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LONDON

Business Matters



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Driving innovation

Taking the fourth

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Letter from the editor

The fourth plinth in Trafalgar Square, Lady in Blue created by Tschabalala Self, is part of a modern tradition hailed by the Mayor of London as perhaps the most important artistic commission in the world. The current incumbent, due to remain in place until 2028, is certainly a striking image – and the most memorable *LBM* cover of the year – you can compare the competition on page 12. The fourth plinth project has been going since 1999 and has included the work of renowned artists as Antony Gormley and Rachel Whiteread. Read more about its provenance on page 10.

Growth and prosperity

The availability of such art – not to mention such contrasting offerings as the display of the Bayeux Tapestry at the British Museum (p 14) and Banksy's latest creation (p 17) – is another reason, one might argue, to 'choose London', the choice to be made by businesses, tourists and students about the UK capital. *Choose LDN*. is the title of LCCI's campaign (p 6) which aims "to make London the best city in the world to do business in, helping to deliver growth and prosperity across the country."

Boosted

Hospitality plays its part in that ambition too and on page 23 Vince Burke focuses on eating and drinking. He observes that many new outlets opened in the capital this year and that their activities were boosted by England's progress in the football World Cup and the prolonged spell of hot weather.

Trade gap

There is much emphasis on economic growth, rightly so, but less is heard about reducing the country's trade gap, or maybe even an ambition to achieve a trade surplus. It is important then to promote exports and look at key markets for UK companies. On page 27, John Taylor gives *LBM* readers the benefit of his decades of experience in the Middle East while Josh Leuenberger (p 30) advises on expansion into the USA.

Documentation is key in international trade and on page 28 I report on the British Chamber of Commerce's trade facilitation forum in the thriving port city that is Liverpool. Global trade rules must be fit for purpose, however, and William Bain (p 33) fears that the World Trade Organisation still has much work to do.

Inspiring

Finally, a word on Médecins Sans Frontières, the inspiring charity that attempts to make a real difference around the world. On page 20, *LBM* covers their response to one of the most significant health emergencies of the year – the outbreak of Ebola in the Democratic Republic of the Congo.

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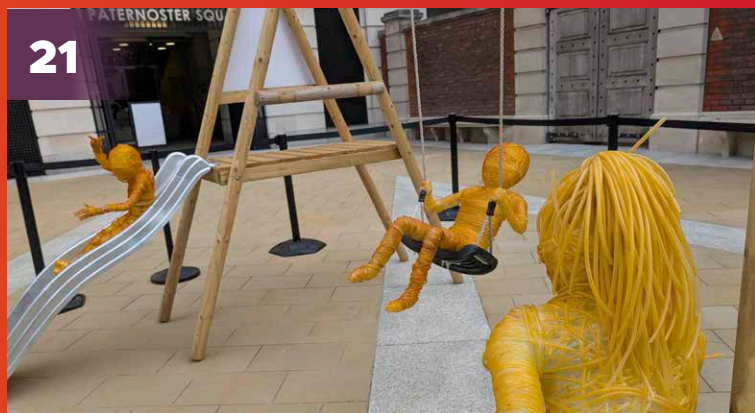
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Choosing London makes sense for the UK

LCCI has launched a campaign – Choose LDN. – as part of its vision to make the capital a place where young people can afford to build their futures, and where businesses can access the talent they need to grow

At a time when the political focus is moving away from London and the South East, LCCI argues the whole country has a stake in London's ability to attract international investment.

Competitive

In order to make London more competitive, the Chamber's campaign calls on the government to:

- Reverse the last increase in employer National Insurance contributions
- Get a pragmatic new deal with the EU over the line
- Reduce the cost of the planning system and support first-time buyers, making London housebuilding and homeownership viable again
- Restore VAT-free shopping to pull international tourists back from our international competitors
- Reverse changes to the non-dom regime to attract wealth creators back to the UK
- Designate King's Cross as an AI investment zone to defend London's place as the tech hub of Europe
- Deliver airport expansion at Heathrow, Gatwick and Luton to add billions of pounds to the UK economy and support tens of thousands of jobs across the country, powered by private investment
- Back the Bakerloo line extension, support the DLR extension to Thamesmead,

> "If the Prime Minister is to meet his promise to deliver growth in every postcode, we must now do the same for London."

and restart work on the next Elizabeth Line, Crossrail 2, to build thousands of homes, create skilled jobs across the country and generate hundreds of millions of pounds in tax receipts. The success of the Elizabeth line, worth £42 billion to the UK economy and funded using an innovative mix of public and private investment, should be used as the model for future infrastructure projects.

Consensus

LCCI chief executive Karim Fatehi OBE made the point that thriving economies treated the success of their capital cities as national policy issues and built a consensus around their capital succeeding. "If the Prime Minister is to meet his promise to deliver growth in every postcode, we must now do the same for London." He said the campaign put LCCI and its members at the heart of the national debate on driving prosperity in every part of

the country. “Recent survey results show London is seen as the major global financial hub that it is, but we must actively decide to make the city more competitive than our international rivals in order to achieve UK-wide growth.”

Rivals

“We know the investment London misses out on does not go to another UK town or city, it moves to Paris, Frankfurt, Dubai or Singapore. Our rivals are not our fellow towns and cities. Our rivals are capital cities across the world. Whether you live in London or Leeds, Leicester or Liverpool, the success of our capital matters for jobs and funding for public services in every single part of the country.”

LCCI chair Julia Onslow-Cole called the campaign positive, ambitious and timely. “Making our capital city as attractive as possible for investment, job creation and growth helps to deliver prosperity across the whole country.” Chamber president Professor Michael Mainelli said that London’s success was “not a London issue; it is a UK, even global, issue.”

Competitiveness

Mainelli added: “As Lord Mayor of London 2023-2024, I positioned London as the World’s Coffee House. Choose LDN. makes the same simple but important point: London’s global competitiveness is something we can choose to strengthen. We should choose investment, choose talent, choose innovation, and choose growth. Our international rivals are not standing still, and neither can we.”



Choose LDN.

LCCI’s flagship advocacy campaign provides an umbrella for the Chamber’s policy and public affairs work. The campaign makes the case for London to be the most attractive city in the world to do business, compete for global investment and attract talent.

Priorities

The campaign is built around four priorities: making London the most attractive global city to do business in; winning the global investment competition; getting London building; and repairing the social contract by ensuring young people can access jobs, skills, housing and opportunities to build successful futures.

SPONSORED ADVERTORIAL

Why investor behaviour matters more than market timing



By Görkem Barron, Chartered Financial Planner

Markets test discipline more than intelligence. Even experienced, well-advised investors can undermine years of careful planning with in-the-moment decisions driven by emotion rather than strategy.

What the numbers show

DALBAR’s long-running US study of investor behaviour has tracked this gap for more than three decades. In 2024, the average equity fund investor earned around 16.5%, while the S&P 500 returned just over 25%, a gap of roughly 850 basis points and one of the widest in ten years. Over twenty years, the average equity investor returned about 9.2% a year against about 10.4% for the index. That difference compounds into a substantial shortfall over time.

Why investors get it wrong

Three tendencies are most common:

- **Loss aversion:** losses often feel more painful than gains feel rewarding, leading investors to make emotional decisions during market downturns and potentially miss subsequent recoveries.
- **Herd behaviour and recency bias:** investors frequently chase recent winners or abandon sound strategies after periods of weaker performance, resulting in poor timing.
- **Overconfidence:** investors can overestimate their ability to predict markets or select winning investments, leading to excessive trading and unnecessary portfolio changes.

An independent financial adviser can help explain and avoid these traits by understanding your goals and building a robust plan around them.

The value of a behavioural coach

Much of an adviser’s role has little to do with picking investments. It is about stopping clients from panic-selling in a downturn, taking on too much risk in a rally, or making impulsive, irreversible decisions under pressure. This coaching is hard to quantify precisely, but the data suggests it may be one of the biggest single drivers of long-term outcomes.

Sticking to the plan

A well-constructed plan anticipates volatility before it arrives, so the response to a market fall has already been agreed rather than decided in the heat of the moment. Discipline, far more than timing, is what tends to separate long-term wealth builders from those chasing quicker but less secure gains.

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CE la vie: a mutual attraction

by Michael Mainelli

Britain and the EU have developed an expensive hobby: checking whether somebody else has checked something. Since Brexit, the EU and UK have been threatening to double up on accreditation and certification. Picture a manufacturer confronting two certification processes for one product. The appliance may have an energy-saving setting; the paperwork will not. A mutual recognition agreement (MRA) on conformity assessment could help stop the administrative spin cycle. Less *déjà vu*, more revenue.

Reciprocal recognition

The principle is straightforward: assessment bodies on either side should be able to check products against the other market's requirements. Great Britain continues to recognise CE marking across virtually all product categories. We can negotiate the same for UK testing, inspection and certification body work to be recognised in Europe. This does not abolish safety rules, merge regulations or wave every product through customs. The prize is reciprocal recognition and durable certainty, not a bonfire of standards.

Avoidable friction

"Very nice," a London Chamber of Commerce and Industry member might say, "but I sell advice, not appliances." Every factory has a supporting cast of bankers, insurers, accountants, lawyers, software providers and logistics specialists. When certification delays a shipment, then payments can slip, working capital stays tied up, and somebody must control worsening cashflow.

Reducing avoidable friction helps trade through clearer delivery schedules for lenders, fewer compliance uncertainties for advisers, and more predictable investment decisions for clients. Testing, inspection and certification are themselves services. A mutual recognition agreement could open opportunities for UK assessment bodies to serve EU manufacturers, expanding choice and capacity. London sells confidence as well as capital; trustworthy checking is part of that business, even when nobody wears a pinstripe laboratory coat.

Tomorrow's agenda

Professional and financial services should champion this MRA, not watch from the sidelines. This is enlightened self-interest: help clients cut friction now, and press for mutual recognition of your own qualifications and regulated services next. A successful agreement on products could build the trust and negotiating momentum needed for that wider ambition. It would not itself restore passporting or secure recognition of professional qualifications; those require separate agreements. But that is a reason to build on this initiative, not sit it out. Back recognition for the factory today to put services firms firmly on tomorrow's agenda.

Call to action

There is an initiative worth backing. I chair the UK Accreditation Service. In October we published *Call to action: Developing a framework for an EU-UK mutual recognition agreement on conformity assessment* that brings together supportive voices including BusinessEurope, Orgalim, SMEunited, Make UK and sector associations. The call is for:

- streamlining market access by eliminating the prospect of duplicative conformity assessments;
- providing long-term stability and predictability for manufacturers, building business confidence;
- granting EU industry access to the UK's conformity assessment market, boosting competition, resource availability and supply chain resilience.

Matt Gantley, chief executive, UKAS commented: "This is shared commercial housekeeping, not an invitation to reopen every argument since the invention of the Channel."

Evidence

What can LCCI members do? First, send the Chamber evidence: extra assessment fees, waiting times, lost orders and financing costs, distinguishing actual duplication from feared future requirements. Ask clients and suppliers too. A banker's customer may have the best case study; an accountant may already be able to vouch for the unpleasant arithmetic.

Second, press MPs, trade associations and European business counterparts for a reciprocal, workable framework. Joint requests travel better than solo complaints. Third, check assessment providers' accreditation, relevant scope and regulatory designation: accreditation is not automatically permission to certify for every market.

Let's make this a Chamber conversation across manufacturing, finance and services. Mutual recognition starts with recognising mutual interests. UK businesses compete best on ingenuity, quality and service, not on who can afford the most impressive collection of duplicate certificates.

***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**

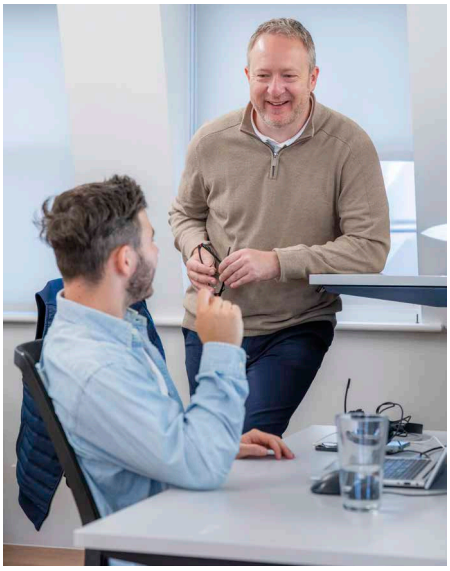
Secure AI adoption: cyber brakes make you go faster

AI adoption is happening in your business whether you've signed off on it or not. The question is whether you're steering it or chasing it.

In Formula 1, good brakes let the driver commit fully to every corner, trusting that the car will do exactly what's needed. Cyber security in AI adoption works the same way: strong access controls, data governance, monitoring and clear usage policies aren't there to slow you down, they're what let the business move fast without ending up in the barriers.

Without controls you can trust, people tend to operate in one of two ways:

- **Crash mode:** AI gets used without proper controls. Data is leaked, models are manipulated, and the business suffers a breach that sets AI adoption back years.
- **Handbrake mode:** the exec team, worried about exactly that risk, pulls the handbrake and keeps AI away from real work. Competitors drive past while the car sits in the garage



A ban simply pushes AI underground. Staff who need AI to do their jobs will use it anyway, off the radar and outside any controls. That's shadow AI, and it's harder to manage than AI you actually know about.

It's already happening at scale. Among UK businesses that are using, adopting or considering AI, only 24% have cyber security practices in place to manage the risk according to the Cyber Security Breaches Survey 2025/2026. And just 5% have a formal written AI policy, as reported in the UK Business Data Survey 2026.



Shadow AI isn't a fringe problem. For most organisations, it's the default position.

The highly cited Samsung case from 2023, where employees pasted proprietary source code into a public AI tool, is still a fair illustration, but it's an old one. Today's risks are sitting inside your own business: internal copilots and chatbots rolled out without the same scrutiny as customer-facing systems, AI features embedded in everyday tools, agents taking actions no one explicitly signed off. Same risk, closer to home, and harder to spot because it looks like it was already approved.

Clear guidelines do the opposite of a ban. They let you deploy AI with confidence, and give your exec team the assurance it's being done safely, responsibly and transparently.

So where do I start?

1. **Understand your AI readiness.** Get a clear picture before you move.
2. **Establish AI governance.** None of this is glamorous. But it's also the bit that stops you explaining a breach to the board.
3. **Put safe use into practice.** Train staff on an ongoing basis, focused on how to use AI safely rather than just what is banned.
4. **Keep optimising.** Monitor continuously – track AI system behaviour and unapproved tool use, audit regularly to catch anomalies early, and check AI is actually delivering what you expected.

The organisations getting the most out of AI aren't the ones taking the biggest risks. They're the ones building trust, governance and security into their adoption from day one. Security and privacy aren't obstacles to innovation. They're the foundations that let you use AI with confidence and get long-term value from it.

Five questions to put to your exec team

1. What business outcomes are we trying to achieve with AI?
2. What data will AI need access to?
3. How will we manage privacy and regulatory obligations?
4. Which AI tools are approved for use?
5. Who is accountable for AI governance?

If you can answer all five with confidence, you're in good shape. If not, that's a conversation worth having before AI finds the gaps for you.

To get a clear view of where you stand and what to do next, talk to us about our AI maturity assessment at **info@waterstons.com**

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Lady in blue

There is a new addition to Trafalgar Square. The fourth plinth is now graced by *Lady in Blue*, a sculpture in bronze by New York-based artist Tschabalala Self

Unveiled in September, the work represents a contemporary 'everywoman' and an everyday Londoner walking forward with ambition and purpose. She is described as being in mid-stride and is wearing a vivid blue dress with accessories that replicate lapis lazuli.

The statue will be on display until 2028.

Public debate

The fourth plinth may be the most famous public art commission in the world.

It began in 1994 when Prue Leith, then chair of the Royal Society of Arts, wrote a letter about the empty plinth to the Evening Standard. This sparked a public debate and five years later it hosted the first artwork, Ecce Homo by Mark Wallinger.

Since then, the Mayor of London's Fourth Plinth programme has invited leading artists to make sculptures for the plinth.

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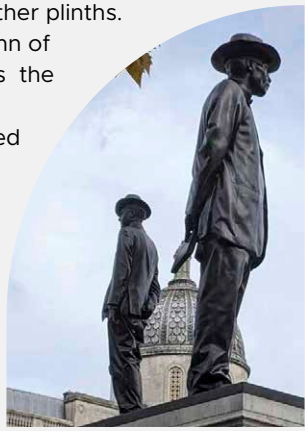
Taking the fourth

Self's work is the 16th installation that has appeared on the fourth plinth. The first was in 1999 and depicted a life-sized figure of Christ, naked apart from a loin cloth, with his hands bound behind his back and wearing a barbed wire crown. The work by Mark Wallinger was followed at intervals by equally celebrated artists such Rachel Whiteread (2001) and Antony Gormley (2009). The full list of works and their creators, in reverse chronological order, is:



- *850 Improntas* by Teresa Margolles
- *Antelope:* Samson Kambalu
- *The Invisible Enemy Should Not Exist:* Michael Rakowitz
- *The End:* Heather Phillipson
- *Really Good:* David Shrigley
- *Gift Horse:* Hans Haacke
- *Hahn/Cock:* Katharina Fritsch
- *Powerless Structures, Fig. 101:* Elmgreen & Dragset
- *Nelson's Ship in a Bottle:* Yinka Shanibare
- *One & Other :* Antony Gormley
- *Model for a Hotel:* Thomas Schütte
- *Alison Lapper Pregnant:* Mark Quinn
- *Monument:* Rachel Whiteread
- *Regardless of History:* Bill Woodrow
- *Ecce Homo* by Mark Wallinger.

King George IV, Major General Sir Henry Havelock, and General Sir Charles Napier are featured on the square's other plinths. Nelson's Column of course remains the centre point. It was constructed in the 1840s to mark the admiral's role in the British victory at the Battle of Trafalgar.



Building connections

When LCCI Patron member University of East London (UEL) and Premier Plus member Inside Edge Productions first met at a Chamber networking event, neither organisation knew where the conversation would lead.

Engaging

Just months later, that connection became a collaborative workshop helping London businesses to strengthen their digital marketing skills and online presence. The workshop took place as part of UEL's Creative Industries Festival 2026 and included a session led by Inside Edge founder Alan Wigley which demonstrated how organisations can use smartphones to create engaging digital content, tell authentic stories and improve their online reach without significant investment.

> "That connection became a collaborative workshop helping London businesses strengthen their digital marketing skills and online presence."

New skills

The workshop at the Royal Docks Centre for Sustainability provided attendees with accessible, actionable advice that they could immediately apply within their own businesses. Overall, the event attracted a record 85 start-ups and SMEs from across London, bringing together business owners, entrepreneurs and innovators looking to build connections and develop new skills.

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Ambition and purpose

2026 in *LBM* front covers



Dame Susan Langley is the first female Lord Mayor of London to take the title 'Lady Mayor' and *LBM* was delighted to feature her on the first front cover of the year. She is pictured waving from her ceremonial gold state coach during the traditional and historic journey around the City of London that marks the new mayor's year-long tenancy.

During her term, she is prioritising global leadership, the City's reputation, business growth and social impact and, she said, is determined to "unsquare the Square Mile."



Team London assemble

Another influential woman leads the way in our March-April issue – Laura Citron, chief executive of London & Partners, the capital's agency tasked with creating economic growth. In her article for *LBM,* she made the point that the world was getting noiser, more complex and more emotionally charged. "Which makes this exactly the right moment for us to come together – Team London assemble – to speak clearly, confidently, and with a unified voice about the city we love."



Value of theatre

The arts play a vital role in the both the London and UK economies, generating over £10 billion nationally in gross value added in museums, galleries and libraries alone. Soho Theatre's roots lie in the 1970s, starting out as a radical theatre with a tiny company. Now it is generally accepted to be without equal as London' most vibrant producer of new theatre, comedy and cabaret.

And not just in central London. Soho Theatre Walthamstow celebrated its first anniversary in May 2026 and is contributing to the outer London economy with a string of renowned artists – Jason Manford, Harry Enfield and Lenny Henry, for example – to attract theatre goers to its 960-seat capacity venue.



Smartest city

A shot contrasting the mediaeval Tower of London against the ultra-modern City skyline made the front cover of the July-August issue of *LBM*. The photo illustrates many facets of the capital but was specifically taken to mark the publication of a research project which found it to be the 'world's smartest city' according to metrics which tracked sustainability and quality of life.

Timing

Mayor Sadiq Khan, flanked by LCCI chair Julia Onslow-Cole and chief executive Karim Fatehi OBE, made the front cover of our September-October edition. Mayor Khan was guest speaker at the



Chamber's annual summer party in College Garden in Westminster on the day that he was to be appointed a Labour peer in the House of Lords. Timing is everything!

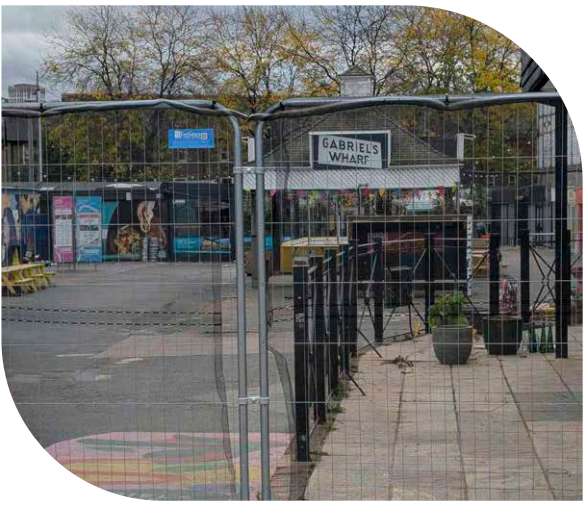


Fourth plinth

The splendid *Woman in Blue in Trafalgar Square* is LBM's last front cover of 2026. What appears on the square's fourth plinth has now become perhaps the most famous art commission in the world. Tschabalala Self's work represents a contemporary 'everywoman', an everyday Londoner walking forward with ambition and purpose. An appropriate way to end the year!



Farewell Gabriel's Wharf



Much sadness on the South Bank as Gabriel's Wharf, an area between Blackfriars and Waterloo road bridges, has come to the end of its 38-year existence as an artisan marketplace, a riverside haven of shops and restaurants.

Vibrant

The original 1980s factory-built garage and studio units are believed to have reached the end of their structural life and are being demolished. In their time they helped to revitalise the vibrant area on the southern banks of the Thames.

The area originated as a 19th century timber yard started by the Gabriel family. One scion subsequently became Lord Mayor of London, another is the musician Peter Gabriel.

Investment

The site owner – the social enterprise Coin Street – is clearing the space to generate investment for local community programmes. In the longer term it is understood there are plans to redevelop the plot further, which may include building a nursing care home.



Gabriel's Wharf in 2012





Photo La Fabrique de patrimoines en Normandie Antoine Cazin

Bayeux-mania

The British Museum's exhibition of the 70-metre-long Bayeux Tapestry has sparked 'Bayeux-mania' in the capital and across the UK. The first 100,000 tickets for the London show sold out in 24 hours, and the next tranche (for 1 January to 31 March) was just as popular. So, what is all the fuss about? *Michael Lewis* explains



Changed forever

1066 is the most important date in English history. In this year, Duke William of Normandy defeated and killed King Harold 'Godwinson' at the Battle of Hastings (on 14 October), beginning the Norman Conquest that changed England forever: the country was divided into the ceremonial counties (such as Hertfordshire, Middlesex and Sussex) we still use today; French words began to populate the English language, and castles were built far and wide. England was never again to be conquered.

Dynamic

The 70-metre-long Bayeux Tapestry is a unique survivor of medieval art that retells the events leading to the Norman Conquest in dynamic visual imagery and terse Latin text. As such, it is probably the most important document of English history, though it usually resides in Bayeux, Normandy, France.

It is made of linen embroidered with naturally dyed wool. Its story appears mostly in a central frieze, inhabited by 627 characters, who act within buildings in England and France, on land and at sea, and undertake an array of tasks – cooking food and feasting, building ships and sailing them, preparing for battle and fighting – that provide insights into the real world of the eleventh century.

The central narrative is framed by borders filled with birds, beasts and plants, along with fables and other stories, all divided by diagonals. While the Tapestry is often likened to a comic strip or graphic novel, changes in narrative pace, twists and turns, and flashbacks make it more like a modern-day film.

> "While the Tapestry is often likened to a comic strip or graphic novel, changes in narrative pace, twists and turns, and flashbacks make it more like a modern-day film."

Adventures

The Tapestry's story follows the adventures of Harold Godwinson, England's principal nobleman, overseas, where he is captured in northern France and handed over to William of Normandy. He then joins the Norman Duke in a war against neighbouring Britanny, before making a promise on holy relics that he will help William become England's king upon the death of Edward the Confessor. However, when Edward dies, Harold seizes the crown. Furious, William invades England, leading to Harold's death at the Battle of Hastings.

It is not known for certain who made the Tapestry, but most scholars think it was commissioned by William's half-brother, Odo of Bayeux, to glorify his role in the Norman Conquest: he plays an important part in the story, including the Battle of Hastings, rallying the troops when a rumour circulates that William has been killed. After the Conquest, Odo was made Earl of Kent, amassing wealth and landholdings second only to his brother.

Ambiguous and impartial

The Tapestry's imagery is almost certainly influenced by English manuscript drawings, particularly those from Canterbury scriptoria. On this basis, it is thought the Tapestry was worked by female embroiderers in or around Canterbury. All this evidence – Odo's patronage and the manuscript links – suggests a production date in the 1070s, with some scholars suggesting the Tapestry was made for the consecration of Bayeux Cathedral in 1077. Even if this was the case, the Tapestry could have been toured from place to place in Kent, maybe to highlight Odo's role in the Conquest, but also, perhaps, as a tool to help subdue the English – recounting the story that even if they had followed Harold, William was now their king. In this sense, it is interesting that the Tapestry's tale is somewhat ambiguous and impartial, ripe for both sides to read what they will into it.

