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Business Matters



Inside

- Brexit – 10 years on
- LCCI in the news
- Cyber security and AI

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Letter from the editor

It is now just over 10 years since the Brexit referendum and the British Chambers of Commerce (BCC) have used the anniversary to call for a clear plan from government to ease the burdens this has placed on business in trading with the EU (page 27). Over half of exporters surveyed by the BCC favour aligning with EU rules on products.

Boost to growth

Efforts have been made in cementing UK ties with other markets of course, the Gulf States, for example, with whom a trade deal has just been signed (p 26). This multi-billion-dollar deal – the first by a G7 country with the Gulf Cooperation Council – could see a boost to growth and higher wages in the UK for decades to come.

India has been a traditional and historic partner and Bridge India's annual extravaganza (p 32) in London covered, in the words of event curator Pratik Dattani, "film, literature, journalism, business and public policy."

Digital ATA Carnet

In the run-up to securing an overseas sale goods are often exhibited or carried as samples. The appropriate document for such temporary exports is the ATA Carnet, overseen by the World ATA Carnet Council. I attended the latest meeting in Paris where the launch of the digital ATA Carnet was the hottest of hot topics (p 30).

Trade has to be financed of course and in the article on page 31 Muzaffer Suat Utku of Aktif Bank writes of a new approach built on trust, speed and transparency.

Why the concentration, thus far, on international trade? On page 28 Rahul Bakshi makes the case for companies to think global in order to stay competitive.

Priorities

Lady Mayor Susan Langley DBE featured on the front cover of the January issue of *LBM* this year, resplendent in her ceremonial gold state coach as she made the traditional journey around the City of London.

She recently spoke eloquently at an LCCI event at Haberdasher's Hall in Smithfield (p 6), reinforcing her priorities for her year in office, namely global leadership, reputation, business growth and social impact.

Transformation

The mention of Smithfield reminds me that the London Museum will be re-opening in its new building there this November. This marks the culmination of a decade-long transformation of Smithfield's previously disused general market. The collection on view will cover 450,000 years of history through seven million objects drawn from all 33 boroughs. Not to be missed!

Peter Bishop

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Advocates and champions

LCCI's City of London Association summer reception was held in the Orangery and Courtyard of the Worshipful Company of Haberdashers.

Splendid

Haberdashers have not been lucky with their buildings in the past – losing one to the Great Fire of London and another to a World War II air raid. Since 2002 they have been in West Smithfield, a splendid location for guest of honour



Alderwoman Dame Susan Langley DBE, Lady Mayor of the City of London. *LBM* readers will recall that Dame Susan appeared on the front cover of the January issue, the 697th incumbent of the post, just the third woman – and the first to take the lady mayor title.

Respect

Introduced by LCCI chief executive Karim Fatehi OBE, the Lady Mayor spoke of the tremendous respect for London which had been



evident on her frequent foreign mayoral visits. But the intensity of the competition was in evidence too as world

cities strive to outdo each other in attracting talent and capital and exercising influence.

Safety

In their remarks the Lady Mayor and Karim Fatehi both made a point about the comparative safety of the UK capital city – something not widely appreciated as misinformation abounds. The Lady Mayor thanked London businesses for their invaluable contribution and urged them to be advocates and champions for the city that has so much to offer.



The Lady Mayor and Karim Fatehi with City of London Association chair Rehana Ameer

Rewarding excellence

Applications are now open for the 2027 SME London Business Awards – to be officially launched at the LCCI Annual Summer Garden Party in Westminster Abbey Gardens on 16 July.

A new category – Best Established Business of the Year – will recognise businesses that have been trading for over 10 years and

continue to demonstrate strong performance, resilience, and growth. It celebrates those that have stood the test of time while maintaining high standards, adapting to change, and making a lasting impact in their business community.

Finalists will be invited to a black-tie awards ceremony in February 2027.

Sponsors for the awards – 22 categories in total with businesses able to enter up to three categories – are the Institute of Accountants and Bookkeepers (IAB) and HSBC – the headline sponsors – and Bell Stone, Edwin Coe, Etihad, Hair Development UK and OCN London (gold sponsors).

www.londonchamber.co.uk

How LBM covered the 2026 SME London Business Awards



Cyber Resilience: From IT Issue to Boardroom Priority

The era of delegating cyber security solely to technical staff is over. The National Cyber Security Centre's Annual Review 2025 reveals a volatile landscape where highly significant cyber incidents have surged by 50%. Cyber incidents disrupt operations, damage reputations, and lead to serious financial consequences. The warning is clear: cyber security is now critical to business longevity and success.

Worried about these escalating threats but lack executive security leadership? Cyber attackers target vulnerabilities, not sectors, meaning every organisation is a potential target. Our Fractional CISO service provides the strategic foresight to prepare for, respond to, and recover from cyber attacks. We bridge the gap between technical operations and boardroom strategy. Our expert team makes securing your business simple, handling everything from quick health checks to driving cultural change, so you stay protected whilst focusing on what matters most.

The NCSC found that organisations with Cyber Essentials are 92% less likely to make a claim on their insurance. Implementing foundational controls reduces risk and gives stakeholders verified assurance that your organisation meets

minimum standards. This is not just about ticking a box; we make you insurable and compliant. We help you set up the right hardware, software, processes, and documentation tailored for your business.

With ransomware remaining an acute threat to UK organisations, resilience is the new gold standard. Furthermore, the danger extends beyond your own walls. Shockingly, just 14% of UK businesses reviewed the cyber risk of their immediate suppliers in the last 12 months. We help you close this gap. As your security partner, we are always by your side to spot risks, block threats, respond fast, and bounce back if the worst happens. When done well, cyber security becomes a catalyst for innovation and an enabler of growth.

Are you part of the 86% ignoring supply chain risk? Stop waiting for a breach to force your hand. Partner with us to take control of your resilience today.

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What the Proposed ISA Changes Mean for Investors



By Andrew Tricker -
Director

The Government has announced draft proposals that could change how cash held within Stocks & Shares ISAs is treated from April 2027. Although the proposals remain subject to consultation, they have prompted understandable questions from investors.

The changes are intended to encourage investment rather than long-term cash holdings within Stocks & Shares ISAs. Under the proposals, interest earned on cash held within a Stocks & Shares ISA would be taxed at 22%, ISAs made up entirely of cash-like assets would no longer qualify, and transfers from a Stocks & Shares ISA to a Cash ISA would be prohibited. Transfers from a Cash ISA into a Stocks & Shares ISA would still be allowed. Importantly, investments within a Stocks & Shares ISA would continue to benefit from tax-free growth and income.

For most investors, the impact is likely to be limited. Many only hold cash temporarily while waiting to invest or after selling investments. However, those who deliberately maintain large cash balances for extended periods may wish to review whether this remains the most tax-efficient

approach if the proposals become law.

Tax announcements should rarely drive investment decisions in isolation. A sound investment strategy should reflect your financial objectives, investment timeframe, attitude to risk, tax efficiency and diversification, supported by regular reviews.

At Lubbock Fine Wealth Management, we believe investors should avoid reacting to headline announcements. These proposals are not yet legislation and, even if introduced, they do not alter the core advantages of a Stocks & Shares ISA as one of the most tax-efficient ways to build long-term wealth. For many investors, the proposals simply reinforce the importance of ensuring any cash held within an investment portfolio serves a clear purpose.

For most people, there is no need to make immediate changes. Instead, this is a good opportunity to review your ISA arrangements as part of your wider financial plan. We will continue to monitor developments and advise clients should any legislative changes require action.

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Dramatic changes in London's local elections

by Alexa Michael

Prior to May's local elections, Greater London's 32 boroughs were Labour-dominated, with 21 councils run by Labour, six by the Conservatives and three by the Liberal Democrats. The local Aspire Party controlled Tower Hamlets, while Havering was run by a Havering Residents' Association-Labour coalition.

All this changed dramatically on Thursday 7 May.

Control

Labour now controls only nine Councils outright (Barking & Dagenham, Camden, Ealing, Greenwich, Hammersmith & Fulham, Hounslow, Islington, Merton and Redbridge). Overnight the party lost overall control of 11 Councils (Barnet, Brent, Enfield, Hackney, Haringey, Lambeth, Lewisham, Newham, Southwark, Waltham Forest and Wandsworth) but retained minority control in Barnet, Brent and Newham where no one party had a majority. Havering fell to Reform. Aspire kept hold of Tower Hamlets.

Support

Labour saw the biggest losses in London. Much former support switched to the Greens who won Hackney, Lewisham and Waltham Forest. Labour lost 460 councillors and saw its worst election results in London since 1968, with a swing of 16.9 per cent against the party.

In the five boroughs with elections for executive mayors, Labour won only one (Newham) and lost two to the Green Party (Hackney and Lewisham). Despite this, the party won 696 seats on 25.6 per cent of the vote, the largest number of councillors and vote share of any party.

Modest

The Conservatives fared better in London than outside of the capital, winning 407 seats (a modest gain of three) on 20 per cent of the vote. They won six councils outright (Bexley, Bromley, Harrow, Hillingdon, Kensington & Chelsea and Westminster), taking Westminster back from Labour. The party retained minority control in



Croydon where their executive mayoral candidate won. Conservatives also took minority control of Enfield and Wandsworth, both previously Labour-held. In Bexley and Bromley, the anticipated threat from Reform never materialised. Despite these successes, the Conservatives saw a fall of 4.8 per cent in their London-wide vote. Ten councils out of 32 are now Conservative-free zones.

Net winners

The biggest net winners of the night were the Greens who took three Councils outright (Hackney, Lewisham and Waltham Forest) from Labour. They also have minority control in Haringey and are working in coalition with the Liberal Democrats in Lambeth and Southwark. The Greens also won executive mayoral contests in Hackney and Lewisham. Overall, the Greens won 279 seats on 22.3 per cent of the vote, a net increase of 261 Councillors and a swing of 10.5 per cent to the party.

The Liberal Democrats retained control of three Councils (Kingston upon Thames, Richmond upon Thames and Sutton) but failed to take their target of Merton. They now work in coalition with the Greens in Lambeth and Southwark. The Liberal Democrats won 243 seats,

an increase of 63, with 12.4% of the overall vote. They saw a 1.9 per cent drop in their vote share.

Reform had targeted six Councils but won just one, Havering. London-wide, they won 79 seats (all net gains) on 13 per cent of the vote, a swing of 12.8 per cent.

Multi-party politics

What lies behind this shift to multi-party politics in London, where nine councils are now in no overall control? Firstly, the government is unpopular nationally, so it was inevitable that Labour would see heavy losses, even in their London heartlands. Many voters treat local elections as a referendum on national government. The Greens offered an alternative for left-wing voters, particularly younger ones. Reform is far less popular in London than elsewhere in the country, so the Conservatives were able to capitalise on Labour's unpopularity. They also campaigned heavily on Reform's poor track record in Kent, allowing them to benefit from tactical voting by non-Conservatives who did not want Reform. Despite this, Reform made a modest breakthrough in the capital.

Alexa Michael is an information executive at LCCI

AI: FOMO? or FOMU?

When we talk to businesses about AI, people are generally feeling one of two emotions: Fear of *Missing Out* (FOMO) or Fear of *Messing Up* (FOMU). Or sometimes a bit of both.

Those with FOMO are dying to do more (or just get started). They've heard their competitors are using it. Are they going to be left in the dust? Could they fix that really annoying process with a sprinkling of AI? What about the essential AI skills they'll need for the future?

The FOMU gang are worried about the risks. Is data being leaked? Can the outputs be trusted? Is AI hurting rather than helping? What about the potential harms and impacts of AI, especially when considering young people or vulnerable users?

AI is moving quickly, so FOMO, FOMU, or a mix of both is totally right – but the key is to find the sweet spot.

Feeling the FOMO?

You should, because AI can have profound impact – even on a small scale – when done well. We've saved measurable time across our business and taken the dread out of month end admin with our simple AI expenses tool.

On a practical level, there's some key things you can do to ensure AI drives value, and not just noise, in your business:

- Make sure your staff and students know what tools they are allowed to use, what to use them for, and how to access training.



A lot of people already have access to tools they might not be aware of and the simplest way to avoid missing out is by spreading awareness and encouraging people to have a go.

- Use AI with intention. AI works best when there is a defined purpose. We're big fans of agentic AI where you create specific 'agents' for specific tasks. Sure, you can throw an essay into any AI tool for feedback, but we'd prefer an agent that has been built for that purpose.
- Data is the fuel for AI and it's where you'll find your cutting edge. Without reliable data, AI will surface guesswork; with it, you get dependable decisions and measurable results. Have a think about where you have a load of data that's too much for a person to deal

with (maybe a shared email inbox with 5000 unread emails!) and how AI could help.

Or, is it FOMU?

Good brakes let you go faster. Robust governance, security, and responsible use are what enable speed, not what slow it down. Putting guardrails in place will help you move quickly and safely and build confidence across your organisation.

We've helped businesses:

- Put policies in place to say what is acceptable and what is not. Be really clear about what people should and shouldn't be doing. What tools are approved for use? What data can and can't be used? Think of it like AI health and safety.
- Understand how ready your business is for AI. Readiness assessments are an excellent way to figure out where your gaps are before going full throttle on an AI project. You might have some brilliant AI use cases but if your data isn't in shape or systems aren't integrated, it's going to hold you back.
- Monitor and evaluate the tools you have in place. Some clients have been using AI tools for a couple of years, but are they actually helping? How do you decide whether to stick with

a tool or try something new? We're seeing lots of people starting to evaluate their tools and thinking about things like environmental impact or the financial costs.

Use AI on what slows you down, not what makes you special

AI is a powerful tool to help you work faster, but it must be used with the right oversight, constraints, and expectations. One of our favourite pieces of advice is to *use it on what slows you down, not what makes you special*.

There's a good reason for the tension between innovation and risk aversion

So, whether you're camp FOMO or FOMU, think about how you can find the healthy middle ground in your organisation.

Waterstons

When it comes to AI, we help clients figure out what's worth pursuing, get the foundations right, and move from experimentation to something that actually sticks.

We cover the full picture – strategy, readiness, build, deployment, and supporting teams once tools are live. Not sure where to start? For the FOMOs, a discovery workshop is usually the best first step. For the FOMUs, a readiness assessment is a quick and easy way to figure out what to do next.



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Smartest of the smart

London is the world's smartest city according to a major research project by Spain's IESE Business School which tracks metrics including sustainability and quality of life in the world's great urban centres

Edinburgh, Manchester, Birmingham, Leeds, Liverpool, Nottingham and Glasgow were also ranked in the top 100 global cities.

Best-of class

London was ranked first for the fourth year running, beating New York and Paris for the top spot. Its position was due to a combination that no other

city can replicate with best-of-class rankings in human capital, governance, urban planning, and international outreach, while also scoring strongly in economy, mobility and transportation, and technology.

Upward trajectories

The top 10 contains three Asia-Pacific cities including Tokyo (5), Singapore (6), Seoul (9) and Beijing (10). Beijing climbed to 10th place from 30th place two years earlier, boosted by its peerless transportation network but held back by relatively low scores in environment and social cohesion. Tokyo rose from ninth to fifth over the last two years to post one of the strongest upward trajectories among major metropolitan areas, while Seoul has broken into the Top 10.

Dubai is the highest-ranked city in the Middle East at 25, followed by Abu Dhabi at 85 and Tel Aviv at 115.

Melbourne (23) is the top-ranked city in the Oceania region, followed by Sydney (32) and Wellington (46).

The top three urban centres from Latin America are Santiago (69), Buenos Aires (104) and Montevideo (114).

Clout

North American cities such as New York, Chicago and San Francisco combine the strongest economic and technological clout in the index with some of the most pronounced gaps in social cohesion.

IESE Cities in Motion Index 2026 assesses 183 cities in 92 countries worldwide in nine key areas including economic performance, technology, environment, their international profile and quality of human capital, governance, urban planning and transportation, as well as social cohesion.

www.iese.edu



Crime against business putting growth at risk

Decisive action is needed to tackle the 'hidden threat' of crime against businesses damaging growth, according to a new report from the British Chambers of Commerce (BCC).

Vulnerable

Theft, fraud, scams and cyber-attacks are increasingly affecting firms of all sizes and across all sectors. BCC research carried out last autumn shows that 42 per cent of UK businesses experienced some form of crime in the past year. The data reveals larger firms are more vulnerable, increasing from 32 per cent among micro-businesses to 58 per cent among firms employing more than 250 people. The manufacturing sector is the hardest hit, with 50 per cent of firms reporting business crime.

Cyber-crime and fraud are also becoming increasingly widespread. BCC data shows that 21 per cent of firms experienced cyber-attacks in the past year, while a fifth reported fraud or scams.

Brake

The BCC report concludes that business crime is a 'structural constraint' and 'measurable brake' on UK economic performance. Actions which BCC is calling for include:

- A National Business Crime Strategic Assessment to properly measure the economic harm caused by crime against businesses
- The creation of a single cyber-attack reporting system for firms, reducing



Ellis Shelton

administrative burdens while improving protection

- The creation of Regional Business Crime Hubs bringing together police and Business Crime Reduction Partnerships
- Expand cyber and fraud resilience support for SMEs and improve incentives for businesses to invest in security measures.

Sophisticated

Ellis Shelton, BCC policy manager commented: "Crime against business is now a serious barrier to growth and investment across the UK.

"Our research shows many firms are dealing with rising levels of theft, fraud and cyber-attacks. Bosses are being forced to divert crucial time and money to tackling this anchor on growth.

"Crime is becoming more sophisticated and there needs to be a step change in the support businesses can count on.

"Reducing crime against business isn't just about protecting balance sheets. It's about removing structural barriers to growth."

www.britishchambers.org.uk

London businesses lead on confidence and AI investment

Barclays' Q1 2026 Business Prosperity Index shows London leads the way on business confidence and resilience, despite geopolitical uncertainty.



but investing in the technologies that will drive future growth, including AI to cyber security."

- While 80 per cent of UK businesses say the Middle East conflict has impacted them negatively, 88 per cent of London firms are confident about their prospects over the next five years
- Over half (52 per cent) of London business believe new technologies are increasing their exposure to cyber risk, and in response, 86 per cent of them expect to increase cyber security investment over the next 12 months
- 71 per cent of London firms now proactively use agentic AI, while technology budgets over the next year are focused on cloud, cyber and AI.

This new research was launched at the Barclays Innovation Hub in Shoreditch in a panel discussion with the deputy mayor for business and growth, Howard Dawber, and the chief executive of the ScaleUp Institute, Irene Graham. Dawber commented: "London's businesses continue to show real resilience and ambition in the face of global uncertainty. It's encouraging to see firms across the capital not only maintaining confidence

"It's encouraging to see firms across the capital not only maintaining confidence but investing in the technologies that will drive future growth, including AI to cyber security."

High-quality

He added that research underscored "that London remains one of the world's leading centres for innovation. We at the GLA look forward to continuing our work with partners to help UK businesses scale, adopt new technology safely and create high-quality jobs for Londoners."

www.barclays.com



London: the higher education capital of the world

by Liz Hutchinson

“During a recent UK trade delegation to Los Angeles, designed to drive growth and transatlantic cooperation, one theme consistently came through from global businesses about why they were interested in London – talent. The same was true of London Tech Week, and it underpins the City of London’s campaign to reinforce the capital as one of the world’s leading destinations for investment.

Exceptional

London’s success as a global city has always depended on its ability to attract, develop and retain exceptional people. Whether in the capital’s key sectors of finance, technology, the creative industries, life sciences or professional services, talent is what powers growth, productivity and innovation and what marks London apart from our competitors.

Yet we do not talk enough about one of the key reasons why London leads for talent: its higher education sector.

World-leading

London is home to more higher

education institutions than any other city in the world. More than half a million students study here each year, including over 200,000 international students. Our institutions educate the workforce businesses need, drive world-leading research and innovation, support entrepreneurship and strengthen public services. Together, they make a major contribution to London’s economy and global influence.



This summer, London Higher will launch a new campaign making the case that London is the higher education capital of the world.

It is a claim grounded in evidence. No other city combines the scale, diversity and excellence of London’s higher education offer, with world-leading research universities, specialist institutions, conservatoires, business schools and colleges working alongside one another. London is home to two of the world’s top ten universities and four of the UK’s top ten. It is the best place in the world to study subjects ranging from art and design and architecture



Liz Hutchinson

to education and veterinary science. Our institutions generate billions in economic activity, contributing 40 per cent more GVA annually to the UK than the UK premier league.

Anchors

We support more than 30 per cent of UK graduate entrepreneurial activity and act as anchors within communities across the capital as well as major employers – with more staff than Sainsbury’s UK operations. Seventeen of England’s top twenty universities for social mobility are based in London,

with institutions working alongside schools and colleges to ensure talent can flourish wherever it is found.

As the focus continues on growth both regionally and nationally, London's higher education sector remains one of the city's greatest strengths and one of its most compelling advantages on the global stage.

That thinking sits at the heart of London Higher's new strategy, which sets out our vision for a sector that is locally loved, nationally valued and leading the world.

Communities

Locally loved means highlighting and deepening the role our institutions play in communities across the capital. They create opportunity, support local economies, enrich cultural life and are among the city's most important engines of social mobility, helping people from every background develop the skills, confidence and networks needed to succeed.

Nationally valued means making the case that a strong higher education sector in London benefits the whole country. London's institutions support industries across the UK, contribute to national productivity, attract international investment and talent, and generate research and innovation that helps address some of society's biggest challenges. A stronger London creates opportunities, investment and connections that benefit every nation and region of the UK.



Collaboration

Leading the world means sustaining London's position as one of the greatest places anywhere to study, research, innovate and build a career. It means continuing to attract global talent, ensuring students have an outstanding experience in the capital and speaking confidently about London's contribution to the world.

Success depends on stronger collaboration across higher education, business, government and public services and the need to lean into Team London is greater than ever.

London Higher will bring members together around shared priorities, strengthen partnerships across London and beyond, and tell our collective story with greater confidence.

This is how we will realise our vision of a sector that is locally loved, nationally valued and recognised around the world for what it already is: one of the capital's defining strengths. ”

Liz Hutchinson is chief executive of London Higher

www.londonhigher.ac.uk



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The windfall we keep giving away – who profits when London improves?

by Michael Mainelli



“There is a story in Don Riley’s 2001 book *Taken for a Ride* that every Londoner should ponder. Riley, a property investor, calculated that the public investment in the Jubilee Line extension returned to him, in the form of rising property values near the new stations, more than he had paid in taxes over the previous forty years. Four decades of tax bills, wiped out by a windfall he did nothing to create. Call it the landlord’s Jubilee Line trick – and it is perfectly legal, entirely routine, and repeated every time London improves itself at public expense.

The question worth asking – and asking loudly – is why we keep letting it happen. Riley laid out a case for unleashing a revolution by changing the tax system so that people are rewarded for their community-benefitting efforts and encouraged to do more.

Location, location, taxation

When a new Tube station opens, or a regeneration scheme transforms a neglected neighbourhood, or a school improves, or a park is created, land values in the surrounding area rise. This is not controversial economics; it is observed fact. For example, transport investment generates a measurable ‘transport premium’ that is capitalised directly into nearby property prices. The rise in your street value, in other words, isn’t entirely yours. Much of it was created by collective public

investment – by taxpayers, by fare payers, by the labour of planners, engineers, and local government officers. Yet the landowner pockets the gain, not the public. The landowner is owed, but not all.

This is what economists call an ‘unearned increment’. The term was coined in the nineteenth century, and the idea was taken up with great energy by thinkers from Adam Smith to Henry George, whose 1879 work *Progress and Poverty* made the case that taxing land value – rather than labour or productive activity – was the closest thing economics had to a perfect tax. The theory has had distinguished supporters ever since: Paul Samuelson, Milton Friedman, and Joseph Stiglitz have all endorsed it in various forms. Most economists, it seems, arrive at land value tax eventually. The frustrating thing is they tend to arrive at it too late.

What London has done – and left undone

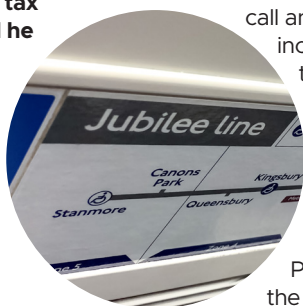
London has not been entirely blind to this. The Elizabeth Line was partly funded through a business rates supplement – a rough approximation of capturing the commercial value uplift the line would generate along its route. It worked, more or less. The Crossrail Business Rate Supplement raised billions that would

otherwise have come from general taxation or fares. But it was a blunt instrument, applied to business ratepayers broadly rather than to the landowners who captured the largest gains. And it was one-off, not a system.

The GLA and TfL study from 2017 – produced with genuine rigour – laid out a comprehensive case for land value capture mechanisms to fund London’s transport future. It identified the scale of the opportunity, the tools available, and the policy changes needed. It was well-received. And then it was shelved. London had the analysis and chose not to act on it. That is a choice worth reflecting on as the capital faces a housing crisis, crumbling infrastructure, and a funding gap that shows no sign of narrowing.

The Garden Cities & Asian lessons

There is a tendency in London to focus just on transport, but land value capture applies more widely, walkways, schools, parks, and other amenities.





Welwyn Garden City

The Garden Cities movement understood land value capture from the outset. Ebenezer Howard's original vision was not just about green space and pleasant streets; it was about ensuring that the increase in land value generated by building a community accrued to that community, not to speculative landowners who had simply held the right title at the right time. Letchworth and Welwyn Garden City were built on versions of this principle. It works.

