering & Technology in London, was a vibrant recognition of innovation. Students, educators, and industry leaders came together to celebrate the outstanding finalists, whose ideas proved that the future of problem-solving is already in safe hands.

Three winning teams were crowned champions, presenting groundbreaking projects from eco-friendly coastal clean-up devices to digital home retrofits and cutting-edge wearable medical technology. Their reward? An exclusive trip, later this year, to the world-leading Massachusetts Institute of Technology (MIT) in Boston, USA, where they will gain inspiration from some of the brightest minds in science and engineering.

With plans to grow the National Innovation Challenge, HRUC is now cementing its role as a leader in the further education sector, and a national hub for talent, opportunity, and innovation.

[www.hruc.ac.uk](http://www.hruc.ac.uk)

## CITYLIT

### City Lit

City Lit, London's largest adult education college, will host its 11th annual Mental Wealth Festival, running 9th–11th October, a week of talks, taster courses, performances and conversations focused on mental wellbeing.

The festival's business breakfast will take place on Wednesday 9th October, 8:30–10:00 and will feature a panel discussion on burnout and workplace wellbeing with City Lit Principal Mark Malcomson CBE, former Business Secretary Vince Cable, Julia Marsh, Senior Associate Dean of London Business School, and a representative from MQ Mental Health Research.

For more information visit [citylit.ac.uk/mwf](http://citylit.ac.uk/mwf). To request a ticket for the business breakfast, contact [events@citylit.ac.uk](mailto:events@citylit.ac.uk).



## Luton DART

### Luton Dart

#### Central London to London Luton Airport in as little as 32 minutes

Thanks to the Luton DART, an innovative passenger transit system connecting Luton Airport Parkway station to London Luton Airport, you can now travel from London St Pancras station to the airport terminal in as little as 32 minutes.

## The British Museum

### The British Museum

In a historic loan agreement, the famed Bayeux Tapestry will go on display at the British Museum in Autumn 2026. As highlighted in the recent French state visit to the UK, Sir Keir Starmer and President Emmanuel Macron announced that the Bayeux Tapestry will travel to the UK for the first time in 1,000 years to be displayed in our Sainsbury Exhibitions Gallery. In exchange, objects from the British Museum collection including Sutton Hoo treasures and the Lewis chess pieces, will travel to museums in Normandy. As our Chair of Trustees, George Osborne put it, "For in an age when many forces seek to divide us and tell us why we are different from our neighbour, these great universal museums remind us about what we share in common. They bring us together". Read more about this landmark cultural exchange: <https://www.britishmuseum.org/about-us/press/press-releases/bayeux-tapestry-displayed-british-museum>

Fares from London St Pancras start at just £10 one-way on the Luton Airport Express, which whisks you direct to Luton Airport Parkway station for the four-minute hop on the Luton DART. Trains leave London St Pancras every 30 minutes, from early morning until late on Monday to Saturday, with regular services on Sundays.

This makes flying from London Luton Airport an even better experience, of course.

We really value your feedback, so please head to <https://tinyurl.com/lutondartsurvey> to complete a short survey for the chance to win Amazon vouchers worth £100.



# Rotary in London: strengthening business through community Impact

**David Johnson asks whether we are making the most of our local and international connections and believes it's time to reimagine what professional networks can achieve**

**“You may already be familiar with Rotary International – a global humanitarian organisation that began in North America and has grown into the world's largest philanthropic network. But fewer realise that Rotary in London has its roots firmly planted in business.**

The first Rotary club in London was founded in 1911 by American businessmen working in the capital, including some associated with Initial Towels. Their goal was simple yet powerful: to create a network of professionals who could achieve far more together – for their businesses and their communities – than they could individually.

## Influence

The model quickly flourished. Within a decade, Rotary's influence reached Buckingham Palace, where a Royal reception marked the growing impact of this business-led service movement. Rotary attracted London entrepreneurs and professionals who saw value in combining networking with philanthropy. Today, this legacy continues, with over 1.4 million members across 35,000 clubs in more than 200 countries.

Among Rotary's global milestones is its leadership in the eradication of polio

– a mission fuelled by partnerships between local clubs and Rotary's \$1 billion global philanthropic fund. Remarkably, one London undertaker's vision helped shape Rotary into the worldwide movement it is today.



## Gender equality

Historically seen as a men's organisation, Rotary has evolved. Over the past four decades, it has embraced gender equality and now boasts many accomplished women among its leaders, reflecting the diversity and dynamism of the communities it serves.

Rotary in London's decision to join the LCCI signals a renewed commitment to working alongside businesses across all boroughs.

## Four-way test

At the heart of Rotary lies a commitment to high ethical and professional standards. This is embodied in the Four-way test, devised in 1932 by Herbert J. Taylor during a corporate turnaround:

1. Is it the **truth**?
2. Is it **fair** to all concerned?
3. Will it build **goodwill** and better **friendships**?

4. Will it be **beneficial** to all concerned?

Adopted globally by Rotary in 1943, this framework remains a powerful tool for decision-making, personal conduct, and corporate responsibility.

## Fellowship

Rotary focuses its efforts on key areas including peacebuilding, disease prevention, education, maternal health, economic development, water and sanitation, and environmental sustainability. But at its core, Rotary is about friendship through fellowship. Clubs offer a platform where professionals form lasting bonds while driving positive change in their communities.

As Rotary in London looks to engage new members, it welcomes professionals from all industries. Research through the LCCI has already highlighted new opportunities – including over 150 contacts in the capital's funeral services sector.

But the reach extends far beyond. Recent initiatives include a 'tech for good' partnership between Rotarians from Microsoft and Google, offering digital solutions to smaller charities often overlooked by mainstream providers. ”

**David Johnson is Rotary in London membership representative and Past President, Rotary Club of London**

[www.rotary-london.org](http://www.rotary-london.org)

## The Oval office

Early-day cloud cover and humidity made it a good toss to win when Surrey played Hampshire in the One Day Cup at the Kia



Oval in August. The game provided the backdrop to an LCCI networking session at the historic south London ground with its instantly-recognisable gasometer – soon to be converted into luxury apartments.