Whatever plans Odo may have had for the embroidery, he could never imagine this show in London. Now is the chance for British Museum visitors to be part of history.

Michael Lewis FSA MCIfA is curator of the Bayeux Tapestry Exhibition, Britain Europe & Prehistory

www.britishmuseum.org

The Knowledge

LBM's test of what readers know about London

1. **Which London landmark was voted the world's most admired new building in 2005?**
2. **Who was the first black female MP in the House of Commons?**
3. **The Tate Modern on the South Bank is one of London's most popular attractions. What was it before it became an art gallery?**



4. **There are six London men's football teams represented in the Premier League (2026/27 season). Name them.**
5. **What was London's "Great Stink"?**
6. **What tube station would you use as the nearest to Lord's cricket ground?**
7. **Who is the editor of City A.M.?**
8. **Which United Nations specialised agency has its HQ on the Albert Embankment on the south side of the Thames?**
9. **Which world statesman visited Brixton at the end of a four-day state visit in 1996?**
10. **Which celebrated playwright and poet was the victim of homophobic abuse at Clapham Junction railway station in November 1895?**



Find the answers on page 69

SPONSORED COLUMN

A FINANCIAL RED CARD

BY GARETH REES



For the last decade, football has been dominated by the sky-blue of Manchester City. They've won league titles, domestic cups and even achieved Champions League glory in 2023. Yet despite this success, a rather large elephant has remained stuck in the room.

Manchester City have been found guilty of 114 of 115 alleged breaches of Premier League financial regulations relating to financial reporting, sponsorship arrangements and breaches of spending limits, which allowed City to artificially inflate revenues and reduce costs.

City strongly deny any wrongdoing and have appealed the decision, meaning the final whistle still hasn't blown on this case.

Potential financial consequences

If the appeal is unsuccessful, City are staring at considerable sanctions such as substantial fines, points deductions and even expulsion from the league. In terms of City's owners, if the guilty verdict stands, will they stand by the club or could they even end up being forced to sell up by the Independent Football Regulator (IFR)?

Expulsion from the league will result in substantial reductions in broadcasting revenue, sponsorship income and commercial opportunities. City's squad possesses world class players on substantial contracts which are unlikely to contain any relegation clauses. This will make it difficult for City to restructure its costs position and demonstrates the need to retain financial backing from wealthy owners.

The wider football industry

Other clubs across the football pyramid will be taking legal advice on potential compensation claims for lost revenue or missed opportunities, particularly where league positions determined European qualification or relegation. My own club, Swansea City, are estimated to have suffered £63.1m financially mainly resulting from our relegation from the Premier League in 2018.

The City case ultimately comes at an interesting time for football finances. A recent report from the IFR flagged that 94% of clubs across the top five divisions are making losses with more than 60% of these clubs technically being insolvent.

Similar to City's position, the report demonstrated clubs' reliance on continued owner support without which the IFR found that 66% of clubs could not survive for more than 90 days, while 29% had less than 30 days. A further concerning point was that 68% had no contingency plan should their owners walk away.

Whilst the City case continues to send shockwaves through the game, it shouldn't distract from the financial tightrope English football is already walking. Ultimately, survival matters just as much on the balance sheet as it does on the pitch.

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MENZIES
BRIGHTER THINKING

Some things never change

Alexa Michael **looks at the world of London's private gentlemen's clubs**

London is one of the world's most culturally diverse cities, yet the capital retains a myriad of traditional, exclusive gentlemen's clubs well into the twenty first century.

As of 2026, there are an estimated 68 private members' clubs in London. Many were originally gentlemen's clubs which only men could join. Most now admit women as members. The most traditional clubs, such as Boodle's, Brooks's and Pratt's, have their roots in the aristocracy. Others, like the Carlton Club, National Liberal Club and Reform Club, developed political affiliations. Some were established to cater for specific interests, such as the military (Army and Navy Club), theatre (Garrick's) or sport (Hurlingham Club). Modern social clubs like Annabel's and Harry's Bar have their origins in the traditional social club for men.

Heritage

The traditional 'clubland' network is located around St James's, Pall Mall and Piccadilly. Many clubs were founded in the eighteenth and nineteenth centuries. Such clubs are an integral part of London's heritage and provide


The Athenaeum Club

dining, libraries, elegant lounges and member-only functions. Some also offer accommodation. They are renowned for their exclusivity, polished surroundings and time-honoured customs.

Gambling den

White's is the oldest London club, founded in Mayfair in 1693 by an Italian immigrant named Francesco Bianco as a hot chocolate shop named Mrs White's Chocolate House. By the early 1700s, it had become a gambling den that was both exclusive and rakish. White's moved to its current site at 37-38 St James's Street in 1778. From 1783, it was the unofficial headquarters of the Tory Party. The current neo-Classical facade of the Grade I listed building was designed in 1852 by English architect James Lockyer.

Current and past members of White's include King Charles III and his son William, Prince of Wales, nineteenth century prime minister George Canning and Arthur Wellesley, first duke of Wellington. White's is so exclusive that it has a waiting list for membership of up to 15 years and doesn't have a website. Only men can join. In January 2018, a group of women calling themselves 'Women in Whites' infiltrated the club to protest at its male-only policy. One entered by pretending to be a man but was ejected.

Dynamic and sociable

The East India Club advertises itself as "A home from home for dynamic and sociable gentlemen." It was established in 1849 for men involved with the East India Company. When the East India Company was dissolved in 1874, the club had to find new sources of members. Since its merger in 1972 with the Public Schools' Club, it has become a club primarily for public school alumni. Only men aged 18 or over can join but women can be guests.

Located at 16 St James's Square, the club's facilities include the American Bar (named after the American officers who stayed there during World War II and financed the bar's restoration after the war) and the Smoking Room where smoking is no longer allowed! Current members include former athlete and politician Sebastian Coe, Reform UK leader Nigel Farage MP and Welsh former cricketer Tony Lewis CBE.

Intellectual

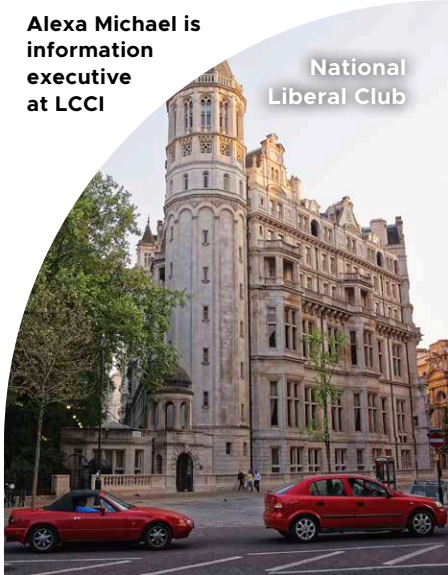
One of the most splendid features of the Athenaeum Club at 107 Pall Mall is its Grand Staircase. Founded in 1824 by Anglo-Irish statesman and writer John Wilson Croker, the club was designed by English architect and landscaper Decimus Burton in neo-Classical style. It attracts intellectual types, including those with achievements in science, engineering, literature or the arts (although this is not a condition of membership). To date, 51 club members have won a Nobel prize.

The Athenaeum has been male-only for most of its existence. However, in 2002, the membership voted by a big majority to admit women as full members. Past and present members include English architect Sir Charles Barry who rebuilt the Palace of Westminster after the fire in 1834, Roger Bannister, who ran the first sub-four-minute mile in 1954, former prime minister Theresa May and her husband Philip May, the club's current chairman.

In a world that is constantly evolving, it is good that some things never change.


The East India Club

Alexa Michael is information executive at LCCI


National Liberal Club



On the march

Popular artist Banksy has not lost his impressive knack of picking a subject, creating a work of art, and drawing the crowds.

Throughout the summer, his statue of a suited man striding forward off a plinth while blinded by the flag he is toting has been a popular attraction in Waterloo Place, off Pall Mall.

Summer nights





Electric

There, with an 'electric summer' motif, they encountered another big wheel. And they could enjoy an 'immersive' experience watching the musical *Grease* in the open air.

The August Bank Holiday and the long spell of hot summer weather now seems a long way off.

How nice to recall then that many Londoners and visitors took a seasonal stroll along the river from the London Eye westwards to Battersea Park.



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London's success is a national priority

by Vittoria Zerbini

In the run-up to the Autumn Budget, the Chamber made the case for London's businesses across the national and London media. Its views featured in the *Daily Express*, *The Standard* and *London Daily News*, with coverage focused on the cost of doing business, the impact of increased employer National Insurance (NI) contributions and the need to keep the capital competitive. LCCI chief executive Karim Fatehi OBE called on the Chancellor to reverse the NI rise, citing new polling of business leaders and the impact on entry-level jobs for young people. He also told *The Standard* that businesses could not absorb any further costs and used the launch of the LCCI's Choose LDN. campaign to argue in *London Daily News* that the capital's success was a national priority.



EXPRESS

Andy Burnham faces fresh demand to reverse 'damaging' tax raid



Opening doors for young people

After the publication of new polling results, Karim Fatehi OBE told the *Daily Express* that reversing the rise in employer NI contributions would help businesses to invest, hire and grow. The survey, conducted by YouGov for LCCI among 509 UK business leaders, found that 74 per cent said reversing the increase would have a positive impact on their business, while 56 per cent said they would be more likely to invest in the UK.

Fatehi said the results confirmed what LCCI members had long been saying: the increase has damaged business confidence and made firms reluctant to take on staff. He explained that the extra cost often led to roles not being filled, particularly entry-level and part-time positions, which in turn influenced the number of young people not in education, employment or training (NEET). Fatehi concluded that reversing the increase would lower the cost of hiring, help reduce the NEET figure and ease pressure on the welfare bill, and he called on the Chancellor to deliver a Budget that backed job creators.

THE STANDARD

'Tax rises' in Budget: Chancellor John Healey declines to dampen fears of new levies opposed by London bosses



No room for further costs

The Standard reported the Chamber's view that the Chancellor should focus on two clear objectives in his budget: meaningfully lowering the cost of doing business and making London more internationally competitive. With business costs at exceptionally high levels, LCCI stressed that its members could not absorb any further increases.

LCCI also called on the government to reverse the £20 billion rise in employer NI contributions, which has put pressure on thousands of businesses. Fatehi OBE said that the UK could not achieve growth in every postcode without actively strengthening the capital's appeal for investment, talent and job creation, and that the most successful economies built a consensus around their capital succeeding. The comments followed Chancellor John Healey's keynote speech ahead of the 28 October Budget, in which he set out plans for an 'active' state and declined to rule out further tax rises.



When London succeeds, so does the UK

London's competitiveness should be treated as a national mission. In an interview with the *London Daily News,* Karim Fatehi OBE explained that investments which the capital failed to attract were more likely to move to international rivals than to other UK cities. He added that London businesses could not absorb further costs and needed stability to hire and invest and called on the government to rule out any further tax rises and deliver wholesale business rates reform, including a lower multiplier of at least 45p.

These requests are part of LCCI's policy campaign, Choose LDN. which also proposes a King's Cross AI investment zone and continued backing for major infrastructure projects. Citing new LCCI polling, Fatehi also warned that housing and living costs were making it harder for young people to build their futures in the capital. He concluded that because London contributes more than a fifth of UK economic output, its success benefits every part of the country.

Vittoria Zerbini is policy assistant at LCCI



Ask an Expert

Akilah McEwen – Partner and Head of the Private Client team at Amphlett Lissimore, Akilah McEwen, explains gifting a property and what needs to be considered beforehand.

What does it mean to gift a property?

A client will often ask whether they can transfer a property that they own to their children for inheritance tax purposes. They are doing this to reduce the size of the estate when they die. Although this can be done, as solicitors, we always stop to ask why.

Can I gift a property to a Limited Company?

A property can be gifted to an individual, to a trust, or to a Limited company, if you don't continue to retain a benefit from it. This means that you should not continue to receive an income from the property or dividends from the company once it has been transferred. If you continue to receive a benefit, then this will not be a valid gift for the purposes of inheritance tax and the property value will be classed as part of your estate on death.

When a property is gifted, do you pay taxes?

When a property is gifted to an individual or a company, capital gains tax is due.

When a property is gifted into a trust, there is an immediate charge to inheritance tax on the amount over the nil rate band (£325,000) and inheritance tax is charged at the lifetime rate of 20%. If you die within 7 years from the date of the gift, then the other 20% is due to equal the death rate of inheritance tax. Capital gains tax is charged on disposal of the property by the trust.

What should you consider when gifting a property to a family member?

We always consider why someone would like to gift a property to a family member. What is the reason? Can the goal be achieved in any other way?

When gifting any asset, you should consider your care needs in the future. If you apply for help with care costs later in life, then the local authority has no limitation on how far back they look. If they consider that you have deliberately deprived yourself of assets to avoid paying care fees, then they will include the value of the property in your financial assessment meaning that you may not be entitled to help with care costs from your Local Authority. It is always best to talk through your situation and options with a solicitor to avoid any nasty surprises further on down the line.

How can I leave my property to my child without inheritance tax?

At present, each individual benefits from a 'tax-free' allowance of £325,000 which is known as the nil rate band. If you are married and you leave everything to your spouse, then this allowance will be carried over and on the second death the children have use of a nil rate band totalling £650,000. In April 2017 the government brought in the additional allowance for individuals who die, leaving a property, which they have lived in, to their direct descendants (children, grandchildren, stepchildren). This offers a further allowance of £175,000. If you are a couple this totals £350,000.

To summarise the 'tax-free' allowances for a couple with children total £1 Million (provided their estate is less than £2.35 Million). This combined allowance covers a large proportion of the population when it comes to inheritance tax.

Is it better to gift a property or leave in a will?

If you own a property that you do not live in and you do not need to collect the rental income from then it is better to dispose of this property during your lifetime, reducing the value of your estate - providing you have sufficient sums to pay the Capital Gains tax. If however, you own one property that you live in then it is far better to gift your property by Will.

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

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Prioritising compassion

Before the Dancing **at London's South Bank Oxo Gallery provided a detailed look at one of the most significant health emergencies of the year – the outbreak of Ebola in the Democratic Republic of the Congo (DRC) – and Médecins Sans Frontières' (MSF) role as a key part of the international response**

This multimedia exhibition in October featured photos, videos and testimony from MSF's work around the deadliest outbreak of disease in the African region's history.


Copyright MSF/Alexis Huguet

Human experiences

Visitors were able to look beyond the protective suits to better understand the people working hard every day to help control the outbreak, treat patients and to share the human experiences behind the headlines.

Featuring imagery from the treatment centre at Mongbwalu General Referral Hospital, the exhibition aimed to destigmatise the reporting around Ebola care, capturing moments of hope and recovery, from frontline medical care to the resilience of patients, healthcare workers and affected communities.

Creative approaches

MSF UK's executive director Natalie Roberts went to the DRC shortly after the start of the outbreak as emergency co-ordinator for the Ebola response and explained: "Over the last decade, MSF's approach to Ebola care has evolved significantly. While the need to protect health workers and make Ebola treatment centres safe places for staff and patients still poses significant challenges, we have pioneered creative approaches to providing high-level, quality medical care; care that not only alleviates the symptoms of Ebola but greatly improves the likelihood of survival from the disease. As medical humanitarians, we put patients and their families and communities more than ever at the centre of their care, prioritising compassion and their experience above all."


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www.msf.org.uk



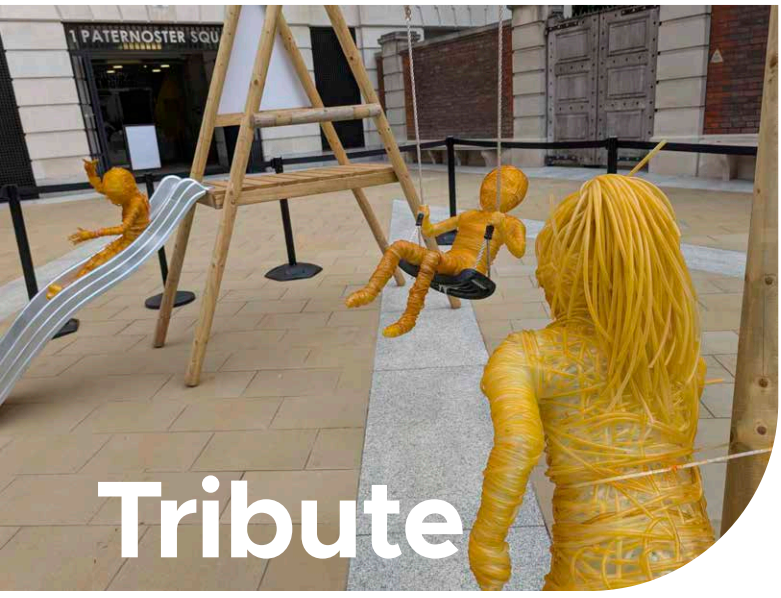
Singin' in the square

Scenes in the square **are sculptures which feature classic characters which resonate with Leicester Square's association with the film industry, an industry that brings millions of pounds into the economies of London and the UK.**

Magical

Gene Kelly is depicted in his unforgettable performance in the 1952 film *Singin' in the Rain*. As both director and choreographer of the film, he created the magical sequence that everyone loves to sing along to.

Premiered at Radio City Music Hall in New York, the film – which also starred Debbie Reynolds, Cyd Charisse and Donald O'Connor – was only a modest hit when first released. It has since been acclaimed as one of the greatest musical films ever made.



Tribute

Three sculptures in Paternoster Square are helping to publicise the need to build a new, world-leading children's cancer centre at Great Ormond Street hospital.

Every year in the UK around 1,900 children are diagnosed with cancer. The sculptures, woven from replica chemotherapy wires, are presented as a tribute all those who have "had precious childhood moments stolen by cancer."

www.gosh.org/the-childrens-cancer-centre

SPONSORED COLUMN

Why occupational health is an investment, not a cost

By the time this issue lands, the Chancellor will have delivered the new government's first Autumn Budget. Whatever the detail, one thing is already certain. Businesses up and down the country will be looking harder than ever at every line of spend, trying to work out where to protect, where to cut, and where to invest. Occupational health belongs firmly in the third category, and this is a good moment to explain why.

The numbers on workplace ill health are striking. The government-commissioned Keep Britain Working review puts the annual cost to UK employers at around £85 billion. That breaks down into roughly £47 billion in lost output from staff who are unable to work, £21 billion lost to presenteeism – people turning up but underperforming – £10 billion in sick pay, and £7 billion in conflict resolution, litigation, and covering absent staff. For a London business of thirty people, those headline figures imply something in the order of £75,000 a year lost to ill health in one form or another.

Set against those figures, the cost of structured occupational health input is modest. A properly handled management referral is typically a few hundred pounds. The output is a clear, clinically informed report that tells an employer what the health issue is, how work is contributing, and what adjustments would help the person back to full productivity. One referral that shortens an absence by a fortnight has already paid for itself several times over. One that prevents a dispute going to tribunal pays for itself many times over again.

Across my columns I have returned to the same point from different angles – the hidden costs of workplace ill health, burnout, structured absence management, and the lessons the sports world has for employers. The common thread is simple. Occupational health is best understood as an investment in your workforce, not a line item to be trimmed when budgets tighten.

If you want to put structured OH input to work in your business, get in touch at **www.artensiamedical.com**. A short conversation is usually enough to identify where to start and how to get the best out of it.



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

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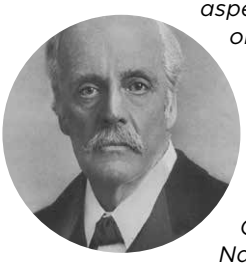
ARTENSIA
MEDICAL SERVICES

The Balfour Declaration of 1926

The 1926 Imperial Conference was held in London between 23 October and 19 November 1926. It was the fifth Imperial Conference which brought together the prime ministers of the Dominions of the British Empire (at this time Australia, Canada, the Irish Free State, Newfoundland, New Zealand and South Africa)

Allegiance

The conference culminated in the Balfour Declaration (also known as the Balfour Definition but entirely separate from the Balfour Declaration of 1917 which proposed a homeland for the Jewish people in Palestine). Named after British statesman and former Prime Minister Arthur Balfour who chaired the conference, the Balfour Declaration established the principle that each Dominion was equal and self-governing. Its key definition stated that Great Britain and the Dominions: *"are autonomous Communities within the British Empire, equal in status, in no way subordinate one to another in any aspect of their domestic or external affairs, though united by a common allegiance to the Crown, and freely associated as members of the British Commonwealth of Nations".*





King George V (front, centre) with his prime ministers at the 1926 Imperial Conference. Standing (left to right): Monroe (Newfoundland), Coates (New Zealand), Bruce (Australia), Hertzog (South Africa), Cosgrave (Irish Free State). Seated: Baldwin (United Kingdom), King George V, King (Canada).

Autonomous nations

Why and how did the Balfour Declaration of 1926 come into existence? The 1917 Imperial War Conference had adopted a resolution from Canadian prime minister Robert Borden which stated that the Dominions are "autonomous nations within an Imperial Commonwealth" with rights to be heard on foreign policy and external relations. Confusion reigned over the status of the Dominions at the Paris Peace Conference in 1919 where they all signed the Treaty of Versailles as part of the British Empire delegation but were admitted as individual states to the League of Nations, the forerunner of the United Nations.

The situation demanded a formal statement to clarify the Dominions' relationship with Great Britain and to set it in law.

Approved

During the 1926 Imperial Conference, Balfour spent two weeks negotiating the wording of the document with the Dominions' prime ministers and their envoys, which included powerful figures such as Leo Amery, the Colonial Secretary. The Inter-Imperial Relations Committee, chaired by Balfour, then finalised the document that would become the Balfour Declaration. It was proposed by South African Prime Minister J.B.M. Hertzog and Canadian Prime Minister William Lyon Mackenzie King before being unanimously approved by each Dominion's prime minister on 15 November 1926. The Balfour Declaration was then issued by the Imperial Conference.

Independence

What did the Balfour Declaration change? It recognised the increasing political and diplomatic independence of the Dominions after World War I. It also proposed that the governors-general, who had represented the King in each dominion, should no longer be the British government's default representative in diplomatic relations between the countries. In the years that followed, high commissioners were appointed instead. As a result, their roles and duties became almost identical to those of an ambassador. The first British high commissioner was appointed to Canada in 1928.

Self-determination

The Balfour Declaration did not end there. What the Imperial Conference of 1926 had agreed was re-stated by the 1930 conference and incorporated into the Statute of Westminster in December 1931. In the statute, the British Parliament guaranteed not to enact a law which applied to a Dominion as part of the law of that Dominion, unless the law explicitly stated that the Dominion government had sought and consented to the enactment of that law. In other words, the statute protected each Dominion's right to self-government and self-determination as an equal entity, while retaining the ability of the British Government to strengthen – by mutual agreement – what in time became known as the Commonwealth.

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



London's hospitality sector battles on

by Vince Burke

Despite ongoing challenges, many new eating and drinking places opened around the capital during 2026. England's progress in the football World Cup and the prolonged hot weather also boosted the sector during the summer.

Revival

The post-covid revival of the City as a leisure destination continued with the opening of **Gordon Ramsay's Bread Street Kitchen & Bar** spectacularly placed on the 59th floor of 22 Bishopsgate. Also, award-winning fresh pasta restaurant **Bancone** opened near Bank station and in the newly refurbished Imperial Hotel in Russell Square.

Hipster Shoreditch remains a hotbed for eating out, with the opening of several new places including Japanese restaurant **Mitsu** in April, "bringing East Tokyo to East London".

Diversity

Staying east, **Café Jikoni** opened in partnership with the new V&A East at East Bank, the emerging cultural quarter in the Queen Elizabeth Olympic Park in Stratford. It offers guests "a new dining experience that goes beyond great food, celebrating community, creativity and the diversity of east London."



Not surprisingly, central London continued to attract new restaurants. These include **Maki Nori** which opened on Old Compton St, combining counter seating, tableside service and top quality ingredients tailored to London's fast-paced restaurant scene.

Maki Nori's founder Teddy Lee said the new restaurant is "specific in its focus, built around freshness, speed and the theatre of handroll dining in the heart of Soho."

Warmth

Mour, a new Mediterranean restaurant and martini bar, opened during the summer and aims to bring "warmth, generosity and conviviality" to Marylebone. It is jointly owned by brother and sister Saachi and Sienna Sehgal, who have spent many years in the area.



According to Sienna, they are already getting regulars from the neighbourhood, which exactly fits their wish for Mour to be "a home away from home" for customers.

Marylebone also saw the arrival of **Taverna Ermou**, part of the celebrated Athens restaurant chain by ERGON. The 120-cover restaurant opened on James St, bringing "an authentic slice of Athens to the heart of the West End."

Pre-theatre

Many outlets innovated during the year to keep customers and attract new ones. These included **Colonel Saab's** Kinky Boots pre-theatre menu and entry to the hit musical. Meanwhile the **Bluebird Chelsea** capitalised on the 'summer of sport' by transforming its spacious courtyard terrace and menus to make it an ideal place to watch major sporting events, including Wimbledon and the World Cup.

Urban Pubs and Bars continued its strong growth with notable openings including The Gun in Spitalfields, the Tower Bridge Arms and the Fire Station in Waterloo. They now own around 70 pubs across the capital with more planned in 2027.

Meanwhile, the UK's oldest brewery, **Shepherd Neame,** continued to invest in its historic London pubs, with refits at the Coach and Horses in Mayfair and The Duke of York, Southwark as well as opening the Jamaica Clubhouse beneath the Jamaica Wine House in the City of London.

As Christmas and New Year approaches, many in the trade will hope it will be the sector's busiest period as usual this year to offset likely increases in energy costs next year and the tourist tax due to be introduced in 2028.

At the timing of writing, the new Chancellor was preparing his first Budget. After some limited support from Prime Minister Andy Burnham on taking office, many owners of pubs, restaurants and hotels are looking for more significant government action such as cutting VAT to help create the right conditions for a prosperous 2027 in hospitality.