Hong Kong came closer still to the full model. In 1960, Hong Kong was poorer per capita than Jamaica. By the time it was returned to China in 1997, it was wealthier per capita than the United Kingdom. There are many reasons for that transformation, but land policy was central. Under the influence of Financial Secretary Sir John Cowperthwaite, Hong Kong charged landholders a community rate on land rights rather than allowing all uplift to privatise. The MTR's and Japanese National Railway's celebrated 'rail plus property' models – where the transit authority develops land around new stations and captures the resulting value uplift – is a direct descendant of that philosophy and is studied and replicated across Asia.

London, a far older and more complex city, cannot simply copy Hong Kong. But the underlying logic – that public investment should not be a free subsidy to whoever happens to own nearby land – is entirely transferable.

What LCCI members should want

This is not an abstract debate

about economic theory. For London businesses, the status quo is a direct cost. Every pound of public investment that generates a windfall for landowners without recirculating into the public finances is a pound that cannot fund the next transport improvement, the next regeneration scheme, the next infrastructure project that would make your business more productive and your employees' commutes more bearable.

Land value capture is not a penalty on success. It is a mechanism for ensuring that the community which creates value shares in it. The tools exist – the supplemental levies, development rights auctions, community infrastructure charges, land value taxation on unimproved sites – and they have been proven in cities from Hong Kong to Canberra to Copenhagen.

London has the analysis. It has the precedents. What it has lacked, so far, is the political will to act. That is something the business community – which benefits from a well-funded, well-functioning city – has every reason to push for. The windfall is real. The question is simply whose pocket it lands in. ””

Professor Michael Mainelli, president of LCCI, 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 and technology.

SPONSORED COLUMN

A WORLD CUP WIN FOR UK BUSINESS?



BY GARETH REES

The FIFA World Cup is upon us and whether you're a football fan or not, it will be difficult to avoid the spectacle this summer. This year, the tournament is being hosted by the US, Mexico and Canada and it's expected to generate a surge in economic activity as thousands of fans from across the world descend upon these nations. But more importantly, what impact will it have on the UK economy?

One industry eagerly awaiting kick off is UK hospitality. Pubs, bars and restaurants should expect an increase in demand and spending during the tournament, with venues hosting matches undoubtedly seeing a surge in food and beverage sales. Overall, this will provide a much-needed boost to a struggling industry. Recent pressures from increases in minimum wage, National Insurance and business rates have taken their toll on the sector with recent calls to cut VAT to 10% in particular to help restaurants and pubs. The more success for the home nations at the tournament, the benefits for hospitality are likely to be felt for even longer.

Retail will also be hoping to get a boost from the World Cup. Benefits such as increased sales of sportswear, merchandise and televisions are expected up to and during the competition. Demand for England and Scotland football shirts will have risen sharply, with fan

interest and spending likely to accelerate even further.

Other sectors such as advertising and media will already be benefiting with huge audiences tuning in allowing premium rates for advertising and large sponsorships to be secured.

There will however be challenges to consider, especially with the considerable time differences with kick off times. This may impact on workplace productivity as some employees follow their teams into the early hours before starting work later that day. For hospitality, the late kick offs could impact post-match spending as people head home immediately afterwards. Decisions also need to be made by pubs and venues showing games on whether it's commercial to extend opening hours and if enough staff are available.

As a Welsh fan (sigh), I've not needed to worry about packing my bags for the World Cup. But while football takes centre stage this summer, UK businesses will be looking to score a few wins of their own.

Gareth Rees is a Director in the Restructuring and Insolvency team at Menzies LLP.

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Making the case for growth

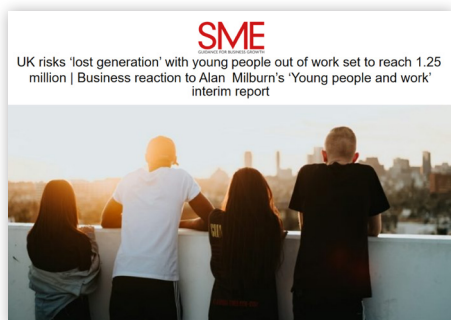
| by Vittoria Zerbini

LCCI has been continuing its advocacy work supporting business growth, economic resilience and workforce development across the capital. Media coverage in *The Standard* highlighted concerns over the impact of rising costs and global uncertainty on business confidence, with LCCI calling for a stable environment that enables firms to invest, recruit and expand. At the same time, LCCI maintained a strong focus on skills and employment, using the findings of the interim Milburn Review to advocate for greater support for young people not in education, employment or training (NEET) on *SME Web*. Alongside this, LCCI reinforced London's central role in driving national economic growth to *City AM*, urging policymakers to recognise the capital's contribution to public finances and ensure that businesses are not burdened with measures that could undermine competitiveness and investment.



turnover growth over the next 12 months, up from 42 per cent in the final quarter of 2025, signalling a more optimistic start to 2026. However, Fatehi said that the escalation of the conflict has introduced fresh geopolitical uncertainty, increasing costs and weighing on expectations for investment, recruitment and growth. While official figures showed stronger-than-expected UK GDP growth earlier in the year, concerns remain that rising energy prices, supply chain disruption and inflationary pressures could undermine this progress. Fatehi stressed that London businesses, particularly SMEs, remain highly exposed to external shocks and require a stable economic environment to invest, hire and expand.

billion, more than the UK's education expenditure. Businesses are ready to support NEETs into work and train them, but the cost of hiring is hindering the process. Fatehi concluded by stating that the full Milburn Review's recommendations must be matched by a clear and meaningful commitment from government to reduce the cost of hiring, with the Department for Business and Trade playing a central role alongside the Department for Work and Pensions in delivering practical solutions.



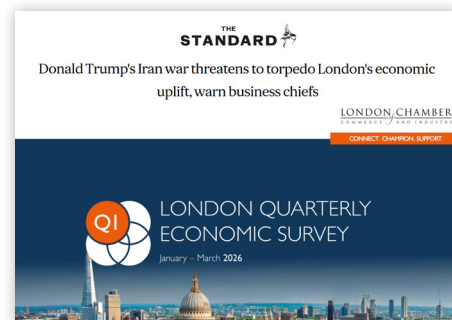
Business confidence at risk

Following the publication of the latest LCCI Quarterly Economic Survey, LCCI chief executive Karim Fatehi OBE warned in *The Standard* that improving business confidence in the capital is being threatened by the economic fallout from the conflict in Iran. The survey showed that 48 per cent of London businesses expected



Saving a 'lost generation'

Following the publication of the interim Milburn Review, LCCI CEO Karim Fatehi OBE commented how the review highlights a growing risk to London's economy and the UK's wider growth ambition. The review showed that six in 10 young people who are currently NEET have never had a job, and that the government spends 25 times more on welfare for 16-24 year olds than it does on helping them get jobs. Additionally, the current cost of NEETs to the economy is £125



Driving the UK economy

Commenting on the Office for National Statistics data showing that London makes up around 36 per cent of total corporation tax income generated each year – highlighting the capital city's dominance of UK corporate activity – Karim Fatehi OBE said the numbers were a timely reminder of the central role that London businesses play in driving the UK economy forward. London made up £33 billion of the UK's total £93.1 billion in corporation tax receipts in the financial year between 2024 and 2025 which is why, Fatehi continued, policymakers should not forget London's relevance as a leading global destination for business, arguing that cost pressures and additional burdens placed on firms in the capital will "inevitably do more harm than good."

Vittoria Zerbini is media and policy assistant at LCCI

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Don't be a news headline

The UK Government confirms: Most cyber breaches exploit basic cyber weaknesses. Start by knowing yours.

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Red tops

A London football club has won the Premier League for the first time since the 2016/17 season when Chelsea scooped the prize.

Celebrated

Arsenal were this year's worthy winners – their first title since 2003/04 –

having come close in recent years. The event was wildly celebrated in north London with the traditional open top bus parade – and included Arsenal women's team who had a successful season in the WSL.

Photographs courtesy of Lucas Chebib



Pioneering Asian fashion in the UK

LBM profiles Mani Kohli, acclaimed designer who reflects both heritage and modernity



Mani Kohli MBE is a fashion entrepreneur and founder of the Khubsoorat Collection. Remember that picture of Theresa May, now Baroness May of Maidenhead, in a stunning blue sari? That was a Kohli creation and indicative of the work and expertise that began as a 12-year-old when she learned the art of dress cutting in her native India.

Challenging

Her time in the UK began in the late 1970s under difficult circumstances. She arrived as a 19-year-old bride but her marriage broke down and she rebuilt

her life as a single mother with two young children. The new environment was a challenging one for South Asians and Kohli encountered racism, barriers and exclusion yet she persisted against adversity with dignity, independence and purpose. Kohli attributes this, partly at least, to her upbringing in an army family which balanced Indian tradition with Western influence. Her degree in Economics and Political Science added a grounding in strategic thinking which enabled her to unite creativity with business and fostered her entrepreneurialism.

Heritage

Her fashion journey in the UK began at a time when representation for South Asian female fashion designers was virtually non-existent. Kohli identified a gap in the market for contemporary South Asian womenswear that matched Indian heritage with British sensibilities. Starting with a mobile wholesale business with door-to-door sales before opening her first boutique in East London in 1985, she laid the foundations for what has become one of the UK's most influential South Asian fashion brands with stores in both London and New York.

Jewels

Kohli's highlight reel is impressive – to put it mildly. It includes her participation in an Indian fashion show organised by the India High Commission in Battersea Park attended by over 52,000 people, liaison with the legendary Zandra Rhodes leading to an exhibition – *Jewels of the East* – at the London Textile Museum, and her designs in the films *Bend it like Beckham*, *Amar Akbar & Tony*, and *What's Love Got to Do with It?* Moreover, in addition to her creation for Theresa May, Kohli's designs have been worn by many other prominent



figures in the world of politics, television and film.

Empowering

Over four decades, the Khubsoorat Collection – khubsoorat means beautiful in Hindi and Urdu – has become synonymous with empowering women through clothing, bridging South Asian craftsmanship with contemporary design, and bringing Asian fashion into visible spaces within British culture.

In recent times Mani Kohli's work has extended to preserving heritage, via supporting women artisans in India and helping safeguard traditional crafts for future generations.

Recognition

Her MBE, awarded in the 2026 King's New Year Honours for services to fashion, is timely after what she calls a journey which "began in adversity, but it was shaped by resilience, community and belief. This reflects not just my story, but the many people and communities who walked alongside me." It is recognition of a life's work, one that transformed personal hardship into cultural impact, and helped shape the landscape of British fashion through entrepreneurship, representation and legacy.

Mani Kohli is the founder of the Khubsoorat Collection and a member of the LCCI Women in Business committee

www.manikohli.com



Mani Kohli was a guest at the LCCI Asian Business Summer reception at Colonel Saab in Trafalgar Square. See photos of the event on page 65

Is your business missing out on London's best talent – and thousands in government funding?

Many organisations haven't taken advantage of degree apprenticeships – and most don't realise what they're missing. Apprenticeships offer a strategic funded route to develop employees around your skills needs – closing gaps and building career pathways that retain your best people.

A breakdown of apprenticeship funding

Whether you are a levy paying organisation or an SME, apprenticeship funding is available up to the relevant funding band maximum.

FUNDING OVERVIEW

SME organisation (below £3 million wage bill)

From September 2026, government funding covers 100% of apprenticeship training costs for apprentices under 25 – and 95% for those 25 and over.



For more information on apprenticeship funding incentives for SMEs, scan the QR code to download our free guide.

Levy Paying organisation (above £3 million wage bill)

Government funding covers 100% of apprenticeship training costs up to your levy maximum



For more information on how to make the most of your levy funding, scan the QR code to download our free levy health check.

Large companies can transfer unused levy funding directly to SMEs to cover their apprenticeship training costs in full.

Apprenticeships at Northeastern University London

4 days a week at your organisation
+ 1 academic study day a week

Primarily online + multiple cohort dates across the year (Jan, April, October)

At Northeastern University London, we flexibly deliver a wide range of degree apprenticeships – including Data Scientist, Digital and Technology Solutions Professional, Project Manager, Scientist (Biological Scientist) and Transport Planner. For employers seeking something shorter, we also offer standalone AI Leadership apprenticeship units.

Whether you're looking to build technical skills, leadership capabilities, or industry-specific expertise, we work with you to develop people around your exact business needs. The result: employees who grow with you, see a future, and stay.

Spotlight Story: Victoria Sinel, IBM, Artificial Intelligence (AI) Data Specialist degree apprentice

Victoria joined IBM straight from secondary school without a technical background, earning two promotions to Senior Consultant across her degree apprenticeship and was named Woman of the Year (Tech & Consultancy category) at the 2025 Women in Tech Excellence Awards.

“My university study at Northeastern University London has provided me with a strong foundation, allowing me to apply theoretical knowledge to my day-to-day tasks effectively, working and adding value in an area I have a real passion for. Through my apprenticeship, I developed strong skills in data engineering and applied machine learning using Python and SQL, which I have directly applied in my role to build and optimise data pipelines and develop AI solutions that support critical decision-making for my clients. Constantly learning new skills has kept me motivated and excited about the ever-evolving field of AI.”



Next intake: October 2026 | Closing date: 28 August 2026



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Towering

The Tower of London, which welcomes around three million visitors each year in 2024, topped a recent ranking of castles across England based on how closely they reflect their original medieval condition.

The study, conducted by PBSR CO, examined castles across England, assessing how much of their original stonework, structure and layout has survived.

While sites across the country made the list, London took the top spot, highlighting how one of the world's busiest cities still offers one of the most immersive connections to medieval Britain.

Top 10 castles for an authentic medieval experience:

Rank	Castle Name	Region
1	Tower of London	Greater London
2	Colchester Castle	Essex
3	Aydon Castle	Northumberland
4	Callaly Castle	Northumberland
5	Stokesay Castle	Shropshire
6	Dover Castle	Kent
7	Armthwaite Castle	Cumbria
8	Borwick Hall	Lancashire
9	Branthwaite Hall	Cumbria
10	Broughton Tower	Lancashire

What sets these sites apart is not just how they look, but what remains beneath visitors' feet.

Across many of the ranked castles, the surfaces people walk on today are the same ones laid centuries ago. Rather than reconstructed pathways or modern replacements, these are original materials shaped by time, weather and generations of footsteps.

Interacting

Alex Essex, outdoor paving specialist comments: "What's remarkable about these castles is that the stone underfoot was never designed with modern longevity standards, yet it has



lasted for hundreds of years. Medieval builders worked with local materials and techniques that prioritised durability in a very practical sense. Over time, those surfaces have been shaped by thousands of footsteps, weather, and settlement. That wear is part of the story. When people walk across these stones today, they're not just visiting history, they're physically interacting with it in exactly the same way people did centuries ago."

At the heart of the Tower of London stands the White Tower, built by William the Conqueror in the 11th century. Nearly a millennium on, large parts of the original stonework remain untouched.

The findings highlight a shift away from heavily restored attractions, instead shining a light on places where the medieval past still exists in its original form. And at the top of that list, London leads the way.

www.patioblackspotremoval.com

The Knowledge

LBM's test of what readers know about London

- 1 Which company was the soft drinks supplier and sponsor of the 1851 Great Exhibition in Hyde Park?
- 2 Millbank Tower on the north bank of the Thames became the tallest building in London in 1963. Which building did it surpass?
- 3 Which north London band was responsible for the classic pop song *Waterloo Sunset*?
- 4 Sister and brother Lauren and Reece James both play for which London football club?
- 5 Which French impressionist created a series of paintings of the Houses of Parliament?
- 6 Who founded the Metropolitan Police?
- 7 Which Communist head of state was entertained in London by the Duke of Edinburgh and Sir Winston Churchill when on a 'private but official' visit?
- 8 In 1735 Sir Robert Walpole moved into a London residence. Which one?
- 9 The capital of a Canadian province and a north London suburb share the same name. What is it?
- 10 Which London school did Reform Party leader Nigel Farage MP attend?



Find the answers on page 65

SPONSORED COLUMN

Carrying an injury – what the World Cup can teach London businesses

If you have watched any of this summer's World Cup, you will have seen the same scenario play out more than once. A key player picks up a knock. The manager has a decision to make. Rest them and lose a vital influence on the pitch. Play them and risk a poor performance, a worsening injury, or both. Behind that decision sits the team doctor and the physio, whose job is to give the manager the clearest possible picture of what the player can actually do, and at what risk.

The same situation arises in every London business, week in and week out. An employee is unwell, recovering from surgery, managing a long-term condition or struggling with stress. They may still be turning up. They may be performing at sixty per cent. The manager faces the same question the international coach faces – can this person really play, and if so, how?

The difference is that international squads have medical support sitting on the bench. Most SMEs do not. Capability decisions are made on the basis of a brief fit note, a Google search, or a worried conversation with HR – and the result is too often the same: an employee pushed to perform when they should be recovering, or signed off entirely when a brief adjustment could have kept them productive.

In my previous columns I have written about the costs of workplace ill

health, the early signs of burnout, and the value of structured absence management. The thread running through all of them is the same. Good occupational health input gives employers something they cannot easily get elsewhere – a clear, clinically informed view of what an employee can reasonably do, and what the business needs to consider in supporting them.

If a member of your team is carrying something – whether that is a long-term condition, a recent diagnosis, or simply a pattern of absences that does not quite add up – get in touch at www.artensiamedical.com. A short, structured assessment often makes all the difference between months of disruption and a decision you can stand behind.



Dr Christopher Levy is an occupational health doctor and founder of Artensia Medical Services, providing pragmatic workplace health support for London businesses.

www.artensiamedical.com



Innovations in London's traffic management

On 3 August 1926, Britain's first electric traffic lights were installed at Piccadilly in London's West End. They featured red, amber and green commands, a major advance in traffic management

The world's first traffic lights had been placed in Parliament Square in December 1868. The intention was to make a highly dangerous junction safer after two MPs were seriously injured and a policeman killed.

Semaphore paddles

The equipment was invented by John Peake Knight, a railway manager and inventor. His traffic lights operated on a red-green light system, similar to that already used on the railways. They were located 20 feet (six metres) above the road but needed a policeman to operate them.

The traffic lights were gas-powered. As gas lights are difficult to see in daylight, semaphore paddles were added to the top. When these were lowered to 45 degrees, the traffic could flow. When raised, the traffic was meant to stop so pedestrians could cross safely.

Despite some initial success, many drivers did not understand what the angled semaphore blades indicated. Others ignored them. The technology was poor and the lights often broke down. In January 1869, an explosion occurred at the base of the semaphore. It was caused by a gas leak and the police operator's face was badly burned. After repeated failure to work, the lights were removed in late 1869. They did not return to London until 1926.



Electric

In 1926, a manually operated set of three-colour (red, amber and green) electric traffic lights was installed on an island at the junction between Piccadilly and St James' Street. These lights were operated by policemen using switches. The policemen worked from a glass-enclosed cabin at the junction. They would blow a whistle and press buttons to change the colours of the lights. In total, eight sets of traffic lights were installed along the stretch of Piccadilly between St James' Street and Clarges Street to regulate the traffic flow. They formed part of a major remodelling of Piccadilly to promote road safety.

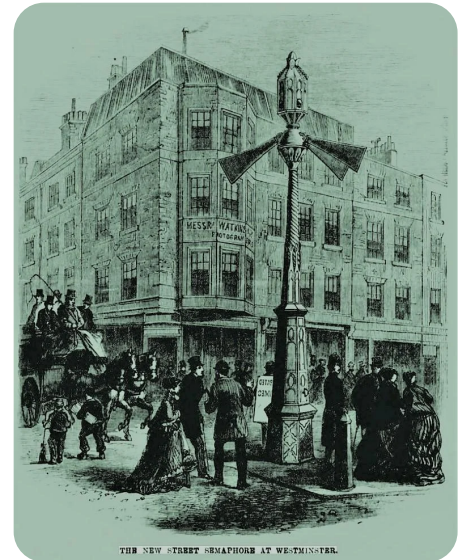
Automatic

It wasn't until 1937 that the first fully automatic electric traffic lights were installed at Piccadilly Circus. They were referred to as 'robot traffic lights', with the first one fondly named 'Little Eva'. A large crowd of people gathered at Piccadilly Circus to watch the then Minister of Transport, Wilfrid Ashley, switching on the first robot lights.

These electric traffic lights were vehicle-actuated, which meant they allowed signals to respond automatically to traffic volumes – they did not run on a fixed timer.

Today it is estimated that there are over 33,000 sets of traffic lights in the UK, roughly 6,000 of which are in Greater London.

In 1969, Pelican crossings came to the UK. These light-controlled crossings used a timer system to allow pedestrians to stop traffic on demand. Puffin crossings arrived in 1992. They use sensors, not timers, to adjust crossing times for pedestrians.



The Westminister street semaphore, from the Illustrated Times, 16 January 1869. Copyright the British Library Board via the British Newspaper Archive.

Roundabout

Electric traffic lights were the second innovation in London's traffic management in 1926. The first one-way roundabout went into operation at Piccadilly Circus on 19 July that year. Intended to manage London's increasing traffic, the system required vehicles to move in a single direction around a circle to improve the flow of vehicles coming from Shaftesbury Avenue, Regent Street and Piccadilly.

Other examples of early 'gyratory' systems also introduced in 1926 included Aldwych, Parliament Square, Hyde Park Corner and Leicester Square. There was no 'give way' to drivers already on the roundabout. Instead, approaching drivers had priority. The result was often gridlock. It wasn't until 1966 before it became a requirement for approaching drivers to give way to those vehicles already on the roundabout.

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





ABA spotlight – Priyank Lakhia

LCCI's Asian Business Association (ABA) is one of the most active groups in membership, owing to the vibrant nature of its participants such as Priyank Lakhia, founder of the 5Bay Group, an independent property advisory firm

Tell our readers about your company

We advise clients on real estate matters across central London.

We noticed a gap in the market where families and investors from overseas required advice that was transparent and worked in their interest. This was the start, and we have grown in leaps and bounds through the trust of our clients and partners.

What distinguishes us is our ability to think across asset classes, keeping a client's interest at heart during every stage.

What lessons have you learned in achieving your success and what advice would you give a current start-up or would-be entrepreneur?

As a first-generation entrepreneur, I have learnt multiple lessons on our journey of building this company.

I would always advise anyone running their own business to not focus on the result or outcome but ensure that they focus on the work – results could be either way but you should be happy with your work.

Reputation is your only real asset in the early years and it compounds faster than any investment you can make. Every transaction, every interaction is either building it or eroding it.

What changes in law or regulation (or other government policy changes) would you encourage to help the UK achieve the growth it needs?

While it's easy to blame any government for the economy, it's been a situation that has been brewing for some years and isn't an easy fix. With



that backdrop, any balanced approach to ease taxation by bringing in some incentives for investment would benefit. The property industry could definitely get some momentum if there were reforms with the Stamp Duty Land Tax.

How do you view London's role in its contribution to the UK, economically, culturally or any other way?

There isn't any other city that can offer so much in history, education, culture and business. This is why people from around the globe continue to either travel to or live in London.

London's ability to attract the best talent in the world creates for the rest of the country as it is seen as a multiplier and enabler in the larger context.

www.5baygroup.com



Flowery feast for the eyes

The Chelsea Flower Show – or RHS Chelsea Flower Show to give it its full title – has been a fixture in London’s summer diary since 1913. Set in the grounds of the Chelsea Hospital on the banks of the Thames, it is undoubtedly the world’s most famous event of its kind and aims to inspire, educate and excite visitors about horticulture.

Sunny

For those not fortunate enough to get tickets there is a feast for the eyes in the shops and buildings around Sloane Square, the nearest tube station for the show, as LBM photographers discovered on a sunny May day.



Bollywood in Leicester Square

The *Scenes in the Square* trail LBM has featured so far have been icons of the British movie scene namely *Mary Poppins*, *Harry Potter* and *Bridget Jones*.

Timeless

The popularity of Indian film stars though is on a different scale and in 2025 a statue of Shah Rukh Khan

and Kajol was erected to mark the 30th anniversary of the film *Dilwale Dulhania Le Jayenge*. It has been described as seminal and is known for its “timeless romance, vibrant music and cultural impact.”

The statue immortalises the on-screen pair in a dance pose from the film.

Managing workplace commuting for benefits across the board

Improving efficiency, ESG performance, cost control and employee experience through sustainable commuting

Business leaders are under growing pressure to do more with less. Reduce costs, improve employee experience, meet sustainability goals, optimise workplace operations, and demonstrate measurable progress - often with the same resources and teams.

What if one smart move could help address these challenges across the board?

For many organisations, employee commuting is still an underused opportunity. Parking and EV charging in particular are among the most visible workplace resources, yet they are often managed in isolation. This can lead to inefficiency, unnecessary administration, and frustration for employees. Managed strategically, however, they become a lever for improving operations, experience, and sustainability outcomes at the same time.

Turning workplace resources into strategic value

KINTO Join sustainable commuting

platform brings parking, EV charging management, and commuting insights into one connected system - helping organisations turn everyday workplace logistics into measurable business value.

Benefits across HR, Facilities and Sustainability

The benefits extend across the organisation.

HR teams improve employee experience through fair, transparent access to workplace resources. Facilities teams reduce administrative effort while improving utilisation of limited space. Sustainability teams gain reliable data to support lower-carbon commuting choices and strengthen reporting. Leadership gains clearer visibility over how resources are used and where improvements can be made.

From silos to shared outcomes

The platform helps break down silos between functions. Instead of HR, Facilities,

and Sustainability working toward separate objectives, commuting becomes a shared focus supported by consistent data and aligned decision-making.