## Productive

Unfortunately for supporters of the home team, Surrey called it wrongly and were put into bat. They toiled to 160 before Hampshire achieved that score with 30 overs to spare. Nevertheless, some exciting shot-making and bowling was on display and the LCCI contingent enjoyed a productive day.





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# CAPITAL MATTERS



SEPTEMBER/OCTOBER 2025

A special advertising features and listings supplement produced by Crosby Associates Media Limited, the official publishers of London Business Matters

COVER STORY

## Why I'm advocating for the next generation of talent

Austen Adams, Divisional Managing Director, Avingtrans PLC



**THURSDAY 16<sup>TH</sup> OCTOBER**  
**ELLAND ROAD FOOTBALL STADIUM, LEEDS**



**JOIN US AT**

# **BUILD NORTH EXPO 25**

We're looking forward to welcoming you all  
to **The Build North Expo 2025** taking place on  
Thursday 16th October 2025, at Elland Road  
Football Stadium, Leeds.

The expo will feature exclusive guest speakers as well as a packed exhibition hall, showcasing the brightest and best suppliers and service providers in the industry. Held in partnership with a range of federations including the National Federation of Builders, Builders Merchant Federation, NASC and more.

The Build North Expo will have a wide array of solutions on show for professionals of all industries, including housebuilding, roofing, scaffolding and more. We hope to see you all there for what promises to be an action-packed day, filled with educational talks, innovative solutions and networking.

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**[www.buildnorthexpo.co.uk](http://www.buildnorthexpo.co.uk)**

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Scottish Building  
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# New Umbrella Legislation: A Significant Shift in PAYE Accountability



The UK government has unveiled draft legislation – set to take effect on **6 April 2026** – that will reshape liability in labour supply chains involving umbrella companies. Under the proposed changes, **recruitment agencies** or, where no agency is involved, the **end client** will become **jointly and severally liable** alongside the umbrella company for PAYE (Pay As You Earn) and National Insurance Contributions (“NICs”) owed to HMRC.

Historically, umbrella companies, which employ temporary workers and manage payroll, served as a buffer against tax and National Insurance risks emanating from IR35 reforms. However, non-compliance by some in this sector has led to substantial tax losses – estimated at over £500 million annually. With this new legislation, liabilities no longer rest solely with umbrella providers; HMRC can now pursue the agency or client directly in cases of default.

This is a strict-liability regime: **no statutory defence exists**. Even due diligence, misrepresentation by the umbrella, or use of accredited providers does not shield agencies

or clients from financial exposure. Additionally, so-called “purported umbrellas” will also be captured under the legislation – preventing avoidance through creative structuring.

The implications for businesses are profound. Recruitment agencies and end clients must now prioritise robust governance and compliance frameworks – conducting thorough due diligence on their supply chains, auditing umbrella partners, and ensuring clear contractual safeguards. Rather than shifting payroll internally, the focus should be on **partnering with fully compliant, transparent umbrella providers** who can demonstrate real-time payroll visibility, HMRC-audited trails, and consistent employment practices. Choosing the right partner-like **Accuratus Green Payroll** – will be essential not only for protecting workers but also for safeguarding your organisation from financial and reputational risk under the new joint liability regime.

Ultimately, while compliant umbrellas remain a viable route, the new legislation represents a strategic shift:

**responsibility now travels up the chain**, placing risk squarely on those who coordinate and receive labour – ushering in a new era of accountability and due diligence in the UK’s flexible workforce market.

**Article written by: Teresa Gradziel, Marketing Director at Accuratus Green Ltd**



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# GROWTH MINDSET : AN OPPORTUNITY FOR EVERY LEADER

**Caroline Newns shares her insight.**

**Growth means different things to different organisations: profitability, sustainability, new markets, customer loyalty or social impact to name a few. Whilst some see growth in numbers; others see it in influence, reach, or resilience. Whatever your version of growth, one thing is constant: it starts with mindset.**

**And that starts with you!**

As a leader, your mindset determines the tone. It shapes culture, influences decisions, and either unlocks progress or quietly frustrates it. Leaders with a growth mindset lead with curiosity, resilience, and courage. They're open to new ideas, embrace feedback, and are willing to adapt. Prepared to step outside their comfort zone, these leaders foster an environment where others feel safe to stretch, experiment, and thrive.

A growth mindset fuels more than performance. It energises people, attracts innovation, and builds confidence in the future. It creates an environment for learning, collaboration, and long-term success. It's not about having all the answers. It's about staying open, asking better questions, and being willing to evolve even when it's hard going.

Even the best leaders can get stuck. As new technologies, expectations, and complexities emerge, what worked yesterday may not work tomorrow. Being overly cautious or clinging to "the way we've always done it" might be reassuring, but it can also be limiting. Fear of change or a desire to control every detail can erode trust, stall momentum, and stifle creativity. Sometimes, without even realising it, ego clouds judgement and shifts focus away from what's best for the organisation and its people.

There is, however, some good news. Mindset isn't fixed. You're not fixed! The leader you are now isn't the limit of who you can become. Developing a growth mindset helps leaders to stay relevant and effective. It's one of the most exciting and transformative opportunities you have - and not just for your organisation, but for yourself.

If this resonates or even raises questions, I'd love to explore it with you. Having worked with leaders across a variety of sectors through different stages of growth, I've seen first-hand how a single conversation can spark meaningful, lasting change.