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Northern Ireland: Where ambitious businesses scale next



By Peta Conn, Director of GB and Europe, Invest Northern Ireland

Expanding your business outside the GB market can feel like starting again. The markets that once looked promising don't feel quite as straightforward, with competition for talent fiercer than ever and rising operating costs just some of the barriers to business growth. Northern Ireland offers real solutions to these issues with many opportunities for GB businesses to expand their operations and grow their business further. Let's take a closer look.

An ecosystem built for business growth

First off, the talent is exceptional, and it is growing. Half of all students in Northern Ireland's higher education system are studying STEM subjects, feeding into a pipeline of almost 10,000 graduates each year in technology and financial and professional services. It's a workforce that's adaptable and built for the pace international employers expect. Many investors cite the talent available in Northern Ireland and the quality of the graduates coming out of both Ulster University and Queen's University Belfast as a key factor in their decision to locate in Northern Ireland.

Greg Watson, CEO of London headquartered, Napier AI, a global leader in financial crime compliance technology, said, "The region's exceptional talent pool, world-class universities and supportive business environment align perfectly with our mission to make the world safer through intelligent compliance solutions."

Operating costs in Northern Ireland run much lower than in other major Western European hubs. Grade A office rents are 53% lower than in Dublin and 81% lower than London, so you can hire and build at the rate you need to truly grow.

And you won't be building alone. Invest Northern Ireland, the region's economic development agency, partners with international companies to establish their operations in Northern Ireland. The Invest NI GB inward investment team is based in both Belfast and London and work with companies on every stage of their investment journey. Showcasing to companies what Northern Ireland has to offer, providing practical guidance and soft-landing support, making vital industry and stakeholder introductions, supporting with site selection and the practical logistics of getting a new operation off the ground; Invest NI provides the continuity that lets companies plan with confidence.



Importantly, Invest NI maintains that relationship with investor companies supporting them after the initial operation has been established. Such is the confidence that investors have in Northern Ireland and their track record of success is why around 60% of new investors go on to reinvest and expand their operations further.

A unique EU market access offer

In addition to the combination of world-class talent, competitive operating costs, a supportive and collaborative business environment with support from Invest NI, Northern Ireland has unique trade opportunities no other market can offer. It is the only place in the world with tariff-free access to both the GB internal market and all 27 EU member markets. By establishing in Northern Ireland, GB manufacturers gain unrestricted EU market access, without the need for customs declarations or tariffs on imports.

What's more, every trade agreement the UK Government signs applies in Northern Ireland too.

Join more than 1,500 international companies

Northern Ireland is already home to more than 1,500 international companies, including global leaders such as Bank of America, Citi, Microsoft, Nvidia and Fujitsu.

GB companies have also been investing in Northern Ireland. Recent announcements include:

Reward; The UK's leading customer engagement and commerce media platform, announced it would grow its workforce in Belfast as the company continues its international expansion.

3VRM LTD; Created a new delivery and innovation hub in Northern Ireland, which included the creation of analyst and consultant roles in the cyber security and professional services sector.

Joseph Gallagher; Established a dedicated team in Northern Ireland to support sales growth, bid development and global projects across its specialist civil engineering work.

Achilles; A GB supply chain risk management company that has announced it is establishing a new sales and technology hub in Northern Ireland.

If your business is looking for the talent, sector expertise, cost competitiveness and supportive business environment, then Northern Ireland is worth taking a closer look at.

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Northern Ireland
Altogether **more**



Celebrating transport history

@Nick Robinson

In September 1926, the Northern line was extended from Clapham Common to Morden, with seven new stations opening at Clapham South, Balham, Tooting Bec, Tooting Broadway, Colliers Wood, South Wimbledon and Morden, alongside Morden Traincare Centre.

A century later, Morden remains a vital part of London's transport network and, together with Golders Green Traincare Centre, forms the engineering core of the line.

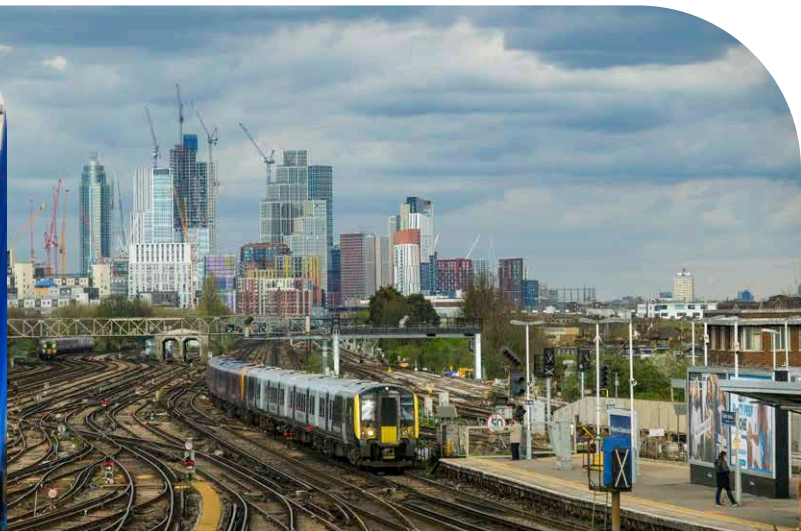
> "For 100 years, the centre has played a vital role in keeping the Northern line moving."

Vital role

Alstom, the global train specialist, maintains the Northern line's fleet of trains from these centres. The Alstom-built fleet entered passenger service in 1998 and continues to serve millions of Londoners and visitors using the Underground each year. The company led the anniversary celebrations and managing director Rob Whyte commented: "For 100 years, the centre has played a vital role in keeping the Northern line moving. The London Underground has changed enormously since 1926 but the dedication, skill and professionalism of the people who care for this fleet remain at the heart of everything we do."

www.alstom.com





Doing business in the Middle East

***John Taylor* has 30 years' experience of working in and with the Gulf States. These are his tips for doing business there**



1. Relationships aren't part of the business – they are the business

Gulf business culture is built on trust earned face to face, over tea and over time. It's personal long before it becomes business.

Showing impatience or frustration, rushing too quickly and only following your self-interest indicates that you see the counterpart as a transaction rather than a partner – and that impression is very hard to shift afterwards.

Contracts, partnerships, deals and investments move at the speed that trust takes to build. You need to come to stay, not pass by, to earn trust.

Across the region, major commercial decisions often begin with a trusted introduction. A single warm referral from a respected partner can achieve more than six months of cold outreach. Many global firms underestimate this and burn time trying to 'pitch their way in.'

2. The real decision-maker is rarely the one you see in the room

It's critical to understand who actually holds the authority. Organisational charts can be misleading. Real decision-making power in many Gulf businesses and government bodies sits with a small number of senior figures, often family members, who may not appear on your first few calls and meetings.

Identifying that person early – and being introduced to them properly — saves months.

Don't skip the majlis or informal networking. The most important conversations frequently happen outside the boardroom – at dinners, in social gatherings, in the margins of conferences. Treating these as optional is a missed opportunity, not a courtesy.

3. Reputation compounds faster than capital

Your name travels ahead of you – positively or negatively. Deliver once and doors open. Fail once and the market remembers. Consistency is currency.

The Gulf business community is extremely tightly connected. Deliver well once and you'll be recommended widely. Fail once and the market remembers. The region rewards consistency and integrity more than flashiness.

4. Local partners can be your greatest multiplier – or your biggest liability

Choose partners for capability, alignment and integrity, not just access. A strong partner unlocks the market; a weak one traps you in it.

Local partner/sponsor: While rules are changing to allow 100 per cent foreign ownership in some sectors (particularly in free zones), having a strong, well-connected local partner is still a huge advantage.

Adaptation to new regulations: The region is shifting from tax-free to new regulations, including corporate tax and VAT (e.g. in the UAE and Bahrain coming in 2027), so stay updated on compliance.

Leverage Free Zones: Many foreign companies operate in 'Free Zones' which offer 100 per cent foreign ownership, no currency restrictions, and full repatriation of profits.



5. Every country is different – treat the GCC as six markets, not one

Don't assume the Gulf is one market. Treating Saudi Arabia and the UAE as interchangeable, or applying a Dubai playbook to Kuwait, is one of the most common and costly mistakes I have seen exporters make.

It's important to do your homework and research your markets. Each market has distinct opportunities, regulation, culture, and pace.

6. Crises are normal – resilience is expected

From oil shocks, geopolitical flare-ups, regulatory shifts. Winners don't panic; they adapt quickly and communicate clearly. The market respects calm operators that stick the course, go the distance and also accept that volatility and unpredictability as part and parcel of life and business in the region.

7. Long-term presence beats short-term opportunism

It's important to show up in person. Video calls have their place, but nothing substitutes for a physical presence – at a trade mission, a majlis or simply a visit to their offices. Distance is often read as disinterest.

The region rewards those who show up consistently; build a regional calendar that reflects Ramadan working hours and practices and the importance of religious holidays and festivals reflects cultural awareness and helps build roots.

Fly-in-fly-out operators rarely get the real opportunities to build lasting sustainable business. Companies that invested in local teams, trained nationals and built genuine partnerships are often the ones invited into strategic projects.

Rewarding

Companies are right to weigh up whether the effort of getting into Middle East markets is worth it. In my experience, it almost always is – provided you're willing to do business on the region's terms, not your own. Those who seek understand its rhythm, respect its complexity, and build relationships that last longer than any contract tend to find the region among the most loyal and rewarding markets they will ever enter.

John Taylor is founder of the Future Solutions Group

www.futuresolutionsgroup.co.uk

fsg:



City of spirit, history and entertainment

Peter Bishop's Liverpool diary

No sooner had Labour Party Conference delegates, press and influencers left Liverpool in late September, than city hotel rooms re-filled with international trade experts from the UK chamber of commerce movement. They were in town for the annual British Chambers of Commerce (BCC) trade facilitation forum. Chambers have many strengths – and this is especially true in the UK – but their knowledge of key documents used for the movement of goods around the world is perhaps their most impressive. BCC takes the lead in certificates of origin while UKNATACO oversees ATA Carnets, the 'passport for goods' for temporary exports for trade fairs, samples and professional equipment.



The forum usually takes place in Birmingham but this year moved to what has been called in the past the 'New York of Europe', more recently revered as the birthplace of the Beatles – and recognised also as a success story for metropolitan mayors, with particular reference to the current incumbent Steve Rotheram. The Liverpool mayor is a close ally of Prime Minister Andy Burnham and a supporter of the initiative to allow metropolitan authorities to levy a tourist tax.

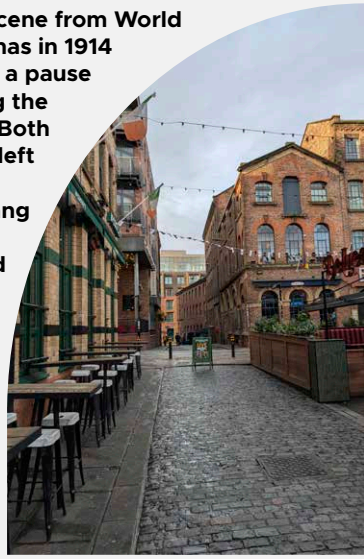
There is much to entertain tourists in Liverpool. The Beatles are one of the main attractions with two museums devoted to them, the Cavern Club (where they first tasted fame), and a surprisingly accurate depiction of the Fab Four in statue form on the waterfront.



The waterfront is an attraction in itself. The Three Graces - the distinctive Cunard, Port of Liverpool and Royal Liver Buildings of the early 1900s – are a wonderful sight, best seen perhaps from the deck of a Mersey ferry making its way from Birkenhead. The Waterfront Transformation Project is underway and promises to continue "to honour the complex histories of the waterfront, putting people at the heart of the stories we tell ..." This includes the redevelopment of the International Slavery Museum and improved facilities at the Museum of Liverpool.

In the city centre, I noted that Ropewalks in Liverpool had recently been listed in the top ten of Britain's best high streets following research from JDM Retail. (So had Soho in London's West End, which made me wonder what definition of high street was being used.) Named after the lanes where workers twisted hemp into ropes for sailing ships, it is certainly a vibrant area and very popular as a live music venue. I counted six bands playing at pubs and bars in two adjacent streets – and this at 6.00 in the evening!

At one end of Ropewalks is Chinatown, featuring the oldest Chinese community in Europe with an impressive ceremonial arch. At the other end is St Luke's Bombed Out Church, a roofless Gothic ruin whose garden contains the 'Truce Statue'. This depicts a scene from World War 1 at Christmas in 1914 when there was a pause in fighting along the Western Front. Both sets of soldiers left their trenches, shook hands, sang carols, shared food and played football in no man's land. It makes for an effecting image and one which seems to evoke the spirit of the fine city that is Liverpool.









Dynamic Silence Ltd Uk Confidence That Commands

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Confidence shapes how we communicate, build relationships, approach opportunities and respond to change. Dynamic Silence helps individuals develop the interpersonal and everyday life skills to participate more confidently in business, family and community life.

Founded by Dr. Renu Raj, Dynamic Silence follows a simple philosophy: recognising our strengths, challenging self-imposed limits and developing practical skills can help us move forward. Through guidance, learning and practice, we support personal growth and a more assured professional presence.

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Our services include:

- Social Media Life Skills
- The Confident Woman Programme
- Grace, Etiquette and Influence
- Professional Grooming
- Parenting Skills
- Family Budgeting
- Goal Setting and Life Planning
- Midlife Reinvention
- Building Self-Esteem
- Overcoming Shyness
- Networking Skills
- Public Speaking and Presentation Skills



Social media life skills: Confidence online

Social media connects us with family, communities, news, shopping and opportunities. Using it wisely is an essential everyday skill.

Our practical programme helps everyday users navigate platforms more confidently, safely and responsibly. It covers privacy, recognising scams and misinformation, responsible communication, informed choices and protecting wellbeing online.

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Dr. Renu Raj
CEO & Founder, Dynamic Silence Ltd UK
www.dynamicsilence.com
Email: silencedynamic@gmail.com
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Expanding into the US

***Josh Leuenberger* on what businesses need to know about payments**

The US represents a significant growth opportunity for UK businesses, but successfully entering the market requires more than attracting American customers. From payment preferences and currencies to local acquiring, tax and compliance, businesses need to consider how their payment strategy can support both the customer experience and their bottom line.



What should UK businesses consider before they start selling into the US?

US customers may have different payment expectations. Businesses should consider how US customers want to pay, the currency they expect and the checkout experience they expect. Credit and debit cards are important, but digital wallets, like Apple Pay and Google Pay are widely used and remove friction at checkout. Or, if you sell B2B, being able to accept ACH, the US equivalent to BACS, may be required.

How important is it to accept payments in US dollars?

Very important. Presenting prices in US dollars makes the cost clear and eliminates uncertainty. It also makes the checkout experience feel more relevant and trustworthy. Our data shows that businesses see revenue increases of up to 12 per cent simply by presenting prices in customers' local currencies.

What about the cost of processing US transactions from the UK?

Processing US transactions cross-border can incur up to two per cent in additional fees. However, if the UK business has a legal entity in the US, it may be able to take advantage of local acquiring.

Local acquiring helps businesses avoid these additional fees while also improving authorisation rates.

Are there other ways to offset the costs of payment processing in the US?

Yes. For UK businesses with US legal entities, surcharging may be available for offsetting the costs of credit card processing. Surcharging is when a fee is added to applicable credit card transaction and is governed by local and card brand rules. Not all states allow surcharging, so you need a provider that offers tools and resources to help you maintain compliance.

How complex are tax and compliance requirements when selling into the US?

Tax and compliance requirements in the US can be complex as they are not uniform across the country. Businesses need to navigate different state-level tax and regulatory requirements, in addition to federal requirements.

Working with a provider that understands these requirements can help reduce the operational burden and the risk of costly mistakes.

Should UK businesses use a separate payment provider for the US?

Not necessarily. While some businesses add a new gateway or processor when entering the US to meet the local needs, it can also add problems. It adds another integration for developers to maintain, another system for teams to manage, another source of reporting to normalise and reconcile, and another provider to coordinate when changes are needed.

A single payments solution that can support both UK and US operations creates a simpler foundation for growth while still allowing businesses to offer a localised US payment experience.

What should a UK business look for in a payments partner?

The right solution should support USD, the payment methods US customers expect and, where appropriate, local US acquiring and surcharging. It should also help businesses navigate tax and compliance requirements and provide tools to optimise payment performance.

What is your biggest piece of advice for UK businesses entering the US?

Think about payments before you enter the market, not after.

UK businesses often invest heavily in marketing and sales when expanding into the US, and payments should receive the same attention.

Understand how American customers want to pay, make the checkout experience feel local, and investigate if strategies like local acquiring and surcharging could reduce costs. And be sure your infrastructure can scale with your business.

The objective isn't simply to accept payments from US customers. It's to create a payment experience that helps turn US demand into revenue while keeping costs and operational complexity under control.

Josh Leuenberger is sales executive at BlueSnap, powered by Payroc

www.bluesnap.com

BlueSnap® powered by payroc

Why Parking Anxiety Is a Business Problem

Based on new UK commuter survey data

New UK commuter data suggests parking is more than an operational detail. Nearly a third of commuters arrive at work anxious about whether they'll find a space, with effects reaching far beyond the car park.

When a Parking Space Becomes a Daily Worry

According to recent UK commuter research, 93% of workers say parking is available at their workplace, and for most, it's free. Yet availability doesn't remove the stress. One in three commuters arrive anxious about finding a space, while 41% leave home early to secure one. Over a quarter say parking difficulties have made them late for work, and 15% have picked up a parking fine in the past year.

These frustrations add up to lost time, reduced focus, and a stressful start to the working day.

The Cost Employers Don't See

One in five commuters say they've worked from home purely to avoid parking stress - not because their job allows it, but because parking doesn't.

More than a third say their workplace doesn't have enough parking to meet demand, while 24% see parking as the most difficult part of their commute.

For a business, this means a stressed, less-focused workforce, and friction that's difficult to measure.

What Employees Are Asking For

Nearly a quarter of commuters would pay to book a parking space in advance, while 45% think spaces should be allocated based on need, prioritising those who genuinely can't travel by public transport.

Employees aren't necessarily asking employers to provide more parking. They're asking for it to be managed fairly and predictably.

How KINTO Join Can Help

KINTO Join helps organisations manage parking without adding administrative burden. Its parking management software allows employers to allocate spaces fairly, let employees book in advance, and combine parking with EV charging and sustainable commuting options in one system.

Instead of parking being managed in isolation, it becomes part of a joined-up approach to how people get to work - giving employers better insight and employees more certainty at the start of their day.

www.kintozero.com/kinto-join



Championing British business

This year marked the 60th anniversary of The King's Awards for Enterprise which celebrate the achievements of outstanding businesses from across the UK

In this milestone year, the awards were expanded to champion the next generation with the launch of the *Young Founder* category. This recognises founders aged 18–30 who are actively leading their businesses and driving growth and opportunity.



Promoting opportunity

Overall this year, 76 businesses have been recognised for international trade, 52 for innovation, 36 for sustainability and 22 for promoting opportunity (through social mobility). LCCI chief executive Karim Fatehi OBE knows the awards well; his former company – United Corporation – having been recipients on multiple occasions in the international trade category.

Key role

By supporting more people into work, developing new innovations, and exporting the best Britain has to offer around the world, businesses that are honoured play a key role in the UK economy.

Out of the 186 awards, 164 went to SMEs. Of those, 24 are micro-businesses, with 10 employees or less.

www.gov.uk/kings-awards-for-enterprise

Talking Taiwan



Over 400 guests celebrated Taiwan National Day in October just a few days after the UK and Taiwan had launched their new Science, Innovation and Technology Arrangement.

Guests at the event, held at the National Liberal Club in Whitehall, heard from Ambassador Vincent Yao of the Taiwan Representative Office in the UK about the country's strong economic performance and its important relationship with Britain.



www.roc-taiwan.org/uk



WTO reform essential to help UK firms

Following the recent publication of the WTO's recent World Trade Report, William Bain, head of trade policy at the British Chambers of Commerce (BCC) said that it raised serious questions about some of the key principles underpinning global trade over the past 80 years.

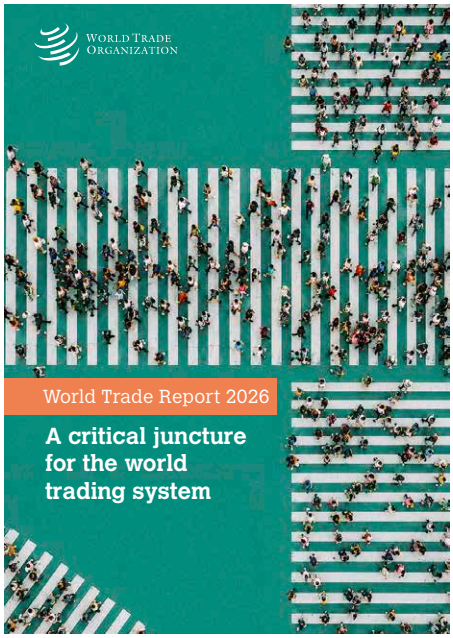
Risks

Bain commented: "The document rightly argues geopolitical and national security concerns, rising subsidies, shifts in economic power, and the knock-on effects of domestic policy changes all pose risks to exports and cross-border trade.

"Global trade patterns have clearly shifted, and there is a strong sense from the report that WTO rules and working practices must change in response.

Benefits

"Nevertheless, the report provides a clear-headed view of the benefits



of the rules-based system for global trade. A rise of 140 per cent in trade across the 166 members of the WTO since its creation is very welcome.

"If the WTO can reform and countries co-operate on supply chains, subsidies and security, the report says that global growth could be 2.9 per cent higher and exports 17 per cent higher. If the system fragments along geopolitical lines, the report suggests GDP growth could fall by 5.1 per cent and exports by 18.6 per cent. Shattering the WTO system completely could mean a 6.9 per cent fall in global GDP and a 26.9 per cent fall in exports.

Transparency

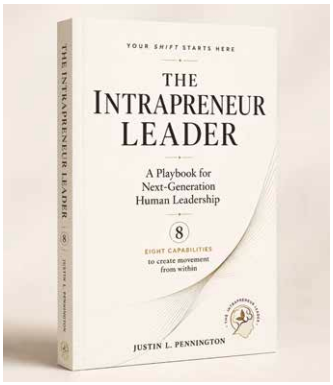
Bain said that businesses in the UK and throughout the international chamber network demanded a reformed World Trade Organisation capable of delivering on the challenges ahead. "Global trade has changed; WTO reform is now essential, and greater transparency on subsidies is key to helping UK exporters."

www.britishchambers.org.uk

www.wto.org



Unlocking skills for the next generation



This book addresses how to stay ahead in what is described as a world of work being re-shaped by three competing forces: ineffective legacy leadership practices: increasingly volatile operating environments; and changing expectations from Gen Z and Millennials. These changes are happening so quickly that many organisations are struggling to keep up.

Co-ordinated action

The thesis is that as AI commoditises information, data and knowledge, it's now human capabilities like creativity, judgement and sensemaking that offer a competitive advantage – rather than outdated traits like stability and hierarchy.

Author Justin Pennington explains that the leaders of tomorrow will only succeed by thinking and acting like *intrapreneurs* – those that create change from within organisations, start building without having authority, and turn complexity into co-ordinated action.

Capabilities

Combining behavioural science frameworks and the need for digital literacy, this new leadership template features eight capabilities ('prompts') and 27 practical tools ('plays'). Along with QR codes linking to exclusive video content, and a supporting pocket app for easy reference, the book goes beyond theory and is designed for real-world application.

The author draws on his own story of social mobility and an abundance of lived experience across many industries, roles and blue-chip firms. Pennington learned to read systems, adapt and build influence without authority or access, which helped build his global career across more than 35 countries and three continents.

Empowering

Relevant for emerging or senior leaders, *The Intrapreneur Leader* is a guide to unlocking the skills needed for next-generation leadership, empowering leaders to move from waiting for permission to creating change from within.

The Intrapreneur Leader: a playbook for next generation human leadership
Author: Justin Pennington
Published by Candy Jar Group

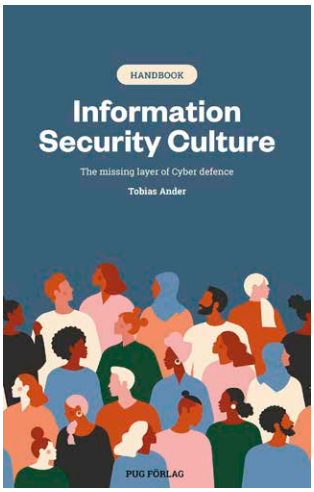
Strengthening cyber defence from inside out

Organisations invest millions in firewalls, encryption, security systems and compliance frameworks, yet still leave themselves vulnerable to cyberattacks.

According to former military CISO and security advisor Tobias Ander, the problem isn't necessarily a lack of technology or information. It is the human behaviour and organisational culture surrounding cybersecurity.

Human action

A large number of cyber incidents still involve human action, social engineering or error, highlighting the limitations of relying on technical controls alone. Yet many organisations continue to approach the human side of security through annual awareness training, compliance checklists and policies that employees are expected to follow but quickly forget.



Roadmap

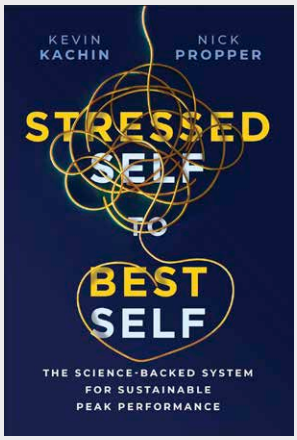
In this book, Tobias Ander argues that whilst technology can be upgraded and systems can be patched, culture is something that must be deliberately designed.

Ander provides a practical roadmap for creating a resilient, human-centric security culture that makes security part of everyday organisational behaviour. The book explores how organisations can move beyond compliance and awareness alone towards behavioural change, make security a leadership responsibility, turn mistakes into intelligence and align culture with regulation.