Fairness and transparency are central. Intelligent allocation and booking tools ensure parking and charging points are distributed efficiently and equitably, reducing friction while maximising capacity.

As workplaces evolve, organisations need solutions that deliver value across multiple priorities, not just isolated gains. By rethinking commuting, businesses can improve efficiency, support sustainability goals, strengthen employee satisfaction, and make better decisions based on real data.

Discover the impact

Discover how smarter workplace commuting can deliver benefits across your organisation.

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ONE SMART MOVE. BENEFITS ACROSS THE BOARD.

- ✔ Improve employee experience
- ✔ Optimise parking
- ✔ Support sustainability goals

ALL WITH ONE SOLUTION



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UK and Gulf strike multi-billion-pound trade deal

The UK could see a boost to growth and higher wages for decades to come after becoming the first G7 country to secure a trade deal with the Gulf Cooperation Council (GCC) in May



The deal reflects the UK's long-term cooperation with its Gulf partners – Bahrain, Kuwait, Oman, Qatar, Saudi Arabia and UAE – and a shared commitment to open trade, mutual prosperity, and long-term economic success.

Expand

An estimated £580 million in duties a year will be removed once the agreement is fully implemented, with

£360 million worth of this to be removed on day one of the agreement entering into force. This is in addition to renewed certainty for services firms, making it easier for UK companies to expand and partner in the Gulf, and supporting high quality jobs for years to come.



Business and Trade Secretary Peter Kyle

Tariff-free

Many sectors including the food and drink sector are set to benefit from the deal. UK exports of cereals, cheddar cheese, chocolate and butter are just a few of the goods expected to become tariff-free, supporting British industry to grow.

The agreement marks a fifth agreement following major deals with India, the US, the EU and South Korea, as the government strives to deliver the certainty and stability that businesses need to grow in tough times.

Critical

Business and Trade Secretary Peter Kyle said that at a time of increased instability, the deal gave UK exporters “the certainty they need to plan ahead and reinforcing the strength and stability of the UK’s trading relationship with the Gulf at a critical moment.

Competitive edge

“The UK autos industry alongside high street names like Holland & Barrett stand to gain significantly from the deal, through tariff reductions, stronger intellectual property protections and simplified customs processes. By reducing the burdens that create barriers to trade, it will give UK businesses a competitive edge.”

Global Britain

Speakers at the Global Britain Trade Expo at the QEII Centre in Westminster did what they could to talk up the UK's economic importance on the world stage. There were references to its position as the fifth largest trader in the world and fourth largest manufacturer in Europe. Moreover, the audience learned that 70 per cent of world trade was conducted under English law; and that the language we were speaking is the *lingua franca* of international trade.



in recent times while UNCTAD forecasts were anticipating less than an immediately rosy future. More reason than for events such as this to remind business of the overseas trading opportunities and the support that is on hand to help companies negotiate choppy waters. LCCI were among the exhibitors alongside Made in Britain, the Chartered Institute of Export and International Trade, the Ambassador Partnership and many others.

Enlightening

What else could help companies who have been affected by the complexity of trading

arrangements since Brexit? Mitch Perks of the British Chambers of Commerce outlined the need to take compliance matters seriously while Daisy Cooper MP, deputy leader and Treasury spokesperson of the Liberal Democrats, considered the UK's relationship with the EU and its Customs Union. *Rejoin or Reimagine?* was the question she posed in her enlightening conversation with event master of ceremonies Matthew Stadlen.

Choppy waters

That is not say, speakers agreed, that trading conditions had not been difficult

Cutting the Brexit burden



On the 10th anniversary of Brexit, the British Chambers of Commerce (BCC) have called for a clear plan from government to ease the burdens it has placed on business

BCC research shows over half of UK exporters think the current trade deal with the EU is making it harder to export and the need for change is urgent. Only 16 per cent say the current deal is supporting them to grow. This has been a consistent picture since the BCC started to track the impact of the deal in 2021.

Aligning

The latest data also shows that three times as many exporters favour aligning with EU rules on products as don't:

- 55 per cent of UK exporters say this would help their business
- 18 per cent believe it would hinder growth
- There is also increasing concern among UK firms involved in European supply chains about the EU's Made in Europe agenda
- There are competing visions within the EU on its exact format, but a more

extreme version could have a chilling effect on cross-border trade

- New content rules on sourcing from within the EU could squeeze British firms out of supply chains as the United Kingdom is now a third-party country.

Other key issues for business that still need to be addressed include customs red tape, VAT complexity, business mobility, mutual recognition of professional qualifications, and increased cooperation on defence.

Complexity

BCC head of trade policy William Bain commented: "Businesses have been put through the wringer since Brexit, as the costs and complexity of trading with the EU have soared. There is insufficient recognition and debate over the damaging effect on trade and growth this has caused. The Office for Budget Responsibility

puts the long term hit to the UK's economic growth at four per cent.

Urgency

Bain said that there were many steps that could be taken to simplify trade and benefit both our economies. "But more urgency must be injected into the negotiations at the Leaders' Summit in July and it is vital that political instability is not allowed to waste this opportunity.

"Top of the list must be finalising what has already been agreed. The bigger prize must be an economic security deal that confirms the UK's involvement in EU supply chains and provides for closer defence cooperation."

"These are the practical steps that can make a difference and ease the Brexit burden that firms have had to endure.

www.britishchambers.org.uk

The Brexit timeline

- The UK referendum on leaving the EU took place on June 23, 2016
- Article 50, the formal start of withdrawal negotiations was triggered on March 29, 2017
- The UK left the EU on January 31, 2020
- A transition period lasted until December 31, 2020 when the UK left the single market and customs union
- The Trade and Cooperation Agreement which governs UK/EU trade was agreed on December 24, 2020
- The UK's new trading relationship started on January 1, 2021 with full customs and regulatory checks on UK exports
- The UK introduced the first major controls on EU imports on January 31, 2024.



Why UK businesses must think global to stay competitive

| by Rahul Bakshi

For many UK businesses, growth strategies have traditionally focused on strengthening domestic operations before considering overseas expansion. However, the business landscape has changed significantly over the last few years. Rising operational costs, increased competition, supply chain disruptions, and changing consumer behaviour are forcing businesses to rethink how and where they grow. In today's environment, having a global outlook is no longer a luxury for large corporations alone; it is becoming increasingly important for SMEs and growing businesses across almost every sector.



businesses still hesitate when it comes to international expansion. Common concerns include unfamiliar regulations, sourcing challenges, cultural differences, taxation complexities, and uncertainty around entering new markets.

While these concerns are understandable, one of the most effective ways to overcome them is through direct industry engagement and participation in international trade platforms.

Trade exhibitions, buyer-seller meets, and B2B networking events continue to play a crucial role in helping businesses expand globally. These events are no longer just product showcases; they are strategic business development platforms where companies can meet buyers, distributors, sourcing agents, retailers, and industry stakeholders face-to-face. A well-structured exhibition significantly reduces the time and effort required to build international business relationships.

Face-to-face interaction remains one of the strongest foundations for global trade. Trust is extremely important in international business, and long-term partnerships are rarely built through emails and virtual meetings alone. Meeting potential partners in person creates confidence, transparency, and stronger commercial understanding.

Multicultural

The UK itself is uniquely positioned to strengthen its role in international trade. London remains one of the world's leading global business cities, attracting companies, investors, and buyers from every part of the world. The multicultural nature of the UK market also gives businesses a natural advantage when working across borders and understanding international consumer preferences.

At the same time, overseas companies increasingly view the UK as an important gateway to Europe and other international markets. This creates valuable opportunities

for collaboration between UK businesses and international suppliers, manufacturers, and exporters. Sectors such as apparel, textiles, sustainable products, home décor, lifestyle goods, and manufacturing are already seeing growing demand for cross-border partnerships and sourcing collaborations.

Innovation

Another important factor is innovation. Businesses that engage internationally are often exposed to new technologies, design trends, sourcing models, and operational practices that can improve their competitiveness. International exposure encourages businesses to adapt faster and think more strategically about long-term growth.

The future belongs to businesses that are willing to move beyond traditional boundaries and embrace international collaboration. Companies that remain focused only on domestic opportunities may find it increasingly difficult to compete in a rapidly changing global economy.

Better positioned

Going global is no longer simply an expansion strategy, it is becoming a necessary step towards long-term sustainability, resilience, and competitiveness. Businesses that combine strong local expertise with international vision, global partnerships, and active participation in trade ecosystems will be far better positioned to succeed over the next decade.

Rahul Bakshi is director of Global Trade Expo Ltd

www.globaltradeexpo.co.uk



Market saturation

One of the biggest challenges currently facing UK businesses is market saturation. In many industries, companies are competing for the same customer base, often resulting in pricing pressure and slower growth. Businesses that rely entirely on the local market are also more vulnerable to economic uncertainty, inflation, and changes in consumer spending patterns. Expanding internationally helps businesses diversify their opportunities, reduce dependency on a single market, and create new revenue streams.

Accessible

Global trade opportunities today are far more accessible than they were a decade ago. Improvements in logistics, digital communication, and international connectivity have made it easier for businesses of all sizes to explore overseas partnerships. Whether it is apparel, textiles, lifestyle products, technology, food, manufacturing, or professional services, international markets are actively looking for reliable business partners with quality products and strong service standards.

Complexities

Despite this opportunity, many UK



Ask the Expert:

Emily Prince

Emily Prince discusses the Government's Consultation on "A fairer end to relationships" and how these may affect unmarried couples.

The Government's recent consultation on the rights of cohabiting couples marks a significant step towards reforming an area of family law that many consider outdated. The consultation, launched on 5 June 2026 and running until 14 August 2026, seeks views on proposals designed to provide greater protection for unmarried couples when relationships end through separation or death.

Why is cohabitation law under review?

Despite cohabiting couples now representing the fastest-growing family type in the UK, the law has not kept pace with modern family life. Many people mistakenly believe that "common law marriage" gives them legal rights similar to those enjoyed by married couples. In reality, no such legal status exists.

When cohabiting relationships break down, financial claims are often limited and can depend on complex property and trust principles. This can leave one party, particularly a financially vulnerable partner, facing significant uncertainty and hardship.

What is the Government proposing?

The consultation is expected to consider a new legal framework that would provide certain financial protections for eligible cohabitants when relationships end.

Current proposals suggest that couples may qualify if they have lived together for at least three years or have a child together, provided

the court is satisfied that they were in an enduring family relationship.

The consultation is also expected to consider related issues, including financial remedies on divorce and the position of cohabitants when a partner dies without leaving a will.

What does this mean for cohabitation agreements?

Regardless of whether reforms are introduced, cohabitation agreements remain one of the most effective ways for unmarried couples to protect themselves and provide clarity about their financial arrangements.

A cohabitation agreement can set out how property, savings, debts and other assets will be owned during the relationship and dealt with if the relationship ends. It can also record contributions made by each party and help minimise disputes in the future.

Will cohabitation agreements still be necessary if the law changes?

Yes. Even if a new statutory framework is introduced, cohabitation agreements are likely to remain an important tool for couples who wish to define their own arrangements rather than rely on default legal provisions.

Just as pre-nuptial agreements continue to play an important role for married couples, cohabitation agreements can provide certainty and reduce the risk of litigation, ensuring both parties understand their financial position from the outset.

What should unmarried couples do now?

Couples who are living together, purchasing property jointly or making significant financial commitments should consider seeking legal advice about entering into a cohabitation agreement.

As cohabiting partners, we often refer clients who require cohabitation agreements to also review their wills with our Private Client department, as they would not otherwise automatically inherit from one another under the intestacy rules.

Conclusion

The Government's consultation represents a landmark moment in the ongoing debate around legal protection for unmarried couples. While the details of any future legislation remain to be seen, the direction of travel is clear: the law is beginning to recognise the realities of modern family life.

In the meantime, cohabitation agreements remain a practical way for couples who live together without marrying to set out their financial arrangements clearly. Taking advice early, ideally at the start of cohabitation or before making significant commitments, can help avoid uncertainty if circumstances change. Our team can support couples in preparing an agreement in a constructive and amicable way, helping both partners understand and protect their position by providing independent legal advice.

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



Amphlett Lissimore

SOLICITORS



Riots and celebrations

Peter Bishop's Paris diary

I took a taxi from Gare du Nord to ICC Paris in Trocadero where I was based for a couple of days in June to attend the latest meeting of the World ATA Carnet Council. That route to the banks of the Seine has increasingly been through cleaner air and lower noise levels. This has been due to the policies of former mayor Anne Hidalgo to transform Paris into a post-car city who, in her 12 years in charge, doubled the cycle network to rival that of Amsterdam.

Redevelopment

The new mayor, since elections in March, is Hidalgo's fellow socialist and former deputy Emmanuel Grégoire. During his campaign he advocated lower housing costs, increased adaptation of the city to climate change, and redevelopment of the banks of the river.

More elections to come. Next year French voters will choose a successor to Emmanuel Macron who will have completed the allowed two consecutive terms of office. No confirmed declarations have been made but a lot of people appear to be mulling it over, even former president François Hollande, a rare one-term president who was succeeded by Macron.



Digital

Hollande is a long shot but note his comment that how the French vote "will decide the future of Europe, and maybe even global stability." With Britain potentially aiming for closer ties with the EU, this may be of relevance in future relationships.

The Carnet Council featured 104 participants from 66 countries. This was a bigger turnout than usual in the twice-yearly meetings for the reason that the ATA Carnet – in paper form since the 1960s – had taken a major step in going digital from 1 June. In just a few days since the launch date, the UK, EU, Norway and Switzerland had been successfully processing the new document. All countries in the scheme – there are over 80 of them – are due to fully transition to digital by the end of 2027.

Riots

On the sporting front, there were posters around the city celebrating Paris Saint-Germain's recent victory over Arsenal in the Champions League final held in Budapest. No luck for the Brits either in the French Open tennis tournament, with no men or women able to get past the second round. It was interesting to note however that while the French capital was the scene of riots with Parisian football supporters battling the gendarmerie, north London (see page 17) was a riot of celebration for Arsenal fans.

Infrastructure

Heading home after the Council meeting, I took a roundabout route on the Paris Metro back to Gare du Nord. Quite a roundabout route in fact, the reason being I wanted to see the new station of Villejuif Gustave Roussy, designed by architect Dominique Perrault and described as "a shimmering lattice



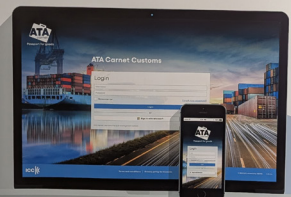
of escalators beneath a circular glass skylight." It is situated south of the 13th arrondissement and is part of a major development of the Paris tube lines with nearly 70 new stations and 120 extra lines of track. With an estimated budget of under £50 million, the development looks like good value. However, as we have seen with Crossrail 2, much can go wrong with such infrastructure projects.



Passport for goods

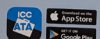
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with dedicated tools
for holders and Customs



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Download the App



The transformation of trade finance

Muzaffer Suat Uktu on a new approach built on trust, speed, and transparency – and Türkiye's strategic role on the world stage

Global trade has been undergoing a structural transformation in recent years. As supply chains are being reconfigured, regionalisation accelerates, and new trade corridors emerge, the need for financial infrastructures to evolve with the same level of speed and flexibility has become inevitable. For companies operating across emerging markets in particular, trade finance is no longer merely a funding tool; it has become a strategic enabler that provides trust, speed, and transparency.



and economic position, serves as a key bridge between Europe, the Middle East, and Africa. The growing trade volume across the Türkiye–MENA–Africa corridor further underscores the importance of regional financial integration. However, fully unlocking this potential requires not only strong physical connectivity but also robust and reliable

financial infrastructures. In this regard, international banking plays a pivotal role by enabling secure and compliant financial flows across diverse markets, thereby supporting the sustainability of trade.

Regulation and transparency have also become indispensable pillars of this new era. Increasing global compliance requirements necessitate that financial institutions maintain strong command over both local and international regulatory frameworks. At the same time, clients are demanding greater transparency, traceability, and auditability in their transactions. In response, technology-driven monitoring and reporting systems are playing an increasingly vital role in establishing trust within trade finance.

Accelerator

Digitalisation stands out as a key

accelerator of this transformation. The migration of operational processes into digital environments reduces transaction times, minimises errors, and enhances the overall user experience. However, the true differentiator lies in combining technological capabilities with deep regional expertise. Each market has its own unique dynamics, regulatory landscape, and ways of doing business. Therefore, a balanced integration of local insight and a global perspective is essential in international banking.

Confidence

Today, the role of banks is evolving beyond that of 'providers' into 'strategic enablers of trade.' Through secure payment infrastructures, strong correspondent banking networks, and regulatory-compliant frameworks, companies are empowered to expand into new markets with greater confidence.

Ultimately, the key question in trade finance is no longer: 'which markets to enter?' but rather: 'how to operate in these markets in a secure, fast, and transparent manner.' The answer lies in a strong financial ecosystem and a well-structured international banking approach.

Muzaffer Suat Uktu is executive vice president – international banking at Aktif Bank

www.aktifbank.com.tr

Trusted partners

Traditional trade finance models often struggle to meet the expectations of today's business environment due to complex processes, manual operations, and limited visibility. As companies expand into new markets, they prioritise not only access to financing but also transaction security, counterparty risk management, and regulatory compliance. In this context, the role of financial institutions is evolving beyond that of transaction providers into trusted partners that facilitate and secure trade.

Predictable

Secure payment infrastructures play a critical role in this transformation. Ensuring documented and traceable bank-to-bank payment flows significantly mitigates risks for both exporters and importers. Beyond accelerating transactions, such structures enhance financial transparency and support the sustainability of commercial relationships. With secure payment mechanisms in place, companies are better positioned to grow in new markets in a controlled and predictable manner.

Bridge

Türkiye, with its strategic geographic



Strengthening the UK-India relationship

The annual India Week® at the end of May saw more than 1,600 people from nearly a dozen countries attend nine sold-out events across London, with leading policy, journalism, business and film figures attending.

Global

This year's series of events included several new initiatives including one which facilitated global franchises to come to India in conjunction with Franchise India, and enabling export-orientated Indian businesses to find UK distributors.

Speakers and attendees included veteran politician Sir Vince Cable, Michelin-starred chef Atul Kochhar, film producer Monisha Advani, music producer Rishi Rich, Cobra beer founder Lord Karan Bilimoria, LCCI chief executive Karim Fatehi OBE, and senior venture capitalists Raja Ganapathy and Stewart Langdon.

Boost

Some of the topics discussed at the flagship Ideas for India® conference, organised by think tank Bridge India, included India's place in a multipolar world, the country's relationship with its South Asian neighbourhood, stories from leading Indian founders taking India to the world, how Western media can better cover vernacular and local

stories in India, and how to boost UK-India film coproduction investments.



Several Indian-origin film makers from around the world were in attendance to raise finances for their upcoming feature film projects, in what is the UK's only dedicated film co-production market, called the Film Conclave.

Platform

Karim Fatehi OBE said at a joint reception at Trafalgar Square's Colonel Saab restaurant – see photos on page 65 – that India Week was “the leading platform for UK-India trade and investment.”

An exclusive black-tie dinner featured over 250 guests and honoured businessman Manish Tiwari from Here&Now 365 with an achievement in business award, and Poonam Sharma from Barclays Eagle Labs for her work bringing British South Asian entrepreneurs together, with the achievement in community service award.

Partners

Other partners of the week included global education provider Regent Group, blindness charity Operation Eyesight Universal and the Federation of Indian Exporting Organisations, part of India's Ministry of Commerce.

Geopolitical reality

Curator of India Week Pratik Dattani – who heads up Bridge India – said: “In a difficult geopolitical reality, the role of India on the global stage is changing. India Week is the leading series of events, to bring India to the world. Our conversations extend across film, literature, journalism, business and public policy.”

Focus

One of the event's supporters, entrepreneur Sukhpal Ahluwalia, said: “India Week plays an important role in strengthening the relationship between the UK and India, not just commercially, but culturally and entrepreneurially too. As I spend more time on the ground in India over the coming years, supporting stronger cross-border relationships, businesses and opportunities will become an even bigger focus for me”.

The largest, independently-organised UK-India series of conferences concluded with blockbuster sessions with some of India's leading journalists, assembled for the first time in London, at private members' club The Conduit.

www.bridgeindia.org.uk

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A dedicated property manager: Every client we work with is assigned a dedicated property manager who works closely with you, listens to your feedback and plans for future works.

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Email: carly@harringtongreen.co.uk
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Crisis? What crisis?

Between escalating geopolitical disruption, 24-hour news cycles and the rise of AI-fuelled disinformation and misinformation, a single misjudged quote, video clip or tweet can destroy a painstakingly built reputation in seconds.

The Crisis Casebook is a handbook for managing such corporate emergencies. Through the lens of 100 headline-making business, celebrity and political crises, the book offers lessons on how – and how not – to manage a crisis situation, as told through the crises faced by global brands such as Apple, Google, the Royal Family, and even Taylor Swift.

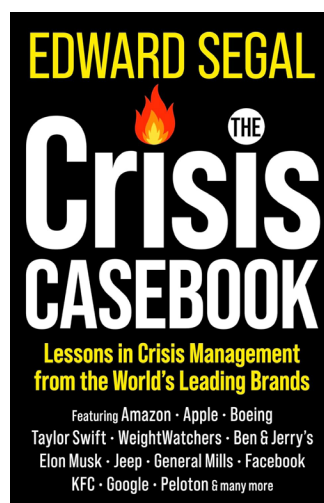
In his book crisis management expert Edward Segal distils over three decades of on-the-ground experience advising over 500 organisations into a powerful, practical guide to help prevent and manage any crisis.

It covers:

- Best practices for communicating about a crisis with internal and external stakeholders.
- What to do in the first minutes and hours of a crisis.
- How to build robust crisis management plans that enable businesses to respond immediately to disasters, scandals, and other emergencies.
- The tools and resources every organisation should have in its crisis toolkit
- How to avoid crisis management mistakes that can cause irreparable damage to your company's reputation, profits, and future.

Dilemmas

Not at the crisis level perhaps but potentially contributing factors is the need to get things right in the workplace. Anne-Maartje Oud, founder of Amsterdam-based The Behaviour Company, has looked at



35 real-life workplace dilemmas and gives readers her advice on how to deal with them. The issues are grouped under five headings: self-development; communication; working with others; leadership and difficult situations. The questions include the apparently benign (where to put your hands when making a presentation) to the clearly potentially serious (how to de-escalate a

"Must-read from the queen of dealing with difficult conversations."
Joe Navarro, author of *Be Exceptional*

WHAT TO DO IF...?

How to handle any situation at work and come out winning

Anne-Maartje Oud

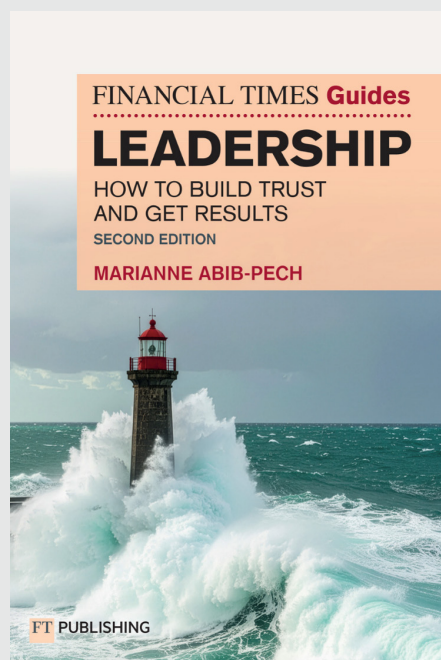


situation). Read it and you'll be able to deal with many situations that you may not have realised would be a challenge.

The Crisis Casebook: Lessons in Crisis Management from the World's Leading Brands
Author: Edward Segal
Published by John Murray Business

What to do if ...?
Author: Anne-Maartje Oud
Published by Kogan Page

Leading the way



How to build trust and get results is the sub-title of the second edition of the FT Guide to Leadership by Marianne Abib-Pech. It is not just an update but a complete re-articulation of what leadership means in a world that is accelerating, fragmenting, and reforming all at once. It is a book that feels crafted for right now – for the leader navigating AI disruption, geopolitical uncertainty, hybrid cultures, shifting expectations, and the profound human need for trust and meaning. With thought-provoking exercises and action points throughout, plus handy chapter summaries for when you need to access information, this book is a

roadmap to becoming a great leader. It includes:

- What good leadership looks like
- How to build your own leadership style
- Techniques to lead and influence others
- How to build and execute your vision
- How to master key accelerators for modern leadership: neuroscience and artificial intelligence.

The FT Guide to Leadership (second edition)

Author: Marianne Abib-Pech
Published by FT Publishing

The businesses that win aren't building more. They're building what matters

| by Julie-Laure Mikulskis



“Every senior leader I speak to right now is hearing the same thing. AI will transform your business. Modernise or get left behind. Move faster. Adopt more. The organisations getting results know which problems to solve first and where AI makes a difference.

AI is just the latest version of a pattern we have seen play out for years. Here is what happens in most organisations. Someone senior identifies a real problem, gets budget for a technology solution, and hands it off. Six months later, the thing that gets delivered works – technically. But nobody uses it properly, the business case disappears, and the next budget cycle starts the whole conversation again. The technology was never the issue. The issue was that nobody joined up the thinking between what the business needed, what users would actually adopt, and what got built.

The real problem is not what you build. It is how you decide what to build.