For more information visit  
[www.carolinenewsconsulting.com](http://www.carolinenewsconsulting.com)

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CONSULTING**



Caroline Newns

Whether you're clarifying your business direction, guiding your team through change, or building leadership capability, Caroline Newns offers focused, high-impact support bringing clarity, calm and challenge to the conversations that matter most.

*"Caroline's deep expertise in strategy and change is matched by her ability to act as a true ally to senior leaders. She helps leaders stay positive, resilient and purpose-driven, while encouraging the kind of thinking that inspires others and drives meaningful progress".*

■ **Adrian Davies, MD, ICE Trikes**

*"Caroline's counsel to each of my Business Unit Directors through a period of acquisition and reintegration, was invaluable. She is both astute and pragmatic and will willingly tackle difficult situations (and people) with skill and flair"*

■ **Paul Eccleston, SVP EMEA, Exclusive Networks**

*"I have observed and experienced first-hand Caroline's approach with people. She challenges, motivates and inspires. With Caroline's support, it's possible to become more self-aware, more confident and more effective - as a leader and as a person".*

■ **Amy de Joia, Emerita Director of Development & Communications, National Museums of Liverpool**

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# HAMBURG

**WELCOMES UK BUSINESS: CONNECTED, COMPETITIVE,  
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## **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

Project Director  
International Investments  
Hamburg Invest

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# Why I'm advocating for the next generation of talent

**Austen Adams, Divisional Managing Director, Avingtrans PLC**

*Avingtrans is a UK-based engineering group that designs, manufactures and supplies original equipment, systems and associated aftermarket services to the energy, medical and industrial markets around the world. Its Advanced Engineering Solutions division is home to seven specialist manufacturing facilities, including Stainless Metalcraft, which has a long tradition of supporting apprentices into engineering careers.*

## CAN YOU TAKE US BACK TO WHEN YOU STARTED AS AN APPRENTICE – WHAT DID THE ROLE LOOK LIKE THEN?

I began working as an apprentice in 1981 for Wyko Power Plant Gears in Cradley Heath in the Black Country. I hadn't been able to go to university for a number of reasons, but I was hungry to build a rewarding career and an apprenticeship seemed like the best option. Back then, working on the shop floor in a manufacturing business was challenging but very rewarding. I spent time working through the company's various departments, including the service department, working away from home in steel works, down coal mines, power stations, and on ships.

I enjoyed my apprenticeship and worked my way up through the business over the next 10 years, gaining experience in engineering, quality and production, before relocating to take up a management role at a precision gear manufacturer in Rochdale. I have always been very deliberate about my career development, taking every opportunity to develop new skills and gain experience.

Now, over 30 years later, I'm divisional managing director of Avingtrans PLC's Advanced Engineering Solutions division, which is home to seven specialist manufacturing businesses. It's a job I could only have dreamed of back then. Today, I manage a collection of manufacturing facilities around the world; employing over 800 talented people in 15 factories, we make some of the world's most amazing products. I've travelled all over the world and been involved in some awesome projects.

While Avingtrans is home to a number of engineering businesses, Stainless Metalcraft (Cambridgeshire), in particular, has a strong tradition of developing its own, skilled workforce.



■ Austen Adams

## WHY DID METALCRAFT DECIDE TO INVEST IN TRAINING AND EMPLOYMENT SCHEMES?

Metalcraft has offered apprenticeships for over 100 years. In 2007, we took the strategic decision to reinvigorate the programme as we knew we were facing an impending skills shortage as long-serving engineers approached retirement. The programme was a real success - reducing the average age of our workforce and helping us avoid any serious skills gaps, while providing an accessible route into long-term engineering careers for local people.

Having been an apprentice myself, I know firsthand how valuable these schemes are, not just to the individual trying to get their foot in the door, but to the business and the sector as a whole. It is crucial to the country's long-term economic success that we invest in the next generation - helping them develop the skills they need to secure rewarding careers and keep the UK at the forefront of the global manufacturing industry. My early experiences also gave me a deep

appreciation for my colleagues, who have taught me so much over the years, as well as helping me learn the value of upskilling; something I'm passionate about and try to instill that same enthusiasm among my teams.

As a big advocate for apprenticeships and training schemes, it is important that investment in skills doesn't stop after those initial three or four years. At Metalcraft, over half of our team began their careers with us as apprentices - including members of our senior management team. Former apprentices have also been supported to pursue higher-level apprenticeships and degrees. Continuous investment in skills and career development is a key part of our business success - if an apprentice or former apprentice has the desire and skills to progress, it is important that we support that, where possible.

## HOW DOES YOUR EXPERIENCE AS A FORMER APPRENTICE INFLUENCE YOUR LEADERSHIP STYLE NOW?

Starting as an apprentice gave me the

benefit of understanding processes and people at the very core of how manufacturing companies add value, enabling them to prosper and grow. My experiences working from the bottom up put me at a clear advantage as decisions often need to be made based on experience. There is no substitute for having been there and done it yourself.

Those experiences also shaped my leadership style. Early on, I learned a basic principle that has worked well for me: everyone has the right to fulfil their potential. Some need help to see it, some need help to access it, but our potential is only limited by that of the people who carry the work we can't do. Helping everyone operate to their full potential, therefore, is all I need to fulfil mine.

## WHAT ROLE DO APPRENTICESHIPS PLAY IN KEEPING YOUR COMPANY COMPETITIVE IN TODAY'S MARKET?

Apprenticeships are central to building the skills we need for the future. For management and technical roles, we map out aspirations and skills gaps, then create personal development plans to close them. On the shop floor, we've expanded opportunities by opening our training centre at weekends and offering free courses and materials to help people progress into higher-paid roles. While not everyone can commit the time straight away, those who do see real benefits. Structured training and apprenticeships give people valuable hands-on experience, recognised qualifications, and the



confidence to thrive, all of which strengthens our long-term success.