Information Security Culture gives organisations the strategic insight and practical tools they need to design, measure and sustain a security culture that strengthens cyber defence from the inside out.

Information Security Culture – the missing layer of cyber defence
Author: Tobias Ander
Published by Pug Förlag

Being your 'best self'



This book promises lessons on stress from the boardroom to the battlefield and is certainly timely as early November includes Stress Awareness Week. The premise of this book is simple: we can't eliminate stress but we can get much better at responding and recovering from it.

Rather than encouraging drastic lifestyle overhauls, the authors present interventions that are deliberately small and usable – for the middle of a working day, between meetings, after a difficult interaction or when we get home exhausted.

Triggers

Whilst we cannot remove external triggers entirely, we can learn to respond to them more strategically and recover more intentionally, enabling us to grow from the daily discomfort we experience. When we master this, we have a much greater opportunity to show up as our 'best self', more often.

Whether leading a team, raising a family, building a business or simply navigating an increasingly fast-paced world, the goal isn't a life without stress. It's building the capacity to meet pressure, recover deliberately and return to your 'best self' more often.

Practical techniques

Authors Kevin Kachin and Nick Propper share strategies rooted in neuroscience and psychophysiology, developed and applied with more than 150,000 people across Fortune 500 companies and high-stakes military settings.

The book offers practical techniques for breathing, movement, emotional regulation, energy, sleep and recovery that can be deployed in minutes.

Stressed Self to Best Self: the science-backed system for performing under pressure
Authors: Kevin Kachin and Nick Propper
Published by Impact Human Performance
www.impacthumanperform-ance.com

Q3 2026: The rental market is shifting

R3Location
Reliability Reputation Relationships

A complex rental market

The Renters Rights Act 2025 has influenced the rental market in slightly different ways across average London housing (typically rents below £1,500 a week), Prime and Super Prime.

Overall, there is no doubt that it has, for Landlords, increased both the cost and risk of renting with investors shifting to different types of investment assets, away from real estate, and some Landlords simply choosing to sell. Fewer homes with similar (if not rising) levels of demand means rents are higher.

This has pushed average rent in London up by 3.3% on average over the last year, but our data shows that the effect has been more subdued in Prime and Super Prime markets both decreasing annually by 3% and 7% respectively, though much of that was recorded in the first two quarters with the last quarter showing some resilience.

Section 13 notice

Section 13 notice is the mandatory legal process for landlords to increase rent for assured periodic tenancies under the new RRA2025. Landlords can only increase the rent once every 12 months, cannot raise the rent during the first year of a tenancy and must provide at least 2 months' notice before the new rent can take effect.

We are now beginning to see s13 take effect for those assured shorthold tenancies that converted on 1 May. It is not yet clear whether tenants will start to appeal as a matter of course, given the only penalty is the burden of paperwork (and some depletion of the relationship with their landlords presumably). Irrespective of that, when s13 is served, tenants will need to be provided with some evidence of the proposed increase such as recent tenancy agreements for similar properties nearby, independent rental valuations, records of any improvements or repairs made to the property etc.

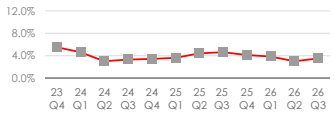
The jury is still out as to whether we will find a good balance in the market for annual rent increases but we continue to work with prospective tenants to make sure they understand their rights and obligations.

RICS Markey Surveys

RICS latest Market Survey gives a clear indication of what we have been observing on the ground. Namely, continued strong demand in London coupled with a sustained low period of new Landlords' instructions. This means general level of stock is declining, and with robust demand, upward pressure on rental value will likely continue over the next quarter.

FIGURE 1 – Property Market Dashboard: Quarterly summary of key performance indicators

RPI



APR	3.2%
MAY	3.4%
JUN	3.9%

Source: Office of National Statistics – Retail Price Index

RPI All Items: % change over 12 months
RPI is a measure of inflation and it is trending upwards primarily as a result of a surge in global energy and motor fuel costs driven by geopolitical conflict in the Middle East, alongside rising domestic service sector prices and continued wage pressures in the UK economy. Inflation is likely going to continue trending upwards in the next three months.

Rental Tracker

AREAS	AVG. PCM	QTR CHANGE	ANNUAL CHANGE
National Avg. (NA)	£1,387	2.5%	+3.3 %
NA exc. London	£1,176	1.6%	+3.1%
London	£2,272	4.2%	+3.3%

Source: Latest HomeLet Rental Index Report

Rental Price Tracker
As predicted in our last newsletter Rent continues to be up both by quarter and annually, Nationally and in London, as a direct result of legislative changes brought in by the Renters Rights Act 2025 and future additional tax burdens for Landlords. This is tightening supply. Average quarterly change in London overall is at 4.2% quarterly and 3.3% annually.

R3 Prime Index

Index **132.2**

3.4% Annual

0.2% Quarter

R3 Super Prime Index

Index **188.3**

7.1% Annual

0.1% Quarter

R3 Indices

Frustrated with the lack of open and reliable consolidated rental data in London, R3 started its own two rental tracking indices in Q1 2019 for Prime and Super Prime London at 100 and 140 base

While annual rents are down in both Prime and Super Prime, this reflects an adjustment post RRA2025 last year. The broader trend over the last two years for example shows growth in both markets of 1%.

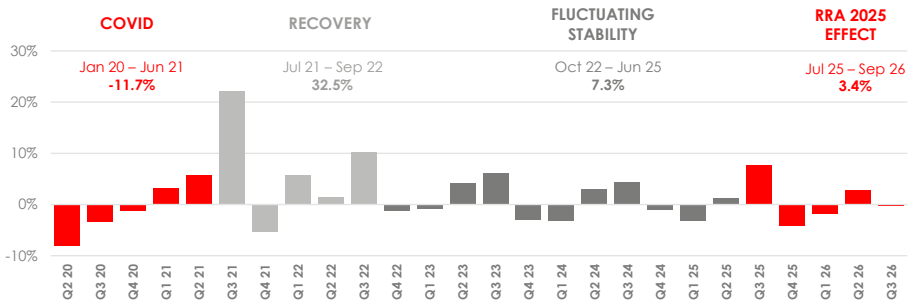
There is no doubt that the Prime and Super Prime markets have shown less sensitivity to the broader trend of rental values across London as a result of the new legislation being implemented from 1 May 2026. We are seeing overall average rents increase by some 3% annually on average in London and securing tenancies becoming slightly more complex.



"Between now and December 2026, we expect Prime and Super Prime to outperform as The Renters Rights Act legislation tightens London's wider market. Landlords are increasingly more cautious about tenant selection, and we expect this to be a new feature of the London Market.

Marco Previero
Director & Research Lead at R3

FIGURE 2 – QUARTERLY RENTAL % CHANGE Quarterly Prime and Super Prime Rents % change

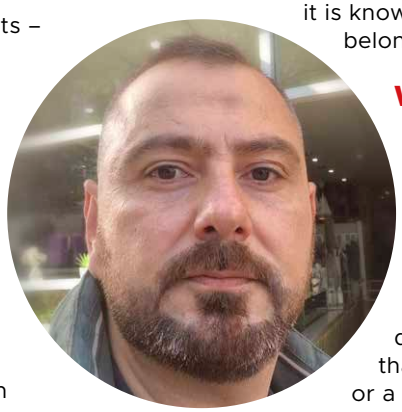


Buying smart: the hidden discipline behind every great fit-out

Whether it is a café, a retail unit or a newly bought home being renovated, the materials decision is too often left until last. Get it right and you protect both your budget and the finished result. *Adem Yazici* advises *LBM* readers how to think about procurement before the first invoice lands

Materials are a strategy, not an afterthought

Most renovation projects – whether a commercial fit-out or the detailed refurbishment of a newly purchased home – live or die on the same few categories: natural stone, marble and granite for surfaces and feature walls; fireplaces and cladding; and the building and decoration materials that tie a space together. These are precisely the items that get specified late, ordered in a hurry, and bought on price alone. The result is familiar to anyone who has run a project – the wrong shade arrives, lead times slip, and a contractor sits idle while a replacement is sourced. A material is not simply a cost line; it is a commitment that shapes how a finished space looks, performs and ages.



Local first, global when it counts

There is a lazy assumption that overseas sourcing is automatically cheaper, and an equally lazy one that domestic supply is automatically safer. Neither holds. UK merchants and stockists offer speed, accountability and far simpler logistics – invaluable when a project is already underway and a fast turnaround matters more than a marginal saving. International markets can offer genuine value and breadth of choice on items such as marble and granite, but only where the volume, timeline and quality controls justify the added complexity of freight, lead times and inspection. The skill is not choosing one camp over the other; it is knowing which decision belongs in which column.

Where projects actually lose money

The biggest costs rarely appear on the quotation. They show up as a slipped opening date, a batch of tiles that does not match, or a feature wall redone because nobody checked the stone against a sample in daylight. Sound procurement front-loads these risks: confirming specifications against the actual design; verifying suppliers before committing; sequencing orders to the build programme; and keeping a clear record of what was bought, from whom and why. Even electrical and telecommunication materials – easy to treat as a contractor's problem – benefit from the same discipline, because a delay there stops everything else.

Ask better questions before you buy

Before any order is placed, three questions are worth asking. First, does this material genuinely fit the design intent, or is it merely available? Second, is the supplier the right one for this stage of the project – a quick local order, or a planned international purchase with the lead time to match? Third, what happens if it arrives wrong, and who carries that risk? Owners who can answer these confidently tend to finish on time and on budget. Those who cannot often discover the true price of a material long after the invoice is paid.

> "Procurement will never be the glamorous part of a project, and that is exactly why it is so often where money quietly leaks away."

The quiet advantage

Procurement will never be the glamorous part of a project, and that is exactly why it is so often where money quietly leaks away. Treating material selection and purchasing as a deliberate, planned discipline – rather than a series of last-minute decisions – is one of the simplest ways a business or a homeowner can protect the investment in a new or refurbished space. The space gets the finish it was designed for, the programme holds, and the budget survives contact with reality. In a market where margins are tight and timelines tighter, that quiet advantage is worth more than almost any saving on a single item.

Adem Yazici is director of ARISTLE UK, a procurement and material selection advisory firm specialising in construction materials sourcing and renovation advice for businesses and homeowner

www.aristle.co.uk

Your supplier has a password – your business has the problem

by John McLoughlin

Your cyber security is only as strong as the people you've allowed through the door, and some of those people don't work for you. That is the uncomfortable reality of third-party risk.



Modern businesses depend on IT providers, accountants, payroll companies, cloud platforms, software vendors and consultants that may have access to systems, data, accounts or networks that are critical to the organisation.

The scale of the problem is becoming harder to ignore. Gartner has identified third party and supply chain compromise as a growing cyber security concern, warning that organisations can be exposed through vendors and technology partners that sit outside their direct security controls.

Vulnerabilities

The World Economic Forum's 2026 Global Cybersecurity Outlook similarly identifies supply chain vulnerabilities as a significant cyber risk, reinforcing the need for organisations to look beyond their own perimeter when assessing security.

You can control your own security, but you cannot control how securely every third party operates. If one of them is compromised, your business can become the victim. Sending suppliers a security questionnaire, getting it completed and filing it away is not security. Your supplier can give you excellent answers in January and have a compromised employee, stolen credentials or vulnerable system in February.

Access

The first step is understanding who has access to your business and why. A third party may have access to Microsoft 365, business applications, sensitive data, endpoints or administrative systems. Sometimes that access has accumulated over years and nobody is quite sure whether it is still required.

Give people and suppliers the access they need, rather than the access they might possibly need, and remove access when it is no longer required.

The uncomfortable reality is that businesses don't control the security of their suppliers. Their employee can be phished, their password can be stolen, their laptop can be infected or their cloud account can be taken over.

> "The cybercriminal doesn't care whether the compromised person works for you or for someone you have contracted ..."

The cybercriminal doesn't care whether the compromised person works for you or someone you have contracted to work for you. If that identity has access to your business, it becomes your problem.

You may not be able to see everything happening inside your supplier's organisation, but you should be able to see what their accounts are doing inside yours. Is someone logging in at an unusual time? Are they accessing systems they don't normally use? Are they suddenly downloading large amounts of data? Are they creating new accounts or changing permissions? These are the signals that can turn third party risk from an unknown into something you can actually manage.

Prioritised

There is no such thing as a business with zero third party risk. A supplier delivering stationery presents a very different risk from an outsourced IT provider with privileged access to your entire network. Risk needs to be prioritised based on access and potential impact.

Many organisations focus on whether a supplier has the right policies and certificates rather than asking what would happen if that supplier was compromised tomorrow.

Outsourcing a service does not outsource the consequences. If a supplier is compromised and the attacker uses that relationship to access your business, your customers aren't going to call the supplier first. You will get that call. Know who has access, understand what they can reach, reduce unnecessary privileges, protect the identities being used, monitor activity and have a plan to disable access quickly.

Resilience

You cannot make every organisation in your supply chain perfectly secure, but you can make your own business harder to compromise, easier to monitor and better able to respond when something goes wrong.

Perhaps the most important question to ask is not: Is my supplier secure? It should be: What will happen in my business if they aren't? That is where third party risk becomes cyber resilience.

John McLoughlin is group chief executive of J2 Software

www.j2mssp.com

The capability cliff

Matthew Bradley on the leadership challenge AI is creating

Artificial intelligence is transforming business at extraordinary speed.



Every week brings new tools capable of drafting contracts, analysing data, summarising reports and automating tasks that once consumed hours of skilled work. The productivity gains are undeniable, and organisations are rightly exploring how AI can improve efficiency, reduce cost and increase capacity.

These are important conversations. Yet there is another conversation that receives far less attention.

What happens when today's experts are no longer here? Because while AI is helping organisations become more productive, it may also be creating something far more significant: a capability cliff.

Judgement

For decades, expertise has been built through experience. Commercial professionals learned by reviewing contracts, supporting negotiations, solving complex problems and working alongside experienced colleagues. Early-career roles were not simply about completing tasks. They were the environment in which judgement was developed.

- Knowledge became experience
- Experience became judgement
- Judgement became the confidence to make better commercial decisions.

Today, knowledge is less of a differentiator, and many tasks can be completed by AI in minutes.

That is progress.

Leadership question

However, it also raises an important leadership question. If AI performs the work that once developed the future experts who provide the critical judgements, where will tomorrow's expertise come from?

The short-term benefits of AI are easy to see.

- Greater efficiency
- Faster delivery
- Lower operating costs
- Improved margins.

The longer-term consequences are less visible. As organisations automate more entry-level activity, they may unintentionally reduce the opportunities that have traditionally developed future leaders. If fewer people gain practical experience, fewer people develop the judgement needed to lead increasingly complex commercial decisions.

That is the capability cliff. This is not an argument against artificial intelligence.

Challenge

AI is already proving its value across commercial, operational and professional services. It can process vast amounts of information, identify inconsistencies, compare documents and surface insights that would previously have taken days to uncover.

Used well, it allows experienced professionals to work faster and more effectively than ever before.

The challenge is recognising where AI ends and professional judgement begins.

AI can identify a contractual clause

Experience determines whether accepting that clause is the right commercial decision

AI can suggest negotiation points

Experience understands when protecting a long-term customer relationship is more valuable than winning a single negotiation.

AI can produce information

People remain responsible for deciding what that information means.

Ironically, this makes experienced professionals more valuable, not less. As routine activity becomes increasingly automated, organisations will depend even more on people capable of interpreting information, challenging assumptions and applying sound judgement to complex situations. Those capabilities cannot be downloaded. They are developed over time through experience.

Opportunity

Perhaps this is where the greatest opportunity lies. Rather than replacing expertise, AI has the potential to make expertise more accessible.

Historically, many organisations, particularly SMEs, could not justify employing senior commercial specialists across every aspect of their business. AI is changing that equation. By reducing administration and accelerating analysis, experienced professionals can spend more time applying judgement, supporting decision-making and helping organisations navigate increasingly complex commercial environments.

Technology delivers efficiency. That time efficiency enables experts to deliver judgement to those who couldn't easily or cost effectively access it. The companies that achieve lasting competitive advantage will recognise that both matter.

The question is no longer whether businesses should adopt AI. That decision has largely been made.

The first question is whether organisations are investing just as deliberately in the people who will apply it. AI should accelerate expertise, not replace it.

The second question is whether organisations are aware of the opportunity to access the skills that larger corporations have long taken for granted. The organisations that tackle these questions today will be the ones least likely to face the capability cliff tomorrow.

Matthew Bradley is chief executive of Sequora Ltd

www.sequora.co.uk

SEQUORA



Integration of AI in the hospitality sector

Research reveals that despite widespread AI usage across the retail and hospitality sectors, a major barrier still exists which prevents organisations from integrating the technology effectively.

The survey of retail and hospitality leaders, released in a report from retail tech platform Rotageek, found that while AI use is common in these industries, challenges remain when it comes to its successful adoption. The findings suggest that unless these are addressed, businesses risk seeing their AI investments under-deliver, making action both urgent and essential.

Investment

According to the findings, nearly nine in ten retail and hospitality organisations are already using AI to some capacity within workforce management processes such as forecasting, scheduling and analytics. A further eight in ten are planning to increase their investment in AI adoption in the next year.

The report shows that confidence in AI's potential is strong: nearly half of the leaders surveyed believe that it has a 'very high' potential to improve workforce performance, and leaders are buoyant about the benefits they expect AI to deliver. Nearly half believe AI could save managers five to nine hours per week, whilst a third expect a six to ten per cent increase in labour cost efficiency or productivity.

Barrier

Yet despite recognising its potential value, the research reveals a critical barrier which is preventing organisations from realising these benefits: people. Two thirds of respondents said 'the biggest challenge with AI is people, not technology', whilst 70 per cent admitted that whilst 'AI adoption is viewed positively, understanding is limited'.

Leaders also identified a range of practical challenges when it comes to AI adoption. Over a third cite a lack of internal skills or expertise as the main barrier to effective AI use in their workforce management processes. A similar proportion report concerns about trust, transparency and explainability, followed by issues surrounding data quality and integration, and regulatory concerns.

These findings indicate that while organisations are actively using and investing in AI systems, they are under-investing in the human skills required to integrate and leverage them effectively. Closing that gap - not deploying more technology - is what will unlock the returns leaders are seeking.

Seamless integration

Chris McCullough, co-founder and chief revenue officer at Rotageek, commented: "The retail and hospitality sectors are at a pivotal crossroads when it comes to AI adoption. Its power to transform workforce management is no longer in dispute. But what separates businesses who see real returns from those experiencing marginal gains is their willingness to invest in education, training and the cultural shift required for seamless integration.

"That starts with people. Our research shows that the biggest barrier to AI isn't technology; it's people's understanding and expertise. From here, leaders must demystify AI by grounding it in real-world outputs that matter to employees - for example, how smarter demand forecasting can directly shape their shift patterns.

Judgement

"Leaders must also push beyond people's technical know-how and build genuine AI fluency - the ability to know when to rely on AI and when human judgement should override it. This blend of technological insight and human decision-making is what moves organisations from surface-level adoption to genuine integration. It's also what gives leaders the confidence to redesign roles and trust employees to focus on activities that deliver the greatest value, such as customer engagement and strategic decision-making."

www.rotageek.com

London's innovation economy

London and the South East continue to cement their position at the heart of the UK's innovation economy, according to new research from NatWest

The report, *From Innovation to Impact*, found the regions are home to 9,682 innovative businesses, 4,686 recipients of public innovation grants and 1,041 university spinouts, making them the UK's largest and most concentrated innovation ecosystem. Together, they account for almost 40 per cent of the innovative businesses captured within the analysis.





Follow-on investment

Businesses across London and the South East are already translating innovation into commercial success. Grant-backed firms have secured more than £40.5 billion in follow-on investment, while 1,392 businesses have raised additional equity funding and 483 businesses have successfully exited. London also boasts the highest follow-on investment rate of any major UK region.

Technologies

While the regions already lead the country on many measures of innovation success, NatWest identified 1,685 innovative businesses that are continuing to develop new products and technologies but have yet to reach commercial scale. Supporting more of these firms to grow could help unlock further investment, jobs and economic growth.

> "Spend any time with founders across London and the South East and you quickly get a sense of the energy, ambition and creativity that's driving this region forward."

Ambition

Catherine van Weenen of NatWest commented: "Spend any time with founders across London and the South East and you quickly get a sense of the energy, ambition and creativity that's driving this region forward.

There are thousands of businesses developing new technologies, creating jobs and finding new ways to solve problems.

"Our research shows just how important the region has become to the UK's innovation economy. Nearly 10,000 innovative businesses are based here and together they've attracted more than £40 billion in investment. That's an incredible platform for future growth."

High growth

The findings build on the latest NatWest and Beauhurst Startup Index, which showed almost 180,000 new businesses were launched across London and the South East during the first half of 2026, including 136,000 in London alone, reinforcing the regions' status as the UK's leading home for entrepreneurs and high-growth businesses.

www.natwestgroup.com

In numbers

NatWest research showed London and the South East are home to:

- 1,791 innovative businesses
- 9,682 innovative businesses
- 4,686 public innovation grant recipients
- 1,041 university spinouts.

The building business – all in one place



London Build has rightly been called the UK's most influential built environment event and the largest and most influential construction festival. It is back at Excel London this November, bringing together more than 25,000 industry professionals, 650 exhibitors and 900 speakers across two days of content, networking, entertainment and business opportunities.

Industry-defining

Co-located with elementalLONDON, it will once again bring together the most influential voices across construction, architecture, engineering, sustainability, and the built environment for an event full of insight, innovation and industry-defining discussion.

Breadth

The line-up includes industry leaders from major contractors, housing associations, consultancies, design practices and public sector organisations, reflecting the breadth of the UK construction ecosystem. Speakers include the president of RIBA and senior representatives from such companies as Arcadis, Vistry Group, L&Q, Grosvenor, Wates Construction, Clarion Housing, McClaren, Bovis and London Councils.

Across the programme, sessions will cover key industry priorities including net zero delivery, digital transformation, housing, infrastructure, MMC, health and safety, regeneration, design innovation and skills development.

Collaboration

From government bodies and housing associations to global design practices and Tier 1 contractors, the agenda reflects the collaboration needed to tackle the sector's biggest challenges.

Confirmed exhibitors include Rockwool, Ryno, Duco, ELTA, HSS Proservice, A.Proctor Group, Strongdor, Quelfire, Onetrace, Smeg, Howdens Kitchens, Wavin, Siniat & Promat by Etex, Hempel, Saint-Gobain Interior Solutions, Yesss Electrical, NoMorePly, CEF (City Electrical Factors), Qvantum, JMS Powered Access, EMS, Kidde Group and Simpro.

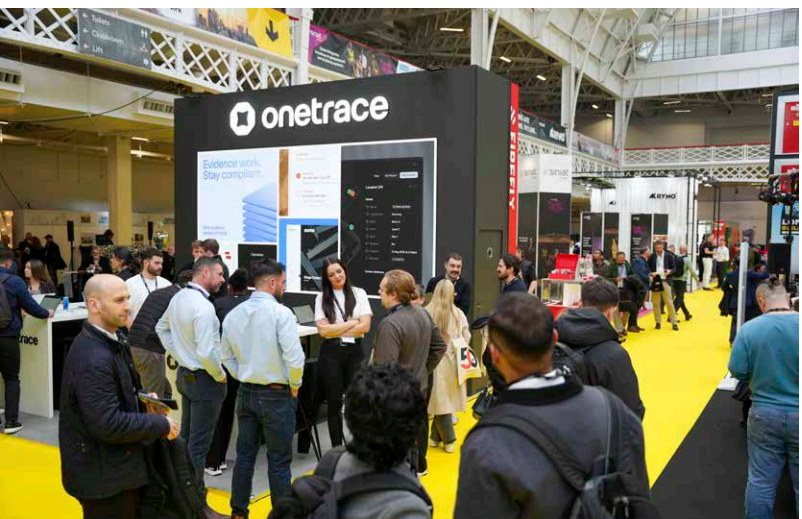
Partnerships

These exhibitors will present the latest innovations across building materials, digital construction, fire safety, energy efficiency, MEP solutions and site services - offering attendees direct access to products, technologies and partnerships driving industry progress.

Attendees can also expect Meet the Buyers sessions, Architect's Hub, Government Hub, start-up showcases, live entertainment and industry-led networking events designed to connect decision-makers across the sector.

London Build – 25-26 November at Excel London

www.londonbuildexpo.com





Back on the beach



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

The volunteers worked along the northside of the river, eastwards from the Millennium Bridge near the very spot where King Charles II had landed to view the extent of the damage done during the 1666 Great Fire of London.

Showcase

Participation in the exercise extended beyond members of LCCI's sustainability committee, helping to showcase the group's work and the wider programme to a broader section of LCCI membership.

The group collected 26.1 kg of litter, lower than the total at last year's event. Indeed it was the general opinion that London's riverside stretches appear to be getting cleaner year by year. At the same time, there is still plenty of litter to remove and a continuing role for practical clean-up activity remains.

The event was delivered in partnership with Veolia UK, LCCI's programme partner for sustainability. Veolia offered operational expertise, led a health and safety briefing and supported members throughout the clean-up.





To learn more about how Veolia can support sustainability activities, and for commercial partnership opportunities, interested parties should visit:

www.veolia.co.uk/contact-veolia

Counting butterflies

This summer was a good one for butterflies in Greater London, according to the results of the 2026 Big Butterfly Count.



Thousands of people took part, spotting 57,376 butterflies and day-flying moths during the three weeks of the count. The most-spotted butterfly was the Small White, also known as the 'Cabbage White' due to their caterpillars' taste for cabbages and other brassicas. It has pale white wings with small black tips.

Remarkable

Another standout species was the Painted Lady. These butterflies undertake one of the most remarkable insect migrations in the world, arriving in Britain via a relay of several generations, each flying a leg of the journey from Africa, across the Sahara Desert and Mediterranean Sea, before reaching UK shores.

The strong numbers of butterflies this year are likely due to excellent conditions for caterpillars in the spring and hot, dry weather which is loved by adult butterflies in the summer.