The engineering is rarely where it falls down. What kills most digital programmes is that nobody asked the right questions early enough. Too few starts by asking what success looks like for the people who will actually use it, what the business needs to be true in twelve months, and whether anyone

is bringing product thinking and design judgement into the room alongside the engineers.

My company works with organisations across fintech, energy, healthcare, and media. The ones that get the best return on their technology investment refuse to separate strategy from execution. They do not want one firm to advise and another to build. They want a partner who can think with them and then go and ship what gets decided.

That combination is harder to find than it should be. Most engineering consultancies do not employ designers. Most design agencies cannot ship production software. Strategy firms advise and leave. We sit in the gap: designers working alongside engineers, with product thinking built into every engagement, not bolted on afterwards.

Client relationships

Our longest client relationships run past two and a half years, and each piece of work reveals the next opportunity. When you bring product thinking, design, and engineering together in one team, you stop delivering features nobody asked for and start delivering outcomes the business can actually measure.

My company has helped media businesses consolidate dozens of publications onto a single platform. We worked with energy companies to build tools that put households in genuine control of their bills. We have partnered with research organisations to build secure platforms that are accelerating the path to treating disease. Different sectors, different problems, same principle: get the focus right and the technology follows.

AI played a role in each of those, but it was never the starting point.

AI without judgement is just noise

AI runs through everything my

company does. Not because it is fashionable but because we know our clients' problems well enough to see where it genuinely helps and where it would just get in the way. Anyone can adopt AI. Knowing where to point it is the hard part.

“AI runs through everything my company does. Not because it is fashionable but because we know our clients' problems well enough to see where it genuinely helps and where it would just get in the way. Anyone can adopt AI. Knowing where to point it is the hard part.

”

Before your next technology investment

Do you have a partner who brings strategic perspective alongside capability? Can they design, build, and iterate in one relationship? And will they still be there in two years, compounding value rather than closing a project? ”

Julie-Laure Mikulskis is chief operating officer of YLD

www.yld.com



AI can give healthcare clinicians their time back

| by Siraj Alimohamed

“Imagine a clinician who walks into every shift with enough time and information to genuinely focus on her patients. She is not chasing paperwork. She is not piecing together a clinical picture from four systems that refuse to communicate. She is doing what she has been trained to do and what she really wanted to do in life. That vision is not a distant ambition. With AI built around clinical intent, it is becoming a practical reality, and we are closer than most people realise.”



Structural problem

Healthcare has accumulated an enormous administrative burden over decades of digitisation that prioritised compliance over care. The result is that brilliant, experienced clinicians now spend a significant share of every shift on documentation and data retrieval rather than with patients. It is a structural problem and it compounds every day.

Layers

AI changes that equation, and it does so across three interconnected layers.

The first is **time**. AI-assisted documentation handles the write-up while the clinician focuses on the conversation. Intelligent processing reads a referral letter, extracts what matters, and routes it without manual re-entry. As a result, we are not just becoming more efficient, but able to play more meaningful roles. When I speak with healthcare leaders, the question I hear most often is not about

technology. It is: how do I give my people their time back? That is the right question, and AI has established itself well enough in the industry to help make this a reality.

The second layer is **continuity**. The most vulnerable moment in a patient's care is the space between appointments. A dose is missed, a symptom emerges, a small concern goes unvoiced until it becomes a significant one. AI-powered patient engagement tools close that gap – following up after procedures, surfacing concerns early, and keeping the care relationship alive long after the clinic door closes. This is care that used to be out of reach at scale. Now it is not.

The third layer is **foresight**: chronic disease platforms monitoring patients in near real time; knowledge systems connecting data across an entire health ecosystem to reveal patterns no individual clinician could detect alone; AI that moves from reacting to anticipating. Every hospitalisation avoided because a risk was caught three months earlier is a human story, not just a statistic.

Principles

Two foundational principles make this work in practice.

Context engineering: the discipline of giving AI the right clinical, operational and governance context to work within. It connects patient records, care pathways, protocols, governance rules and human oversight into a coherent whole, so the system reasons from a patient's real situation rather than

generic plausibility. Without it, AI can sound authoritative and still mislead. With it, clinicians get intelligence that is grounded enough to trust and act on.

Deployment: where the AI actually runs. For most healthcare organisations, cloud is a secure, scalable and well-governed home, and the major providers now meet the standards clinical data demands. For those with specific data residency, sovereignty or governance obligations, on-premises AI is the alternative route: the same intelligence inside a controlled environment, with sensitive clinical data kept close. The point is not cloud against on-premises. It is matching where the system runs to the obligations the organisation carries, so governance never becomes the reason good care fails to reach a patient.

Clinical intent

The healthcare AI conversation has often focused on what is futuristic or speculative. What I find more compelling are those solutions that are already working, quietly, in systems that have committed to building with genuine clinical intent. We are giving more time back to the healthcare professions, staying in touch with patients between appointments and surfacing risks much before they become crises.

Every hour AI saves a clinician is an hour with a patient. Every risk surfaced earlier is a hospitalisation that never happens. That is not automation for its own sake. That is healthcare becoming more human, and it is the version I am building towards every day. ”

Siraj Alimohamed is global head – data and AI at Experion Technologies

www.experionglobal.com

Building resilience into private 5G networks

by Grant Holman

Private 5G is revolutionising business connectivity. It offers high-speed, low latency solutions improving real-time communication to enable seamless private connectivity. It is a trend that is only set to grow over the next 10 years with predictions of an 80 per cent compound annual growth rate for the technology between 2026 and 2035.



A dedicated space, it means devices no longer compete for airspace making private 5G a reliable and stable solution for many applications including real-time systems such as CCTV, automation and robotics.

Sprawling campuses can stay connected across multiple buildings and it provides seamless connectivity for multiple devices reducing interference even across complex terrains.

Getting the most out of private 5G is about more than just speed though with security, coverage and resilience needing to be factored in from the start.

Built-in security

Extra layers such as firewalls, network segmentation, access controls, and monitoring tools protect sensitive operations and data.

For the most critical and security dependent of networks creating a firewall between the Core and the WAN is often a great way to offer an enhanced layer of security.

No two solutions are the same

Factors such as indoor, outdoor or hybrid environments can determine the suitable frequency band as well as

current infrastructure and surrounding building materials.

Reinforced walls and structures can interfere with signal strength. Understanding the fabric of a building and the right frequency band and devices to use to overcome challenges will help to eradicate dead spots.

To get the best from a network correct planning, site surveys and design are essential.

Network slicing

One of 5G's most powerful features network slicing allows spectrum to be portioned into different sections which can then be separately encrypted and password protected. Instead of physically dividing the spectrum, slicing creates virtual 'lanes' with dedicated performance, security and priority. This not only allows businesses to offer varying levels of access but can build in added resilience. Separate spectrum can be apportioned to public, staff and security access with different encrypted passwords to protect data and usage.

This ensures that critical applications always get the bandwidth and low latency they need, even during periods of high network activity

Critical communication

Mission Critical Push to Talk supports instant voice calls, multimedia sharing and location tracking without compromising data privacy. With cyber-attacks continuing to target legacy communication systems, 5G enabled push to talk is all shared within a secure, encrypted network. Available between private

5G networks it also offers greater geographical reach.

Back-up systems

A robust private 5G network includes redundant core network components, additional connectivity options such as fibre or cellular as well as backup power systems. No matter how secure your network, all systems suffer from points of failure so understanding those and building in robust back-up solutions will ensure a continuous service no matter what goes wrong.

Secure solution

By the nature of its dedicated spectrum private 5G is a more secure solution than public or traditional wireless networks. Devices use SIM or eSIM authentication before connecting, and all data is encrypted across the network. It is also Ofcom licensed and regulated offering added peace of mind.

However, like with most technology decisions, planning and design have a huge influence on the end result. Clear decision making from the start helps to build in applications that get the very most out of your technology.

Grant Holman is senior account director at TrellisWorks

www.trellisworks.co.uk



The intelligence revolution

| James Gibbons on redefining lead generation in the post-digital era

“For decades, lead generation in London’s competitive B2B landscape followed a familiar, albeit exhausting, manual: bulk emails, cold calling, and the relentless pursuit of ‘volume’. But as we navigate 2026, the sheer noise of the digital marketplace has rendered these traditional methods nearly obsolete. Decision-makers are no longer just ‘busy’ – they are insulated by sophisticated filters and a profound fatigue for generic outreach.

My company has observed a seismic shift. The goal is no longer to find more leads; it is to find the right leads with surgical precision. This is where AI transcends being a buzzword and becomes the fundamental engine of modern business growth.

From ‘spray and pray to predictive precision

The most significant contribution of AI to lead generation is the move from reactive to predictive prospecting. Traditional CRM systems are historical; they tell you what happened. AI-driven systems tell you what is likely to happen.

By leveraging machine learning, businesses can now analyse vast datasets – from social media signals and hiring trends to technological shifts within a target company – to identify ‘intent’. We are moving toward a world where you don’t contact a prospect because they fit a demographic profile, but because their digital footprint suggests they are currently experiencing the specific pain point your service solves.



The Insight

AI doesn’t just automate the funnel; it curates it. It allows sales teams to stop acting like librarians and start acting like consultants.

Hyper-personalisation: the end of the template

We’ve all received ‘personalised’ emails where only our first name and company have been swapped out. In 2026, that isn’t personalisation – it’s a red flag for a lack of effort.

Generative AI has evolved to enable hyper-personalisation at scale. An AI agent can now research a prospect’s recent LinkedIn activity, read their latest annual report, and reference a specific challenge they mentioned in a podcast – all within seconds. When an AI crafts an opening line that demonstrates genuine context, the conversion rate doesn’t just tick upward; it multiplies.

However, the ‘thought leadership’ caveat is this: AI provides the data and the draft, but the human provides the soul. The most successful London firms are using AI to handle the 90 per cent of research and drafting, leaving the final 10 per cent for human nuance and emotional intelligence.

The rise of the autonomous SDR

We are seeing the emergence of the ‘autonomous sales development representative’. These AI agents can handle the initial ‘handshake’ phase of lead generation – answering FAQs, qualifying leads via chat, and booking

meetings directly into calendars – without human intervention.

This isn’t about replacing people; it’s about human liberation. By delegating the repetitive, high-rejection tasks of top-of-funnel qualifying to AI, your best sales talent is free to focus on what humans do best: building deep relationships, navigating complex stakeholder maps, and closing deals.

Ethical AI: the new trust frontier

As we embrace these tools, the London business community must lead on ethics. In an era of deepfakes and automated spam, transparency is the new currency. I believe that the future belongs to those who use AI to enhance the buyer’s journey, not to deceive them.

Data privacy (post-GDPR evolution) and the ethical sourcing of lead data are paramount. AI should be used to ensure your outreach is more relevant and less intrusive. If your AI helps you reach a prospect exactly when they need you, it’s a service. If it helps you spam them more efficiently, it’s a liability.

The revolution isn’t about the machines taking over; it’s about the machines making us better at being human – more informed, more relevant, and ultimately, more successful. ”

James Gibbons is managing director of Link Creator Limited

www.linkcreator.co.uk



Awaab's Law: Why Landlords Must Prepare Now

By Paul Bates, Managing Director of Cleankill Pest Control

Awaab's Law is set to transform landlord responsibilities across the UK housing sector, placing far greater emphasis on tenant safety, property standards and response times for hazards within homes.

Named after two-year-old Awaab Ishak, who died following prolonged exposure to mould in social housing, the legislation is being introduced in phases. The first phase, which came into force in October 2025, introduced strict deadlines for investigating and resolving dangerous damp and mould issues.

However, the next phase, due in October 2026, will significantly widen the scope of the law. Landlords and housing providers will also be required to respond quickly to hazards including pest infestations, fire and electrical risks, hygiene concerns, structural safety issues, and excess cold or heat where these threaten tenant wellbeing.

For landlords and property managers, this represents a major operational challenge and will require a far more proactive approach to property maintenance.

Pest infestations are increasingly recognised as a serious public health issue rather than simply a nuisance.



Rodents, cockroaches, flies and bed bugs can spread disease, damage property and negatively affect mental wellbeing. In many cases, infestations are also a sign of wider maintenance problems such as defective drainage, water ingress or poor waste management.

Under Awaab's Law, reactive property management will no longer be enough. Landlords will need clear reporting procedures, documented inspections and reliable contractor support to demonstrate that hazards are being addressed within required timescales.

Now is the time for landlords, housing associations and facilities management companies to review their procedures ahead of the 2026 and 2027 phases of

services will become increasingly important in demonstrating compliance and protecting tenants.

At Cleankill Pest Control, we are already supporting landlords and housing providers across the Thames Valley area with preventative pest management programmes designed to reduce risk, improve response times and help organisations prepare for the changes ahead.

For a free survey or cost comparison go to www.cleankill.co.uk or call **020 8668 5477** today





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Combatting cybercrime

I Your attackers may already be inside warns John McLoughlin

Most organisations still approach cyber security as if attackers are trying to 'hack in'. That mindset is outdated. Today's threat actors don't force entry. They log in, they enter through the front door using stolen credentials, reused passwords, compromised Microsoft 365 accounts, and unsuspecting employees who accidentally grant access without realising it.



by AI-generated content and automation that convincingly mimics legitimate communications.

How most attacks begin

What's more concerning is how simple most attacks begin:

- A phishing email is clicked
- A reused password is exposed
- A fake login page captures credentials
- A malicious browser extension gains access to sensitive data.

From there, attackers don't rush. They observe. They escalate privileges, identify critical systems and locate backups. They remain dormant for weeks before taking action. Many organisations only detect the breach when operations are already disrupted.

This is where traditional approaches fail. Too many businesses invest heavily in prevention while lacking visibility into what's happening inside their own environments. They trust perimeter defences but remain blind to suspicious activity within legitimate user sessions, cloud platforms and email systems.

Escalate

Modern cyber resilience is built on visibility, not assumption. Businesses need the ability to detect abnormal behaviour, identify compromised accounts and must monitor activity across identities, cloud environments and user interactions in real time. One missed alert or exposed credential can

escalate if you do not have the ability to see it and respond.

This shift is already underway. Industry analysts highlight a move toward proactive security where continuous monitoring and early detection take precedence over reactive only defence. The organisations that adapt will be the ones that maintain control when threats bypass traditional safeguards.

" Businesses need the ability to detect abnormal behaviour, identify compromised accounts and must monitor activity across identities, cloud environments and user interactions in real time.

”

Vulnerabilities

The uncomfortable reality is that many businesses already have attackers inside their environments long before they realise that anything has gone wrong. By the time ransomware halts operations or files are encrypted, the real damage is already done. Your data has been accessed, systems mapped and vulnerabilities identified.

Business continuity

Cyber security is not an IT issue. It's a business continuity issue. Every organisation today, whether in manufacturing, retail, professional services, healthcare, or anything, relies on digital systems to operate. When those systems fail, the business fails. The question is no longer if you will be targeted, but how well you can operate when your prevention strategy inevitably falls short.

And prevention does fall short. Cybercrime has evolved into a scalable, industrialised ecosystem. Attack tools, ransomware and phishing kits are readily available through subscription-style services. Even low-skilled actors can now launch sophisticated campaigns, enhanced

Bottom line

Cyber security today is not just about blocking attacks. It's about protecting your ability to operate, trade and maintain trust in a world where digital disruption is inevitable.

The bottom line is that every business is digital and every digital business is a target.

The organisations that succeed will be those that accept this reality and build resilience into their operations, not just their infrastructure.

John McLoughlin is chief executive of J2
www.j2mssp.com

Eight reasons law firms are losing clients

Des O'Connor argues that an AI marketing gap is silently costing UK law firms clients, revenue and reputation

“Right now, a prospective client is asking ChatGPT to recommend a solicitor in your practice area. Your firm is not in the answer. That is not a technology problem. It is a revenue problem. And it is one of eight gaps quietly draining instructions from firms that believe they are doing everything right.

1. Missed calls are missed revenue

Every unanswered call is an instruction your competitor is taking. Research of 1,200 law firms found 35 per cent of calls go unanswered during business hours. In my own survey of 100 UK lawyers, 80 per cent said an enquiry arriving before a bank holiday would not be followed up until Tuesday. AI-powered intake now qualifies enquiries and books consultations around the clock.

2. Response time is a competitive weapon

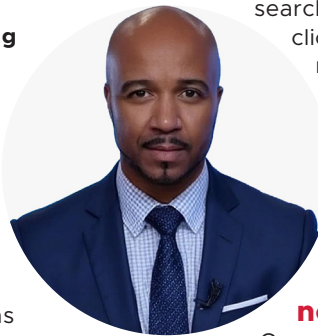
A firm responding within five minutes sees up to 400 per cent higher conversion than one responding within an hour. A delayed callback drives a 74 per cent drop-off rate. Today's client has compared three firms before contacting any of them. They are loyal to whoever calls back first.

3. Your website is losing clients before they call

Clients arrive having researched on ChatGPT or Gemini, accepting hallucinated information as legal fact. An AI avatar using the lawyer's real image and voice corrects this before they book: educating the visitor, qualifying the enquiry and generating a transcript. Informed clients. Focused consultations.

4. The search model that built your practice is breaking

In 2025, organic search fell eight per cent across the UK's largest law firms even as total visits rose. AI-driven search traffic jumped 310 per cent. Meanwhile 60 per cent of legal Google searches now end without a click. Firms that held their rankings saw enquiries fall anyway. Being cited inside AI-generated answers is what drives instructions now.



5. Video is a legal marketing superpower. Almost no firm uses it.

Google owns YouTube. YouTube citations in Google AI Overviews rose 25 per cent in Q1 2025 alone. A single video explaining a legal process builds trust and generates AI citations. AI tools produce professional branded videos from a script in under an hour. Most UK law firms have no video presence. That window will not stay open.

6. AI is already referring clients. Is it referring yours?

Over 55 per cent of UK consumers have used AI to research a legal question before contacting a solicitor. Prospective clients ask ChatGPT, Claude, Perplexity and Gemini which firm to instruct. Each platform recommends firms it treats as authoritative. For most UK firms, that recommendation goes to a competitor. Firms that build AI search authority in the next twelve months will be very difficult to displace.

7. Voice AI: the 24/7 receptionist most firms do not have

A missed call at 7pm on Friday is a missed client, a missed case and a missed referral. Voice AI agents answer calls, qualify leads and book consultations without staff involvement. One firm saw lead

capture rise from 20 per cent to 85 per cent and conversion from 10 per cent to 62 per cent. This is a commercial decision, not a technology experiment.

8. A published book repositions a senior lawyer permanently

For managing partners and practice directors, authority is everything. A published book generates media coverage, speaking invitations and referrals that bypass competitors. AI tools now allow senior lawyers to draft a full book in weeks rather than months. Authorship is the highest-leverage brand investment available.

First-mover advantage

The best lawyer does not always win the client. The most visible, most accessible and most responsive firm does. By the time a waiting firm sees the damage on its balance sheet, the firm that moved first will have built an authority advantage that is very expensive to close. ”

Des O'Connor is the author of the forthcoming *AI Marketing for Lawyers*. He is running AI workshops at LCCI from September 2026

www.AIMarketingForLawyers.com

AI MARKETING
FOR LAWYERS

Haven of wildlife one hour from Central London

I Vince Burke visits Elmley Nature Reserve

Elmley Nature Reserve is a wonderful haven of wildlife in north Kent and a working farm of 3,300 acres whose owners have a long-standing commitment to preserving nature.

Retreat

Thanks to the excellent South Eastern high speed link between St Pancras and Sittingbourne, it's easily accessible from London, making it ideal for any company looking to organise a team building exercise, senior management away day or similar function. It's also a wonderful retreat for anyone wanting to escape the bustle of the capital.

As a National Nature Reserve, Elmley offers a vast array of birdlife and wildlife – including hares, pheasants, 'booming' bitterns and frogs (who were in great voice during our visit). Visitors can enjoy wildlife tours and walking 'safaris' around the site at dusk, with the chance to spot four types of owl, marsh harriers, peregrine falcons and a host of other birdlife.

Corporate clients

Owners Philip and Corinne Merricks have worked tirelessly over forty years to restore wildlife to the entire estate. Their daughter and son-in-law Georgina and Gareth Fulton continue the work to let nature flourish while developing ways for corporate clients to discover the magic of Elmley.

The site already has a traditional Kentish barn that can host 150 people for conferences and

similar events and the site sleeps forty people, making it perfect for all sorts of corporate and private events. At the time of our visit they were also putting the final touches to their stables building to accommodate more business events.

In recent years they have arranged corporate events for large accountancy firms, banks and local architects and hosted many weddings and traditional 'staycations'.

They also have daily visits from birdwatchers and nature lovers – though their numbers are carefully controlled so as not to disturb the wildlife.

Well-equipped

We stayed in 'The Roost', a cosy well-equipped shepherd's cabin, carefully positioned to maintain our privacy so we could enjoy a wonderful uninterrupted view of the wetlands. Adjoining the cabin was an outdoor kitchen and terrace complete with fire pit and even an outdoor bath.

The beautiful sunny day of our trip was followed by an equally stunning evening, enabling us to toast marshmallows against a beautiful velvet dark sky – quite a luxury in the crowded south-east of England.

Our stay was accompanied by a restful soundtrack of chirruping, twittering and whooping with the only tweets being of the feathered, non-digital variety.

Uniqueness

Estate manager Gareth Fulton believes that the site's attraction lies in its uniqueness, saying: "Elmley is not the

usual venue with 'beige buffets'. It's not boring. It's very individual. It lets people step out of their 'day to day'. Elmley is a destination in itself and the hustle and bustle is left at the gate. It means that people can relax without too much interruption."

Despite concerns about the economy, he is upbeat about Elmley's future and highlights the high-speed South Eastern train links from London as a major factor in its success.

He says: "What we do here is in demand. We are placed so well next to London. The national picture is something different. What we do, people want it."

Our stay at Elmley was truly memorable. My only regret was not getting to use the outdoor bath. Maybe next time?

Vince Burke is a content creator and communications consultant

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Is your business summer-proof?

It's been quite a season, not without its downside. Here *Tom Armenante* suggests simple, low-cost steps to keep workplaces cool, safe and compliant

1. Improve ventilation and airflow

Even minor airflow improvements can make enclosed spaces more manageable. Simple measures such as opening windows at cooler times of day or using fans correctly can help reduce heat build-up. If outside is cooler than inside, then placing a fan near the window can help suck cooler air into the room and push warm air out.

Desk fans could also be provided for those who are specifically struggling with the heat, however, they won't create a breeze through the room. One benefit is that any loose papers won't be blown around though.

Air conditioning is far more effective at keeping workplaces comfortable during summer, as it actively cools the air rather than simply circulating warmer air around a room. It helps create safer and more comfortable conditions during periods of hot weather for staff, making it worth the initial investment and maintenance.



2. Update safety signage

Clear reminders around hydration, heat awareness and taking breaks can reinforce safe behaviours and help prevent heat-related illness in the workplace. Signage acts as a visual prompt for employees to look after themselves and recognise the signs of overheating during high temperatures. This is particularly important in environments like warehouses, construction sites and manufacturing facilities, where physically demanding work and limited airflow can quickly increase risk.

3. Review PPE requirements

Before periods of hot weather arrive, employers should review PPE

(personal protective equipment) requirements to ensure workers remain protected without being placed under unnecessary heat strain. Where possible, consider lighter, moisture-wicking or more breathable PPE options that still meet all relevant safety standards and compliance requirements.

Heavy or restrictive protective clothing can trap heat and make physically demanding tasks even more challenging during summer months. Regularly assessing PPE policies ahead of seasonal temperature changes can help businesses get the right balance between safety, comfort and productivity.

4. Manage cables and equipment

High temperatures can increase the risk of overheating equipment, particularly in workplaces where machinery and electrical systems run continuously throughout the day. Keeping cables organised, avoiding clutter and ensuring equipment has adequate ventilation can help reduce fire risks and trip hazards, whilst regular inspections help businesses remain BS compliant.

During warmer weather, things like tower fans can also create additional hazards if trailing wires are left across walkways or too many devices are plugged into an extension lead. Ensuring fans are positioned safely, cables are secured and sockets are not overloaded will help maintain employee safety and regulatory compliance.

5. Adjust working patterns

Moving physically demanding tasks to cooler parts of the day, such as early mornings or later afternoons, can help reduce the impact of high

temperatures on employees. Introducing more frequent rest breaks, rotating the most strenuous duties and allowing staff time to cool down and rehydrate can significantly lower the risk of heat exhaustion and fatigue.



6. Provide hydration and cooling measures

Providing access to drinking water and shaded rest areas can make a noticeable difference for workers, particularly for outdoor or physically intensive roles.

In offices, this could include installing additional water dispensers, providing reusable water bottles or offering chilled drinks during particularly hot weather. For warehouses, factories and construction sites, employers may need to place hydration stations closer to active work areas so employees can access water quickly without disrupting tasks. For outdoor or physically demanding roles, supplying insulated water containers, electrolyte drinks or portable coolers can help workers stay hydrated for longer periods in the heat.

Providing covered seating areas, canopies, temporary shelters or air-conditioned rest spaces gives employees somewhere to cool down away from direct sunlight and heat.

Tom Armenante is director at cable management specialists GTSE

GTSE.co.uk



Why commercial buildings cannot afford to ignore solar

| by Manan Shah

The economics of commercial solar have shifted dramatically. Where once a rooftop photovoltaic system was a statement of environmental intent, today it is straightforwardly a financial decision – and increasingly, the numbers are compelling. For businesses consuming significant daytime electricity, self-consumption rates of 60 to 80 per cent are routinely achievable, with energy-intensive operations pushing that figure closer to 90 per cent. At current commercial grid rates, the payback case is hard to argue against.