The Skills Horizon Barometer report from Skills for Life revealed 90% of SMEs are facing some form of skills shortage, with the biggest gap (32%) at entry level. Our experience shows that, by upskilling our workforce and embracing technical training schemes, we can directly address those gaps, strengthen our talent pipeline, and ensure we remain competitive.

The engineering industry is evolving quickly so it's important to look ahead and anticipate skills requirements. This year, we will welcome our first Megatronics apprentice to Metalcraft - a response to the evolving needs of our business. As change accelerates across the sector, apprenticeships need to evolve to reflect new requirements.

## WHAT ADVICE WOULD YOU GIVE TO BUSINESS LEADERS WHO ARE HESITANT ABOUT INVESTING IN APPRENTICESHIPS?

Choosing the right provider is crucial. A good provider can help deliver training smoothly and also support companies to recruit and screen suitable candidates. At Metalcraft, we are fortunate to have our own, vastly experienced apprentice trainer to guide the team. He understands what our apprentices need, having been there and done it all himself.

We also recently partnered with West Suffolk College to build a new, state-of-the-art apprenticeship training facility - the North Cambs Training Centre - on our site. This houses our own apprentices, as well as those studying a variety of different pathways, including robotics and advanced engineering skills. It's a collaboration that gives our apprentices access to the latest training tools and technologies, allowing us to future proof our programme.

The key to success is being clear about your own business objectives and working collaboratively with apprentices to tailor their development path to add more value over the longer term.

For SMEs who don't know where to start, I'd highly recommend visiting the **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. Search 'Skills for Life' to begin your journey today.







# From London to Mumbai: Building the Future of Finance at the Global Fintech Fest

The UK and India share one of the most dynamic economic relationships in the world. Financial services and technology are cornerstones of this association – with significant opportunities for a synergy between UK's global leadership in fintech exports and regulatory innovation and India's unmatched digital public infrastructure and a billion-plus consumer base.

As both countries deepen trade and investment ties, there's a growing need for a **shared platform** where ideas, standards, and partnerships can be forged at scale. That platform is the **Global Fintech Fest (GFF)**.

## What is GFF

Launched in 2020, GFF has grown from a domestic conference into one of the largest and most influential gatherings on the global fintech calendar. Held annually in Mumbai, it now draws **100,000+ footfall from more than 100 countries**, including central bankers, regulators, startup founders, technology leaders, and global investors.



**Smt. Nirmala Sitharaman**  
Hon'ble Finance Minister of India

Its success rests on a simple proposition: **bring policymakers, industry, and innovators together not just to talk, but to act.** Over three days, GFF delivers high-level dialogues, product showcases, investment forums, and market-access programmes that often translate into cross-border partnerships, pilot launches, and regulatory cooperation.

## Why is the World Paying Attention

The rise of GFF mirrors India's ascent in global fintech. In just a decade, India has built a Unified Payments Interface that processes over **18 billion transactions a month**, pioneered the Account Aggregator framework for consent-based data sharing, and launched the Open Credit Enablement Network to transform SME lending. These platforms are now influencing financial architecture across the G20.

GFF is spearheading this transformation and, increasingly, offering countries and companies a platform to explore the transformative potential in fintech.

## How the UK Can Shape and Benefit from GFF

For the UK, already the world's largest exporter of fintech, GFF offers three distinct advantages:

- **Direct Market Access** – Test and tailor solutions in a high-volume, cost-efficient market. From retail payments to climate finance, India provides unmatched scale, speed, and diversity of use cases.
- **Joint Standard-Setting** – Collaborate with peers and policymakers on frameworks for AI in finance, sustainable finance, tokenisation, and cross-border compliance, all critical to UK competitiveness.
- **Investment & Co-Innovation** – Engage with LPs, DFIs, family offices, and global VCs actively seeking fintech opportunities in high-growth markets.

## A Two-Way Bridge

The opportunity is mutual. Indian fintechs see London as a gateway to Europe and global capital. UK firms bring expertise in wealth management, regulatory technology, and financial infrastructure –

capabilities in demand in India and Asia.

GFF brings these complementary strengths together – from creating new payment corridors for trade and remittances, to building AI-powered compliance tools and launching joint ESG finance platforms

## Looking Ahead to GFF 2025

This year's edition (7–9 October, Mumbai) will spotlight four defining shifts:

- **AI as Financial Infrastructure** – Embedding intelligence into payments, lending, risk, and oversight with ethics and regulation at the core.
- **Global, Instant, Interoperable Finance** – Advancing CBDC corridors, Project Nexus pilots, and tokenised asset settlement.
- **Digital Public Infrastructure at Scale** – Leveraging UPI, BBPS, PPIs, ONDC, and AA to enable last-mile inclusion and embedded financial access.
- **Resilience, Trust, and Regulatory Evolution** – Strengthening cyber defence, quantum-safe security, DPDP compliance, and investor protection.

## A Call to the UK Fintech & Financial Services Community

If you are a policymaker shaping tomorrow's rules, a bank or financial institution exploring new growth frontiers, an investor seeking resilient opportunities, or a fintech founder ready to scale globally, GFF is where London and Mumbai meet to make it happen.