The Big Butterfly Count will return in July 2027 when citizen scientists in Greater London are invited to participate

www.butterfly-conservation.org

Butterfly Conservation

BIG BUTTERFLY COUNT

Keep rodents out: protecting your property this winter

By Clive Bury, Cleankill Pest Control

As temperatures fall, rats and mice seek reliable food supplies and somewhere sheltered to live. For business owners and property managers, autumn is the time to check that their buildings are not offering an invitation.



Offices, warehouses, restaurants and residential properties can all provide ideal conditions for rodents. Taking preventative action now could spare businesses expensive repairs, disruption and reputational damage during the winter months.

Clive Bury, Senior Manager at Cleankill Pest Control, explains: "A small maintenance problem can quickly become a pest problem. Gaps around pipes, poorly fitting doors and overflowing bins can give rodents everything they need. Identifying and dealing with these weaknesses early is far easier than tackling an established infestation."

Rodents contaminate food and surfaces, damage stock and gnaw wiring and building materials. In hospitality, retail and food production, even a single sighting can undermine customer confidence.

Check your building

A trained pest control surveyor will start with a thorough inspection of the property's exterior. They will look for gaps beneath doors, damaged air bricks and openings around pipes and cables. Particular attention will be given to loading bays, basements and areas where building work may have left holes.

Appropriate repairs should be carried out using materials designed to resist gnawing. A professional survey can identify hidden vulnerabilities and establish whether rodents are already present before proofing work begins.

Keep vegetation cut back from walls and remove clutter that provides shelter. Drainage defects and damaged inspection covers should also be investigated during the survey.

Remove food and shelter

Keep bin lids closed, avoid leaving rubbish bags beside containers and clean up food spills promptly. If bins regularly overflow, review collection arrangements.

Inside, store food securely, clean beneath appliances and avoid leaving leftovers in staff kitchens overnight. Employees should know how to report droppings, gnaw marks, scratching noises or damaged packaging.

Prepare for Awaab's Law

Social housing providers in England should also review their arrangements ahead of the next phase of Awaab's Law, which comes into force on 30 November 2026.

The extension brings further significant hazards within fixed response requirements, including domestic hygiene hazards associated with pest infestations. Potential significant hazards must be investigated within ten working days, with relevant safety work completed within five working days of the investigation concluding. Emergency hazards already require investigation and action to make the property safe within 24 hours.

Check bird netting before storms

Autumn maintenance should also include a professional inspection of existing bird netting before stormy winter weather arrives.

Check mesh, tension, perimeter cables and fixings for damage or deterioration. Loose or torn netting can allow birds behind the barrier, creating an entrapment risk and compromising protection.

Arrange repairs promptly and further checks after severe weather. Effective bird proofing requires regular maintenance to protect both buildings and wildlife.

Combining sound maintenance, good housekeeping and professional pest management will help protect your property, its occupants and your business reputation throughout winter.

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



Is your business ready for climate change?

by Madelyn Postman

Infernal commutes on the Tube. Refrigerator and air con meltdowns. Productivity tanking in overheated buildings.

If that sounds like your London business this summer, you're not alone. Research from the LSE Grantham Research Institute estimated that the June 2026 heatwave resulted in 24 million lost working hours and £1.15 billion in lost UK economic output in a single week.

Operational resilience

Extreme heat has quickly become an operational resilience issue in London. It affects human productivity and attendance, but also cooling systems, transport infrastructure, buildings, customer footfall, and ultimately whether premises can function as intended.

The impacts of climate change extend well beyond rising temperatures. The water cycle is being disrupted, increasing the risks of both drought and flooding. In London, this is putting growing pressure on infrastructure designed for historical climate conditions, from reservoirs and drainage systems to the Thames flood defences. Creating long-term resilience in the capital requires significant investment.



The potential economic impact is considerable. Recent analysis supporting Heat Ready London estimates that climate-related damage could cost London up to £36 billion a year by the 2050s without further adaptation.

What should businesses be doing now?

The first step is to understand where the business is exposed. This means looking beyond individual premises and considering the people, suppliers, infrastructure and services that the organisation relies upon.

Business leaders could start by asking three questions:

1. What would happen if a key site became unusable?
Understanding exposure to flooding, extreme heat and other physical climate risks can help businesses identify where additional resilience or contingency planning may be needed.

2. Which people, suppliers and systems are most vulnerable?
Climate impacts do not have to occur directly at a business's premises to cause disruption. Extreme weather affecting employees, transport networks, utilities or a critical supplier could quickly become an operational issue.

3. Could decisions made today increase future exposure?
Property investments, office locations, supply chains and other long-term decisions can all influence how resilient a business will be in the years ahead. Climate risk should therefore be considered alongside other commercial factors when making these decisions.

Existing business continuity plans are a useful place to start. Businesses should consider whether these plans adequately account for more frequent or severe extreme weather and whether responsibilities, alternative arrangements, and critical dependencies are clearly understood.

Climate resilience is business planning

Preparing for climate impacts does not replace the need to reduce emissions. Businesses need to address the emissions contributing to climate change while also preparing for impacts that are already becoming unavoidable.

Climate resilience cannot be viewed as a separate sustainability exercise. The impacts to property, supply chains, workforce planning, investment decisions and business continuity can be profound. Businesses that understand their exposure and act early will be better placed to protect their people, operations and long-term performance.

The question is no longer simply whether climate change will affect your business, but how prepared you are when it does.

Madelyn Postman is director, ESG at Menzies LLP

www.menzies.co.uk/services/strategic-business-advisory/esg

MENZIES
BRIGHTER THINKING

Beyond the certificate

Katerina Liana **on how the revised ISO standards can help London businesses grow**

Katerina Liana – Technical Product Manager | LRQA



Plenty of businesses reach a headcount of 50 people still running on habits that worked with a team of ten. The founder signs off every quote, and the only person who understands the ordering system has never written it down. Habits like these are fine until they are not. The day that person leaves, a process held in one head becomes a risk to the business.

> "For London's growing organisations, the challenge is not simply how to grow, but how to grow well"

For London's growing organisations, the challenge is not simply how to grow, but how to grow well. Management systems standards such as ISO 9001 and ISO 14001 are usually filed under compliance, yet they were designed for exactly this problem - and both were revised this year.

Quality as a business discipline

ISO 9001 is often seen as a compliance exercise. At its heart, though, is a simple discipline: understand how your organisation works and what your customers need, then spot where things could go wrong, and keep looking for ways to improve. A well-built quality management system turns individual knowledge into processes the business owns.

From environmental ambition to action

Sustainability is now a commercial consideration. Customers, investors and the larger companies growing business supplies want proof that managing environmental impact is built into how it runs, not just a line on a website.

ISO 14001 gives a business the framework to identify its impacts and risks, set objectives, monitor performance and keep improving. That matters for a growing organisation, because a commitment that was easy to keep on one site gets harder with every new location and supplier unless it is embedded in everyday work.

What has changed in 2026

ISO 14001:2026 was published earlier this year and ISO 9001:2026 followed on 16 September.

Both revisions are evolutionary rather than full redesigns. ISO 9001:2026 puts more weight on leadership and quality culture - whether leadership uses the system to run the business, rather than simply signing it off, and whether quality is understood outside the quality team. It is also clearer on how risks and opportunities should shape planning and decisions. ISO 14001:2026 sharpens the environmental specifics, with more explicit expectations on climate, biodiversity and resource availability, and a clearer view across the product lifecycle.

For a business coming to ISO 9001 for the first time, this is a good moment to start. There is nothing to unlearn, and a system built now is designed around the company you are becoming. Nor need it be the paperwork mountain smaller firms fear. A good system is scaled to the organisation. It documents what must be consistent and leaves the rest.

For businesses already certified, the deadlines to move to the new versions are April 2029 for ISO 14001 and 30 September 2029 for ISO 9001. That is also a useful prompt to ask whether a system designed when the company was half the size still describes it, or has become something done for the auditor.

> "The certificate opens doors, from tenders to customer approvals"

Beyond the certificate

The certificate opens doors, from tenders to customer approvals. In our experience, though, it is rarely where the biggest value lies. The businesses that get the most from ISO standards treat the framework as a way of running the company and audit findings as free insight. The ones that get the least treat it as an annual event, with a flurry before the audit and then business as usual.

So rather than asking "what do we need to do to get the certificate?", ask "what does our business need to do to get better?"

Whether you are starting out or already certified, LRQA's free self-assessment tools show where your business stands against the new requirements and what to tackle first.

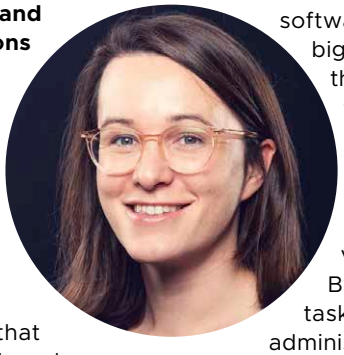
Katerina Liana is technical product manager at LRQA

www.lrqa.com

Financial software's biggest value is better business decisions

by Richael O'Brien

For many small and medium-sized businesses, financial software has traditionally been associated with bookkeeping, tax returns and compliance. Those functions remain essential, but they are no longer where the technology delivers its greatest value.



As businesses grow, their operations inevitably become more complex. Yet many owners are still managing that complexity through a patchwork of disconnected tools and manual processes. The result is more time spent on administration and pulling together information from different systems, and less time acting on it.

Modern financial technology can change that equation. By bringing financial information together and automating routine tasks, it can give business leaders a clearer, more timely view of performance.

Why businesses need to capitalise on growth

UK SMEs continue to show encouraging signs of resilience. Intuit QuickBooks' Small Business Index found that UK employment increased by 9,000 jobs between June 2025 and June 2026, and 76 per cent of SMEs said they are looking to scale their business.

Yet ambition alone is not translating into results. Intuit QuickBooks' Growth Gap report found that UK SMEs leave 58 per cent of potential growth opportunities unrealised each year – equating to around £121,000 in lost revenue per business.

The reasons are rarely a lack of demand. Businesses point to internal challenges that limit their ability to act, such as losing an average of five to six hours every week to decision fatigue, as a result of fragmented information and unnecessary friction at the very point where businesses need clarity.

The impact of digital tools on business success

This is where modern financial software is making the biggest difference. Rather than simply recording transactions, connected financial platforms bring together accounting, payroll, payments and reporting into a single view of the business. By automating repetitive tasks and reducing manual administration, they free up time while giving leaders real-time insight into cash flow, profitability and performance.

The impact is already visible. Two in five SMEs now save between five and eight hours each week by automating routine tasks and streamlining workflows. Meanwhile, 80 per cent of business leaders say AI helps them to delegate work more effectively. Businesses using AI across finance, marketing and operations are the most likely to fall into the "high-readiness" category for growth.

Intuit's AI Impact Report reinforces that trend. Today, 77 per cent of businesses using AI say it has improved productivity, up from 39 per cent in July 2024. In the UK, businesses are also two-and-a-half times more likely to say AI has increased hiring than reduced it. Sophisticated digital tools are helping leaders spend less time gathering information and more time making decisions.

Better technology makes accountants more valuable

Technology is also changing the relationship between businesses and their accountants.

Accountants remain indispensable for maintaining accurate books and meeting compliance obligations. Yet as more routine financial work becomes automated, they have greater opportunity to focus on something many business owners need just as much: advice.

That can mean helping leaders understand their financial position, manage cash flow, interpret trends and assess opportunities for growth. The fact that 72 per cent of businesses work with a qualified accountant shows how central that relationship remains.

> "Two in five SMEs now save between five and eight hours each day by automating routine tasks and streamlining workflows"

With less time required for routine administration and historical reporting, accountants can spend more time helping clients understand what the numbers are telling them and what they should do next.

Looking beyond compliance

Compliance will always matter. However for today's SMEs, it should be the starting point rather than the destination.

The wider value of financial software lies in helping businesses turn financial information into action. Combined with accountants who can interpret that information and provide strategic advice, better technology can help leaders make decisions faster, respond to opportunities with greater confidence and build stronger foundations for long-term growth.

Richael O'Brien is staff product manager at Intuit

www.quickbooks.intuit.com/uk

Service doesn't increase costs – it eliminates them

by Anastasia Vladychynska

Every cost-cutting programme seems to begin with the same question: where can we reduce headcount?

It's understandable. Payroll is visible. It sits neatly on a spreadsheet. Reducing it produces an immediate financial result. Yet what isn't visible is the cost of unnecessary work.



After working with organisations across banking, healthcare, manufacturing, retail and professional services, I've become convinced that most businesses don't have too many employees. They have too much friction.

People spend their days chasing unnecessary approvals, correcting avoidable mistakes, attending meetings that compensate for broken processes and apologising to customers for decisions they had no part in making.

Then leadership concludes the organisation is inefficient. It isn't. It has become difficult to work in.

We keep measuring the wrong thing

Most organisations measure productivity but few measure friction.

We are used to thinking about friction in terms of inconvenience for a client and many businesses are already focused on that. This is great news, because if you want your clients to buy from you and return, you need to make sure their experience with you is two things: simple and pleasant.

Simple means easy to deal with. Pleasant means the emotional side. The two are interconnected, with a long discussion about which comes first.

Yet friction is everywhere inside the organisation as well. A salesperson waits three days for approval. Finance requests information that already exists. Operations correct an error created upstream. Lawyers take 30 days to push a contract back and forth between themselves, a manager and a client while the company is still waiting to be paid.

Individually, these incidents seem insignificant. Collectively, they consume thousands of working hours.

Ironically, the response is often another efficiency programme focused on reducing the very people compensating for inefficient systems. If you lay off the people and leave the friction, you are only adding costs.

An efficiency system without serviceability is designed to fail

We have seen it in organisations globally: a company invests in a good efficiency-improvement system but employees don't adopt it. So the company rolls out adoption programmes and motivation initiatives but the systems still don't work and people leave.

Service has acquired the wrong reputation. Mention it in an executive meeting and the conversation quickly turns to cost: more training, more people, more investment – as though service is the cherry on top of the cake when actually it is the recipe for baking the cake in the first place.

I use the word **serviceability** rather than simply 'service'.

Serviceability is the organisational capacity to recognise another human being before making a decision that affects them. It means stepping beyond your department, objectives or metrics and asking: Will this make somebody else's work easier or harder? When that recognition is absent, friction appears. When it is present, unnecessary work disappears.

Serviceability is what makes a company more efficient. Moreover, it brings innovation to life as employees discuss daily how they can make their internal client's work easier.

Every department has a client

Efficient organisations understand that departments are service providers to one another. By 'understand', I don't mean in a CEO memo. I mean rethinking daily the service they provide to their internal customer. That is a certain mindset. IT serves Operations. Finance serves Commercial. HR serves managers. Procurement serves Manufacturing. Leadership serves everyone.

The question changes from "Did my department complete its task?" to "Did my work make the next person's job easier?" That small shift changes behaviour. People remove obstacles before they become problems. Departments stop optimising their own performance at everyone else's expense.

Efficiency becomes the natural outcome, not a management speech.

Technology cannot solve what leadership continues to create

AI will automate countless tasks and make organisations faster, but speed amplifies whatever already exists. A well-designed organisation with a strong serviceability culture becomes better. A poorly designed organisation simply creates friction faster.

Technology cannot compensate for leaders designing systems without considering the people expected to use them. So perhaps the question isn't "How can we reduce costs?" Perhaps it is: "Why are intelligent people spending so much of their day overcoming problems that should never have existed?" Also: "Have we given intelligent people enough autonomy to solve the issues they see happening every day?"

Serviceability is not an act of kindness. It is one of the most commercially intelligent capabilities an organisation can develop.

This is because service doesn't increase costs. If done right, it eliminates them.

Anastasia Vladychynska is the founder of Vladychynska Consulting

www.vladychynska.com/en

Should your business be locking in funding now?

***Dan Cholewinski* and *Luke Curtis* advise companies to prepare for the unknown**

The aftershock of the Iran war and soaring energy prices is set to hit the UK economy harder than most economies, according to the International Monetary Fund.



It's the latest in a series of destabilising events, from the rumbling conflict in Ukraine to extreme customs tariffs.

Maybe the only thing we can predict with any confidence is more uncertainty.



So how can businesses and investors manage their financial situation to cope in an unpredictable world? What guidance on general business funding and the specific challenges of the commercial real estate sector would we give?

> "Focus on cashflow, not just profitability, and put the time in now to get finance in place ..."

Be prepared

Across the board, whether you're an SME service business or a building contractor, our advice can be summed up in two words: be prepared.

If you get to a position where you need funding urgently, it is going to be difficult to get what you need if you don't already have access lined up. That's why it's so important to speak with financial advisers now instead of waiting until the situation becomes an emergency.

Business finance

SMEs should take a good look at their cashflow position, preferably with the help of an adviser, and decide whether they will need access to funding. A cashflow crisis can kill even a successful business.

You might not need it now, but even if you think there's only a small chance of future working capital pressure or constraints around funding stock, operations or cashflow, it's really important to have a conversation with an expert who can prepare the facility you might need and have it waiting in the wings.

The reason to act now is that advisers need to put together a package to take to lenders, who will also need time to understand the client's business and its future direction.

Real estate

In the property world, swap rates have had a direct impact on finance, including higher rates for buy-to-let mortgages and development finance.

This has increased the level of caution in development finance. Lenders must think about how a residential developer will exit the finance agreement if the project is based on being able to sell or let the properties. It is making lenders more selective, which might work against smaller, less prepared developers.

> "... our advice can be summed up in two words: be prepared"

The impact of the Iran war on higher energy and material costs is likely to lead to rising building costs. Individuals and organisations looking to finance property deals will need a well-thought-out, structured package to put to lenders.

Focus

Our advice for SMEs across all business sectors, including real estate, is clear. Focus on cashflow, not just profitability, and put the time in now to get finance in place, even if there is only a small chance you will need it.

The best way to do that is to work with advisers to position the business professionally to secure funding.

Dan Cholewinski and Luke Curtis are joint managing directors of VAST Commercial Finance

www.vastcommercialfinance.com

The false economy of underinsurance

***Niraj Mamtora* on why businesses need to look beyond the premium**

With costs continuing to put pressure on UK businesses, owners and finance directors are right to scrutinise expenditure. Insurance is no exception. Yet there is an important distinction between reducing the cost of insurance and reducing the protection a business relies upon.



Underinsurance remains a significant problem. Recent industry analysis suggests that a large proportion of UK commercial properties may not be insured for their full reinstatement value.

Misunderstanding

The problem often starts with a simple misunderstanding. The value used for buildings insurance is generally based on the cost of rebuilding the property, rather than its market value. That calculation can include demolition, debris removal, professional fees, materials, labour and the cost of complying with current building regulations.

A common example is a business owner who owns premises worth £750,000 on the property market and assumes this should also be the amount used for buildings insurance. In reality, the total reinstatement cost could exceed £2 million once demolition, clearing the site, professional fees and rebuilding are taken into account. Construction, labour and material costs have all increased considerably in recent years, making outdated assumptions particularly risky.

Equally, in some locations the market value may exceed the rebuild cost. The important point is that the two figures measure different things and should not be used interchangeably.

It has been reported that UK rebuild costs increased by 3.8 per cent during 2025 alone, while separate analysis noted that rebuilding costs had increased by around 20 per cent since 2020. A valuation that was appropriate several years ago may therefore bear little relation to the cost of rebuilding today.

Underinsurance goes beyond buildings

Property is only one part of the issue. Businesses change constantly. They buy new machinery, increase stock levels, refurbish premises, take on contracts, grow turnover and become more dependent on technology. Insurance arrangements do not always change with them.

Business interruption cover is another area that deserves attention. After a major fire or flood, replacing damaged equipment may only be the start of the recovery.

Planning permission, building work, replacement machinery, recruitment, supply chain delays and rebuilding a customer base can take considerably longer than expected. A business that assumes it could return to normal within 12 months may find the real recovery period is much longer.

The consequences of getting these figures wrong only become apparent when something has already gone wrong.

Depending on the policy terms and circumstances, inadequate sums insured can leave a business funding part of a loss itself. A saving made at renewal can become insignificant compared with the financial shortfall following a major claim.

Insurance should follow the business

The answer is not simply to buy more insurance. Businesses should instead treat their annual insurance review as part of their wider financial and operational planning.

Before renewal, management should ask some basic questions:

- What has changed in the business during the past year?
- Have buildings and major assets been professionally valued recently?
- Have stock, equipment or machinery values increased?
- How long would it realistically take to recover from a major incident?
- Could the business continue operating from another location?
- What level of loss could the company comfortably fund from its own resources?

That conversation should involve the people who understand the finances and operations of the business, rather than treating insurance renewal as an administrative exercise based on last year's figures.

Good insurance planning is not about buying the highest limits available. It is about understanding the financial risks facing the business, deciding which risks it can afford to retain and transferring those it cannot.

"The cheapest insurance policy can become very expensive if it does not provide the protection the business thought it had."

Niraj Mamtora is director of Forum Insurance

www.foruminsurance.com

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Choosing the right display

Hussein Ghor on the roller banner vs pop-up debate

Roller banners and pop-up displays are both reusable exhibition tools but they are designed for different jobs. A roller banner - also called a pull-up or retractable banner - uses one vertical printed graphic stored inside a base. The graphic is pulled upwards and supported by a pole. A pop-up display uses an expanding frame with several graphic panels, or a tension-fabric cover, to form a wider branded wall.

This distinction affects not only appearance but also transport, installation, cost and the amount of information that can be displayed effectively.

When a roller banner works best

A roller banner is usually the practical choice when speed and portability matter. One person can normally carry and assemble it without tools, making it useful for networking events, reception areas, retail promotions, seminars and smaller exhibition spaces. Its narrow footprint also allows several banners to be positioned around a venue or used to direct visitors.



The vertical layout suits a concise message: a strong headline, one main image, a small number of supporting points and a clear call to action. Trying to fit too much copy onto the panel can reduce its effectiveness, particularly because visitors often view exhibition graphics from a distance.

Its main limitation is scale. A single unit will not create the same visual presence as a full-width backdrop, and the mechanism and graphic may vary in durability. Businesses expecting repeated use should therefore consider the quality of the base, stability of the feet and whether the printed panel can be replaced.

A practical comparison

Consideration	Roller banner	Pop-up display
Typical role	Focused message or signposting	Main stand backdrop
Setup	Usually under a minute	Typically several minutes
Transport	Compact carry bag	Larger, heavier case
Display area	Single narrow panel	Wide multi-panel or fabric graphic
Relative cost	Usually lower	Usually higher

When a pop-up display is more suitable

A pop-up display is intended to become the main visual feature of a stand. Its width makes it suitable for larger exhibitions, product launches, press events, presentations and photographic backdrops. Straight and curved frames are available, while different graphic systems can create either a panelled or near-seamless appearance.

The larger area offers greater freedom for brand imagery but good design still matters. Important wording should remain clear of panel joins and curved edges, and the composition should work when furniture or people stand in front of it.

Pop-up systems are generally heavier, take longer to assemble and require more storage space. Transport cases, lighting and replacement graphics can also add to the overall cost. Venue access, vehicle capacity and the number of staff available for setup should therefore be considered before purchase.

Making the decision

Start with the available floor and wall space, then consider viewing distance, the number of events planned and how often the message is likely to change. A roller banner is often sufficient for a focused message in a compact area. A pop-up display is better suited to creating a prominent branded environment across a larger stand.

The two formats can also be used together: a pop-up display can provide the main backdrop while roller banners highlight individual services or guide footfall. Whichever option is chosen, accurate dimensions, uncluttered artwork and a suitable resolution are essential. A well-planned display should be easy to read, practical to handle and appropriate for the setting in which it will be used.

Hussein Ghor is director of Printwell (UK) Limited

www.printwell.co.uk

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precision | passion | perfection

Tips for SMEs: tapping into expertise and support

by Andy Colley

London has vast amounts of expertise sitting within its universities, colleges and other education providers. For SMEs, that can mean access to skills, specialist knowledge and innovation support that would be difficult or expensive to develop in-house.



The difficulty is knowing how to access it. Universities can be complicated organisations, funding schemes come and go, and it isn't always obvious who to speak to. Here are a few things SMEs can do to make the process easier.

1. Start with the problem, not the course

One of the mistakes businesses make is starting with the solution: *We need an AI course or We need management training.*

Take a step back. What are you actually trying to achieve? There might be a skills gap, a productivity problem, a new technology to introduce or a product that needs developing.

Once that is clear, there may be several ways an education provider can help. The answer may be a course, a consultancy, a bespoke programme or something more substantial.

2. Find the right door into the university

Universities aren't always easy to navigate from the outside. Going through departmental webpages trying to work out which academic to email can quickly become frustrating.

Instead, look for the university's business engagement, innovation, enterprise or knowledge exchange team. Give them something useful to work with: the problem; what you want to achieve; your timescale; and an idea of budget. You don't need to know which academic discipline holds the answer. Making that connection is their job.

3. Always ask about funding

Don't assume you need to pay the full cost yourself.

There is a mixture of national and London-specific support available to SMEs. Skills Bootcamps, for example, provide employer-focused training with substantial subsidies available to smaller businesses.

For bigger innovation projects, knowledge transfer partnerships allow businesses to work with universities on a strategic challenge with government support towards the cost.

There are also grants, accelerator programmes and sector-specific schemes. The landscape changes regularly, so ask what is currently available.

4. Don't just think about training

This is probably one of the biggest missed opportunities.

Universities aren't simply places to send employees on courses. They contain people who have spent years developing expertise in areas such as AI, data, management, psychology, sustainability, law and design.

Academic consultancy might be more useful than training. There may also be opportunities for student projects, collaborative research or support to develop and test a new product.

So, your question should be broader than: *what courses do you offer?*

Ask instead: *what expertise do you have that could help us solve this problem?*

5. Start small

Working with a university doesn't have to begin with a huge project or complicated funding application.

A workshop, short course or small consultancy project can be a sensible way of seeing whether the relationship works. If it does, build from there.