Solar adopters

My company has built its reputation on precisely this argument, and on the ability to deliver it at scale. With more than 2,610 installations completed across the UK and recognition as FMB Best Solar Installer 2026, the company has moved well beyond the domestic rooftop market. Its commercial portfolio now spans sectors that few would have imagined as early solar adopters.



Communities

One of the more striking aspects of our commercial work is its breadth. The company has installed systems at cricket stadiums – venues that face substantial energy costs across floodlighting, hospitality, and groundskeeping infrastructure – and has become a trusted installer for places of worship, including mosques and gurdwaras, which often run significant community programmes from large premises that are well-suited to solar generation.

For religious and community buildings, the case for solar carries an additional dimension. These organisations typically operate on tight budgets, serve large congregations, and are acutely conscious of their responsibilities to the communities around them. A well-designed solar installation, often qualifying for a reduced VAT rate of five per cent for registered charities and places of worship, can materially change the financial picture, freeing resource for the charitable work that matters.

Storage and smart energy

Modern commercial solar installations are rarely panels alone. Our commercial projects increasingly integrate battery storage – deploying systems from top manufacturers including alongside EV charging infrastructure. For businesses with fleets, or those seeking to offer charge points to staff and customers, bundling solar generation with on-site storage and smart charging creates a genuinely coherent energy strategy rather than a collection of disconnected technologies.

The panel technology has advanced considerably, too. My company specifies panels from leading manufacturers – brands at the forefront of cell efficiency gains. On larger commercial rooftops where space per kilowatt matters, the difference between mid-range and high-efficiency modules can represent meaningful additional generation capacity without expanding the footprint.

Compliance

For commercial operators, the regulatory environment adds urgency to the conversation. Grid connection requirements, DNO notifications, and G99 applications for systems above 3.68 kW per phase add a layer of complexity that catches out less experienced installers. Our in-house technical capability – handling G99 and DNO processes directly – has become a differentiator, particularly for larger installations where grid approval timelines can otherwise delay a project by months.

With the government's Warm Homes Plan and broader net-zero commitments accelerating pressure on organisations to reduce Scope 2 emissions, the window for procrastination is narrowing. For commercial decision-makers still running feasibility assessments, the more relevant question may not be whether to go solar, but how soon.

Manan Shah is co-founder of Solar4Good. From cricket grounds to mosques, warehouses to schools, his company is on a mission to make commercial solar the default choice for UK organisations serious about their energy costs and net-zero obligations.

www.solar4good.co.uk

SOLAR 4GOOD





Earth and Humanity on stage

The middle of both a heatwave and London Climate Action Week was an appropriate time for *LBM* to see *Hot Mess*, a new London musical, that imagines the climate crisis as a relationship between Earth and Humanity.

Dating profiles

Who are these characters? Let's look at their dating profiles. Earth, outstandingly played by Danielle Steers, has "been around a while" – 4.54 billion years in fact. She is "into oceans, forests, and long walks through evolutionary history. Looking for someone who understands boundaries and basic recycling."

Humanity – Hugh for short – is equally vibrantly played by Morgan Gregory. He is considerably younger at around 300,000 thousand years and is "into art,

science, romance, and inventing things nobody asked for. Currently working on communication skills and reducing emissions."

One-liners

What could possibly go wrong? Earth, still perhaps smarting from encounters with dinosaurs, eventually sees the charm of Humanity and they agree that "when we work together, there is nothing we can't do." A trip to the moon though is not well received by Earth as a third person in the relationship. "It's not even a planet!" One-liners come thick and fast. Earth boasts: "I could literally pull anyone – it's called gravity!" and complains of "pre-monsoon tension". Looking for a partner, she's "not picky, just naturally selective."

Contribution

Winner of the best musical at the Edinburgh Fringe 2025, this is truly a song and dance show. Thirteen belting numbers (with a couple of reprises) and athletic choreography had the audience fully engaged and entertained in The Other Palace's wonderful space.

Writers Jack Godfrey and Ellie Coote describe their musical as their "slightly bonkers contribution to the climate conversation. If the show encourages people to think, laugh, argue or simply talk a little more openly about our relationship with the planet, then we feel we've done our job." *Hot Mess* certainly does that.

***Hot Mess* is running at The Other Palace, Palace Street, Victoria until 6 September**

www.theotherpalace.co.uk/hot-mess

Global action

London Climate Action Week – now in its eighth edition – is designed to harness the power of the capital for global and local climate action.

It brings together over 75,000 people across more than 1,000 events over nine days each June – from community gatherings in every borough to

ministerial roundtables in the City of London, from school events to major international conferences.

www.londonclimateactionweek.org

Fuelling transition

Igor Bartkiv on the SAF supply test



Sustainable aviation fuel (SAF) is moving from a specialist decarbonisation issue into a wider business discussion about competitiveness, energy security and resilience. For aviation, particularly long-haul flights, few near-term alternatives can reduce emissions at scale while relying on existing aircraft and airport infrastructure. That makes SAF one of the most practical tools available to the sector, but also one of the most difficult to deliver.

Renewable energy

In simple terms, SAF is an alternative to conventional jet fuel, produced from lower-carbon sources such as waste oils, biomass residues, municipal waste, or synthetic fuels made using renewable energy. Its main advantage is that it can be blended with

conventional jet fuel and used in today's aviation system, while reducing lifecycle carbon emissions compared with fossil jet fuel. For now, the central challenge is not aircraft technology, but supply, production capacity and market scale.

Demand

The policy trajectory is clear, but the market framework is still maturing. The UK SAF mandate began in 2025 at two per cent of total UK jet fuel demand, rising to 10 per cent by 2030 and 22 per cent by 2040. This creates a stronger demand signal and gives investors, fuel producers and airlines a clearer route to market. However, mandates only work if supply can keep pace. Production remains limited, prices are high, and the market still needs stronger

investment certainty, suitable feedstocks, infrastructure and planning capacity before it can operate at the scale aviation requires.

Resilience

Recent geopolitical developments have sharpened the focus on fuel resilience. The conflict in the Middle East has intensified pressure on already-sensitive energy markets, underscoring how quickly external shocks can affect fuel access, pricing, and supply-chain continuity. For airports and airlines, the immediate priority remains reliable, affordable access to conventional jet fuel. SAF belongs to the longer-term resilience agenda: it can help diversify supply and reduce exposure to fossil-fuel volatility, but only if production scales far beyond current levels.

Confidence

This makes the SAF debate as much about market delivery as about climate ambition. The issue is not whether SAF has a role to play, but whether policy can give producers, investors and operators sufficient confidence to scale it at a commercial pace. Demand creation is important, but it needs to be matched by a delivery framework that supports production capacity, infrastructure, feedstock availability and cost control.

This matters for London and the wider UK economy because aviation supports trade, tourism, investment and global connectivity, while also underpinning sectors from professional services and hospitality to logistics, education and inward investment. For airports and airlines, however, the

transition must be carefully sequenced. Their immediate concerns are practical: fuel availability, affordability and operational stability. SAF can support lower-carbon aviation and a more resilient fuel market over time, but only if policy reflects both the sector's near-term operating pressures and the longer-term investment needed to scale production.

Readiness

This is also why industry convening has practical value. SAF sits across aviation, energy, finance, technology and government. No single part of that ecosystem can solve the scaling challenge on its own. The SAF Global Summit 2026 – see page 47 – will take place as the debate shifts from ambition to implementation. Its agenda reflects the practical issues now shaping the market: policy certainty, investment, scaled production, supply chain logistics, infrastructure readiness, and fuel resilience.

Momentum

The next phase for SAF will test whether political momentum can translate into practical capacity. The priority now is to expand supply, reduce costs and give businesses across the aviation ecosystem confidence that SAF can be delivered at commercial scale. Done well, SAF can support both decarbonisation and competitiveness. Without that delivery focus, policy ambition risks outpacing supply, making SAF a requirement before it becomes a commercially scalable fuel.

Igor Bartkiv is policy and research manager at LCCI



SAF Global Summit 2026

Global aviation, energy and finance leaders will gather in London in September for the SAF Global Summit 2026 as sustainable aviation fuel (SAF) moves from policy ambition to commercial execution and early-stage market formation.

Pivotal moment

Bringing together more than 1,000 senior stakeholders from across the SAF value chain, the summit will take place at a pivotal moment for the industry. As governments introduce SAF mandates and airlines work to secure long-term fuel supply, attention is shifting towards production scale-up, infrastructure deployment, pricing mechanisms and international coordination.

At the same time, the sector is entering a phase of intensified capital mobilisation. As projects move from pilot development to industrial-scale deployment, questions around financing, risk allocation and long-term investment have become central. Significant additional capital will be required to bridge the gap between announced SAF capacity and projected aviation demand. London is therefore expected to play an increasingly important role as a meeting point for investors, developers and infrastructure stakeholders in the low-carbon fuels economy.

Coordination across sectors

The SAF value chain depends on coordination across sectors that have traditionally operated separately, including policy, production, aviation, logistics and finance.

Reflecting this, SAF Global Summit

2026 will convene stakeholders from government, international aviation organisations, airlines, fuel producers, technology providers, logistics companies and investors. Confirmed participants include the UK Department for Transport, International Civil Aviation Organization and International Air Transport Association, alongside industry participants from aviation, energy and finance across Europe, North America and the Middle East.

By bringing together decision-makers across the value chain, the summit aims to support the partnerships and commercial dialogue required to move from individual projects towards scalable market systems.

Complementary streams

The 2026 programme will feature three complementary streams designed to reflect the operational realities of SAF deployment.

Alongside the Strategic Summit,

the **SAF Supply & Infrastructure Forum** will examine the delivery-side constraints that determine scale, including SAF infrastructure and storage, blending and quality assurance, pipeline/truck/marine logistics, traceability and chain-of-custody, and the interface between physical delivery and book-and-claim.

The **SAF Market & Trade Forum** will explore how coordinated investment frameworks, early demand signals, and trading mechanisms can establish the foundation for a scalable and sustainable SAF supply chain.

Together, these discussions aim to bridge the gap between policy ambition and commercial execution, supporting the transition towards a more structured and globally integrated SAF market.

The SAF Global Summit 2026 will take place on 22–23 September at the QEII Centre, Westminster

www.safglobalsummit.com

IMPACT INDIVIDUAL ACHIEVEMENT 2025 WINNERS



Hiring versus automating: ask the right question first

| by Anne Peire

“Every growing business hits the same fork. There is more work than the team can handle, and hiring looks like the obvious answer. Before writing the job advert, ask a sharper question first: is this a people problem, or a process problem?”



Diagnose

The distinction matters because the two have different cures. Hiring to solve a process problem is expensive and often temporary. A new person joins, gets absorbed into the same inefficient workflow, and six months later the business is back at capacity, now with a higher payroll. Automating work that genuinely needs human judgement is equally wasteful. The point is not to pick a side. It is to diagnose before deciding.

Four simple questions tend to clarify the answer:

- Does the task need judgement or relationship building?
- Is the work repetitive and predictable?
- Is there enough volume to justify a full salary?
- Does it need to happen continuously, fast, or outside office hours?

Work that is repeatable, rules based and time-consuming points to automation. Work that needs judgement, relationships or ownership of a whole function points to a person.

Comparison

There is a financial reason to get this right, too. A full-time administrator

in the UK often costs closer to £30,000 a year once employer National Insurance and pension are included, before the management time that every additional person absorbs. Automating a task that is genuinely automatable carries a build cost once, then almost nothing. The honest comparison is not year one. It is the cost over five years, set against the hours a founder spends managing the work instead of doing what only they can do.

Fixed schedule

A real example makes the point. A payroll outsourcing firm managing more than 200 clients was about to take on part time help for invoicing and contract admin. Staff were moving payroll data, invoice details and contract information between systems by hand every week. We mapped the work first. Three automations removed the need entirely, because those hours were repeatable steps running on a fixed schedule. That was not a job. It was a workflow waiting to be built. Instead of spending the budget on additional admin support, the founder reinvested it into improving the customer portal and making the platform easier for clients to use every month. The time back also created space to launch an additional service that complemented the existing offer.

Correct sequence

The most common mistake is not choosing wrongly between hiring and automating. It is hiring before diagnosing. A new recruit walks into

a broken process, does their best, and the process stays broken. The business now carries a salary and a management responsibility on top of the original problem. The correct sequence is to map what is actually happening, find what is causing the capacity squeeze, then decide whether the fix is a person or a system.

Often the answer is both. The leanest small teams automate everything that can be automated, then hire focused human expertise for the work that cannot. A team of three that has automated invoicing, onboarding and reporting can match the output of a team of five without adding headcount. When they do hire, the new person spends their time on high value work rather than administrative overhead.

Operating principle

I spent more than fifteen years in business technology, including at a platform built to automate hiring at scale, so I have seen this question from both sides. Before adding headcount, map where the time actually goes. In many small firms the real issue is not too few people but too many repeatable tasks handled by hand. Remove those, and it becomes clear where human expertise is genuinely needed. My operating principle is simple: if a task does not need your expertise, it should not take your time. ”

Anne Peire is founder of operations consultancy 10PM

www.10pm.works

10PM

Don't Leave the Doors Open – Cyber Security Advice from the Met Police

“A new update is available, would you like to install now?”

If we're honest with ourselves, a lot of us will click “defer” – installing an update and restarting our computer is a disruption to what we're working on and it simply doesn't feel that important in the moment.

That prompt to update might save your business.

What is the risk?

A modern business relies on technology – we use it constantly without needing to know the intricacies of what is happening under the bonnet and take it for granted that it works. The problem is that software doesn't always do exactly what it's supposed to – small weaknesses or flaws in a computer program (often called ‘vulnerabilities’) can potentially be exploited by an attacker. These exploits can have disastrous consequences, like allowing an attacker to access all the data on your computer or remotely control your device!

These exploits are not easy to find, they require a great deal of expertise and understanding to produce, but once someone has done the hard work they are often very easy to replicate.

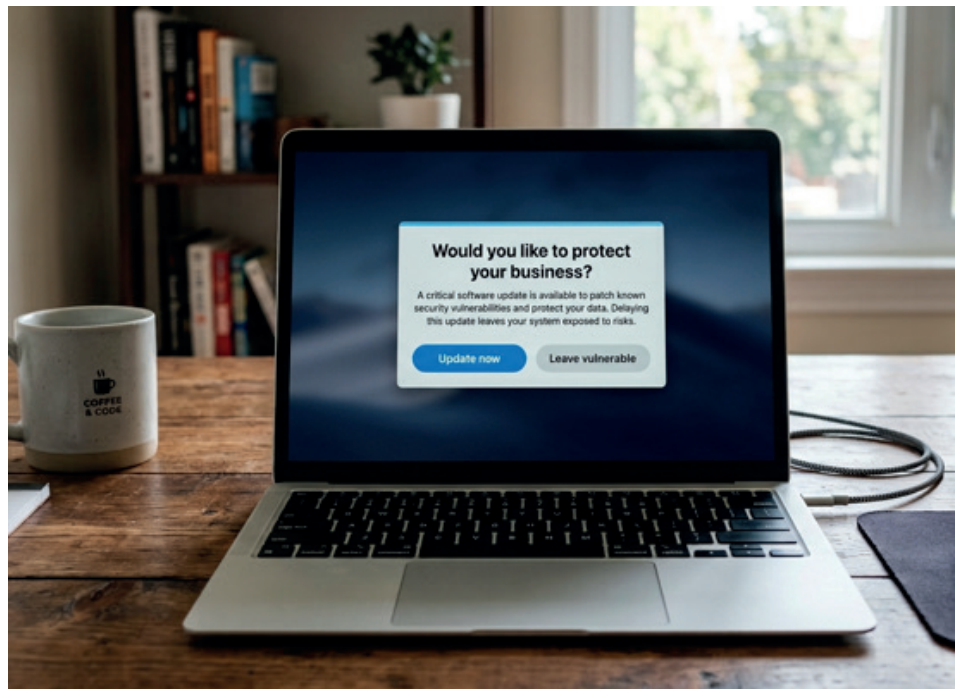
Fixing the problem

Whilst a vulnerability exploit is an incredibly dangerous thing, they are often discovered by software developers themselves or by security researchers who responsibly disclose what they've found. This allows the developers to release an update for the software to fix the issue before criminals can exploit it.

Time can be of the essence though. If you discover that the front door to your business could be unlocked just by applying pressure in an unexpected spot you would get a locksmith out right away. An unpatched vulnerability is just the digital version of this security risk.

More than just computers

When people hear the phrase “software updates”, they often think only about desktop computers and laptops but anything connected to the internet needs to be kept up to date. This includes your smartphone, Wi-Fi



access points and Internet-Of-Things devices like security cameras. Even your smart fridge or fish tank could be targeted!

Every connected device represents a potential entry point into your organisation. If one remains unpatched, it could provide an attacker with a route into your wider network.

Hidden dangers

Updates for a particular piece of software will not come forever. When software reaches the end of its supported life, manufacturers stop providing security updates. This means newly discovered vulnerabilities will stay unpatched indefinitely, creating permanent weaknesses for as long as that software is in use. Your old software may still function but without security updates it is a growing liability.

Are you a target?

Unfortunately, being “too small to bother with” is a myth. Many cyber criminals use automated tools to scan the internet for vulnerable systems. The size of the organisation doesn't matter, they are just looking for an easy target – if a device is connected to the internet and is missing a security update then it can quickly become a target.

How to stay ahead

On a personal level, you should make sure that your devices and software are always up to date and you're not endlessly chaining together deferrals.

Within your business you should consider:

- An update policy mandating a maximum time frame for critical updates to be installed
- Educating staff about the importance of patches in protecting the company
- Encouraging a security culture where updates are not endlessly postponed
- Configuring devices to automatically install updates

Updating is one of the most cost effective things you can do to protect your business. In previous articles we discussed the importance of being vigilant for social engineering attacks and strong password hygiene but your staff can't protect the business from an attacker walking in through an open door. That prompt to update might save your business.

For more information on MPS Cyber Protect training go to www.met.police.uk/cyberprotect or email cyberprotect@met.police.uk



Showcasing hospitality at its best

The LCCI EA Club Showcase Evening took place in May at Church House Westminster writes *Katie Hulbert*

The event provided the perfect opportunity to bring together members from the hospitality, leisure and tourism sector at an evening filled with inspiration, valuable connections and meaningful conversations.

Networks

Attendees had the chance to discover

exciting new venues, build relationships with industry professionals, and expand their networks with more than 100 executive assistants and personal assistants from across London.

As well as to Church



House Westminster for hosting the event, thanks are due to CrowdComms, tech partner, and Fortnum & Mason for providing the goody bags that were enjoyed by all attendees.

Katie Hulbert is an events executive at LCCI



From classroom to career: a UK–India partnership transforming employability

| by Sarah Palmer

As discussions during India Week highlighted (see page 32), the UK–India relationship is increasingly defined not only by trade and investment, but by skills, talent and workforce development.

Both countries recognise that long-term economic growth depends on people. The challenge is not simply educating more students but ensuring that education leads to meaningful employment opportunities in rapidly evolving industries.

This is precisely the challenge the Institute of Accountants and Bookkeepers (IAB) has been working to address.

Engagement

Several years ago, through engagement with employers, education providers and government stakeholders in India, IAB identified a challenge familiar to many economies around the world. Students were leaving education with academic knowledge, but employers were seeking practical, workplace-ready skills that could be applied from day one.

The opportunity was clear. If education providers, employers and government could work together more effectively, it would be possible to create a direct pathway from learning into employment.

Competencies

Over the following three years, the IAB worked with industry partners to develop the Certified International Accounting Professional (CIAP) qualification, designed specifically to bridge that gap. The programme focuses on practical skills, professional capability and workplace readiness, ensuring learners develop competencies aligned to genuine employer demand.

The result has been a landmark partnership between the National Skill

Development Corporation (NSDC), part of the Government of India, Veranda Learning, one of India's leading education providers, and the IAB as the awarding and examining body.



The model is simple but powerful.

Recognition

NSDC provides strategic oversight and alignment with national workforce priorities. Veranda Learning delivers training through its extensive education network.

The IAB provides the qualification framework, assessment standards and international professional recognition.

Together, the partnership is creating a direct route from education into employment for aspiring finance professionals.

Employability

What makes this initiative particularly significant is its focus on employability rather than qualification attainment alone. Success is measured not simply by the number of certificates awarded, but by the number of learners who progress into meaningful careers.

Graduates are developing the skills needed for roles including accounts payable and receivable specialists, payroll professionals, finance operations associates and junior accountants — positions that are increasingly in demand as organisations expand their global operations and finance functions become more sophisticated.

Shared ambition

Earlier this year, the first cohort of CIAP students graduated, marking an important milestone in a project that began with a shared ambition: to better connect education with employment.

At a time when governments around the world are grappling with skills

shortages, productivity challenges and changing workforce needs, the partnership offers a practical and scalable model for international collaboration. It demonstrates what can be achieved when professional bodies, education providers, employers and government work together around a common goal.

Economic growth

For the IAB, this reflects a broader commitment that extends beyond qualifications alone. As an international professional body operating across more than 30 countries, we are focused on helping learners develop the skills employers need, supporting workforce capability and contributing to economic growth through professional education.

The UK and India have long enjoyed strong ties built on trade, innovation and shared ambition. As India Week once again demonstrated, the future of that relationship will increasingly be shaped by talent, skills and opportunity.

Opportunities

The CIAP partnership is one example of how UK expertise and Indian ambition can come together to create opportunities for individuals, support employers and help build the workforce of the future.

In a world where economic success increasingly depends on skills and employability, partnerships such as these demonstrate the powerful role that education can play in strengthening international relationships while delivering tangible benefits for learners, businesses and economies alike.

Sarah Palmer is chief executive of the Institute of Accountants and Bookkeepers

www.iab.org.uk



An employer's guide to TUPE and potential future changes

| by Abigail Williams

The Transfer of Undertakings (Protection of Employment) Regulations 2006 (commonly referred to as TUPE) are a critical set of laws in England & Wales that protect employees when a business, service, or part of a business is transferred from one employer to another. While the regulations are designed to safeguard employees, they also place significant obligations on the employers involved in the transfer process.

TUPE applies to situations where there is a transfer of an undertaking. This generally involves (but which shall not be limited to) the sale of a business, merger of a business and/or the outsourcing of services.

Current obligations under TUPE

For employers, TUPE creates several key obligations, including (but which shall not be limited to):

1. Automatic employee transfer:

Employees of the transferred business automatically become employees of the new employer on the same terms and conditions, including their length of service. The new employer must honour existing employment contracts and cannot impose changes unless there are valid economic, technical, or organisational reasons.

2. Protection from dismissal:

Employees are protected from dismissal solely due to the transfer, unless the employer can show one of the aforementioned reasons for the dismissal. This makes it more difficult for employers to restructure or reduce staff following a transfer, particularly if the reason for doing so is linked to the transfer itself.

3. Consultation and information requirements:

Employers involved in a transfer are required to relevantly inform, and consult with, affected employees or their representatives (such as trade unions or employee representatives) before the transfer occurs. This consultation could include, for example, the reasons for the transfer, the impact on employees, and any measures the new employer intends to implement following the transfer.



distinction between employees and workers, however this is still to be consulted on in full. One of the subsequent consequences of this could, therefore, be that all current workers would then fall within scope to transfer under TUPE. However, there are practical difficulties with this in that, for example, workers may not owe ongoing obligations to the employer and workers may not operate under its control, so it may be difficult for an employer to consult with a worker if they only work occasionally.

Change on the horizon

The government has recently launched a 'call for evidence', under its "Plan to Make Work Pay", to obtain information for policy changes to TUPE, and to implement its plan to strengthen the TUPE regulations.

"The government has recently launched a 'call for evidence', under its "Plan to Make Work Pay", to obtain information for policy changes to TUPE, and to implement its plan to strengthen the TUPE regulations.

One of the government's future plans also includes removing the

Uncertainty

Whether workers fall within the scope of TUPE has previously been an area of uncertainty, and the previous (Conservative) government proposed amending TUPE to clarify the position that workers were not protected, however the government changed before this could be implemented. Labour's current position means that these changes seem very unlikely to happen now and, instead, they will need to address the difficulties of workers being caught within the scope of TUPE.

For employers, TUPE presents both challenges and opportunities. While the regulations are designed to protect employees, they also place significant responsibilities on employers. By understanding the key requirements and changes, employers can navigate TUPE transfers smoothly.

Abigail Williams is a solicitor at TV Edwards LLP

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Fraud as a systemic business risk

| John Salerno on why London firms must act now

Fraud is no longer a peripheral threat to UK businesses, it is one of the defining risks of operating in a digital, interconnected economy. Recent figures indicate fraud accounts for approximately 41 per cent of all reported crime in the UK, reflecting not only its scale but the increasing sophistication of modern criminal networks.



Insights from the INTERPOL Global Fraud Summit 2026 highlight a critical shift: fraud is becoming industrialised. Organised networks are leveraging automation, artificial intelligence, and global infrastructure to scale attacks with unprecedented efficiency. For London's business community, this represents a structural challenge rather than a contained compliance issue.

Expanding fraud landscape

Historically, fraud risks were associated with external threats such as payment diversion or identity theft. While these remain prevalent, the landscape has broadened significantly.

Business email compromise and invoice fraud

Fraudsters increasingly infiltrate or spoof legitimate email accounts to redirect payments. A single compromised invoice can result in substantial financial loss, particularly where verification controls are weak or bypassed under operational pressure.