[www.globalfintechfest.com](http://www.globalfintechfest.com)



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# Why 'Principles' still matter: A business case for purpose in uncertain times

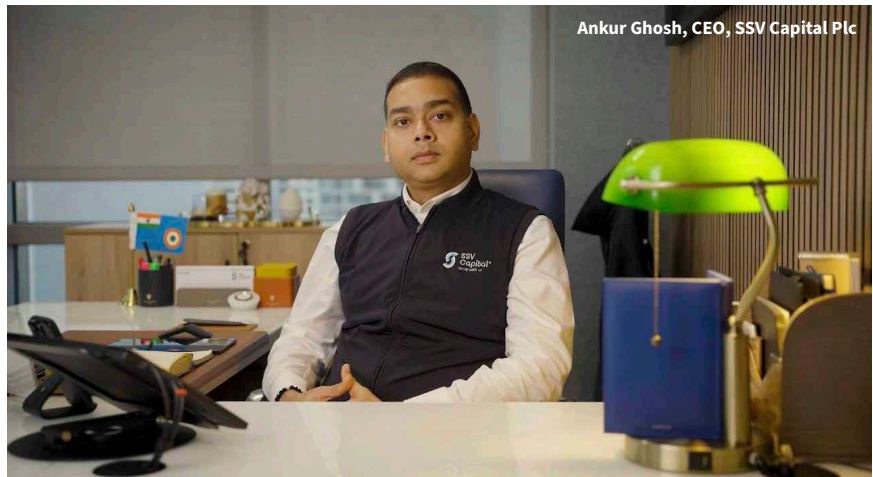
By Ankur Ghosh, CEO, SSV Capital Plc

**What sets thriving businesses apart when markets waver and trust erodes? It's purpose. Companies rooted in clear values don't just endure, they redefine success, growing faster, innovating smarter, and fostering loyalty that lasts.**

The most effective leadership is seeing beyond immediate challenges, focusing on building organisations and communities that can thrive well into the future.

This kind of leadership is expansive. It begins with a clear vision, but it does not end there. True visionaries recognise that the greatest measure of success is not personal achievement, but the ability to lift others alongside them. They create environment where people feel inspired to grow, empowered to contribute, and motivated to innovate.

At its core, this leadership style is anchored in values. Transparency fosters trust, integrity builds credibility, and innovation ensures relevance. These values are not simply words - they are daily practices that shape culture and decision-making. When consistently applied, they create resilient organizations that can withstand volatility while continuing to deliver meaningful impact.



Ankur Ghosh, CEO, SSV Capital Plc

At SSV Capital, we've seen this in practice. Our principles of People, Planet, Prosperity, shape how we work and make everyday decisions, from building partnerships to driving innovation. By prioritizing community impact, sustainability, and long-term value, we've drawn diverse collaborators who help us navigate challenges and seize opportunities. This isn't just about profit, it's about creating businesses that endure.

Purpose-driven companies also unlock practical benefits. By embedding values into operations, they foster employee engagement, which boosts productivity, and build customer trust, which drives loyalty. These factors create a cycle of innovation and growth, enabling

businesses to adapt to change while staying true to their core.

The evidence is clear: purpose is a competitive edge. Companies that weave values into their strategy don't just survive disruption, they shape it. They inspire innovation, earn trust, and deliver lasting impact. As businesses navigate an uncertain future, those grounded in purpose will lead, proving that doing good and doing well are inseparable.

For more information, email [info@ssvcapital.co](mailto:info@ssvcapital.co) or visit [www.ssvcapital.co](http://www.ssvcapital.co)



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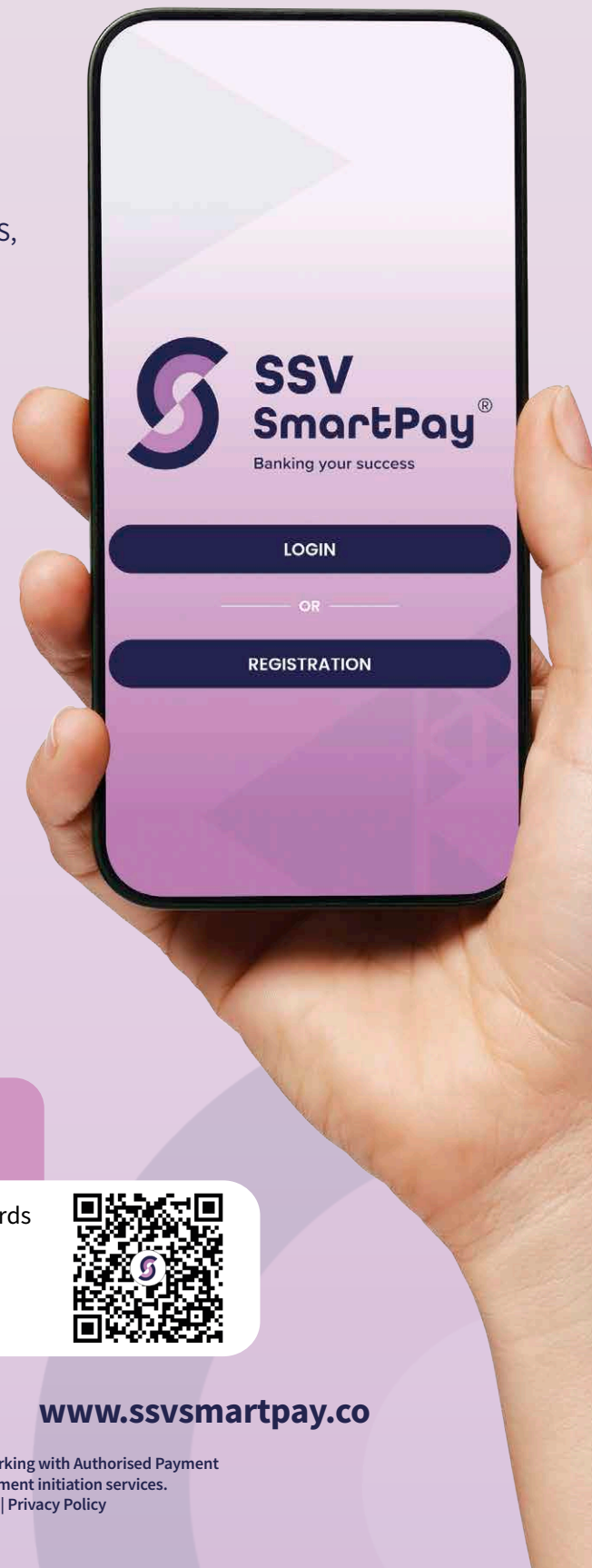
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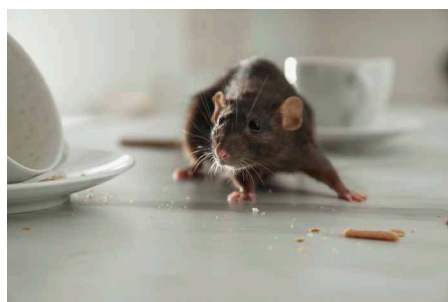
**www.ssvsmartpay.co**