The best university-business relationships often develop over time. Once people understand the business and what it is trying to achieve, it becomes much easier to spot opportunities to work together.

6. Shop around

Not every university will be right for every business.

Different institutions have different expertise, facilities, industry relationships and approaches to working with SMEs.

A reputable university should also be willing to tell you when it isn't the right fit. If a provider is trying to force your problem into an existing course or service simply because that is what it has available, it is probably worth speaking to someone else.

7. Stay connected

You might not have a problem that needs solving today. Six months from now, that could be completely different.

Funding is also often limited and opportunities can have short application windows.

Join relevant universities' business and innovation mailing lists, follow their business teams and go along to the occasional event. You are much more likely to hear about new funding, training and collaboration opportunities when they appear.

For SMEs, universities can provide access to a much wider pool of expertise. The key is knowing how to use it; start with the problem, find the right team, ask about funding, look beyond conventional training, shop around and stay connected.

Andy Colley is director of innovation at Birkbeck, University of London and a member of LCCI's skills committee

www.bbk.ac.uk

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HMRC approved mileage rates – what employers need to know

by Brian Ducran

10p does not look capable of causing problems, but put it into a mileage policy, apply it retrospectively and ask payroll what to do with it, and it becomes surprisingly energetic.



For 2026/27, the approved mileage rate for employees using their own cars or vans for qualifying business travel has increased from 45p to 55p per mile for the first 10,000 business miles. The income tax rate above 10,000 miles remains 25p. The change has been in effect as from 6 April 2026 and was enacted by the *Taxation (Energy and Vehicles) Act 2026*, which received Royal Assent on 15 July 2026.

Read that quickly and the conclusion presented is, if an employer still reimburses an employee at 45p, the employee is now owed another 10p? Not necessarily. (If only it were that simple.)

What the 55p rate actually means

This is the distinction that matters. *Approved Mileage Allowance Payments* set the approved amount for tax purposes. HMRC describes the rate as advisory and says employers can reimburse more or less. The tax change does not, by itself, require an employer to increase its mileage reimbursement to 55p.

A contract, collective agreement or expenses policy may separately determine what an employer has agreed to pay.

What if the employer continues to pay 45p

Suppose an employee completes 1,000 qualifying business miles and receives 45p per mile. The employer pays £450. At 55p, the approved amount is £550. The difference is £100.

Subject to the relevant conditions, the employee may be entitled to Mileage Allowance Relief on that £100 shortfall. However HMRC doesn't pay the employee a £100. The relief is calculated by reference to the difference between the approved amount and the qualifying mileage payments received. The eventual tax benefit depends on the employee's tax position.

So "HMRC will give you the extra 10p" is the wrong conclusion. (You knew that, didn't you?)

Employers may need to look backwards

The retrospective start date creates another issue. Consider an employer that paid 50p per qualifying mile earlier in 2026/27 and treated the 5p above the old 45p rate as taxable. Following the increase to 55p, that payment may be within the approved amount.

HMRC addressed this in its *Employer Bulletin* published on 19 August 2026. Where mileage payments or *Relevant Motoring Expenditure* were paid above the old rates and income tax or class 1 national insurance contributions were deducted, some deductions may no longer be due. Earlier payroll periods may therefore need correcting.

For employers that paid more than 45p earlier in the tax year, they may now have the problem of going back to correct the payroll if tax or national insurance was deducted on amounts that are now covered by the new 55p rate. (See what I mean by: "If only it were that simple?")

Income Tax and National Insurance take different routes

There is another issue. For income tax, car and van rates falls from 55p to 25p after 10,000 qualifying business miles.

Not for national insurance purposes, where the qualifying rate for *Relevant Motoring Expenditure* remains 55p for every qualifying business mile. *Relevant Motoring Expenditure* can also include certain other cash payments towards the use of an employee's vehicle.

The spreadsheet can replace 45p with 55p in seconds. Unfortunately, it cannot tell you whether you have changed the right calculation. The same 55p figure also appears in the simplified-expenses rules for eligible self-employed businesses, where it performs another job, helping to calculate deductible vehicle costs.

This is the practical lesson. Do not begin with "Where is the extra 10p?" Start with the better question: "What is this particular 55p being used to calculate?"

Once that is clear, the apparent contradictions disappear.

The number is simple. Understanding what the number is doing is where the real mileage begins.

Brian Ducran is senior partner and head of tax compliance at C & B Partners Limited

https://cbpartnerslimited.co.uk

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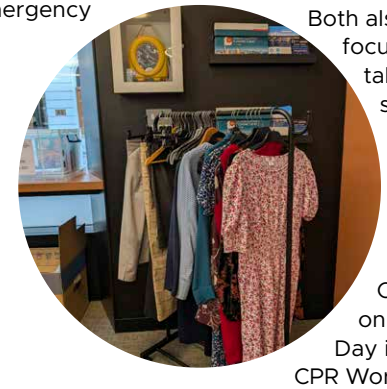
Giving in the City

City Giving Day 2026 – part of the Lord Mayor's Appeal programme – this year we can call it the Lady Mayor's Appeal – took place in September across the Square Mile and the UK.

LCCI was one of many City-based firms which participated in the numerous fund-raising events that took place on the day.

Support

Former Lord Mayor Alderman Sir Andrew Parmley and Rehana Ameer, chair of the Chamber's City of London Association hosted an event in Queen Street which included a donation drive in aid of The Trussell Trust and Smart Works. Both charities provide vital support to people facing significant challenges, whether that's access to emergency food and essentials, or helping individuals gain the confidence, clothing and coaching needed to secure employment.



Talent

Ameer said that it was encouraging how closely LCCI and the City of London Corporation were aligned. Both had just made their Budget submissions urging the Chancellor to back growth rather than add to the cost of doing business. And also, she said, were calling for a pro-growth approach to planning, so that London could build the offices, homes and infrastructure it needed.

> "Both charities provide vital support to people facing significant challenges, whether that's access to emergency food and essentials, or helping individuals gain the confidence, clothing and coaching needed to secure employment."

Both also were focused on talent, making sure the next generation saw London as the place to build a career.

Other events on City Giving Day included a CPR World Record Relay Challenge – a 48-hour attempt to train the most people in lifesaving CPR, endurance challenges on static bikes, a treasure hunt and quiz night.

www.thelordmayorsappeal.org
www.smartworks.org.uk
www.trussell.org.uk



Rehana Ameer



Sir Andrew Parmley with Susanna Toth Lee



Asian achievers

The 24th Asian Achievers Awards, held in September at the London Hilton in Park Lane, was an evening of red carpet, packed tables, standing ovations and a room full of people who have built something worth celebrating. These included business leaders, celebrities and sports personalities.



Outstanding

Of the event Prime Minister Andy Burnham said: "For more than two decades, these awards have celebrated the outstanding contribution of British Asians. LCCI chief executive Karim Fatehi OBE was in attendance and presented Chaitanya Tatineni, chief executive of Curium Biopharma, with his *Professional of the Year award*.

https://asianachieversawards.com

By Alecsandra Dragoi / No 10 Downing Street, OGL 3, https://commons.wikimedia.org/w/index.php?curid=196791206

Celebrating global achievement

Since 2017, the 21st Century Icon Awards has established itself as a prestigious global platform celebrating exceptional achievement, ambition and influence. Recognising visionary leaders, entrepreneurs, innovators and changemakers, the awards honour outstanding individuals across 15 distinguished categories, selected by an international judging panel.



Impact and vision

With finalists and winners representing 42 countries and media coverage reaching more than 84 countries, the awards have built a global reputation. Each year, approximately 260 distinguished guests attend the gala dinner, bringing together global business leaders, celebrities, sporting champions, philanthropists, cultural icons and thought leaders to celebrate success, impact and vision.

21st Century Icon Awards. Friday 20th November 2026 at Jumeirah Carlton Tower, London SW1

Enquiries to marketing@squaredwatermelon.com

Tables cost £3600 + VAT, discounted for LCCI members to £2500+VAT

For discounted price, use code: LCCISQ2026





Scotland in London

Scotland House in Blackfriars – with its fabulous views along the river – was the venue for the launch of 2026 London St Andrew's book festival – now in its third year and a key initiative of the *Scots in London* group.

Showcase

Authors at the week-long event in November include Val McDermid, Andrew Lownie, Bill Paterson and Jenni Fagan. Events include a poetry showcase, a lunch with former weather presenter Carol Kirkwood, and interviews involving media figures Robert Peston, Hugh Pym, Gavin Esler and Hugo Rifkind. Sports journalist turned novelist Gordon Simpson will also appear, talking about his golf-based thriller *Four Deadly Swings* and reflecting on his life in professional sport.



Human intelligence

Marcelo Rodrigues, managing director of Trinity Bridge Scotland, one of the corporate sponsors, was among the speakers at the launch event in September alongside Mark Boyce, head of Scotland House, events director Susan Pym and Reverand Angus MacLeod, convenor of the *Scots in London* forum while Esler joined by video link.



Rodrigues, a Brazilian now firmly established in Scotland, had the audience in stitches with his account of the Scottish football team's adventures at the World Cup – they were in the same group as his country of birth. He also came out with a most telling quote saying that this company were "massive believers in sponsoring human intelligence."

London St Andrew's book festival 16-22 November. Venues include St Columba's Church, the Caledonian Club and Scotland House

www.standrewsbookfestival.org

Originals



LCCI's Asian Business Association took over the first floor of the Original Ivy in Covent Garden for an autumn reception.

LCCI chief executive Karim Fatehi OBE welcomed guests and shared his experience of coming to the UK and taking the opportunities on offer to set up a successful business.

Guests also heard from Dr Walaa Bakry, director of executive education at the University of Westminster, programme partners for the association.

www.westminster.ac.uk





Unlocking Growth with UK Export Finance

UK Export Finance

Even for the most resilient business, venturing into international markets can be as challenging as it is rewarding. Getting the finance you need to meet overseas demand can be challenging at the best of times, and even trickier if you are a small business. But UK Export Finance can help you achieve your export ambitions.

Working with London based companies, we hear about the issues that are being faced to access finance, and we are keen to reassure businesses that they don't need to tackle these challenges alone.

We are therefore delighted to be able to explain a little around how we can support UK companies, because you do not need to make your export journey alone.

As the UK's export credit agency, we help UK companies:

- win export contracts, providing attractive financing terms to buyers
- fulfil contracts by supporting working capital and trade finance
- get paid by insuring against buyer default.

We complement the private sector, supporting trade working-capital facilities with government-backed guarantees and providing single-risk credit insurance in several international markets. Working alongside the Department for Business, Innovation, Science and Trade, we help businesses realise their growth potential.

Our support can help UK companies make the most of global opportunities, with specialist support for exporters and favourable financing for buyers both available.

Nor is this a one-size-fits-all approach. Bearing in mind that financing needs develop as rapidly as the markets in which businesses operate, we continually review our offer so that it best serves the needs of UK exporters.

In the last several years, for example, we introduced the General Export Facility and Export Development Guarantee which allow UK businesses to access working capital and trade finance without the need for a specific export contract. We have also introduced the Small Export Builder, a credit risk insurance policy which enables UK exporters to gradually increase credit to their overseas buyers.

Our commitment to championing UK exporters means that we provided over £11 billion of support to exporters of all sizes in 2025-2026. We exist for businesses of all sizes and have been working hard to offer flexible, accessible financing solutions for small and medium enterprises; in the financial year 2025-26, 66% of the companies we supported were SMEs.

In a world where renewables already account for nearly half of global electricity-generation capacity, we also aim to put UK business at the heart of the global transition towards renewable energy. For instance, we can offer extended repayment terms on our EDG facility to green-economy exporters.

Overall, we have provided more than £7 billion of support for green and sustainable projects since 2019, and we have no intention of slowing down. Whatever the economic climate, you don't need to navigate your export finance challenges alone.

Our Export Finance Managers, based in 29 regions across the UK, can help your business find the right export finance solutions to compete in a rapidly evolving marketplace.

Along with our Export Finance Manager colleagues, we work closely with locally-based bank representatives, industry bodies and other businesses to provide free and impartial support on export finance and the solutions that UKEF can provide. We can help you understand your options and access the right support so that no viable export fails for lack of finance.

We've been there to help UK businesses reach new markets since 1919, and we will continue helping SMEs to access the resources they need to unlock new opportunities abroad.



Hitesh Patel, UKEF Export Finance Manager, Central and West London



Keisha Silvera, UKEF Export Finance Manager, North East and South West London



Colin Hawes, UKEF Export Finance Manager, City and East London

https://www.ukexportfinance.gov.uk/product-brochure/

The UK Export Finance Product Brochure contains a more detailed overview of the products that UKEF offers.



Get Expert Support for Your Berlin Expansion

As the capital of Germany, Europe's largest economy, Berlin occupies a unique position at the intersection of business, politics, research and international markets. For companies seeking to expand across Europe, a presence in Berlin provides a direct gateway to the European Union and its market of more than 450 million consumers. At the same time, businesses benefit from Germany's reputation for legal certainty, a stable regulatory framework and strong protection of intellectual property.

A City Shaped by Innovation

What makes Berlin particularly interesting, however, is not only its strategic location. Over the last two decades, the city has developed into one of Europe's most dynamic innovation ecosystems. It is home to a thriving startup community, cutting-edge research institutions and a growing number of European headquarters, research centres and innovation hubs operated by international corporations.

Areas such as artificial intelligence, space technologies, digital health, clean energy, mobility and deep tech have become defining strengths of the local economy.

Access to International Talent

Access to talent is another decisive advantage. Like London, Berlin attracts professionals from around the world thanks to its international character, strong employment market and quality of life. English is widely used across the business community, making it easier for international companies to establish teams and integrate employees from different backgrounds.

In a competitive global market, the ability to recruit internationally has become a critical factor for success. Berlin offers companies access to both highly qualified graduates and experienced professionals across a wide range of technology and business disciplines.



"Whether you are exploring a first step into the European market or planning a major expansion, our team is ready to help. We provide practical, straightforward and highly effective support, connecting companies with the partners, talent, locations and opportunities they need to succeed in Berlin. We encourage businesses to get in touch early and make use of our services."

Dr. Stefan Franzke, CEO, Berlin Partner for Business and Technology

Practical Support from Day One

Importantly, companies do not need to navigate this process alone.

Berlin Partner for Business and Technology, the city's economic development agency, offers comprehensive support for international companies planning to establish or expand operations in Berlin. These services are confidential, impartial and free of charge.

The **Location Service** assists companies in identifying suitable office, commercial or development space and provides support throughout the search and selection process.

The **Innovation Service** helps businesses connect with universities, research institutes, industry experts and potential collaboration partners while also identifying relevant funding opportunities.

Companies seeking to recruit internationally can benefit from the dedicated **Talent Service** and the Business Immigration Service, which provide practical support on hiring skilled professionals and navigating immigration procedures for employees and their families.

In addition, the **Finance Service** helps investors, founders and established companies identify suitable public funding, financing programmes and innovation support instruments at regional, national and European level.

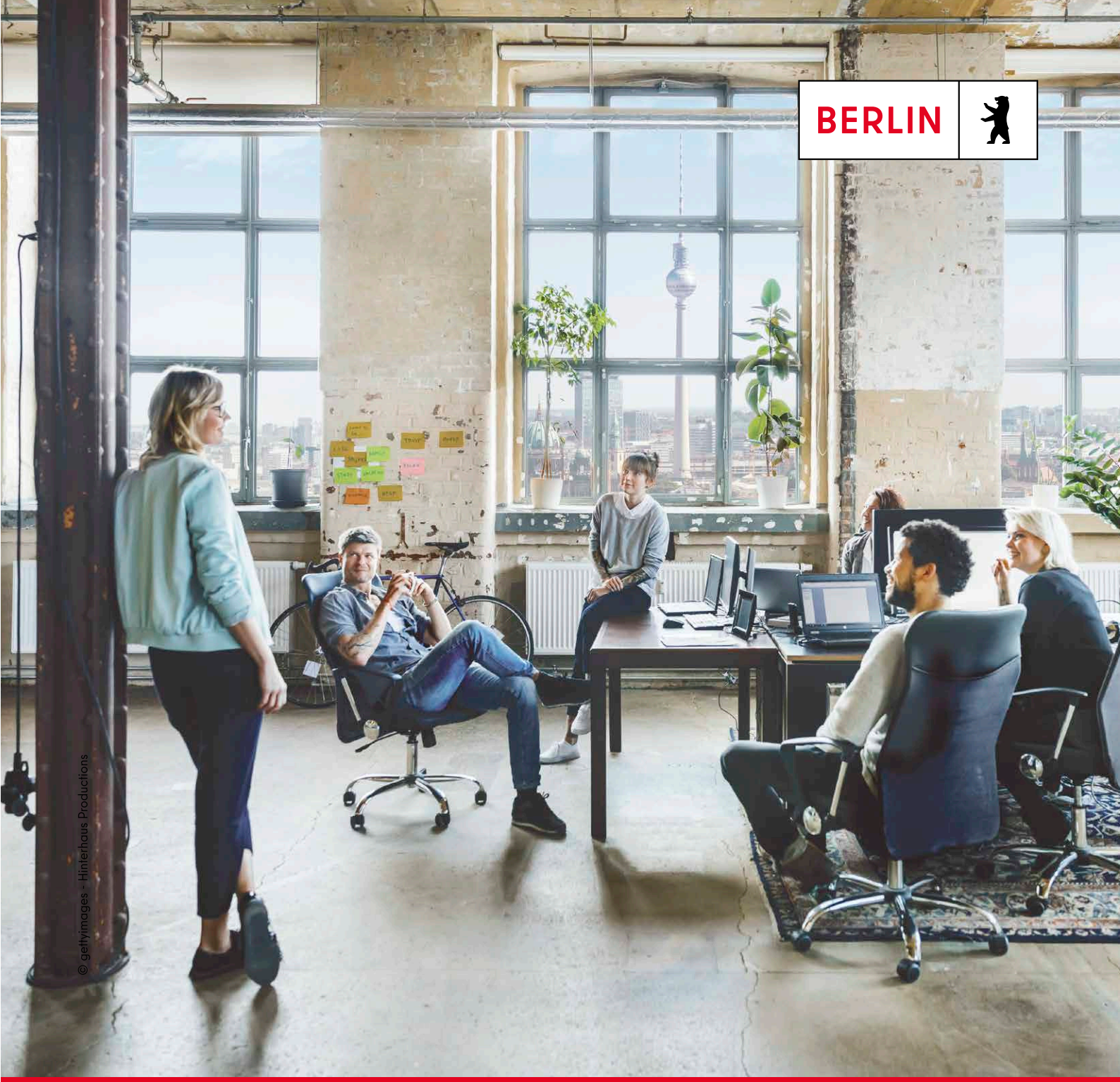
A Strong Base for UK Companies

For British businesses looking beyond their home market, Berlin offers more than a location. It offers a platform for European growth, backed by one of the continent's most innovative and internationally connected business environments.

Whether the objective is to establish a European headquarters, build an innovation team, access research expertise or expand into new markets, Berlin combines scale, connectivity and support in one location.

Learn More

Discover how Berlin can support your European growth ambitions at:
Invest-in.berlin



BERLIN: YOUR GATEWAY TO THE EUROPEAN MARKET

A leading hub for innovation, talent, and international business - backed by dedicated, free support for your market entry.

Get in touch with our team today.



Your devices are the front door to your business. Is it locked?

Most small business owners think about security the same way they think about insurance: important in theory, easy to put off in practice. But here's the reality: a single lost laptop, one phishing email opened by an employee, or a missed firmware update can bring your entire operation to a halt. And unlike a large enterprise with a dedicated IT security team, your business probably can't afford that kind of disruption.

The threat landscape is real, and it's aimed at you

Small businesses are increasingly in the crosshairs of cybercriminals. Why? Because attackers know that smaller organisations often run lean on IT resources, rely on basic antivirus software, and rarely have a dedicated security team monitoring threats around the clock.

According to Verizon's Data Breach Investigations Report, 46 per cent of all cyber breaches impact businesses with fewer than 1,000 employees. The most common threats facing small businesses today are:

- **Data breaches:** unauthorised access to sensitive customer, financial, or business data
- **Ransomware:** malicious software that locks your files until you pay a ransom
- **Phishing:** deceptive emails or messages that trick employees into handing over credentials
- **Lost or stolen devices:** a misplaced laptop without proper security controls is essentially an open door

Basic antivirus software was never designed to handle these modern threats. Attackers have evolved. Your defences need to keep up.

Why device security is no longer optional

Think about what lives on your business devices. Customer records. Financial data. Employee information. Proprietary processes. Supplier contracts. Now think about what happens if that information falls into the wrong hands.

Beyond the financial cost, the reputational damage from a breach can be devastating for a small business. Customers trust you with their data. Losing that trust is far harder to recover from than any ransomware payment.

There's also a compliance dimension to consider. Depending on your industry, you may have legal obligations around how you store and protect data. Healthcare businesses, financial services firms, and anyone handling payment card information face strict regulatory requirements. A breach doesn't just hurt your bottom line. It can expose you to serious legal liability.

> "Beyond the financial cost, the reputational damage from a breach can be devastating for a small business."

The good news: protecting your business doesn't require a dedicated IT department. It requires the right technology, built with security in mind from the ground up.

What to look for when evaluating your technology

When most people buy a laptop for their business, they think about price, performance, and battery life. Security

rarely makes the list. But the devices your team uses every day are the single most important factor in your security posture. Here's what to consider.

- **Hardware-level security**

Security starts before your operating system even loads. Look for devices that include a Hardware TPM 2.0 chip, which encrypts sensitive credentials and protects data at the hardware level. An optional fingerprint reader or FHD IR camera adds an extra layer of identity verification, making it significantly harder for unauthorised users to access your systems. For added privacy, a built-in camera shutter lets users physically block the webcam when it is not in use, helping protect against unwanted viewing or accidental video exposure. A physical security lock slot lets you anchor devices in shared spaces, a simple but often overlooked protection against theft.

- **Hardware-secured credentials**

One of the most valuable assets a cybercriminal can steal is login credentials. Once they have your usernames and passwords, they have the keys to your business. Dell SafeID with TPM stores credentials in a secure hardware environment, making it exponentially harder for attackers to extract them, even if they gain access to a device.

- **Software defences that work around the clock**

Hardware protection is the foundation. Software is the reinforcement. With the scale and speed of attacks today, it's smart to have multiple layers of defence.

> "Hardware protection is the foundation. Software is the reinforcement."

Ransomware attacks, for example, have become one of the most disruptive threats small businesses face. To help counter this risk, Dell offers anti-ransomware solution Halcyon which provides a specialised layer of protection that can mean the difference between a minor incident and a full business shutdown. Similarly, Dell partners with other leading software partners to help address a range of risks. We suggest looking for always-on-threat protection that detects and blocks phishing attempts, malware, and suspicious activity automatically. Solutions like McAfee Business Protection, CrowdStrike Falcon Go, Halcyon and Absolute Find My Dell add meaningful layers of defence without requiring constant manual management from your team.

> "Managing security across multiple devices is where many small businesses struggle most."

Cloud-based fleet management

Managing security across multiple devices is where many small businesses struggle most. Keeping operating systems updated, applying security patches, and monitoring device status across a team of 10, 20, or 50 employees takes time you likely don't have.

The Dell Management Portal, in conjunction with Microsoft Intune, gives you the ability to monitor and update your fleet of Dell PCs, quickly and easily, via the cloud. And with Microsoft Autopilot, you can configure and deploy devices to your workforce, remotely.

- **Professional support**

Even with the best hardware and software, incidents can happen. When they do, having expert support on hand makes an enormous difference. Dell ProSupport offers 24/7 access to technical experts who understand business environments. Dell SupportAssist goes further, proactively detecting and resolving issues before they slow your team down.

For businesses that want comprehensive protection without managing it themselves, Dell's Managed Detection and Response (MDR) service monitors your environment around the clock, catches threats faster, and guides recovery if an incident occurs.

Why trust matters when choosing a technology partner

Not all technology partners are created equal, and when it comes to security, the reputation of your vendor matters. In 2025, Dell secured the highest score on the IDC Enterprise PC Vendor Trust Perception Index, according to survey respondents, as well as customer-perceived strength in compliance. Dell remains one of the most popular vendors in most regions and industry sectors. This recognition reflects decades of commitment to supply chain integrity, device security, and customer support.

For small businesses, this matters because you need a partner you can rely on, someone who's invested in your security as much as you are, and who's consistently at the cutting edge of commercial PC protection.

The right devices make all the difference

The Dell Pro Essential range was built specifically for growing businesses. It delivers the security features your business needs without requiring an IT department to deploy or manage them.

The Dell Pro Essential combines military-grade durability (MIL-STD 810H tested), built-in hardware security, and simple IT setup through the Dell Management Portal, in conjunction with Microsoft Autopilot and Intune. It's designed to be ready out of the box, so your team can start working immediately and your devices stay protected from day one.

Take the next step

Security isn't something you solve once and forget. It's an ongoing practice, and the best time to strengthen your defences is before an incident forces the issue.

Start by asking yourself three questions: Do your current devices have hardware-level security built in? Do you have a clear way to manage and update all your devices from one place? And if a device were lost or stolen tomorrow, what would be exposed?

If you're not confident in those answers, it's time to review your device security strategy. The right technology can close those gaps quickly, without complexity, and without requiring a dedicated IT team to manage it.

Explore how Dell Pro Essential laptops and Dell's full range of security and support solutions can help your business run reliably, stay protected, and grow with confidence.

This is an edited version of an article provided by Dell Technologies

www.dell.com

LCCI Member News

Invennt

Invennt Unveils New Brand Identity Reflecting Its Specialist R&D Tax Relief Focus

Invennt has launched a new brand identity and website reflecting its evolution into a specialist R&D tax relief consultancy serving organisations across the UK and Ireland. The rebrand marks an important milestone in the firm's continued development and reinforces its focus on combining technical and tax expertise to deliver robust, evidence-based R&D tax relief services.