Procurement and internal fraud

Internal actors, whether malicious or compromised, present a growing vulnerability. Procurement fraud, false invoicing, pricing schemes and collusion with external parties can arise where segregation of duties is inadequate or oversight is limited.

Social engineering and romance scams

A less visible but increasingly relevant threat lies in human vulnerability. Employees targeted through social engineering or romance scams may unknowingly facilitate fraud.

In some cases, this escalates to the misappropriation of company funds under coercion or manipulation, creating both financial and reputational damage.

Technology-enabled fraud at scale

The integration of AI tools allows fraudsters to automate phishing campaigns, generate convincing impersonations, and exploit data at scale. The barrier to entry for sophisticated fraud has lowered, increasing both frequency and reach.

Why businesses remain exposed

Despite increased awareness, many organisations continue to rely on reactive controls rather than proactive frameworks. Common weaknesses include:

- Overreliance on trust-based processes
- Lack of real-time verification controls
- Insufficient staff training on emerging fraud tactics
- Fragmented governance across finance, HR, and IT.

Fraud is often treated as a finance issue, when in reality it is a cross-functional risk spanning cyber security, HR, and corporate governance.

From risk to resilience

Addressing fraud risk requires a shift from ad hoc controls to structured, organisation-wide frameworks.

▪ Strengthening internal controls

Robust financial controls remain the first line of defence. This includes dual authorisation for payments, independent verification of supplier changes, and enforced segregation of duties.

▪ Embedding a culture of awareness

Regular, scenario-based training is essential. Employees should be equipped to identify manipulation tactics, including nuanced social engineering techniques.

▪ Implementing verification protocols

Simple measures such as mandatory call-backs to verified numbers before

payment changes—remain among the most effective deterrents.

▪ Leveraging data and intelligence

An intelligence-led approach enables businesses to identify anomalies in behaviour, transactions, and supplier relationships before losses occur.

▪ Governance and accountability

Fraud risk should sit at board level, with clear accountability and reporting structures. Organisations that treat fraud as a strategic risk are demonstrably more resilient.

A forward-looking risk

The trajectory is clear: fraud will continue to grow in both scale and complexity. As criminal networks adopt more advanced technologies, the gap between attackers and unprepared organisations will widen.

For London's business community, the question is no longer whether fraud will occur, but how prepared an organisation is to prevent, detect, and respond.

Resilience is not built through a single solution, but through a combination of controls, culture, and leadership. Businesses who act early, embedding fraud prevention into their operational DNA, will be best positioned to protect their finances, reputation, and long-term viability.

While auditors play a role in governance and internal controls, fraud prevention and investigation require independent expertise. External Certified Fraud Examiners provide impartial, specialist capability, ensuring that suspected fraud is addressed with objectivity and rigour.

John Salerno is a technical private investigator and ACFE certified fraud examiner, and head of operations at Financial Fraud Investigators, Asset Tracing Specialist

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What happens if you miss a statutory inspection?

| by Mohd Alali

Statutory inspections are a strict legal requirement for many types of workplace equipment, yet missed or overdue inspections remain one of the most common compliance failures identified during audits and Health and Safety Executive (HSE) visits.



Failing to meet deadlines for lifting, pressure, or machinery checks carries severe legal, financial, and safety consequences. I regularly see the fallout of delayed compliance. This article explains what happens when a statutory inspection is missed, why it matters, and how duty holders should respond.

What Is a statutory inspection?

A statutory inspection is a mandatory check carried out under specific UK health and safety regulations to ensure equipment remains safe. Common examples include:

- **LOLER:** Thorough examination of lifting equipment (e.g. cranes, hoists, forklift trucks)
- **PSSR:** Examination of pressure systems (e.g. air compressors, steam boilers)
- **PUWER:** Inspections of work equipment facing risks from deterioration (e.g. power presses).

Unlike routine daily maintenance, statutory inspections must meet defined criteria and require a competent, independent person to execute them.

Is missing a statutory inspection a legal breach?

In most cases, yes. If an inspection exceeds its maximum interval, the equipment is legally non-compliant – even if it appears to be in perfect working condition. UK health and safety law is clear: inspection periods are not optional and cannot be

informally extended. Operating equipment without a valid inspection places an employer or duty holder in immediate breach of legislation, regardless of whether an incident occurs.

What are the immediate risks?

- **Increased safety risk:** inspections identify hidden wear, fatigue, or corrosion. Missing an inspection removes a critical layer of protection, dramatically increasing the likelihood of workplace injury or equipment failure
- **HSE enforcement:** if the HSE discovers missed inspections, they can issue improvement notices (demanding rapid compliance), prohibition notices (immediately halting equipment use), or initiate prosecution – particularly where the risk of harm is evident
- **Invalidated insurance cover:** commercial insurers often require up-to-date statutory inspections as a policy condition. If an incident occurs involving overdue equipment, insurers may refuse claims or challenge liability, leaving businesses with devastating financial exposure.

Must equipment be taken out of service?

Often, yes. If an inspection is overdue, the safest – and sometimes legally necessary – step is removing the equipment from service until it is examined and declared safe. Continuing use can significantly worsen the consequences if something goes wrong.

What if you discover a missed inspection?

Administrative oversights happen. Mitigating the fallout depends on a swift, competent response:

1. **Stop use** of the affected equipment immediately
2. **Arrange an urgent inspection** with

an independent provider

3. **Review why** the deadline was missed to prevent a recurrence
4. **Update schedules** and assign clear internal management responsibilities
5. **Document all corrective actions** to demonstrate proactive management to regulators.

Common pitfalls and documentation

Why are inspections missed? Common culprits include poor asset registers, confusion between standard PUWER maintenance and statutory thorough examinations, changes in equipment ownership, or over-reliance on third-party providers.

Furthermore, missing records can result in a non-compliance ruling even if the physical inspections were completed. Duty holders must readily produce examination reports, written schemes, and defect management records. Good documentation proves control and competence.

Early action

Statutory inspections are not merely a paperwork exercise; they prevent serious injuries and ensure uninterrupted business operations. Missing a deadline should never be ignored. By taking early action, maintaining transparency, and securing competent support, businesses can restore compliance and protect their workforce. For organisations managing multiple assets, regular reviews of inspection schedules remain the most effective way to avoid costly mistakes.

Mohd Alali is director of LDN Inspection Services Ltd

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Applying for Skilled Worker sponsor licences

The Home Office's updated sponsor guidance, effective from 20 May 2026, introduces significantly tougher scrutiny for businesses applying for Skilled Worker sponsor licences. The revised rules focus on whether a business is genuinely trading and operating independently, rather than existing primarily to facilitate immigration. Vandana Dass summarises the guidance

For London businesses especially SMEs, family-run companies and internationally connected Asian-owned enterprises the implications could be substantial.

The guidance introduces two key concepts likely to affect sponsor licence applications:

- lack of “meaningful” trading activity
- “circular trading” between related entities.

The Home Office is making clear that simply having a registered UK company, contracts, invoices and a UK bank account will no longer be sufficient. Businesses must now demonstrate genuine commercial activity with independent customers or clients.

This represents an important policy shift. Historically, many start-ups, overseas-backed ventures and newly formed UK subsidiaries were able to obtain sponsor licences while still in early growth stages. Under the updated guidance, businesses with limited external revenue or heavy reliance on intra-group transactions may face much greater scrutiny.

One example in the guidance concerns businesses with little evidence of actual trading. Where most incoming funds come from investors, shareholders or related entities rather than customers, the Home Office states it is unlikely to accept that the organisation is “actively trading”.

This is particularly relevant to:

- newly established UK subsidiaries
- venture-backed start-ups
- overseas companies expanding into the UK
- consultancy firms operating within group structures
- businesses still in incubation or scaling phases.

Many legitimate businesses, particularly within London's international commercial market, operate for lengthy periods before generating significant third-party

revenue. The concern is that the Home Office may now treat such arrangements with greater suspicion.



The guidance also introduces the concept of “circular trading”, referring to situations where contracts, invoices and payments take place mainly between businesses linked through common ownership, directors or management.

The Home Office suggests these arrangements may indicate attempts to create the appearance of trading solely to obtain sponsor licences.

This could particularly affect many Asian business groups operating through interconnected family or regional corporate networks. Across London's South Asian, Chinese and wider Asian business communities, it is common for companies to:

- trade within family-owned structures
- provide services across affiliated entities
- share staffing and operational support
- establish UK businesses initially servicing overseas group companies.

These arrangements are often entirely legitimate and commercially driven. However, the revised guidance indicates that unless there is clear evidence of independent external business activity, such structures may now attract increased scrutiny.

The guidance also targets businesses established mainly to facilitate an individual's immigration to the UK. One example highlights a foreign national setting up a UK company while overseas, appointing a UK-based worker to manage the sponsor application, and then sponsoring the overseas founder. In these circumstances, the Home Office states it may conclude the company would not otherwise exist but for the immigration objective.

This creates risks for genuine overseas entrepreneurs. Many founders from India, Pakistan, Bangladesh, China, Hong Kong and the Gulf states commonly establish UK businesses remotely before relocating. Under the new guidance, these lawful commercial models may now face heightened examination.

The wider economic implications for London are significant. Asian-owned businesses contribute heavily across hospitality, retail, technology, healthcare, logistics and professional services. Many rely on sponsor licences to recruit skilled workers, transfer senior staff and support business growth.

Businesses applying for sponsor licences should therefore expect closer examination of:

- bank statements
- customer invoices
- independent revenue streams
- PAYE records
- commercial premises
- corporate structures.

Applications involving related-party transactions will require particularly careful preparation.

Businesses should now ensure they can demonstrate genuine third-party trading activity, explain the commercial rationale behind group structures and maintain clear corporate governance records.

The updated guidance reflects a broader move towards tighter economic migration controls and increased sponsor compliance enforcement.

For London's globally connected business community, sponsor licensing is increasingly becoming not just an immigration process, but a test of commercial legitimacy itself.

Vandana Dass is managing director and senior solicitor at Davenport Solicitors. She is also a member of the LCCI Asian Business Association committee

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Britain's iconic trade marks



This year marks 150 years since the UK's first trade mark – Bass & Co's red triangle label – was registered on 1 January 1876.

The brands behind the trade marks are among the thousands of businesses whose identity, reputation, and commercial value have been safeguarded by the UK's register.

To mark the milestone, the Intellectual Property Office (IPO) asked the public to nominate their favourites. The top ten were:

- Rolls-Royce
- Radio Caroline
- Twinings
- Cadbury
- Bass

- Burberry
- Transport for London roundel
- Calpol
- Mini
- BBC

Brand awareness

Rolls-Royce captures more than a century of British engineering excellence and craftsmanship and was described by one respondent as “the mark of quality”.

Radio Caroline, the pioneering radio station that began broadcasting from the North Sea in 1964, gave a generation its soundtrack. For many, it represents a moment when British youth culture found its voice. “It helped shape the radio we have today. It continues to embrace new technology but stays true to real people playing real music” observed one respondent. Radio Caroline was registered as a trade mark in 1992.

Twinings, whose tea has been blended and sold from the same London address on the Strand since 1706, even predates the register itself by over 150 years. Few brands can claim quite so long an unbroken relationship with the British public. “Their trade mark signals trust – whenever I see it, I know I'm choosing a product that has been refined and perfected over centuries”.

It was first registered as a trade mark in 1908.

Cadbury first traded in 1824 and was registered as a trade mark in 1886. It evokes childhood treats, advent calendars, and the comforting sweetness that has made it a staple of British life for more than 150 years. One respondent summed this up: “It's universally recognised by all types of audiences regardless of gender, age, ethnicity. Cadbury features in some of life's most poignant milestones – from birthdays and celebrations, to experiencing heartbreak and enduring illness”.

Bass's & Co's red triangle label became the first trade mark ever registered in Britain – securing its place on beer bottles and in the history of British commerce as the UK became one of the first countries in the world to establish a trade marks registration system. It remains on the IPO's register to this day – and as one respondent put it, that's “because it's still good beer”.

Burberry, with its distinctive check, and its trench coats born on the battlefields of the First World War, has become one of Britain's most recognised luxury



exports. One respondent explains “To me, the Burberry check is special because it mixes timeless British luxury with a fresh, modern attitude. More than a design, it tells a story of heritage, artistry, and national identity.”.

The **Transport for London roundel**, first protected in 1917, has guided millions through the capital and become a globally recognised symbol of the UK’s city itself. “Glowing in the dark on a wet winter evening, it represents the way home” notes one respondent.

Calpol is the small bottle that has soothed generations of feverish children and exhausted parents alike. “It’s the first thing you reach for at 3am,” noted one respondent. “Every parent knows that relief when it finally kicks in.”

Mini, the small car that changed British motoring when it launched in 1959, became a cultural icon as much as an automotive one, from *The Italian Job* to city streets today. The name conjures a particular kind of cheerful, plucky Britishness that no amount of reinvention has diminished.

The **BBC**, perhaps the most globally recognised of all British institutions, is a trade mark instantly familiar audiences across the globe. As one respondent put it: “It is so distinctive, evocative, and has been with me my whole life and been with the nation for decades. It’s hard to even look at it and see the graphics separated from its meaning and memories”.

Still going strong

British brands have influenced how the world eats, travels, heals and plays. These nominations reveal how trade marks thread through life’s moments – from childhood comfort to daily commutes, from celebration to quiet reassurance.

There are now more than 2.5 million trade marks protected in the UK, and with around 200,000 applications received during the last year alone, demand for protection has never been higher.

More than 400 trade marks filed before 1900 remain active on the IPO’s register today – brands old enough to have witnessed three centuries.

Household favourites

In addition to **Bass** beer’s lasting presence are other names that still line our shelves and fill our glasses: **Bovril** (1886), **Drambuie** (1893), and **Lyle’s Sugar** (1887). There is also Woodward’s **Gripe Water** (1876), **Bird’s Custard Powder** (1891), and **Rose’s Lime Juice Cordial** (1876) – household favourites that have been passed down through generations. Some tell a particular story. The gloriously worded **Out of the Strong Came Forth Sweetness**, first registered in 1884, takes its name from the biblical story of Samson and, although the packaging has changed, continues to protect Lyle’s Golden Syrup to this day.

Others reflect their era in possibly unexpected ways: marks protecting **Aertex** and **Pears Soap** sit alongside **Anusol** and **Andrew’s Liver Salt** – proof that some brands really do endure. Some Victorian marks prove surprisingly prescient. These include **Millennium** – registered over a century before the year 2000 in January 1892 – while **Kodak**, arriving in 1888, came as the era of mass photography was dawning.

Trust

IPO chief executive Adam Williams commented that trade marks were a foundation of brand trust. “For 150 years, they’ve helped British businesses – from corner shops and market stalls to app stores and global online retailers – build lasting relationships with consumers and stand behind the quality of their products. This anniversary marks not just a legal milestone, but the enduring role that brands play in connecting businesses with the public.

“That’s still why businesses come to us today. The tens of thousands who register a trade mark each year

are making a statement: we’ve built something good, and we’re putting our name to it. Whether they’re selling a favourite ale, an iconic motor vehicle or a blockbuster online game, our job is to help them protect it. We’re proud to be custodians of a system that has supported British enterprise and innovation for generations, and we’re ready for the next 150 years.”

Transformed

When the Trade Marks Registration Act 1875 came into force, applications arrived by post, were recorded by hand, and were limited to marks used on physical goods. A century and a half later, the system has transformed beyond recognition.

Trade mark law has expanded to cover services as well as goods, and what can be registered as a trade mark has grown more flexible. Today’s register includes not just words and logos, but motion marks, multimedia marks, holograms, and even patterns of light. Recent years have seen entirely new categories – virtual goods, digital services, and AI-assisted products – emerge and find their place on the register.

Dynamic

Today, trade marks protect goods and services that would have been completely unrecognisable in 1875, from snack products made from insects to wearable smartphones and humanoid robots.

It is a reminder that the purpose of the trade mark system has never really changed, even as the world around it has. What began in a Victorian registry office now underpins a dynamic, global economy. After 150 years, it shows no sign of standing still.

www.gov.uk/government/organisations/intellectual-property-office

Businesses of all sizes can find out more about how to register a trade mark at www.gov.uk/how-to-register-a-trade-mark.



Bridge for business

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

Founded in 1886, the Italian Chamber of Commerce and Industry for the UK has spent 140 years strengthening the commercial, cultural and institutional relationship between Italy and the UK. Established during a period of growing trade between the two nations, the chamber has evolved into one of the leading bilateral chambers in Europe, acting as a bridge for businesses, professionals, institutions, and entrepreneurs operating across both markets.

Italian excellence

Headquartered in London, the chamber supports a diverse network of members ranging from multinational corporations to startups, law firms, financial institutions, and independent professionals. Throughout its history, it has consistently adapted to changing economic landscapes while remaining committed to promoting Italian excellence in the UK and fostering international partnerships.

Today, under the leadership of president Roberto Costa, secretary general Walter Gumina, and deputy secretary general Carolina Sanfratello, the chamber continues to play a key role within the British-Italian business community. Its work combines traditional business support services with a modern international outlook, reflecting the evolving nature of global commerce.

Range of services

The chamber offers a wide range of services for businesses operating between Italy and the UK, including business development support, networking opportunities, market entry assistance, trade promotion,

institutional engagement, and communication services. Companies are supported through introductions to strategic partners, visibility opportunities, and guidance on navigating different regulatory and business environments. It also actively promotes Italian excellence across sectors such as finance, food and beverage – the chamber recently supported the creation of the world's longest tiramisu, confirmed as a Guinness World Record – fashion, technology, energy, manufacturing, and professional services.



Roberto Costa

Shared interest

One of the chamber's key strengths is its ability to connect people. Through conferences, networking receptions, business forums, and cultural initiatives, it fosters meaningful professional relationships and collaborations. It serves not only as a business network, but also as a community bringing together individuals and organisations with a shared interest in Italian-British relations.

Italy Run

Among its most notable annual events is the Italy Run, a vibrant initiative that combines sport, wellness, networking, and Italian identity in the heart of London. The event attracts participants from across the British-Italian community and has become an important occasion for visibility, engagement, and community spirit. Another flagship initiative is the annual conference, which gathers influential figures from business, politics, media, and academia to discuss major economic and geopolitical trends



shaping Italy, the UK, and international markets. Topics include innovation, sustainability, international trade, investment, and the future of global cooperation.

The post-Brexit context has further reinforced the Chamber's role as a trusted point of reference for companies navigating evolving UK-EU relations, while continuing to promote Italian creativity, innovation, and entrepreneurship in the UK.

Dynamic

As a membership-based organisation, the chamber thrives thanks to the support and active participation of its business community. Its network brings together companies, entrepreneurs, professionals, and institutions united by a shared interest in strengthening Italian-British relations and creating new international opportunities. Becoming a member means gaining access to exclusive networking events, business support services, institutional connections, and a dynamic international community at the heart of UK-Italy relations.

Nearly 140 years after its foundation, the Italian Chamber of Commerce and Industry for the UK remains a dynamic institution with a strong international vision. By combining business support, institutional dialogue, cultural promotion, and community engagement, it continues to strengthen the longstanding relationship between Italy and the UK while helping businesses thrive in an increasingly interconnected world.

www.icciuk.org.uk



ITALIAN CHAMBER OF COMMERCE
AND INDUSTRY FOR THE UK

CAMERE DI COMMERCIO ITALIANE ALL'ESTERO



LCCI Member News



Stay Noisey Limited

New Video Workshops Help In-House Teams Protect the Brand

Stay Noisey has formally launched a new series of in-house video workshops for marketing, brand and communications teams.

As the pressure to produce video grows, many internal teams are expected to capture and edit footage themselves without formal training, putting the quality and consistency of the brand at risk. These workshops close that gap.

Delivered hands-on and tailored to each organisation, they cover the full production process: planning, scripting and storytelling, through to camera, lighting, audio, b-roll, interviewing and editing. Teams are trained on their own equipment so they can apply what they learn straight away.

Stay Noisey is led by Karan Kashyap, who has spent the last five years producing documentaries for the Premier League and previously trained as a psychometric interviewer at Gartner. With credits across major streaming platforms, he has a deep understanding of business storytelling that's built on broadcast-grade craft.

Enquiries: Karan@staynoisey.com / www.staynoisey.com



If you are a member of LCCI and would like to share your news, contact membersupport@londonchamber.co.uk



Waterstons

technology + growth partners

Waterstons

Waterstons is behind the modernisation and relaunch of the National Police Chiefs' Council platform, Police CyberAlarm, marking a significant step forward in the UK's efforts to tackle cybercrime and protect organisations from digital threats.

The system is free to all UK organisations and includes the CyberAlarm Secure Sensor, which provides an additional layer of protection through greater visibility of suspicious network activity.

Maggie Scullion, CEO of Waterstons, said: "We believe that robust cyber protection should be accessible to every organisation, regardless of size or resource. This collaboration is a fantastic example of public and private sectors working together to make a tangible difference - giving businesses across the UK the tools and visibility they need to stay one step ahead of cyber threats."



AAB

AAB strengthens London leadership with two partner appointments

AAB has appointed two new partners in its London office, further strengthening its leadership team and supporting continued growth. Adam Flight joins the Employment, Pay & People team as Payroll Partner, while Craig Paterson joins as Business Development Partner.

The appointments reflect AAB's ongoing investment in London, where the firm now has over 150 employees, and its focus on delivering exceptional client service.

Adam brings extensive experience across payroll, HR and compliance, supporting organisations through transformation, legislative change and technology-driven improvements. He will focus on developing scalable, future-ready people services.

Craig joins from Lloyds Banking Group with a background in corporate banking and professional services. He will focus on driving growth, building strategic partnerships and expanding AAB's service offering in the London market.

Backed by Goldman Sachs Alternatives, AAB employs over 1,800 people across 23 UK and Ireland locations.



ajproducts.co.uk

AJ Products

AJ Products opens first UK showroom

Swedish workplace supplier AJ Products has opened its first UK showroom at its Farnborough offices, just off the M3, and its first physical showroom outside Austria and the Nordic and Baltic countries.

The ground floor space is split into two areas: an office furniture showroom featuring ergonomic seating, height-adjustable desks and storage, and a full-scale warehouse and industrial display. Visitors are welcome to try everything hands-on, with the team on hand throughout.

UK MD Helen Beebe says the showroom gives businesses the chance to judge quality and scale before committing to a purchase.

Visits are by appointment only and can be booked here:
www.bit.ly/4sQNHGC



FFIATS

FFIATS Expands Into Cyber Security with Strategic Partnership Agreement

FFIATS Ltd is pleased to announce the signing of a partnership agreement with a leading cyber security company, significantly expanding the services available to our clients across the corporate, legal, and financial sectors.

The partnership brings two specialist disciplines together under a coordinated service offering, combining FFIATS's established expertise in fraud investigation, asset tracing, and OSINT with advanced cyber security capabilities including physical penetration testing and counter-surveillance services.

Physical penetration testing evaluates how effectively an organisation's physical security controls prevent unauthorised access to premises, sensitive areas, and critical assets. Our counter-surveillance services extend to the identification and triangulation of rogue cellular interception devices, including IMSI catchers and Stingray equipment — a growing concern for organisations communicating sensitive information.

Further details of our expanded service portfolio will be announced shortly.

Contact: www.ffiats.com



UBE

The University of the Built Environment and The King's Foundation have launched a new initiative to help create the walkable, characterful neighbourhoods people most want to live in.

The Regional Building Foundation (RBF) will establish 14 regional forums across the UK, bringing together landowners, housebuilders, planners, designers, lenders and other built environment professionals to improve the quality of new development and create places rooted in local character.

To read the full story, head to www.ube.ca.uk/news/RBF



BELL STONE ASSOCIATES

Bell Stone Associates

Bell Stone Launches Special Partner Incentives

Trusted global event partner Bell Stone is launching a dedicated initiative offering exclusive discounts to all LCCI members on high-quality printing, custom-modular stands, and fabric banners.

For more than 25 years, Bell Stone has provided stress-free, end-to-end exhibition services for brands worldwide. In an effort to help fellow Chamber members reduce their event overheads while embracing eco-friendly design, the company is making its highly adaptable, reusable modular display frameworks more accessible through this partner-exclusive discount. Backed by full-scale project management, printing, carpentry, UK, EU and USA logistics and installation services, Bell Stone ensures London businesses can effortlessly elevate their brand presence.

Whether preparing for an upcoming trade show or refreshing an existing display, LCCI members can access these preferential rates immediately.

To secure your exclusive partner discount and explore creative stand options, contact Bell Stone's Commercial Director Stuart Berman at stuart@bellstone.co.uk or visit www.bellstone.co.uk.

What's coming up...