# Shield Pest Control's Guide to Pest Proofing Your Business During The Winter Months

**Shield Pest Control is one of London's longest-running and highly regarded pest control organisations. Operating for almost fifty years, the company is renowned for providing incredibly high standards of pest control services to both domestic and commercial clients across South East England.**

Shield Pest Control is dedicated to helping property owners to maintain a pest-free environment. Below, the team runs through how to ensure your business is pest-proofed ahead of the winter months.



## Rodents

Preventing pests, particularly rodents, from invading your business is crucial for maintaining a clean, safe and professional environment. During the winter, rodent activity often increases as they seek warmth and shelter. Both mice and rats breed rapidly indoors, meaning that even a small presence can quickly lead to a full-blown infestation.

Beyond being a nuisance, rodents can cause significant damage by gnawing on wires and insulation, while also posing serious health risks through food contamination and the spread of disease. Addressing any signs of infestation promptly is essential to prevent escalation.

## Prevention of Rodent Infestations

There are several effective measures you can take to prevent rodents from invading your business. First and foremost, it's essential to seal all potential entry points. Conduct a thorough assessment of your premises for any vulnerabilities, such as cracks in the foundation or gaps around windows and doors.

Maintaining a clean environment is equally important for health and safety, as rodents are drawn to accessible food sources. To minimise their attraction, ensure that food is stored in airtight containers and rubbish is disposed of regularly. Keeping your

business space tidy is a key step in deterring these unwelcome pests.

Additionally, you should consider scheduling a professional pest control inspection before the winter months. Experts can help to identify potential issues and implement strategies to protect your business from infestations.

## Spiders

Although spiders are generally harmless, an infestation is the last thing anyone wants. As winter approaches, these unwelcome visitors often seek shelter indoors. Once they find a suitable environment, spiders can begin to lay hundreds of eggs, potentially leading to a significant infestation if not promptly addressed.

## Prevention of Spider Infestations

To prevent spiders from invading, there are several proactive measures you can take. First, it's essential to keep windows shut, particularly when leaving your workspace in the evening. Since most spiders are nocturnal, they are more likely to enter during the evening when it's dark and quiet.

Another important step is to declutter your space. Spiders thrive in hidden areas, such as boxes, stacks of paper and cramped corners. By reducing clutter, you create a cleaner environment and limit the number of hiding spots available to them.

Additionally, it's crucial to regularly inspect and remove any dead flies or insects from windows, doorways and other areas of your business space. These remnants can serve as an enticing food source for spiders, making

your workspace a more attractive place for them.

## Ants

Ants can remain surprisingly active during winter, often seeking warmth indoors. Their colonies may venture into offices, restaurant kitchens and other indoor areas in search of food and shelter, making them a common pest during the colder months.

## Prevention of Ant Infestations

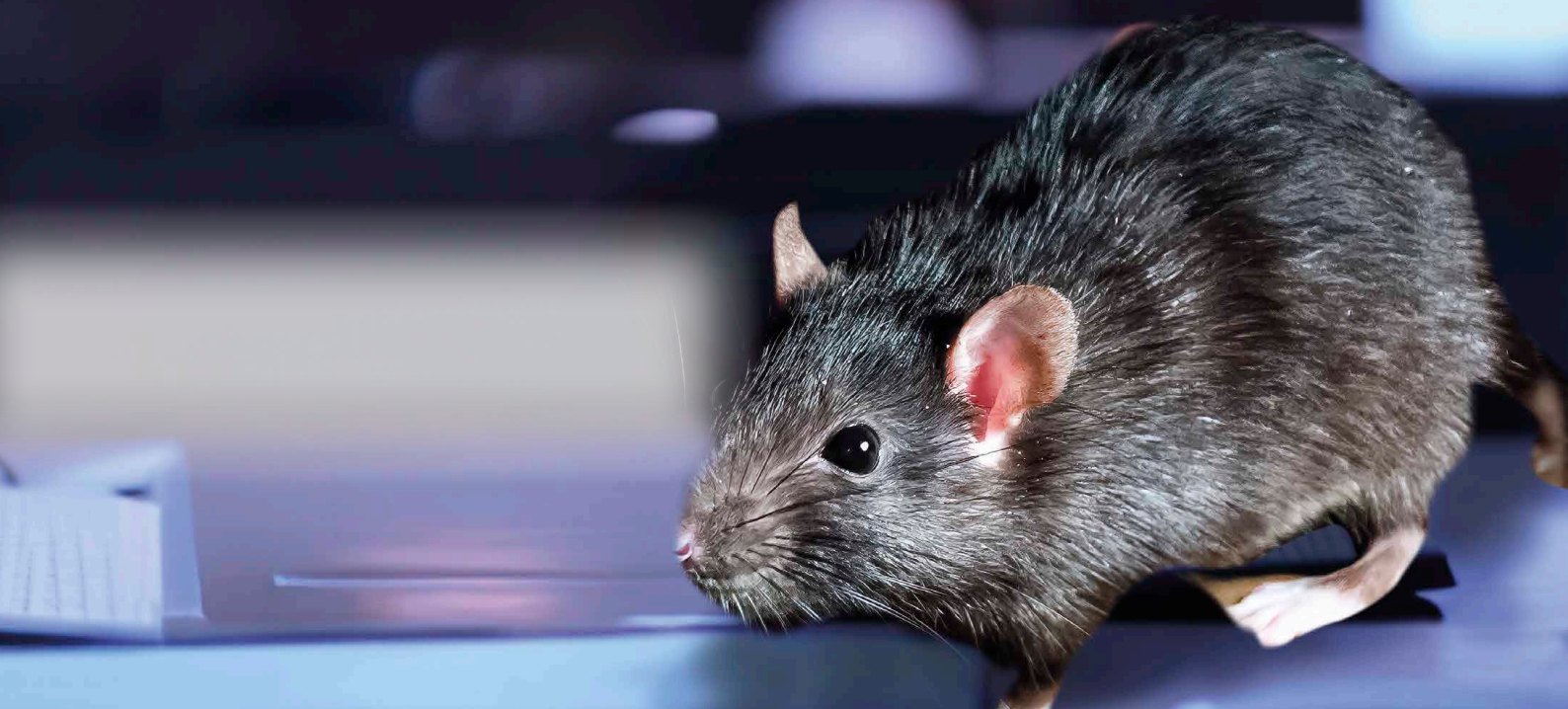
To prevent ants from disrupting your business during winter, aim to create an unwelcoming environment. Start by sealing any cracks in the foundation, windows and doors to prevent their entry. It's also important to clean up any spills promptly. By maintaining a tidy space and reducing accessible food sources, you can effectively deter these persistent pests from seeking refuge indoors.