As regulatory scrutiny and evidential requirements continue to increase, organisations require specialist support to identify, evidence and realise the value of qualifying R&D activity. The refreshed identity reflects Invennt's focus on meeting this need through rigorous assessment methodologies, technical expertise and professional service delivery.

Andrew Hastie said the new identity better reflects the specialist expertise clients increasingly require, while Founder & Director Brendan Morahan described it as a stronger representation of both the firm's progress and future ambitions.

The new brand and website are now live at: **www.invennt.com**

Air IT Group

AI Services Launch

Air IT Group has launched a new suite of AI services designed to help SMEs make more confident decisions about AI adoption and investment. Created to address the growing 'AI Decision Gap', the new offering helps businesses identify where AI can deliver the greatest value, prioritise opportunities and build a clear roadmap for implementation. The services combine AI Accelerator workshops, a ready-to-deploy Air Agent Marketplace, bespoke AI agent development and AI Managed Services, supporting organisations from strategy through to deployment and ongoing management. Rather than leading with technology, Air IT Group's approach focuses on business outcomes first, helping organisations align AI investment with measurable objectives. Drawing on its own three-year AI transformation journey, Air IT Group has developed a practical, outcome-led framework that gives SMEs the confidence to move from experimentation to execution and realise tangible business benefits from AI.

Read more: **www.airit.co.uk/insights-resources/air-it-group-launches-new-ai-services-to-close-the-sme-ai-decision-gap/**

Contact Charlotte Lewis
charlotte.lewis@airit.co.uk

TrellisWorks

UK firm helps keep Britain's biggest infrastructure project connected



Newbury-based connectivity specialist TrellisWorks is supporting six EKFB (Eiffage, Kier, Ferrovial Construction and BAM Nuttall) construction sites across an 80km section of HS2, ensuring reliable and secure internet connectivity for day-to-day operations.

The company provides WAN internet services across sites in Oxfordshire, Buckinghamshire, Northamptonshire and Warwickshire, helping maintain efficient operations, real-time monitoring, communication and access to digital platforms.

TrellisWorks has worked with EKFB since 2020, delivering bespoke connectivity solutions for offices, construction sites and CCTV systems along the HS2 route. Its latest appointment extends the partnership for a further three years.

Director Grant Holman said the collaboration enables TrellisWorks to support one of the UK's largest infrastructure projects while driving greater efficiencies through digital technology. EKFB's Head of IT, Paul Seagrave, said the continued partnership ensures teams can deliver major infrastructure projects with fast, reliable connectivity across multiple sites and offices.

www.trellisworks.co.uk

AAB

AABIE celebrates 10 years of community impact as Charity Ball raises £80,000

AAB's annual Charity Ball has raised more than £80,000 for AABIE, the firm's dedicated charity, as colleagues, clients and supporters gathered at the Hilton Glasgow to celebrate the charity's 10th anniversary.

Since its launch in 2016, AABIE has supported more than 325 charities, awarded over £590,000 in grant funding and contributed 7,000 volunteering hours across the UK and Ireland. The Glasgow event marked the fourth AABIE Charity Ball, bringing total funds raised through the events to more than £280,000.

Over the past 12 months alone, AABIE has donated more than £158,000 to 93 charities through funding and volunteering support. Recent beneficiaries in Central Scotland include Held In Our Hearts, theGKexperience SCIO and Team Jak Foundation.

Emma Lancaster, CEO of AAB, said the milestone highlighted the positive impact achieved when colleagues, clients and partners come together to support local communities. Funds raised will support future AABIE grant rounds and community initiatives across the UK and Ireland.

TV Edwards

Three new Heads announced at leading London-based law firm



Whitechapel- and Clapham Junction-based TV Edwards has announced three senior appointments as demand for its expertise in complex family and private client matters continues to grow.

In the first quarter of 2026, the firm saw a 34% increase in family law instructions compared with the same period last year.

Partner Sarah Inchley has been promoted to Head of Family Law, while Caroline Andrews joins as Head of Family Finance and Cheryl Thompson as Head of Private Client.

Julian Overton, Managing Partner, said: "The development of our Family Finance and Private Client teams is strategically important for the firm. It creates opportunities to reach new clients, expand our service offering and build on the high-quality work that has earned us our reputation.

"Together, Caroline, Cheryl and Sarah bring a wealth of experience, expertise and ambition, and will play a key role in driving the continued growth and success of the firm."

Colibrix ONE

COLIBRIX ONE Partners with Primer to Recover Failed Subscription Renewals

COLIBRIX ONE, the payments infrastructure platform, has partnered with Primer to help subscription businesses recover more recurring payments.

COLIBRIX ONE has built and owns its integration through Primer for Partners. Its clients can keep their existing acquiring systems and add tools that help more renewals go through: card vaulting, structured retries, smart routing and automatic fallback to a backup processor. There is no new integration to build, and customers don't need to re-authorise.

Businesses already on Primer can now connect to the COLIBRIX ONE single payment API for fixed, per-seat and usage-based billing across the US, UK and Europe.

"Subscription merchants need more than one way to get a renewal paid," says Olya Oleh, Head of Partnership and Business Development at COLIBRIX ONE.

More on recurring payments: **www.colibrix.one/recurring-payments**

Hair Development

Hair Replacement Systems – Only You Will Know

Hair Development has a longstanding heritage in the British Hair Industry, with HQ in east London, the capital's heartbeat, and a second location in Chelmsford, Essex.

A natural outcome is vital, discretion a must when overcoming hair loss. The HD is widely acknowledged as the UK's leading expert, creator and manufacturer of hair replacement systems, solutions and extensions, to restore hair loss, confidence and self- esteem.

Cousins, Mark Burns MTTS Managing Director and Janis Levy MTTS Creative Director are the LCCI Gold Winner Family Business of the Year 2026, and going forward are the proud London Chamber sponsor for this esteemed award.

With a unique position at the forefront of this specialised industry, a longtime ability to assure every client of constant commitment, high standards, ethically excellent products and practice, Hair Development, showing you the way ahead.

www.hair-development.com
hair@hair-development.com

SIRM

SIRM College to Celebrate the Class of 2026 at Graduation & Awards Ceremony

SIRM College will celebrate the achievements of its Class of 2026 at its Graduation & Awards Ceremony on Friday, 27 November 2026, at City Gates Church, Ilford.

The event will bring together graduates, families, employers, education leaders and community partners to recognise student success, resilience and progression. It will also acknowledge the contributions of staff, employers and organisations that have supported learners throughout their educational journey.

The ceremony will highlight outstanding achievements and showcase students who have progressed into employment, further education and new career opportunities.

Junaid, CEO of SIRM College, said: "Graduation is about much more than receiving a certificate. It represents determination, growth and the opportunities that education can create. We are incredibly proud of our graduates and grateful to everyone who has supported them along the way."

SIRM College continues to strengthen partnerships with businesses and community organisations across London and Leicester, helping students connect their education with real-world opportunities. The event will run from 10:00am to 4:00pm.



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What's coming up...

NOVEMBER

Lunch and Learn: Causal AI and Intelligence Framework for SMEs
Monday 2 November, 1.00pm – 2.00pm

LCCI Asian Business Association: Diwali Networking Reception at Six Park Place at the Royal Over-Seas League
Wednesday 4 November, 6.30pm – 9.00pm
Programme Partner: University of Westminster
UNIVERSITY OF WESTMINSTER

Go Connect! Networking at Tik Tok
Thursday 5 November, 4.00pm – 6.00pm

Trading in a World on Edge — a briefing for London businesses
Tuesday 10 November, 10.00am – 12.00pm
ONLINE

Lunch and Learn: AI Without the Hype – Practical Ways SMEs Can Start Using AI Today
Wednesday 11 November, 1.00pm – 2.00pm
ONLINE

LCCI Business Crime Group: Networking Reception at The Caledonian Club
Wednesday 11 November, 6.00pm – 8.00pm

AI Skills for the UK Workforce - Building Workforce Readiness at LCCI
Thursday 12 November, 3.00pm – 5.00pm

LCCI EA Club Christmas Party at Roxy Ballroom Old Street
Tuesday 17 November, 6.00pm – 8.00pm

Lunch and Learn: From Cost Savings to Strategic Value – Sustainable Savings Through Ecosystem Orchestration
Wednesday 18 November, 1.00pm – 2.00pm
ONLINE

LCCI Women in Business: Winter Networking Reception at Paradise Green, Bishopsgate
Wednesday 18 November, 6.00pm – 8.00pm

Maximise your Membership at LCCI
Thursday 19 November, 3.00pm – 4.30pm

LCCI Property, Construction and Infrastructure Networking Club with guest speaker Joe Senior, Project Director – London Power Tunnels, National Grid at LCCI
Tuesday 24 November, 12.00pm – 2.00pm
Programme Partners: Bauer Media, Essential Land, London Construction Hub, Menzies and National Grid
Bauer Media Group · Essential Land · London Construction Hub · Menzies Brighter Thinking · nationalgrid

Business Owners Club Winter Reception at F1 Arcade
Tuesday 24 November, 6.00pm – 8.00pm
Programme Partners: Dell, IHG Business Edge and Intuit
DELL Technologies · IHG Business Edge · intuit

DECEMBER

Lunch and Learn: Turning B2B Data Lists into Clients with AI
Wednesday 2 December, 1.00pm – 2.00pm
ONLINE

Maximise your Membership
Thursday 3 December, 11.00am – 12.00pm
ONLINE

LCCI Annual Winter Reception at Fortnum & Mason
Thursday 3 December, 6.00pm – 8.30pm
Sponsored by TikTok
TikTok

Go Connect! Christmas Networking at LCCI
Tuesday 8 December, 12.30pm – 2.00pm

EVENTS HIGHLIGHTS



Business Crime Reception

Join the LCCI Business Crime Group for an evening of networking at The Caledonian Club. Bringing together senior professionals across cyber security, policing, security, fraud prevention and risk management, alongside London's wider business community. Open to LCCI Patron and Premier Plus members at £29.70 inc VAT per person.



Business Owners Club Winter Reception

Rev up your network at the LCCI Business Owners Club Winter Reception! Join London's ambitious business owners, entrepreneurs and SME leaders for an evening of connection, collaboration and celebration at the iconic F1 Arcade, just moments from LCCI HQ. Open to LCCI Premier Plus member business owners only at £29.70 inc VAT per person.



Women in Business Networking

Join the LCCI Women in Business group for an evening of networking, connection and shared experiences in the private Bank Vaults at Paradise Green. Bringing together professionals from start-ups, SMEs and major corporates across diverse sectors, the event offers a unique opportunity to expand your network, exchange insights and build valuable connections. Open to LCCI Patron and Premier Plus members at £29.70 inc VAT per person.



Annual Winter Reception

Make your mark at LCCI's Annual Winter Reception, returning to the iconic Fortnum & Mason for an unforgettable evening of high-level networking in the heart of London. One of the highlights of the LCCI calendar, this sought-after event is always in high demand and sells out fast. Secure your place early and be part of the occasion. Tickets start at £126.00 inc VAT per person.



Property and Construction Briefing

Join us to hear from Joe Senior, Project Director – London Power Tunnels at National Grid, as he shares insights into the landmark London Power Tunnels project, followed by an opportunity to put your questions directly to him. Enjoy a light lunch while connecting with up to 50 industry professionals and businesses with an interest in the sector. Open to LCCI Members at £24.00 inc VAT per person.



Go Connect! Christmas Networking

Get in the Christmas spirit, catch up with the contacts you have made at events during the year and discuss upcoming business opportunities for 2027 in the LCCI Members' Lounge whilst enjoying complimentary drinks and nibbles.

Visit **https://www.londonchamber.co.uk/events/events/see-all-events/** to book events

Two minute interview



Janis Levy of Hair Development

Who are you?
Janis Levy MA (QMUL) MTTS. I am creative director at Hair Development, leaders for more than fifty years in the expert field of undetectable hair replacement, hair loss solutions and cutting-edge extensions. We supply unique innovative design and excellent customer service without compromise, proving ensuring success and astonishing ethical practice. Our laser hair regrowth therapy is a scientific phenomenon, a non-surgical, medically tested beneficial treatment using light energy to stimulate follicles, increase blood supply and restore hair safely and effectively with an astounding 80 per cent success rate. Our HD certified education and training is available at our east London and Chelmsford locations.

What is your connection with the London Chamber of Commerce?
My company won the LCCI Gold Award Family Business of the Year 2026 and the Silver Award in 2024. We are sponsoring the Gold Award for the 2027 edition of the awards and will be on the panel of judges, assessing nominees across all categories.

What was your first job in London?
At 15. I was discovered by hairdresser John Frieda, signed by a top model agency and catapulted into showbusiness. I appeared on magazine covers, in features, beauty campaigns, upon billboards, buses and in department stores. I was the face of Miss Selfridge make-up and Marks & Spencer's first own brand make-up. Out of more than 50 TV commercials, being the Cadbury's Flake Girl opened new doors. Hollywood called and I was signed to a studio contract with NBC, working and living in Los Angeles for many years. I worked in TV, film and on the stage. I was due to be the cover girl for *Tatler* January 1980, an issue which unfortunately was never produced because of an art director/photographer fall-out. I think *Tatler* should do another cover shoot with the original crew — John Frieda, John Swannell, Mary Vango and me.

> "Hollywood called and I was signed to a studio contract with NBC, working and living in Los Angeles for many years."

Which one business achievement over the last 12 months are you most proud of, and why?
Gold Award winner LCCI Family Business of the Year 2026. My late, wonderful father, Stanley, founded the company, and would be so proud of us all. He was the guru of hair replacement in the UK. So many people flocked to Stan for his advice, generosity of knowledge and precious time. Stanley Levy lifted the industry to new heights with his innovative designs. We follow in his footsteps, emulating his extraordinary business ethics, honesty and kindness.

If you were advising a young entrepreneur which business person would you suggest as a model?
John Frieda who worked quietly to build an empire.

How do you think the transport system in London can be improved?
Guards and marshals on tubes, trains and buses.



Which piece of red tape causes most problems for your company and why?
Red tape and I are not on speaking terms.

What is your favourite and least favourite thing about London?
The history of this great city must never be erased.

Pavements and streets are filthy; mere sweeping is insufficient.

If you were Mayor of London for the day which one thing would you change?
Cycles to be registered, have licence plates, pay road tax, not exceed speed limits or cut lights, keep off pavements and stay in their own lane.

Who would you consider an appropriate person to play you in a movie of your life?
Lucille Ball or Kelly Reilly.

What is your favourite quotation?
"And this was all I had to say: I thought that he was tall!" Dorothy Parker ©

www.hair-development.com

LCCI Member Offers

ONSIDE ACCOUNTING

Onside Accounting is a high-touch finance partner purpose-built for VC-backed tech startups and scale-ups, supporting founders from pre-seed through Series C. We combine accounting and tax compliance with tax advisory, R&D tax credits, fractional CFO services, and dedicated UK-US support for founders expanding across the Atlantic. Every client gets a team led by Chartered Accountants, backed by on-demand specialists - human-led, tech-enabled, and integrated, so nothing falls between compliance and strategic advice as your business scales.

Contact
Email **mike.scott@onsideaccounting.com** to arrange your discovery call.

OFFER
LCCI members can book a free, no-obligation discovery call and benefit from an introductory offer of 30% off their fixed monthly accounting fees for the first three months.

COLIBRIX ONE

COLIBRIX ONE is a global payments platform that helps ecommerce and digital businesses accept payments, manage funds and operate across borders. It combines acquiring, current accounts, recurring payments, Open Banking and payouts within one regulated ecosystem, reducing the need for multiple providers. With FCA- and MFSA-authorised entities and principal membership of Visa and Mastercard, COLIBRIX ONE provides a reliable, scalable way to manage payment operations, improve efficiency and support international growth.

Contact
Email: **leads@colibrix.one**
Website: **www.colibrix.one**

OFFER
Exclusively for LCCI members: free account opening and priority onboarding with a dedicated account manager. Benefit from preferential terms on UK consumer Visa and Mastercard payments, with no monthly fees and 24/7 technical support.

OXYONE

OxyOne – AI Co-Developed UK SME Technology
OxyOne is an AI co-developed, UK-sovereign Business Operating System built specifically for UK SMEs. It brings CRM, HR & Payroll, Finance, Sales, Project Management, Document Management and more into one integrated platform. Key differentiators include UK hosting, GDPR compliance, Making Tax Digital (MTD) compliance, built-in WhatsApp Business integration and OxyMeet for online meetings. OxyOne helps SMEs simplify operations, improve productivity and manage their businesses through one connected platform.

Contact
Website: **www.oxycloud.co.uk**
Email: **sundar@oxycloud.co.uk**

OFFER
Enjoy 50% OFF OxyOne subscriptions exclusively for LCCI members! Experience AI co-developed UK SME technology with UK-sovereign positioning, UK hosting, GDPR and MTD compliance, built-in WhatsApp Business integration, OxyMeet and integrated business applications—all in one platform.

WISEUP NETWORKS

Wiseup Networks is a multi-award-winning social enterprise helping young people access meaningful career engagement activities through the London Careers Challenge.

In partnership with the Harris Federation, Wiseup connects London businesses with schools to create employer opportunities for students.

Businesses access Wiseup's free resources to host careers talks, interactive workshops, projects, office visits and work experience placements, making it easy to get involved.

Contact
Visit: **www.wiseupnetworks.com/london-careers-challenge**
Email: **careerschallenge@wiseupnetworks.com**

OFFER
LCCI members are invited to get involved in the London Careers Challenge by offering a careers talk, workshop, office visit, project or work placement. Choose an activity that best suits you and help open doors to a world of opportunities.

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

Two minute interview



Dominic Scarr of TrellisWorks

Who are you?
I'm managing director of connectivity specialists TrellisWorks. With over 25 years' experience in the industry, I am proud to oversee our dedicated team of experts that help keep the world connected. From wireless networks and structured cabling to integrated security and building management systems, we help transform technical problems into seamless solutions.

What is your connection with the London Chamber of Commerce?
I regularly take part in events and discussions and you can expect to find me at technology, construction, infrastructure, security, hospitality and transport events.

What was your first job in London?
Living outside the capital, I've never had a role that gave me a permanent base there so I have always travelled into the city when needed. The first job that saw me travelling to London was as a delivery driver back in my early 20s. This was long before the onset of smartphones or even sat-navs, so all my routes were planned with AA route maps or a trusty London A-Z.

Which one business achievement over the last 12 months are you most proud of, and why?
We are a business built on trust and reputation. It is always rewarding when longstanding clients continue to chose to work with us and partners extend collaborations. This year we have celebrated our continued commitments with partners GTT and supporting building management system upgrades at the Ministry of Defence.

If you were advising a young entrepreneur, which businessperson would you suggest as a model?
The difficulty with following in someone's footsteps is you aren't forging your own path, and that determination and innovation is what entrepreneurs need more than anything. Just because it works one way for someone doesn't mean it will work that way for you. So, I would encourage any entrepreneurs to be true to themselves and lead with honesty and integrity. True entrepreneurs don't follow a formula; they have a vision and stay true to themselves.

How do you think the transport system in London can be improved?
London's transport system is iconic, and more than two million tube journeys take place in the capital every day. However, I would like to see London invest in greater use of the waterways connecting the city for tourists. By creating a more connected waterway network for visitors, it would leave more space for business commuters to travel and provide a leisurely and unique way to explore the city.

Which piece of red tape causes the most problems for your company and why?
Budget changes always create more work for businesses with National Insurance, minimum wage increases and other government changes always having knock-on effects across the business.

What is your favourite and least favourite thing about London?
Live music is something that I really enjoy and there is a huge gig culture in the capital that makes it very easy to find someone to watch whenever I am there. From large arenas to more low-key live venues, London has a real buzz when it comes to live music. With so much going on, there is literally something for everyone, so it is difficult to find something not to like but I do have to admit the hustle and bustle of the crowded streets, especially in the summer months, can be a bit claustrophobic. But maybe that's just me getting older!



If you were Mayor of London for the day which one thing would you change?
Reduce business rates for hospitality and gig venues. London thrives on its culture and hospitality and it is important they are given the opportunity to flourish.

Who would you consider an appropriate person to play you in a movie of your life?
I don't know if this is a good thing or not, but people have suggested Edward Norton.

What is your favourite quotation?
Not exactly a quotation, but the line from John Lennon's *Beautiful Boy*:" Life is what happens to you while you're busy making other plans."

www.trellisworks.co.uk

Answers to The Knowledge

On page 15

1. 30 St Mary Axe – popularly known as ‘the Gherkin’. Designed by Norman Foster, it was completed in 2003. It also won the 2004 RIBA Stirling Prize.
2. Diane Abbot. She was elected MP for Hackney North and Stoke Newington in 1987. She still sits in Parliament today and is the ‘Mother of the House’.
3. Bankside Power Station. The oil-fired facility (designed by Sir Giles Gilbert Scott, also responsible for Battersea Power Station) was decommissioned and shut down in 1981. It opened as an art gallery in 2000.
4. Arsenal, Brentford, Chelsea, Crystal Palace, Fulham and Tottenham Hotspur.
5. A lack of drainage and a heatwave in Victorian London (in 1858 to be precise) which resulted in a foul smell so bad it prevented Parliament from sitting. The happy consequence was that engineer Sir Joseph Bazalgette was appointed to design a new sewer system.
6. St John’s Wood. It is on the Jubilee line between Baker Street and Swiss Cottage stations.
7. Christian May. This is his second spell at the paper having previously edited it from 2015 to 2020. Before that he was head of communications and campaigns at the Institute of Directors.
8. The International Maritime Organization – responsible for the safety and security of global shipping. Purpose-built, it was opened by HM Queen Elizabeth II in 1983.
9. South African president Nelson Mandela. He was accompanied on the visit to south London by his daughter Zenani and the (then) Prince of Wales.
10. Oscar Wilde (1854-1900). The abuse happened while he was being transferred from Wandsworth Prison to Reading Gaol.



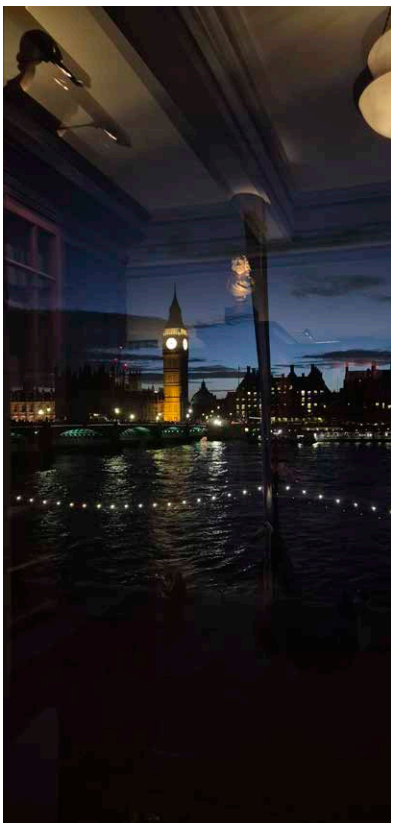
Doing the business

The library at London Marriott County Hall was the venue for a recent LCCI Business Owners Club networking reception. The former home of the Greater London Council – now a luxury hotel - provided stunning views of the Palace of Westminster as well a chance to network with a carefully-curated group of SME owners, founders and decision makers.

As event organiser Ciara Batchelor put it: “This is networking done properly – relaxed, purposeful and genuinely valuable.”

> “This is networking done properly – relaxed, purposeful, and genuinely valuable.”

The Business Owners Club is designed to foster business growth and resilience through peer-to-peer networking, collaboration and information sharing. Programme partners for the club are Dell Technologies, IHG Business Edge, and Intuit





New Members



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

AI Advisor
T: 01985 298195
ukAIadvisor@waynephelan.com
www.ukaiadvisor.com
Business-Led Ai Strategy & Roi Advisor

AI Literator
www.ailiterator.com
Ai Guidance

Barnes Law
T: +44 (0) 208 092 2700
www.barnes-law.co.uk
Commercial Law And Dispute Resolution

Bid Specialists Ltd.
www.bidspecialists.com
Bidding Workforce Platform

Big Easy
www.bigeasy.co.uk
Restaurant Chain

Bright Beans Accountancy
T: 07707152285
accounts@brightbeans.co.uk
www.brightbeans.co.uk
Accountant & Tax Advisors

Core Maintenance Services Limited
T: 03306 331028
enquiries@coreintegratedgroup.com
www.coreintegratedgroup.com
Hvac Installation And Maintenance

Craftwood UK Interiors Limited
www.craftwood-uk.com
Furniture Manufacturer

Denne Joinery
www.dennejoinery.co.uk
Bespoke Joinery

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T: 02045 240100
Contact@dmp-accountants.co.uk
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www.ecabusinessenergy.com
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Consultancy Firm

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Consulting Services

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Export Import Of Fruit And Vegetables

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www.srjinternational.co.uk
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Community Interest Organisation

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emea@twelvelabs.io
www.twelvelabs.io
Ai Cross Business Sector

Universal Floral Ltd
T: 07501794854
lindsay@universalfloral.com
www.universalfloral.com
Crafting Nature-Inspired Workspaces

Utilize plc
www.utilize.co.uk
Managed It & Cyber Security Services

Voltalis
T: 07562951527
info@voltalis.co.uk
www.voltalis.com
Demand Response For Businesses

VRI Limited
www.vri.co.uk
Interior Design Company

Yool AI
www.yool-ai.com
Operational Intelligence Platform

Zennord Systems SL
www.zennord.eu
Consultancy Firm

LCCI Partners and Patrons Noticeboard



Aramex

Investing in Communities Through Education

Aramex is partnering with Children's Salon Foundation to support educational development at Brightlingsea Academy in Kumasi, Ghana. Over the past year, the logistics company has helped fund educational resources, school improvements and wider community infrastructure projects in collaboration with charity partner Porridge & Pens.

In October, UK Director Luke Croome and colleagues Sahar Assi and Charan Grewal visited the academy to engage with students and support local initiatives, marking the 10th anniversary of the school's construction.