JULY

■ LCCI Property and Construction Summer Reception at No 4 Hamilton Place

Wednesday 1 July, 6.30pm – 8.45pm

Programme Partners: Bauer Media, Essential Land, London Construction Hub, Menzies and National Grid



■ LCCI Quarterly Economic Survey Report Launch at HSBC Canary Wharf

Thursday 2 July, 10.00am – 12.00pm

Programme Partner: HSBC



■ Lunch and Learn: Design Thinking in the age of AI

Monday 6 July, 1.00pm - 2.00pm

ONLINE

■ Lunch and Learn: Building Pipeline Without Growing Headcount

Monday 11 May, 1.00pm – 2.00pm

■ Go Connect! Lunchtime Networking at Balfour St Barts

Wednesday 8 July, 12.00pm – 2.00pm

■ Lunch and Learn: Building a Successful Revenue Growth Strategy

Wednesday 8 July, 1.00pm – 2.00pm

ONLINE

■ LCCI Annual Summer Garden Party at College Garden

Thursday 16 July, 6.30pm – 8.45pm

Headline sponsor: Veolia



Associate sponsors: Etihad and Finn Partners



■ LCCI Asian Business Association South Asian Heritage Month Reception at LCCI

Wednesday 22 July, 5.00pm – 7.00pm

■ LCCI SME London Business Awards Masterclass

Thursday 23 July, 12.00pm – 1.00pm

ONLINE

AUGUST

■ Go Connect! Lunchtime Networking at The Anthologist

Tuesday 4 August, 12.00pm – 2.00pm

■ LCCI Cricket Day at the Kia Oval - Surrey v Kent Spitfires in the One Day Cup at The Kia Oval

Wednesday 5 August, 10.30am onwards

■ LCCI Black Business Association Networking Reception at LCCI

Wednesday 12 August, 5.00pm – 7.00pm

Programme Partner: University of Westminster



SEPTEMBER

■ Preparing for Customs Audit

Tuesday 1 September, 10.00am – 11.00am

ONLINE

■ Future-Proof Your Brand – Mastering AI Search in 2026

Monday 14 September, 1.00pm – 2.00pm

ONLINE

■ Go Connect! Networking at LCCI

Tuesday 15 September, 4.00pm – 6.00pm

■ LCCN Open Week Networking at LCCI

Wednesday 16 September, 10.00am – 11.30am

■ Maximise your Membership at LCCI

Thursday 17 September, 3.00pm – 4.30pm

■ City of London Association: City Giving Day at LCCI

Wednesday 23 September, 10.30am – 12.00pm

■ Business Owners Club Autumn Reception at London Marriott County Hall Hotel

Wednesday 30 September, 6.00pm – 8.00pm

Programme Partners: Dell, IHG Business Edge and Intuit



EVENTS HIGHLIGHTS



02 JULY

LCCI Quarterly Economic Survey (Capital 500) Report Launch

Step into the room where London's business story is told. Join LCCI for the latest unveiling of the Quarterly Economic Survey (Capital 500) Q2 2026 edition. This flagship survey is one of the capital's most influential business barometers, capturing the real-time sentiment of hundreds of companies across every sector and size. Be the first to hear the headline insights as YouGov presents the data live, followed by a dynamic panel of industry leaders who will bring the numbers to life, unpacking what they mean in practice and how businesses can stay ahead in a shifting landscape. Free to attend for all LCCI Members and Community Network.



22 JULY

LCCI Asian Business Association South Asian Heritage Month Networking Reception

Join the LCCI ABA for an evening of networking and celebration, marking South Asian Heritage Month. This reception will bring together professionals from across a diverse range of sectors to connect, share insights, and recognise the significant contributions of South Asian communities to business and culture in the UK. Free to attend for LCCI Members only.



23 JULY

LCCI SME London Business Awards Masterclass – Online

Join the LCCI SME London Business Awards Masterclass and discover how to create a standout awards entry. Now in its fourth year, the awards celebrate London's most innovative, ambitious and impactful SMEs across 22 categories. This practical online session is ideal for businesses considering an entry but unsure where to begin. You will gain a clear overview of the awards process, expert tips for crafting a winning submission, and insight into the marketing, PR and credibility benefits that business awards can bring to your organisation.



05 AUGUST

LCCI Cricket Day: Surrey v Kent in the One Day Cup at the Kia Oval

Join the LCCI team and up to 80 members and guests for a day of cricket at one of the world's oldest and most historic stadiums, The Kia Oval. This fun, informal day offers a cost-effective way to entertain clients, reward colleagues and increase your business network whilst watching cricket – a fantastic day out! Open to LCCI members only tickets are £99 inclusive of VAT per person.



12 AUGUST

LCCI Black Business Association Networking Reception

Enjoy an evening of connection and collaboration at the LCCI BBA Summer Networking Reception, bringing together professionals, entrepreneurs and business leaders from across London's dynamic business community. Join us for an engaging evening of conversation, connection and opportunity. Free to attend for all LCCI Members and Community Network.

Two minute interview



Sanjeet Manek of Sandea Wholesale Limited



Who are you?

I'm a British entrepreneur, former investment banker and founder of Sandea Wholesale Limited – a fast-growing wholesale platform reshaping how independent retailers access everyday consumer goods. I built the business by taking everything I learned in finance and putting it to work where it matters most – on the ground, with real businesses, solving real problems.

What is your connection with the London Chamber of Commerce?

We are members of a valuable network for connecting with other business owners and entrepreneurs across the capital. In particular, it provides a useful platform to exchange insights with companies facing similar challenges around costs, regulation and growth, while also offering opportunities to stay engaged with the wider London business community.

What was your first job in London?

As an investment banker, I worked in a fast-paced, demanding environment that threw me in at the deep end from day one. Long hours, high stakes and a steep learning curve, but it gave me a sharp understanding of finance, markets and how businesses are really valued and run..

Which one business achievement over the last 12 months are you

most proud of, and why?

Expanding our product range and entering additional regional markets while maintaining consistent service levels is the achievement I'm most proud of over the past 12 months. On the surface, it sounds straightforward, but in practice it's challenging – more SKUs (stock keeping units) mean more suppliers, more logistics and more moving parts across the business.

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

Mohammed bin Rashid Al Maktoum's leadership in transforming Dubai into a global hub for trade, tourism and investment demonstrates the power of long-term vision, ambition and decisive execution. For any entrepreneur, there's a valuable lesson in setting bold goals and then building the systems and partnerships needed to achieve them.

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

I'd like to see the city work more collaboratively with logistics operators on practical solutions, such as designated freight consolidation points, smarter kerbside allocation and delivery planning. The ambition around zero-emission zones is the right direction, but

the transition needs to be better supported for smaller operators who cannot simply replace their fleets overnight.

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

Post-Brexit, the paperwork burden on imports and exports has grown substantially, and guidance isn't always consistent. For a small wholesale business without a dedicated compliance team, this consumes time and resources that could be better spent on serving customers. Simplified, clearer processes for SMEs importing at lower volumes would make a real difference.

What is your favourite and least favourite thing about London?

I appreciate the sheer variety London offers. You can source almost anything, sell to almost anyone, and find expertise in nearly every field within a few miles.

The cost of doing business is my least favourite. Business rates in particular often feel disconnected from the reality of what smaller commercial premises

actually generate, which can be a real challenge for SMEs.

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

I would focus on making London more business-friendly for smaller operators – streamlining last-mile delivery, simplifying regulations for SMEs and providing more flexible support for smaller commercial premises.

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

Someone who can handle the drama of finance and the chaos of wholesale – a mix of James Bond-level focus with a touch of Mr. Bean improvisation. Basically me, but slightly taller and better at paperwork.

What is your favourite quotation?

Sheikh Mohammed bin Rashid Al Maktoum: *It doesn't matter if you're a lion or a gazelle – you'd better start running.* A powerful reminder that success requires constant effort and vigilance, no matter your starting point.

www.sandea.co.uk



LCCI Member Offers



□ COMPELLING STORY

Discover Your Business Story. From working alongside SME start-ups to global brands including Rolls-Royce, Braun and Monzo Bank, Compelling Story have seen one pattern that never changes: businesses that grow have a clear story to tell. Those that don't stay stuck, competing on price.

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OFFER

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□ AARAV SOLUTIONS

Aarav Solutions engineer scalable, end-to-end digital solutions that help enterprises transform, innovate, and grow with confidence. As a global product engineering and IT consulting organisation, they combine deep expertise across enterprise platforms, digital technologies, and industry domains to solve complex business challenges and deliver measurable outcomes. Through innovation, strategic partnership, and customer-centric execution, Aarav Solutions enable organisations to accelerate transformation, enhance operational excellence, and create sustainable competitive advantage.

Contact

Srikrishna 'Kris' Sharma, Vice President - Sales & Alliances
T: **+44 0208 178 9663**
E: kris.sharma@aaravsolutions.com
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Contact

Email Selina Marie Pohl to redeem: selinamarie.pohl@marriott.com

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□ HAROD ASSOCIATES

Harod is a leading international investigation company, with a global team of over 70 professionals. We specialise in delivering cutting-edge investigative solutions across a range of industries, including critical infrastructure, government, law enforcement, charities and the private sector.

Contact

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

Two minute interview

Bisola Fasanya of Atel Q



Who are you?

I'm a Voice AI implementation specialist and founder of Atel Q, UK's most refined Voice AI infrastructure and implementation provider.

What is your connection with the London Chamber of Commerce?

I am a proud member and enjoy attending events to connect, share ideas, and collaborate with other London-based innovators.

What was your first job in London?

I came from Brussels 20 years ago after uni but couldn't get a job at first. Because I was French speaking, I was able to land myself a job in a call centre in Acton. It feels a bit like a 360 moment since I now train Voice AI to deal with calls.

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

Probably the fact I published a book on Voice AI called *The New Voice of Business* and landed the #1 bestseller spot on Amazon in the Artificial Intelligence category less than one week after publication. And it still holds that spot today showing that it was not a fluke.

If you were advising a young entrepreneur

which business person would you suggest as a model?

I'd suggest Jan Koum, co-founder of WhatsApp.

He built a global communications platform and sold it for \$19 billion with a team of just 55 people. I feel like his journey proves that by leveraging powerful technology, one can build an incredible business.

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

Charging ports! We already have wi-fi on most tube lines which is great. The next thing we need are charging ports. When I am commuting and working on my phone, I don't want to have to worry about my phone battery dying and it would be incredibly useful to have that. Everywhere. Not just on some buses, I want it on trains, tubes, everywhere.

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

The ambiguous regulation around AI disclosure. In recent tests, 80 per cent of people couldn't distinguish Voice AI from a human. Regulators mandate that we declare that the 'person' on the line is Voice AI. Do we declare it upfront, during the call, or only if asked? It's causing issues because there are no clear directives.



Jan Koum © 2014 - Dan Taylor

What is your favourite and least favourite thing about London?

I love London because it felt like it was coming to 'The Big City'. Coming from Brussels, London was just so big, so diverse and full of opportunities. It still is big and mighty. I love the parks, the fact that the museums are free entry is so incredible to me. You don't find that in other cities.

"Coming from Brussels, London was just so big, so diverse and full of opportunities. It still is big and mighty."

My least favourite thing about London is the very thing that attracted me to it. It's too big! Well. It takes me minimum an hour to get to anywhere, be it by car or public transport. So that's the only drawback to me. You have to logistically be prepared to spend some time going anywhere.

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

I would reduce the gap between what people are learning in school and the 'real world'. We have school on the one hand, and then we have businesses, enterprises who want talent. I would create a programme that allows companies to do workshop days for children of all ages to see the applications and implications of what they are learning and where this could take them.

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

Kelly Rowland from *Destiny's Child*. She's quiet and introverted but extremely talented.

What is your favourite quotation?

What's the ONE Thing I can do, such that by doing it, everything else will be easier or unnecessary? Gary Keller's *The ONE Thing*

www.atelq.com

Answers to The Knowledge

On page 21

- 1 Schweppes. The company created a 27-foot fountain of crystal with thousands of water jets as a centrepiece for the event.
- 2 St Paul's Cathedral. It had that distinction since its creation in 1710. Millbank Tower (formerly the Vickers Tower) was overtaken in 1964 with the advent of the Post Office Tower (renamed the BT Tower).
- 3 The Kinks, originally from Muswell Hill. Written in 1967, *Waterloo Sunset* was performed by the song's writer Ray Davies at the closing ceremony of the London 2012 Olympics.
- 4 Chelsea FC. They both also play for their respective England national football teams.
- 5 Claude Monet (1840-1926). The Palace of Westminster and the River Thames featured in 100 of his paintings.
- 6 Sir Robert Peel (1788-1850). He was Prime Minister twice. It was as Home Secretary, serving under the Duke of Wellington, that he created the 'Met' in 1929.
- 7 Marshal Tito of Yugoslavia. He stayed at White Lodge in Richmond Park and his itinerary included an audience with yet-to-be-crowned Elizabeth II at Buckingham Palace.
- 8 10 Downing Street. The British Prime Minister insisted that it should become the official residence of the sitting PM of the time.
- 9 Edmonton. It is the capital of Alberta province. In London it is in the borough of Enfield.
- 10 Dulwich College, a fee-paying private school in south London. He was there from 1975 to 1982.



Celebrating India

LCCI's Asian Business Association held its Spring reception at Colonel Saab, a standout Indian dining destination in the heart of London – Trafalgar Square – showcasing “authentic regional cuisine with a modern twist, in a setting that reflects India’s rich cultural heritage”.



The event was part of a packed India Week – see report on page 32 – and brought together a senior and diverse audience of business leaders, entrepreneurs, investors and policy professionals from the UK, Europe and

India. Fashion guru Mani Kohli, profiled on page 18, was in attendance in an audience which heard addresses from LCCI chief executive Karim Fatehi OBE and India Week curator and founder of Bridge India Pratik Dattani.





New Members

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

AI Marketing For Lawyers
Consultancy firm

Air IT Group

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enquiries@airit.co.uk

www.airit.co.uk/it-support-london/

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www.amplemarketing.co.uk

Marketing consultant

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UEL

UEL Introduces AI Leadership Apprenticeship Units for Businesses

The University of East London (UEL) is launching new AI Leadership Apprenticeship Units to support businesses in building practical, workplace-ready artificial intelligence capability. UEL has been selected by the Department for Education as a delivery partner, reflecting its capability to deliver high-quality provision.

The programme comprises three focused units covering AI strategy, adoption, governance, and organisational transformation. The units enable professionals to identify AI opportunities, manage ethical risks, and implement AI within operational settings.

Designed for middle and senior leaders, the offer supports organisations to enhance productivity, build capability, and drive innovation.

The cost of the training can be covered by the Levy, but is free for qualifying SMEs. Organisations are invited to register their interest via the link below:

www.bit.ly/4ovet6Z



OCN

OCN London, an Ofqual-regulated awarding organisation and award-winning innovator in the recognition of skills development, is proud to announce a new strategic partnership with London Chamber of Commerce & Industry (LCCI).

The partnership places OCN London at the heart of London's skills agenda, with representation on the LCCI Skills Committee and access to high-level roundtables with the GLA, Skills England and parliamentarians shaping the future of workforce development across the capital.

OCN London is also sponsoring the Hospitality, Leisure and Tourism Business of the Year category at the SME London Business Awards 2027, reflecting the organisation's deep commitment to the sector through its ongoing work with UK Hospitality, the development of skills passports, and a shared vision for a more skilled, resilient hospitality workforce.

Carlos Cubillo-Barsi, CEO of OCN London, said: "London's hospitality, leisure and tourism sector is a cornerstone of the capital's economy, and this partnership with LCCI signals our commitment to championing the skills agenda that will help it thrive for years to come."

To find out more, visit www.ocnlondon.org.uk

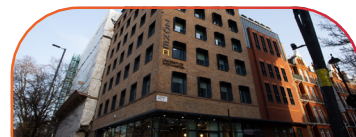
MENZIES
BRIGHTER THINKING

Menzies

Menzies has launched its latest research report, Fixing the Foundations: Addressing the Fault Lines in UK Construction, providing valuable insight into the challenges facing the UK construction sector.

The report reveals that 86% of property and construction firms are either experiencing, or at risk of, serious financial distress within the next 8 months, highlighting the significant pressures businesses continue to face. Drawing on industry research and expert analysis, the report explores key issues including rising costs, cash flow pressures and economic uncertainty, while offering practical recommendations to help businesses strengthen resilience and plan for sustainable growth.

The full report is available to download via the Menzies website: https://www.menzies.co.uk/fixing-the-foundations-addressing-the-fault-lines-in-uk-construction/?utm_source=lcci&utm_medium=partner&utm_campaign=construction_whitepaper_june_2026



University of Westminster

The University of Westminster's new sector-leading home for careers and enterprise, Zone29, has officially opened at 29 Marylebone Road, opposite Baker Street station.

The fully accessible and sustainable retrofitted space is dedicated to connecting the University's diverse student and academic talent to businesses through events and work-related programmes. It is a one-stop shop for businesses to enjoy the wide-ranging benefits of collaborating with the University to;

- Access and nurture student and graduate talent
- Set live projects for students to channel fresh ideas into your business
- Innovate with research expertise
- Upskill your workforce through short courses, apprenticeships and bespoke training programmes
- Try the new public coffee shop on the ground floor for a coffee meeting or to unwind

Businesses across the district are invited to make use of the transformational space and explore partnership opportunities with the University.

Find out more about Zone29 at www.westminster.ac.uk/zone29/business-and-community

Overseas business opportunities

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

Greece

A family-run business, based in the north of Greece, and specialized in producing extra virgin olive oil that is high in biophenols, (as well as other plant-based products), is interested in establishing commercial agreements with trade representatives and specialist distributors, especially in central and northern Europe, including the UK.

REF: BOGR20260608015

Austria

A company specializes in the manufacture of handmade measuring and testing instruments with cork handles. As part of its product line expansion, the company has introduced a new product in the pet sector: a high-quality, comfortable, and visually appealing dog harness made of soft cork fabric.

REF: BRAT20260608029

Netherlands

An SME has developed a modular hardware platform with integrated software and a custom Linux operating system to accelerate autonomous vehicle development. The solution offers onboard computing power and flexible I/O capabilities, providing a integration layer for navigation technologies, edge AI, communications and cyber security applications.

REF: TONL20260605021

Portugal

A health innovation organisation has developed an advanced surgical helmet

for hospital and surgical environments. The prototype integrates ventilation, audiovisual communication, mobile connectivity and augmented reality support and has been demonstrated in a relevant clinical environment. The organisation seeks a legal manufacturer to support industrialisation, certification and market entry.

REF: TRPT20260605029

Poland

One of the largest manufacturers on the global dental market (expertise in endodontics, conservative dentistry, and dental accessories and instruments, providing solutions to dental offices around the world) would like to expand its distribution network. The company actively supports its sales partners by sharing its knowledge, market experience, and educational materials.

REF: BOPL20260608012

Moldova

Founded in 2003 in Chişinău, the company is a manufacturer of plastic articles for horticulture. It operates a complete production cycle, from design and mold manufacturing to the finished product. Equipped with modern injection molding and CNC machinery, it produces millions of pots and planters annually, exporting to numerous European countries and collaborating with international retail networks.

REF: BOMD20260605012

Finland

A manufacturer is producing fermented sauce bases and seasoning solutions for food industry, foodservice and retail applications. The products improve flavour intensity, shelf life and production efficiency. Solutions are available as ready-made or tailored concepts. The company seeks distributors, food manufacturers and foodservice partners under commercial or manufacturing agreements.

REF: BOFI20260605009

Italy

An SME has developed an innovative modular floating system designed to remove floating waste, microplastics (≥ 1.6 mm), oils, and hydrocarbons from water surfaces. The solution operates continuously with low energy consumption and provides measurable environmental impact, supporting sustainability strategies, ESG reporting, and water ecosystem protection.

REF: BOIT20260511004

Ukraine

A full-cycle garment manufacturer offers production services for knitwear, sportswear, professional uniforms and workwear. The production process covers product development, pattern making, cutting, sewing, branding application and packaging. Manufacturing services are available for products developed according to customer specifications, technical documentation or samples.

REF: BOUA20260608013

Spain

A technology-based company, and spin-off of the Public University of Navarre, is specialized in dynamic modelling, advanced control and estimation for complex industrial systems. They develop simulation tools and control algorithms to improve the precision, stability, productivity, and quality of machine tools and other industrial processes.

REF: TOES20260608016

Germany

A high-tech SME has developed a lightweight, flexible radar-absorbing fibre-reinforced composite for passive stealth in defence and space. By absorbing rather than reflecting radar waves, the material significantly reduces radar cross-section while remaining thin and integrable into existing composite structures. It can make aircrafts, tanks and spacecrafts invisible to radar.

REF: TODE20260608003

Romania

IT integration company specialized in industrial digital infrastructure, offering services for industrial operational data platforms, enterprise asset management, project controls and OT cyber security solutions for critical infrastructure operators.

REF: BORO20260608018

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JULY/AUGUST 2026

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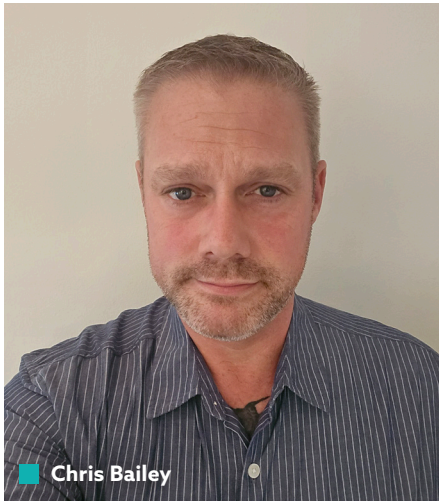
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Why investing in the next generation is not just a strategic choice - it's a necessity

By Chris Bailey, Group Skills Development Manager at Barratt Redrow PLC

Barratt Redrow PLC is one of the largest residential property development companies in the United Kingdom operating across England, Wales and Scotland.



Chris Bailey

WHY DID YOU DECIDE TO INVEST IN THESE TRAINING AND EMPLOYMENT SCHEMES?

As the UK's largest housebuilder, investing in apprenticeships and early careers isn't optional - it's the foundation of our future.

Over a third of construction workers in the UK are already aged 50 or older, and by 2036 around 750,000 people are expected to retire¹. That's a huge transfer of skills and experience leaving the industry. Without a new generation coming through, we risk a major gap in expertise, productivity, and delivery.

The **Skills Horizon Barometer report** from Skills for Life highlights that 90% of SMEs are experiencing some form of skills shortage, with the biggest gap - 32% - at entry level. Across the sector, more than 140,000 vacancies remain unfilled, delaying housing and infrastructure projects². Looking ahead, the UK will need almost 1 million additional construction workers by 2032 just to meet demand³.

Apprenticeships provide a direct, scalable way to nurture homegrown talent and support the development of skills in our

business. Our experience shows that by upskilling our workforce and embracing technical training programmes, we can address these gaps, strengthen our talent pipeline, and ensure the sector remains competitive.

Our degree apprenticeships provide us a robust and qualified talent pipeline into Commercial, Technical, and Management roles within the business. These are available for both career changers, older workers, internal talent looking to upskill, and also for the younger generation looking to enter and advance into Construction. It breaks the myth that all apprenticeships are trade based and for low academic ability, and it opens more opportunities for those wishing to join the industry.

CAN THE CONSTRUCTION SECTOR MEET HOUSING DEMAND WITHOUT INVESTING IN YOUNG APPRENTICES?

The construction industry is at a pivotal

moment. The Labour Government has committed to delivering 1.5 million new homes by 2029, that's 300,000 a year, to tackle the housing shortage⁴.

To meet such ambitious housing targets, we don't just need more people - we need the right skills. Apprenticeships across all levels and qualifications give us a way to develop our workforce, maintain quality, and embed the latest capabilities in areas like digital construction and sustainable building.

Without investing in young talent, the sector risks widening the skills gap, driving up costs, and losing critical expertise as older workers retire. Apprenticeships also help us diversify the industry and attract people who might never have seen construction as a career. So, while the sector might manage in the short term without them, the truth is clear: apprenticeships are essential if we want a sustainable, modern, and resilient construction industry.



¹Holmes, H. & Burgess, G., 2024. *Construction and Building Trades: The Skills Horizon*. Places for People. Available at: <https://www.placesforpeople.co.uk/media/ae5piox1/pfp-skills-final-report.pdf>

²Holmes, H. & Burgess, G., 2024. *Construction and Building Trades: The Skills Horizon*. Places for People. Available at: <https://www.placesforpeople.co.uk/media/ae5piox1/pfp-skills-final-report.pdf>

³Holmes, H. & Burgess, G., 2024. *Construction and Building Trades: The Skills Horizon*. Places for People. Available at: <https://www.placesforpeople.co.uk/media/ae5piox1/pfp-skills-final-report.pdf>

⁴Ministry of Housing, Communities and Local Government. Available at: <https://www.gov.uk/government/news/planning-overhaul-to-reach-15-million-new-homes>



HOW IMPORTANT ARE APPRENTICESHIP PROGRAMMES FOR SUPPORTING DIVERSITY, INNOVATION, AND THE SKILLS PIPELINE?

Apprenticeships programmes have a serious and important impact on the sector. Today, females make up just 0.9% of housebuilders and 4% of skilled tradespeople, while ethnic minorities represent only 6% of the construction workforce⁵. Without early careers pathways, we risk reinforcing these imbalances instead of breaking them down.

Apprenticeship schemes are designed to challenge outdated perceptions of construction as traditional, male-dominated, and low-skilled. In reality, our industry is highly technical and increasingly focused on sustainability and innovation - we've even been recognised by TIME and Statista as one of the 100 World's Most Sustainable Companies. Through initiatives like #BuildWithoutBarriers, we're showing a new generation that construction offers long-term opportunity, career progression, and meaningful, modern work.

For our business, these programmes have been transformative. Around 5.3% of our workforce are apprentices, graduates, or trainees, bringing fresh ideas, energy, and new perspectives that help us stay agile in a rapidly evolving sector. Many progress into permanent roles, strengthening our talent pipeline, reducing recruitment costs, and improving retention.

We've also seen real results on diversity,

in our 2024 Trade Apprenticeship intake, female applications rose by 40% and applications from ethnic minority candidates increased by over 32%. This is a critical step toward closing the sector's diversity gap and ensuring the workforce reflects the communities we serve.