Early detection is key to preventing pest issues from escalating, which is why it's recommended that your business schedules regular inspections with professionals like Shield Pest Control. These experts will use targeted treatments that are minimally intrusive yet highly effective in safeguarding your business property.

Whether your business is in a rural or urban area, Shield Pest Control's qualified technicians are readily available across Southeast England, ensuring a prompt and reliable service.

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To learn more about our programmes and how they can benefit you or your organisation, please contact us at [execed@citystgeorges.ac.uk](mailto:execed@citystgeorges.ac.uk)



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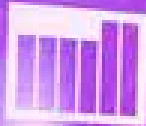
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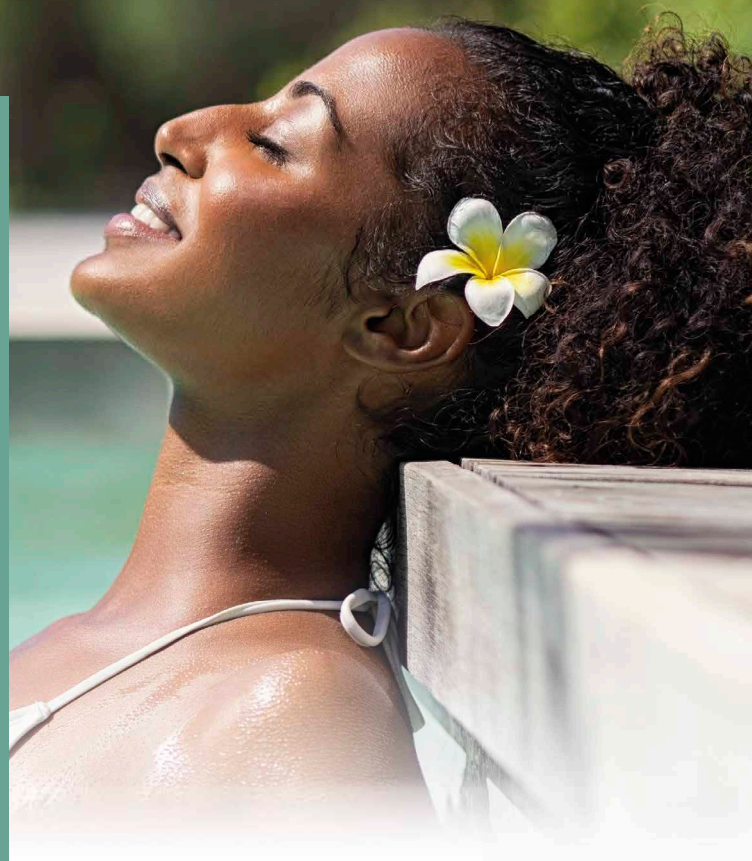
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# JOIN US IN CELEBRATING **THE BEST** OF THE **SOCIAL HOUSING** SECTOR

The Housing Executive Awards is dedicated entirely to the social housing sector. The awards is a platform that aims to celebrate the most innovative projects in the sector, as well as the people that make them happen. In our first year, The Housing Executive Awards looks to put a spotlight on the great work being done to make sure those most in need in society have access to safe, affordable housing.

Taking place on Tuesday 14<sup>th</sup> October 2025, at Bolton Wanderers FC Stadium, awards nominations are available to all organisations who play a role in the social housing sector, and have contributed to providing affordable housing and changing lives.