In short, without apprenticeships, we'd lose not only a vital skills pipeline but also the momentum we've built in driving diversity, innovation, and a modern image for construction.

ARE STRUCTURED TRAINING PATHWAYS ESSENTIAL, OR IS ON-THE-JOB MENTORING ENOUGH?

Structured training provides a clear framework for developing the right skills, knowledge and recognised qualifications. It ensures consistency, accountability and measurable progress across the workforce. On-the-job mentoring is an excellent complement, offering real world context and peer-to-peer support, but it should not stand alone. Mentoring can accelerate learning, build confidence and encourage collaboration, yet structured training remains the most robust and scalable route to long-term professional growth.

WHAT ADVICE WOULD YOU GIVE TO BUSINESS LEADERS WHO ARE HESITANT ABOUT INVESTING IN APPRENTICESHIPS?

At Barratt Redrow, we've seen first-hand how structured training and employment schemes can transform both individuals and the wider business. For any employer considering this for the first time, our advice is to visit the

Skills for Life website. Skills for Life is a campaign led by the Department for Education that seeks to help SMEs understand the full range of training and employment schemes available to them. Whether you're exploring T Levels, curious about HTQs, or want to learn more about apprenticeships, the website has all the information you need in one place.

We encourage SMEs to see apprenticeships as a long-term investment. They create a pipeline of skilled, loyal employees who grow with the business and often progress into leadership roles. Even during economic challenges, we've prioritised early careers programmes because they close skills gaps and bring fresh energy into our organisation.

It's also important to make schemes accessible and inclusive. By offering a welcoming application process and clear, debt-free pathways from Level 2 to Level 6, we open opportunities to candidates from a wide range of backgrounds, helping to address industry-wide diversity challenges.



One of the biggest draws for young people is the chance to earn while they learn. Providing a competitive salary alongside a recognised qualification attracts high-calibre candidates and fosters loyalty. This commitment is strengthened when apprentices are paired with senior mentors, accelerating learning, building confidence, and showing clear progression paths.

Finally, embedding learning into company culture makes a real difference. Beyond formal qualifications, access to development platforms and training in wellbeing, leadership, and diversity helps shape well-rounded professionals. Celebrating success stories - sharing the journeys of apprentices and graduates - builds internal support, inspires future talent, and challenges outdated perceptions of the industry.

⁵ Holmes, H. & Burgess, G., 2024. Construction and Building Trades: The Skills Horizon. Places for People. Available at: <https://www.placesforpeople.co.uk/media/ae5piox1/pfp-skills-final-report.pdf>

Short-term pressure, long-term risk: the skills challenge reshaping UK business

With two-thirds of firms facing skills shortages and recruitment becoming a challenge across almost every sector, businesses are being pushed into short-term thinking. Patrick Milnes, Head of Policy for People and Work at the BCC, explores why that poses a longer-term risk - and how employers can respond.



Patrick Milnes

For many businesses, skills policy can feel like something that happens to them rather than for them. Announcements are made in Westminster, initiatives are launched with unfamiliar acronyms, and meanwhile employers are left dealing with the day-to-day reality of vacancies they can't fill, rising costs and a workforce under constant pressure.

But behind the headlines, the skills challenge facing UK business is both acute and structural - and, according to Patrick Milnes, Head of Policy for People and Work at the British Chambers of Commerce, it is shaping competitiveness in ways that many firms are only just beginning to recognise.

National BCC data paints a stark picture. Around two-thirds of businesses report skills shortages, Patrick explains. And this rises to four in five manufacturers, while three-quarters say recruitment itself has become a major challenge, regardless of role or sector. That shortage is playing out against a backdrop of intense cost pressures, including higher National Insurance contributions, rising wage floors, persistent energy costs and wider economic uncertainty.

In that environment, it is unsurprising that investment in training and people is often one of the first things to be paused.

"In the short term, that's understandable," Patrick says. "Businesses are having to make tough choices just to stay

operational. But the long-term impact on the labour market is significant."

The problem, he argues, is that businesses are being forced into short-term thinking at precisely the moment when the skills system requires longer horizons. Employers need time and confidence to ask what skills they will need not just this year, but five or ten years from now. Instead, many are focused on surviving the next quarter.

That tension runs through much of the current skills debate. Government rhetoric continues to emphasise growth and productivity, yet businesses often struggle to see how policy decisions translate into tangible support on the ground. While the latest budgets may have avoided major new cost shocks, for many, including Patrick, it also did little to actively unlock investment or rebuild confidence.

Within the skills system itself, change is coming but not at a pace that matches the scale of the challenge. New apprenticeship reforms, including shorter modular units launching this year, are designed to make training more flexible and accessible. For employers needing "quick wins" in upskilling, that is a positive step.

However, Patrick is clear that apprenticeships alone are not a 'silver bullet.'

"We need to look at the whole pipeline," he says. "Not just people in work now, but young people coming out of education. Are they actually work-ready?"

Many employers report gaps in what are often described as "core skills". Things like communication, initiative, and the ability to take ownership of tasks. Historically, those skills were often developed through entry-level roles in sectors such as hospitality, retail or basic office administration. But many of those roles are disappearing.

And automation and AI are accelerating that shift at an even faster rate. Entry-level office jobs - once the first rung

on the ladder - are increasingly being automated, while AI is being used by larger organisations as an efficiency tool to remove lower-level roles altogether. The result is a steeper leap into employment, particularly for young people without prior experience.

For Patrick, it is creating a paradox. Employers want people who can "hit the ground running", but the traditional pathways that allowed people to build that readiness are narrowing.

For businesses, waiting for the system to fix itself is not a strategy. Those that engage early with skills policy - through apprenticeships, work placements, or local training providers - are increasingly gaining a competitive edge. They are shaping talent pipelines rather than competing for an ever-shrinking pool, and they are better positioned to adapt as roles evolve.

This is where the chamber network becomes critical, Patrick insists. Navigating the growing patchwork of skills schemes, employment support programmes and policy changes can feel daunting, particularly for SMEs with limited time and capacity. Chambers provide a practical bridge between national policy and local action, from connecting employers into Local Skills Improvement Plans, to sharing best practice between businesses facing the same challenges.

"Businesses feeding back what they're seeing on the ground is essential," Milnes says. "It strengthens our ability to influence government, but it also helps employers learn from each other."

The skills landscape will remain complex, and uncertainty is unlikely to disappear any time soon. But for businesses willing to engage - rather than opt out - there are opportunities to build resilience, future-proof their workforce and stay competitive in a changing labour market.

For Patrick, in a system under strain, those who understand how it works are often the ones best placed to make it work for them.

Unlocking export growth with confidence

A practical guide for London exporters on reducing risk, reaching new buyers and growing overseas with the support of UK Export Finance

The risk behind the opportunity

For many London businesses, exporting is central to growth. Firms across the capital are selling specialist products and services into overseas markets, but international demand often comes with a key challenge: how do you win new business abroad without taking on too much payment risk?

This matters especially for smaller businesses. A new overseas buyer may want credit terms, but the exporter may have limited information about that customer's finances or payment history. That can leave firms choosing between stricter terms that may lose the deal, or more competitive terms that feel too risky.

Backing exporters to say yes

This is where UK Export Finance (UKEF) can help. As the UK's export credit agency, it exists to ensure no viable UK export fails for lack of finance or insurance. Its Export Insurance Policy can cover up to 95% of potential losses if an exporter is not paid under an export contract or cannot recover costs because specified events prevent completion. That gives businesses more confidence to pursue opportunities that might otherwise feel out of reach.

The policy is aimed at UK exporters with an established business base, where at least 20% of the export contract value comes from UK goods or services, and where private sector insurance is not available. It can protect against risks such as buyer insolvency, failure to pay, and certain political or economic events outside the UK.

Particularly relevant for smaller exporters is the Small Export Builder, an enhancement within the Export Insurance Policy. It helps businesses start trading with a new overseas

buyer even when detailed financial information is limited. Eligible exporters can begin with an initial credit limit of up to £25,000 and, if invoices are paid on time, build that limit in stages up to £100,000. With cover available for up to 95% of invoice value, it offers a practical way to test new markets and grow buyer relationships more safely.

For London companies, this is important because many export opportunities begin with modest first orders rather than major contracts. Whether a food producer is testing demand in Asia, a manufacturer is entering the Gulf, or a premium brand is approached by an importer in a new market, the opportunity may be genuine, but the payment risk can still slow decision-making.

How Digital Pixel broke into Saudi Arabia

Digital Pixel, a Brighton-based life sciences business specialising in advanced microscopy systems, used the Small Export Builder when it secured an opportunity in Saudi Arabia, a market where it had no existing trading relationship. With UKEF support, the business was able to move forward with greater confidence and establish a foothold in a new region.

"As a small business, taking on a new buyer in an unfamiliar market involved risks we simply couldn't manage alone. UKEF's Small Export Builder has given us the confidence to expand our trading relationships and take on orders from clients in markets that are new to us."

Dr Leslie Patrick Vanderpant, Co-owner of Digital Pixel

That experience will resonate with many London exporters. Often, what businesses need is not a dramatic intervention, but a practical mechanism that helps them say yes to a good opportunity without taking on disproportionate risk.

Why it pays to know your local UK Export Finance contact

For London Chamber members with international ambition, that makes UKEF worth knowing. Whether your business is taking its first steps into exporting or entering new markets, the right support can help you protect cashflow, offer competitive terms and build overseas relationships with greater assurance.

To find out how UKEF could support your business, speak to your local Export Finance Manager for a free and impartial consultation. Contact details are available here on our website or through our Customer Services team at customer.service@ukexportfinance.gov.uk.



Hitesh Patel, Export Finance Manager for Central and West



Keisha Silvera, Export Finance Manager for North East and South West



Colin Hawes, Export Finance Manager for City, East and South East

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For growing UK businesses, access to flexible working capital can be the difference between seizing an opportunity and watching it pass by. multifi was built to solve exactly that problem: combining the speed and transparency of modern fintech with a product genuinely designed around how established businesses actually operate.

This is not emergency finance. multifi exists for businesses that are already performing well and want to use credit strategically, to protect cash reserves, manage seasonal cashflow, or invest in growth, without the friction of traditional lending.

Zero hidden fees

multifi's Flexi Credit facility charges interest only on funds drawn, never on the full limit. There is no set-up fee, no monthly platform fee, and no penalty for early repayment.

This transparent approach has resonated strongly in the market. Since launch, multifi has seen rapid growth in its broker network and customer base, with businesses citing the absence of hidden costs as a primary reason for choosing the product over more traditional alternatives.

Revolving credit, not a one-off loan

Unlike a conventional term loan, Flexi Credit reloads once a business has repaid a portion of what it has drawn, without a fresh application each time. Businesses can draw what they need, repay it, and access funds again when the next opportunity or cashflow gap arises.

With credit limits from £10,000 to £350,000 and decisions typically made within 24 hours using Open Banking data rather than lengthy paperwork, the entire process is built around speed and simplicity.

A 60-day head start

multifi gives businesses 60 days before their first capital repayment is due, enough time, in many cases, to generate the revenue needed to repay from trading income rather than reserves.

This single feature reflects multifi's broader philosophy: finance should work in step with a business's natural cash cycle, not against it.

Built for established businesses, not desperation multifi works exclusively with established UK limited companies, typically trading for at least 12 months with a minimum annual turnover of £120,000. The product is intentionally positioned as a tool for confident, well-run businesses, not as a last resort.

In a lending landscape often associated with shame, complexity and small print, multifi has taken a different approach: clear pricing, fast decisions, and a genuine belief that smart use of credit is a sign of strong financial management, not weakness.

For businesses ready to access lexible, transparent working capital, without the wait, the jargon, or the hidden cost, multi i offers a faster, smarter way forward.

Learn more at

The logo for multifi.co.uk features the word "multifi" in a bold, lowercase, sans-serif font. The "i"s are blue, while the other letters are black. To the right of "multifi" is ".co.uk" in a smaller, black, lowercase font. A blue horizontal line is positioned below the logo.

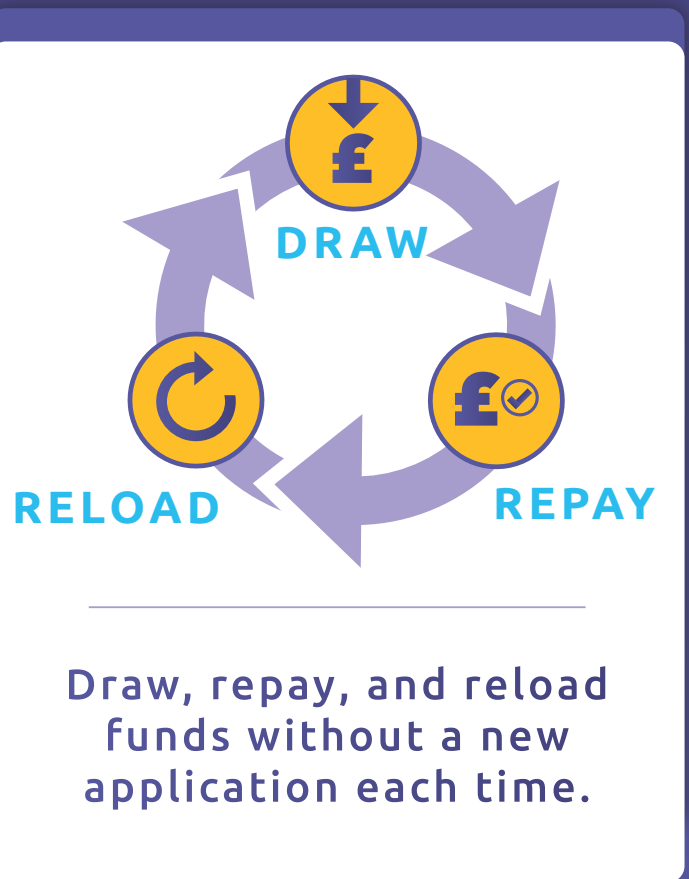
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REVOLVING CREDIT FACILITY

Credit that reloads.
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Provisional Credit Limits
in 60 Seconds



Flexible funding for
established UK businesses
ready to grow

We fund businesses that...

- ⚡ have annual revenue over £120,000
- ⚡ have been trading for over a year
- ⚡ are a UK Limited Company or LLP
- ⚡ operate in manufacturing, retail, distribution, professional services, e-commerce, or transport
- ⚡ need finance to grow (not to fill gaps)

Building a skills system that works for employers

Simpler, faster and more flexible training

Skills reform is reshaping apprenticeships, training and workforce planning across the UK. Gemma Marsh, Deputy Chief Executive of Skills England, explains why change is urgent and what the new system means for employers and young people...

 Gemma Marsh

courses funded through the Growth and Skills Levy. The first wave, often referred to as apprenticeship units, will be available in critical skills areas such as digital, AI, and engineering, with further waves to follow.

We've also introduced shorter-duration apprenticeships. Where appropriate, training for these can now be completed in eight months rather than the previous 12-month minimum.

English and maths requirements have been made more flexible for adult apprentices, and we're introducing changes to make apprenticeship assessments more efficient.

Q. WHAT DO THESE CHANGES MEAN IN PRACTICAL TERMS FOR EMPLOYERS WHO NEED TO BUILD SKILLS QUICKLY?

A. There's more investment. Through the Budget, the Chancellor announced a further £725 million across the spending review period for the growth and skills offer. This included fully funding SME apprenticeships for eligible people aged 16 to 24.

A good example of the reduction in duration for apprenticeships working in practice, is the production assistant apprenticeship, which was brought up to date last August for the creative industries. Many workers are employed by SMEs and often trained through commissions lasting less than a year.

Q. SKILLS NEEDS VARY WIDELY BY SECTOR AND GEOGRAPHY. HOW DOES SKILLS ENGLAND ENSURE THE SYSTEM REMAINS FLEXIBLE ENOUGH TO REFLECT LOCAL AND REGIONAL LABOUR MARKET NEEDS?

Q. SKILLS REFORM HAS BEEN A MAJOR FOCUS FOR THE GOVERNMENT OVER THE PAST YEAR. FROM SKILLS ENGLAND'S PERSPECTIVE, WHAT ARE THE BIGGEST CHALLENGES THE CURRENT SYSTEM IS TRYING TO ADDRESS, AND WHY IS REFORM SO URGENT NOW?

A. Apprenticeship starts amongst young people have fallen by 40% over the last decade. The reforms are shifting the focus towards supporting young people into high-quality training and employment.

Another problem we're tackling is that the system is often overly complex and overwhelming for employers, particularly SMEs. Employer investment in training per employee fell by nearly 30% from 2011 to 2024. Yet a third of job vacancies are driven by skills shortages, so we know the need is there.

Through the Growth and Skills Levy, we are introducing foundation apprenticeships, shorter-duration apprenticeships and new short courses, building greater flexibility into how training is delivered and helping to strengthen the domestic skills pipeline.

Our analysis indicates that employment demand across priority occupations is expected to increase substantially by 2030. Rapid technological change - particularly in AI and digitalisation - is transforming job roles and skill requirements at pace. Without continued reform, skills shortages will constrain productivity, growth and access to opportunity.

Q. HOW IS SKILLS ENGLAND MAKING IT EASIER FOR BUSINESSES, PARTICULARLY SMES, TO ENGAGE?

A. From April, all employers, including SMEs, will be able to access new short



A. Coming from a Mayoral Strategic Authority, this is so important to me. Local skills solutions are vital. We work closely with Employer Representative Bodies and Mayoral Strategic Authorities to make sure there is local flexibility to respond to labour market challenges. As part of the Skills England board, we have stood up a place subgroup that focuses on how the skills and labour market system plays out in an area and how we can learn from local areas.

Working collaboratively with local stakeholders - also including colleges and training providers - to support provision that reflects the needs of local businesses and helps young people progress into permanent jobs with them, depends on strong, place-based planning and collaboration. A new round of Local Skills Improvement Plans, supported by Skills England and due for publication this summer, will help drive this work.

Q. TO WHAT EXTENT ARE EMPLOYERS BEING INVOLVED IN SHAPING SKILLS PROVISION, AND HOW IMPORTANT IS THEIR FEEDBACK IN ENSURING TRAINING ALIGNS WITH REAL BUSINESS NEED?

A. From providing insights on skills gaps, to supporting development and updates to occupational standards - employers are part of everything Skills England is involved in. Employer insight also shapes Local Skills Improvement Plans and our national skills assessments. So, feedback is not a one-off consultation, but an

“ We work closely with Employer Representative Bodies and Mayoral Strategic Authorities to make sure there is local flexibility to respond to labour market challenges. ”

ongoing part of how we prioritise and sequence reform.

Q. WHAT DO YOU SEE AS THE BIGGEST FUTURE FACING SKILLS OPPORTUNITY OVER THE NEXT FEW YEARS? HOW IS SKILLS ENGLAND KEEPING PACE WITH NEW AND FUTURE SKILLS NEEDS?

A. The government is on a mission to upskill 10 million UK workers. All adults in the UK are now eligible to take free courses benchmarked by Skills England, through a partnership with industry partners including Google, Microsoft and IBM.

Continued on page 82...

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Continued from page 81...

Everyone who completes them will get digital badges that properly recognise what they've learned.

Looking more broadly to the future, we expect 1.4 million new jobs to be created by 2035 - with very different skills requirements, driven by technological change.

We're keeping pace through innovative analysis of skills needs and listening to employers and other key stakeholders including local leaders.

We announced a new accelerated approach to how we work during National Apprenticeship Week. This will get apprenticeships updated and short courses developed more quickly for sectors critical to delivering major infrastructure and investment projects. Updates to training or development of new short courses will be completed in as little as three months

Q. HOW DO THE CURRENT REFORMS AIM TO SUPPORT YOUNG PEOPLE TO BECOME WORK-READY, WHILE ALSO

MEETING EMPLOYERS' EXPECTATIONS?

A. The key innovation is foundation apprenticeships. These bridge the gap between formal learning in school or college and the world of work, through a blend of structured learning with authentic on-the-job experience and accountability. Success for a foundation apprentice is progression – be that into further training or a job.

They're underpinned by additional funding for employers up to £2,000 to contribute to the extra costs of supporting someone at the beginning of their career. This is in addition to the payments that employers are eligible to receive when recruiting young apprentices.

Q. LOOKING AHEAD TO 2026 AND BEYOND, WHAT WOULD SUCCESS LOOK LIKE FOR SKILLS ENGLAND AND THE WIDER SKILLS SYSTEM FROM AN EMPLOYER'S POINT OF VIEW?

A. In my opinion, for employers,

success would mean delivering on our driving ethos of better skills aligned to real jobs.

That means a simpler, more responsive and flexible system - one that reduces administrative burden, reflects labour market need, and gives employers confidence to invest in training.

It would see stronger domestic talent pipelines in priority sectors, faster updates to standards where skills evolve, and clearer progression routes for learners especially young people.

Ultimately, success is a system that supports productivity, growth and opportunity, with employers playing their part and being able to access the skills they need, when and where they need them.

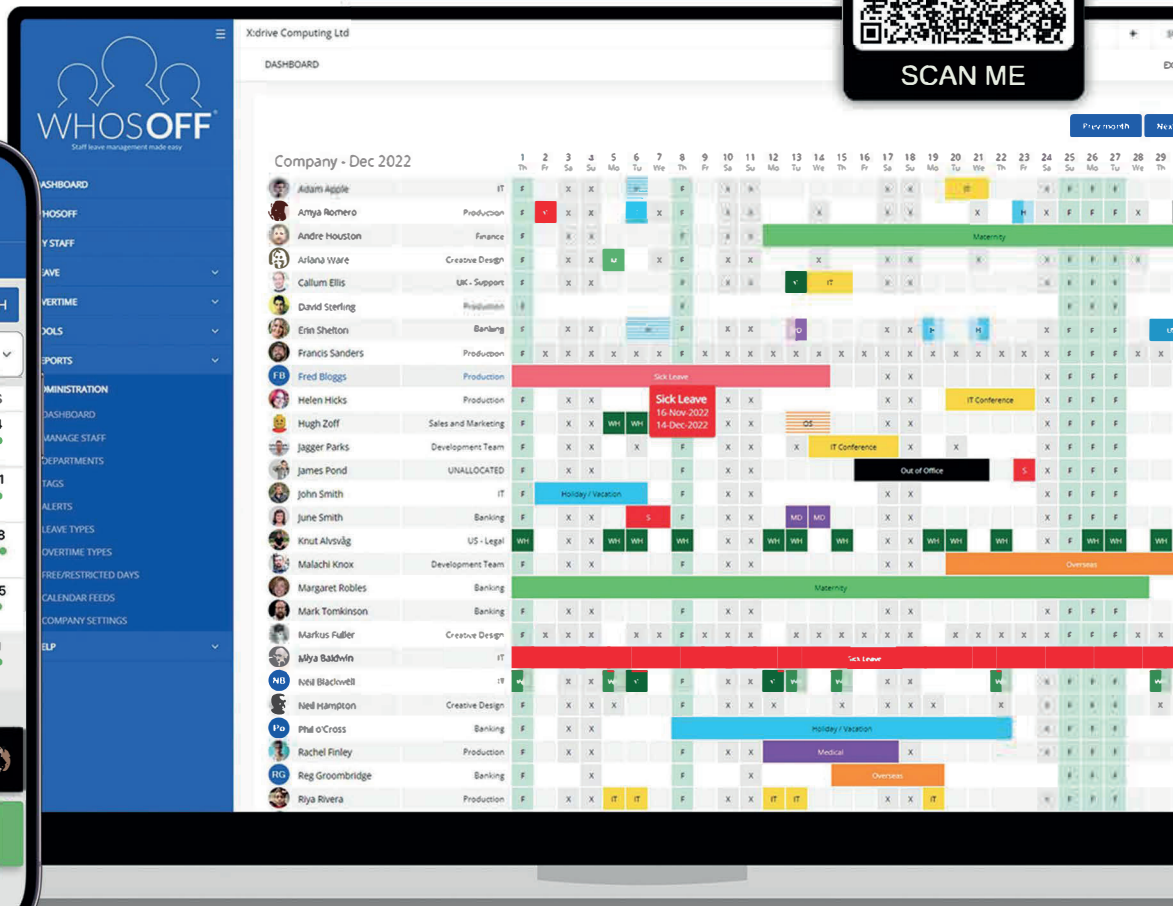
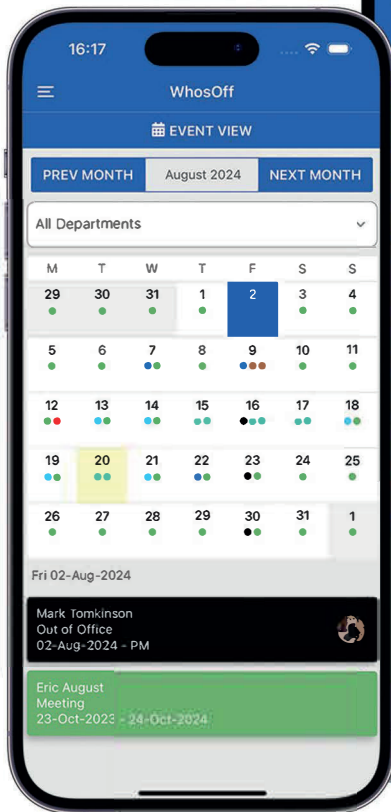
**Gemma Marsh is the Deputy Chief Executive Officer (CEO) of Skills England. She formerly worked at the Greater Manchester Combined Authority, where she most recently served as the Director of Education, Work, and Skills.*



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