## **Nominations are now open!**

**Rising Star / Best Trainee Award**

**Homebuilder of the Year**

**Best Retrofit Initiative**

**Older / Supported Living Award**

**Best Decarbonisation Approach**

**Homelessness Project of the Year**

**Council of the Year**

**Community Engagement –  
Neighbourhood Transformation Award**

**Smart Home Builder of the Year**

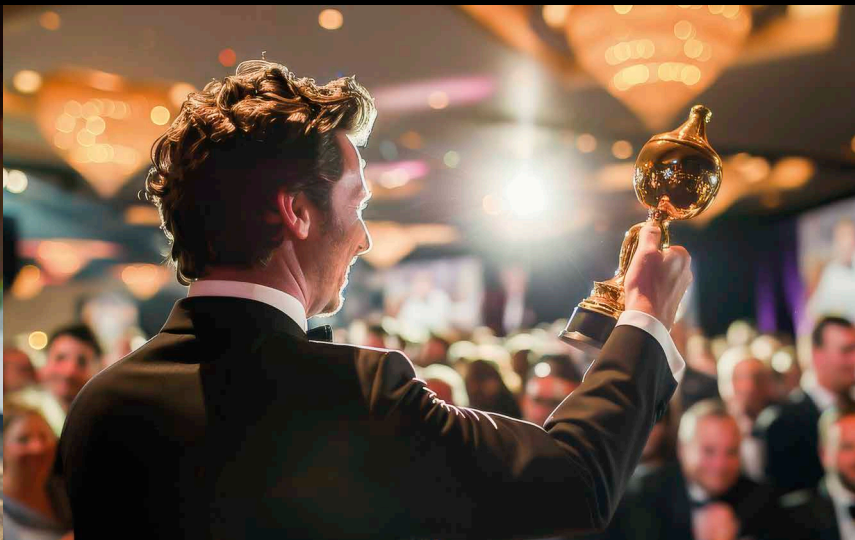
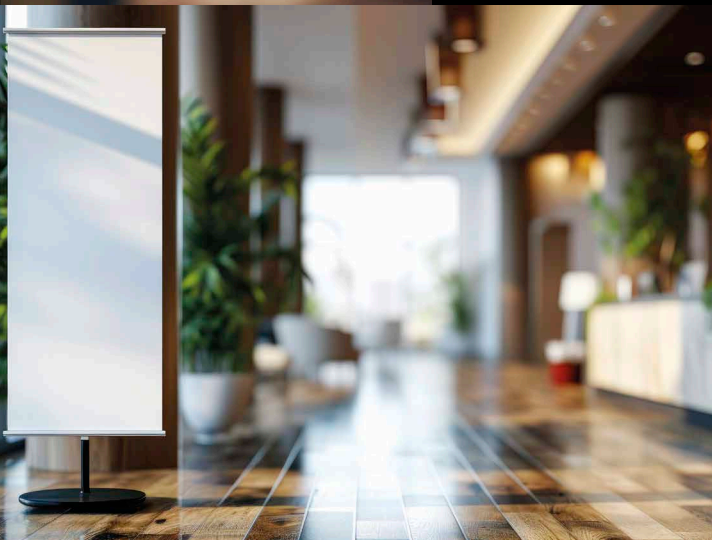
**Housing Association – Team of the Year**



**Attend , Nominate or Sponsor a category at the  
Housing Executive Awards, more details here:**

**[www.housingexecutiveawards.co.uk](http://www.housingexecutiveawards.co.uk)**





We'd like to extend our thanks to our current sponsors, who we can't wait to all see on stage announcing their awards on October 14<sup>th</sup>!

**Main sponsor** – Metis Energy

**Best Retrofit Initiative** – Langley

**Best Decarbonisation Approach** –  
Cyd Innovation

**Rising Star** – Kingdom Academy

**Council of the Year** – Sustainable Building  
Services

**Best Social Value Project** – M3 Housing/  
NHMF

**Best Affordable Housing Development** –  
M3 Housing/NHMF

Sponsorship opportunities for the Housing Executive Awards are still available in the following categories:

- **Older/Supported Living Award**
- **Best Use of Data and Technology**
- **Housing Association of the Year**
- **Best Repairs and Maintenance Team**
- **Best Use of AI**
- **Partnership of the Year**
- **Women in Social Housing Award**

For those looking to attend, tickets are £100 each or £900 for a table of twelve, with tickets to the event also including catering and complimentary drinks.

We can't wait to welcome you all to Bolton Wanderers Stadium for what promises to be a special night of celebration. The social housing sector supports and enriches so many lives, and it's only right that we give back to those who make it all possible.

*See you there!*





# How to make intelligent decisions as an organisation

**In today's rapidly changing global environment, businesses face a variety of complex risks—from cyber threats and fraud to insider dangers and geopolitical instability. Intelligence-driven decision-making has become essential not only to mitigate these risks but also to uncover new opportunities.**

Business intelligence has evolved from being a tool for government agencies to a necessity for companies across industries. Whether it's identifying vulnerabilities in supply chains or conducting due diligence in acquisitions, organisations increasingly rely on insights to protect their operations and drive growth.

The rise of advanced Open-Source Intelligence (OSINT)

techniques has significantly influenced this shift. OSINT allows analysts to gather public data on everything from insider threats to geopolitical events, providing real-time perspectives on emerging risks. However, while technology is crucial, the human element remains indispensable. Skilled analysts are needed to interpret data in the context of a company's specific needs, turning raw information into actionable intelligence.

Due diligence is another area where intelligence has become critical. Companies expanding into new markets or making acquisitions need a deep understanding of potential risks—ranging from legal and financial issues to ethical concerns. Comprehensive intelligence

enables decision-makers to minimise exposure and ensure long-term success.

More businesses are also using strategic intelligence to identify future trends and opportunities. Horizon scanning, for example, helps companies anticipate shifts in their industries, giving them a competitive advantage and allowing them to adapt before disruption occurs.

To thrive in today's ever-changing environment, organisations need to view intelligence not merely as a defence mechanism but as a proactive tool for shaping their future. This requires collaboration with trusted intelligence partners who can provide tailored insights based on specific organisational goals.

Experts in this field, such as the team at B4 Secure, have witnessed firsthand how intelligence can be transformative. B4 Secure has been supporting organisations within both the public and private sectors with strategic insights, helping them make informed decisions. If you want to continue this conversation, feel free to reach out to them at [info@b4secure.co.uk](mailto:info@b4secure.co.uk) for a no-obligation chat.



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# YOUR TELECOM LEASE COULD BE WORTH MORE THAN YOU THINK

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## 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.

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## How can TIP help?

At Telecom Infrastructure Partners, we turn telecom assets into powerful opportunities. We provide capital and expertise to monetise ground and rooftop leases, helping property owners unlock value while supporting the growth of next-generation wireless networks.

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