The partnership forms part of Aramex's wider commitment to creating positive social impact in the communities connected to its business. Fundraising activities and clothing donations from the UK team continue to support projects that improve educational opportunities and local services.

Children's Salon Foundation provides funding and clothing donations to children and communities in need, while Porridge & Pens works to reduce poverty and improve access to education across Ghana.

www.aramex.com/ae/en/sustainability/initiatives



Scholars School System

Scholars School System recently celebrated the achievements of its Class of 2026 at its Graduation Ceremony held at Brunel University London.

The ceremony brought together graduates, families, academic and professional services staff, alongside representatives from education, business and civic organisations to celebrate student achievement and progression.

Guests included Seema Malhotra MP; Cllr Reeta Chamdal, Mayor of Hillingdon; Cllr Parveen Rani, Mayor of Hertsmere; Cllr Sahibaa Hussain, Deputy Mayor of Hounslow; Dr Stephanie Baines, Associate Pro-Vice-Chancellor – Quality Assurance at Brunel University London; and representatives from the London Chamber of Commerce and Industry, West London Chambers and the Social Interest Group.

The celebration reflected Scholars School System's continued focus on widening opportunity through education and supporting students as they progress into employment, further study and professional careers.

The occasion also provided an opportunity to strengthen links between education and employers, with a shared focus on skills, employability and developing the talent.

OCN

OCN London strengthens its apprenticeship offer

OCN London, the Ofqual-regulated awarding organisation, has expanded its apprenticeship services to help employers and training providers through England's apprenticeship reforms.

The organisation offers End-Point Assessment for existing standards, and Apprenticeship Assessment for revised standards and Foundation Apprenticeships. This gives providers a single, trusted partner through the transition.

Providers can also access OCN London's apprenticeship unit offer, including AI Leadership. These can be funded through employers' Growth and Skills Levy. Each unit comes with ready-to-use learning resources and digital credentials, so it is as simple as possible to deliver.

Amarjit Dhanjal, Commercial Director, said: "Apprenticeship reform brings real opportunities, but also complexity. Our aim is to make assessment straightforward and to give providers high-quality support in meeting employers' changing needs."

OCN London also offers regulated and bespoke qualifications from Entry Level to Level 7 across a wide range of sectors, through approved centres in the UK and internationally.

www.ocnlondon.org.uk



Veolia

Veolia UK welcomes new CEO, prioritising growth and innovation

Veolia UK has appointed Richard Kirkman as its new CEO for Northern Europe. Richard has returned to the UK after 6 years leading Veolia's business in Australia and New Zealand. He is no stranger to the UK having previously spent 26 years developing key infrastructure for Veolia and its clients in the UK.

What does this mean for London?

Richard also leads growth and innovation at Group level, making it a priority for Veolia to develop innovative solutions that support our customers and deliver growth. Veolia already partners with half of London's local authorities to manage their waste and recycling, helping to build more sustainable communities. Veolia also supports thousands of businesses across London with waste, energy and water.

London is entering a new era with new infrastructure set to transform the city's landscape. Veolia's focus on customers, innovation and sustainable growth will help ensure that both people and the planet benefit from these developments.

Find out more at veolia.co.uk.

Harrow, Richmond and Uxbridge Colleges (HRUC)

National Recognition for Employability Excellence

HRUC has become the **only college in London and south of Birmingham** to achieve the prestigious **Skills Builder Flagship Award**, recognising its outstanding commitment to developing the essential skills employers value most.

By embedding communication, teamwork, leadership, problem solving and adaptability across the curriculum, HRUC ensures learners leave college with both technical expertise and the confidence to succeed in the workplace. Through industry partnerships, work experience and international opportunities, students apply these skills in real-world settings, preparing them for employment, apprenticeships and higher education.

This national recognition highlights HRUC's innovative approach to employability and its commitment to ensuring every learner develops the skills, behaviours and mindset needed to thrive in an ever-changing world of work. The award further strengthens HRUC's reputation as a leading provider of skills and employability education, delivering exceptional outcomes for learners, employers and the wider community.

www.hruc.ac.uk

Building bridges through business

For the second consecutive year, the London Southside Chamber of Commerce, in partnership with Bulgarian Women in Business, hosted the South London Business Expo at Staybridge Suites London Vauxhall, an IHG Hotel.



Connections

Bringing together more than 25 exhibitors and over 100 attendees, the Expo celebrated entrepreneurship, innovation and cultural diversity, creating connections, sharing knowledge and opening doors to new opportunities for businesses and communities across South London.



The event included a fashion show supported by Silk Road Fashion London, and an educational presentation on neurodiversity and how to unlock talent. This session encouraged employers to consider how understanding neurodiversity can benefit both individuals and organisations.

Unlock potential

"Our goal is to build a strong community through collaboration, inclusion and the courage to embrace our differences. By recognising diverse talents, including neurodivergent strengths, we unlock potential, build lasting partnerships and create a business community where everyone belongs and can thrive" said Radiana Vlahova, LSCC chief executive.



Empowering

Tinka Denisheva, founder of Bulgarian Women in Business UK added: "The Expo is about turning diversity into opportunity, empowering entrepreneurs to believe in their potential, support one another and build bridges that create a brighter future for everyone."

www.londonscc.co.uk
www.bgwomeninbusiness.com

Creating a shared language for essential skills

The Commercial Education Trust (CET) recently brought together charitable partners, funders, employers and educationalists at its annual networking and drinks reception at the Impact Hub Euston in Triton Square.



Collaboration

Guests heard from Michael Englard, UK chief executive of Skills Builder Partnership, on the collaboration between the two organisations and the case for a shared language on essential skills. This is particularly important at a time when technology is re-shaping entry-level work and when the number of young people not in education, employment or training continues to rise.



Winners

The evening also recognised CET's 2026 award winners. Edward Harriman, asset manager at Mileway, won the David Coughtrie Leadership Award, with Clare Jenkinson, head of sustainability and social impact at Foresters Financial, named runner-up. Edna Bannor, underwriting assistant for Cyber at AIG, won the Young Leader Award, with Efetobore Efemini, equity index analyst at FTSE Russell, as runner-up.

Independent

CET executive director Mahad Ali set out the organisation's 2026 - 2029 corporate plan, including a new three-tier grants pathway ranging from small grants of £500 to £10,000 through to long-term strategic partnerships.

"We are small, endowed and independent, which lets us back ideas earlier than most funders can," said Ali. "The other half of the job is getting people in the same room who do not usually meet."

Established by the London Chamber of Commerce and Industry, CET has awarded over £3.3m since 2002 to organisations developing Commercial Ability in young people

www.thecet.org



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CAPITAL MATTERS

NOVEMBER/DECEMBER 2026



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

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Valuedynamx appoints Emma Kisby as CEO to lead the next era of data-driven rewards

Valuedynamx, a Collinson company and leading provider of purchase rewards, has appointed loyalty, payments and data specialist Emma Kisby as Chief Executive Officer. Kisby will focus on unlocking the value of transaction data and AI as they reshape how people discover, buy and are rewarded.

In September, The Collinson Group appointed Emma Kisby as Chief Executive Officer of Valuedynamx, its rewards platform. Collinson is the global leader in airport experiences, loyalty, customer engagement and insurance, and best known as the company behind Priority Pass. Kisby joined Valuedynamx earlier this year to shape the business strategy, and now leads its delivery as CEO.



Valuedynamx grew from Collinson's 35 years of helping banks, airlines and hotels reward their customers. It applies the same approach to everyday spending, connecting merchants, card issuers and brands so customers are rewarded wherever they shop. Valuedynamx's network reaches over 400 million consumers and 50,000 retail and travel partners, offering more than 400,000 rewards in over 180 countries. In 2025, more than £1 billion of transactions went through the Valuedynamx platform, a sign that rewards are becoming a normal part of how people pay.

"Transaction data is fast becoming one of the most valuable currencies in commerce. Used responsibly, it allows brands to recognise and reward customers in ways that genuinely matter to them." - Emma Kisby, Valuedynamx CEO

A career built on data

Kisby has spent her career at the intersection of data, loyalty and behaviour change. She was part of the founding team that launched i2c, a data analytics joint venture between Aimia and Sainsbury's that later became Nectar 360 after Sainsbury's acquired full control of the business. She has held senior roles at Nectar, Virgin and IAG Loyalty, and has advised Tesco, Heinz and other FTSE 100 retailers and consumer brands on commercialising their data and insights.

Most recently, she scaled fintech Cogo from concept to multi-million-pound revenues. Working with some of the world's leading banks, she launched a carbon footprinting feature integrated into mobile banking apps, helping millions of consumers understand the impact of their spending. She has spoken at COP26 and given a TEDx talk on how data and behavioural science can change everyday habits.

Where data, payments and AI meet

That experience shapes how Kisby sees the opportunity. Data, payments, loyalty and commerce are converging, and AI is changing how customers discover products and decide what to buy. As more of that journey is shaped by algorithms and AI assistants, brands need new ways to earn a place at the moment of purchase decision. Kisby believes rewards linked to real purchase behaviour will become one of the most powerful of them.

"Valuedynamx is uniquely placed, connecting merchants, issuers and brands to engage and reward customers automatically at the point of sale," Kisby says. "As AI changes how people shop, our role is to turn that connection into intelligence, helping some of the best-known brands in travel, retail and financial services reach the right customer with the right reward at the right moment."

Kisby's priorities

Kisby's focus is on strengthening Valuedynamx's data and AI capabilities, building smarter and more personalised rewards, and developing new propositions that create more commercial value for clients and their customers, all underpinned by responsible, trusted use of data.

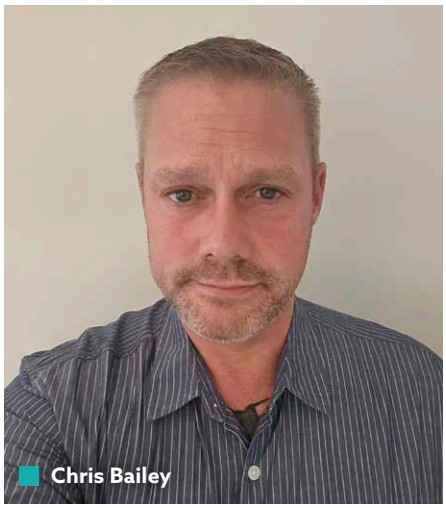
Businesses interested in working with Valuedynamx can find out more at **Valuedynamx.com**

value dynamx
A COLLINSON COMPANY

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 retire[1]. 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 projects[2]. Looking ahead, the UK will need almost 1 million additional construction workers by 2032 just to meet demand[3].

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 shortage[4].

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.



[1] 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
[2] 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
[3] 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
[4] Ministry 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 workforce[5]. 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.

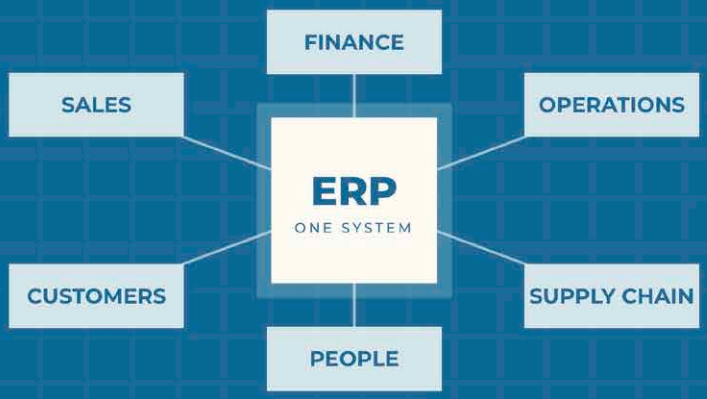
Finally, embedding learning into company culture makes a real difference. Beyond formal qualifications, access to development platforms and training in wellbeing, leadership, and diversity helps shape well-rounded professionals. Celebrating success stories – sharing the journeys of apprentices and graduates – 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

TRANSFORMERP

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INDEPENDENT ERP ADVISORY & DELIVERY FOR GROWING BUSINESSES

Transform ERP Consulting: Senior expertise. SME budget.

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Transform ERP Consulting helps SMEs plan, choose and deliver their technology and ERP transformations. Crucially, the firm is independent: it does not compete with system integrators, so its advice is driven by what is best for the client rather than by a sales target.

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Experts who have done it before

Before the implementation starts, Transform ERP helps put the right foundations in place: defining scope, engaging the business and bringing the right solution experts. During implementation it provides senior programme management, change management, functional experts and data migration across relevant solutions for SMEs. Additionally, Transform ERP has expanded its Odoo and Microsoft Dynamics 365 Business Central capabilities, giving smaller businesses a faster route to implementing these modern cloud-based solutions (provided they are the right fit).

Big-firm experience, SME-friendly cost

What sets Transform ERP apart is the combination of senior expertise and a lean operating model. With no expensive overheads, the firm passes those savings on to clients, giving SMEs access to experience usually reserved for enterprise budgets. Just as importantly, it builds organisations' internal capabilities, so they are ready to manage their new solution after the implementation.

For more information, please visit the transform-erp.com website and feel free to contact us at info@transform-erp.com

A structured path to the right system

TRANSFORMERP

1	2	3	4	5
SCOPE & PLAN	**REQUIREMENTS**	**SHORTLIST**	**EVALUATE**	**CONTRACT**
Areas, integrations, benefits and risks defined	Standard first; extras only where they move the P&L	Filtered on sector fit, scalability and integration	Demonstrations and like for like scoring	Clear costs, roles and responsibilities

Then: **pre-programme foundations** · **programme delivery** · **recovery & QA** — Independent of vendors and integrators

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David Craddock, M.A.(Oxon.)



Specialist Expertise in Share Schemes & Employee Reward Schemes

David Craddock Consultancy Services is a consultancy business founded in 1997 by David Craddock to offer specialist expertise in employee share schemes and employee reward schemes. Recognised worldwide as an authority in this field, the consultancy provides innovative and practical solutions that drive employee engagement, retention and long-term company success.

Since its formation, David Craddock Consultancy Services has developed a varied clientele ranging from major public limited companies with international considerations to private concerns in the SME sector where the requirement is for personalised and targeted key incentives.

Our expertise covers the successful establishment of employee share schemes and reward schemes across Continental Europe, the Americas, the Far East, the Middle East, Australasia, Africa, as well as in the UK and Ireland. To date, David Craddock has travelled into over 30 countries to personally facilitate their introduction, including launch communications to employees.



We offer consultancy and advice in: Employee Share Schemes & Employee Reward Schemes Reward Management Company & Share Valuation Company & Management Buyouts Share & Company Reconstructions Corporate Governance Lecturing & Training

David Craddock personally attends to every assignment with a comprehensive and professional support team and network. Fees are charged at competitive levels for both UK and international assignments.

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Are you paying for the business you used to be?

Software, cloud and AI bills are rising faster than most budgets. Leon Steyn, CEO of Dante Deo, argues that the biggest savings won't come from negotiating harder. They are hiding inside your current utilisation of your IT assets.



By Leon Steyn, CEO, Dante Deo

The renewal notice arrives. Over the past year your cash flow has tightened, you have closed a site, restructured a team and moved half your workloads to the cloud. The supplier has raised the price by double digits, and your margin takes another hit.

That gap, between what a contract assumes about your business and what your business actually is, is what we call the renewal gap. It is one of the most overlooked sources of cost in growing and changing companies, and the usual cost-cutting levers can't see it. LCCI's latest Quarterly Economic Survey found almost two-thirds (64%) of London businesses operating below full capacity, and almost a third reporting weaker cashflow. When capacity is under-used, paying for technology sized for a bigger business hurts twice. It is a gap worth closing now.

A problem hiding in plain sight

The pressure is real. Gartner expects worldwide IT spending to grow by 14.2% in 2026. Flexera's 2026 State of the Cloud Report found that organisations believe 29% of their cloud infrastructure spend is wasted. Zylo reports that spending on AI-native software more than doubled in a year. New AI features increasingly arrive as extra subscriptions, usage-based charges or premium tiers, so an experiment can become a recurring cost before anyone has proved its value. Regulators have noticed too: the Competition and Markets Authority has acted on cloud switching and software licensing, a sign these are commercial issues for businesses, not just technical ones.

Why negotiating harder doesn't close the gap

Most of us reach for the same three levers: squeeze suppliers on price, renegotiate rates, hold back on spend. Each helps for a while. None changes what you are actually paying for, so the cost creeps back within a cycle or two. A 10% discount on software you no longer need is still money wasted.

> **"A 10% discount on software you no longer need is still money wasted."**

Etihad's CEO, Antonoaldo Neves, put it in one line: "The biggest cost we have is an empty plane." Most of the cost of a flight is fixed whether the seats are full or not. Technology works the same way. An unused licence, an oversized cloud server or a duplicated data connection is capacity you have paid for and aren't using. For any organisation it shows up in per-seat subscriptions still assigned to people who have left, and in managed-service contracts and cloud commitments sized for last year's business.

The expensive part of a renewal is rarely the unit price. It is the footprint of users, connections, sites and seats, sized for a business that has had to adapt, or no longer exists. Reducing the price of technology is not the same as reducing the cost of running your business. Some of the biggest savings never appear in a supplier contract or a ledger. They only show up when you look at how the technology is actually used.

What it looks like in practice

A global mining group had sold more than 80% of its sites, yet its analytics software renewal implied a per-site cost that had more than doubled. Hard negotiation brought the vendor's £1.4M-a-year proposal down to £800,000. Real progress, but still not viable. The breakthrough came from mapping how the software was actually used. Year-one cost finished two-thirds below the original proposal, without touching a single operating site. The full story is on the facing page.

Three questions for this quarter

Pull your three largest renewals and ask of each:

1. Do we know what we actually use, as opposed to what we pay for?
2. What has changed in our business since we signed (size, sites, structure) that the price doesn't reflect?
3. Have we tested the price against the market and our internal comparable technologies, or are we just reacting to the invoice?

If you can't answer all three with confidence, you are probably paying for the business you used to be. That is the place to find savings, and it is where lasting ones begin.

You don't need an enterprise-wide transformation to start. Begin with a single strategic software renewal, a high-cost cloud environment or a business-critical platform where spend and value seem out of step. Before approving another technology budget increase, ask how much value is still untapped in what you already own.

Hear Leon Steyn explore this live: LCCI *Lunch and Learn, 18 November, 1pm to 2pm. Details on the facing page.*

Right-sized, not just right-priced

How a global mining group turned a software renewal priced for the business it used to be into a 66% cost reduction, without impacting the business.

66%	~70%	7 of 7
LOWER YEAR-ONE COST VS. THE VENDOR'S ORIGINAL PROPOSAL*	FEWER DATA CONNECTIONS NEEDED	SITES RETAINED, ZERO DISRUPTION

*Year-one cost compared with the vendor's original proposal of £1.4M per year.

The situation. A global diversified mining group had undergone a major corporate reorganisation, keeping its seven largest and highest-value operations. Its analytics software renewal was priced for the business it used to be. Because the retained sites had always carried most of the platform's usage, the quote implied per-site costs more than doubling, and in some cases tripling. The vendor proposed £1.4M a year. The client's own team negotiated flat pricing at £1.1M, still well outside budget.

What changed. Commercial leverage, positioning the client as a long-term strategic partner, brought the price to £800,000. The second round renegotiated the footprint itself. Mapping the connection architecture revealed duplicate data pathways, cutting the connections required by around 70%. A parallel review found user licences that cheaper tools the client already owned could replace. Dante Deo took the vendor a smaller, cleaner, genuinely required footprint and negotiated from there. The final three-year agreement totals approximately £1.6M, with all seven sites preserved in full.

The lesson. The savings didn't come from demanding a lower price. They came from understanding how the technology was really used and removing what wasn't needed, then negotiating from a footprint that matched the business as it is today.

"The savings didn't come from demanding a lower price. They came from understanding how the technology was really used and removing what wasn't needed."

Score yourself in two minutes

Rate each from 1 (rarely) to 5 (consistently). The value is in the gap, not the grade.

Discover	Can you see how your technology spend connects to the outcomes it supports?	1 2 3 4 5
Benchmark	Do you test pricing and usage against the market and vendor best practice before renewing?	1 2 3 4 5
Eliminate	Can every major cost still justify its place against today's business?	1 2 3 4 5
Optimise	Is capacity (cloud, licences, people's time) matched to what is actually used?	1 2 3 4 5
Enable growth	When cost is removed, is there a process to redirect that value into growth?	1 2 3 4 5

Total out of 25. 5–10: significant exposure likely. 11–15: basic controls, but gaps are costing you. 16–20: good foundation, now optimise. 21–25: ahead of most organisations.

Scored under 16? Start with a focused framework workshop or a single-renewal diagnostic.

Join us live: LCCI Lunch and Learn, Wednesday 18 November, 1pm to 2pm

From Cost Savings to Strategic Value – Sustainable Savings Through Ecosystem Orchestration

Leon Steyn walks through the renewal gap, the Dante Deo framework and how managing the whole technology ecosystem delivers savings that last.

About Dante Deo

Dante Deo is an independent IT procurement, sourcing and M&A readiness advisory. We help organisations optimise commercial value, manage risk and run complex procurement, technology and transaction programmes with confidence. No partners and no vendor interests: our advice is only ever about your business.

$300M+ client savings enabled globally · 3,000+ commercial agreements negotiated

Warren Maasdorp
Global Head of Growth & Partnerships
warren.maasdorp@dantedeo.com
dantedeo.com

Is your next renewal priced for the business you used to be, or the one you are now? Book a 20-minute conversation about where you need clarity most.

Sources: LCCI Quarterly Economic Survey Q3 2026 (fieldwork August 2026); Gartner IT spending forecast, 27 July 2026; Flexera 2026 State of the Cloud Report; Zylo 2026 SaaS Management Index; CMA, business software and cloud services, 31 March 2026; Khaleej Times, June 2026 (Etihad). Case study results drawn from a Dante Deo client engagement.

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

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 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?

Continued on page 86...

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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 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.

> **We work closely with Employer Representative Bodies and Mayoral Strategic Authorities to make sure there is local flexibility to respond to labour market challenges.**

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.



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."

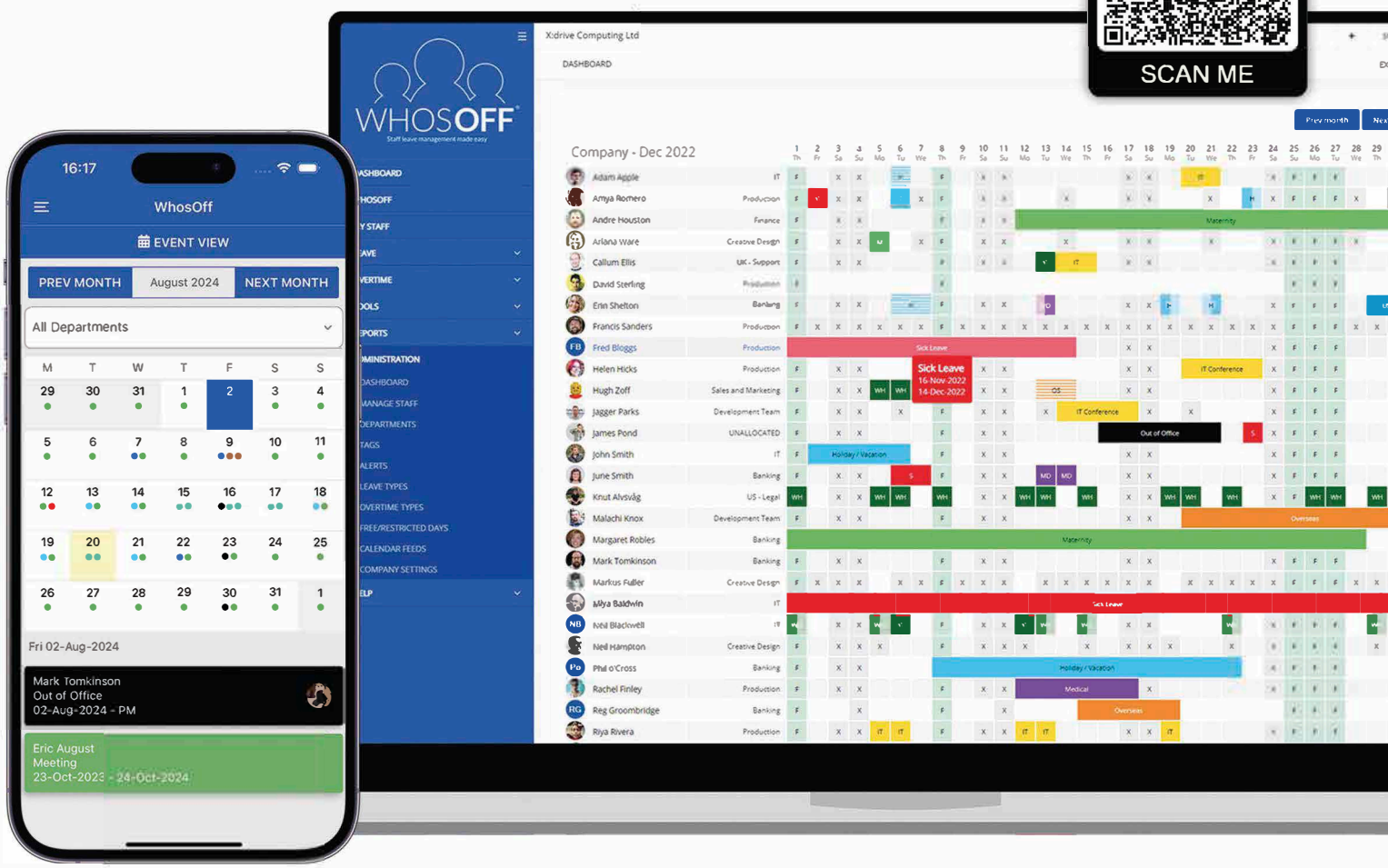
The skills landscape will remain complex, and uncertainty is unlikely to disappear any time soon. But for businesses willing to engage - rather than opt out - there are opportunities to build resilience, future-proof their workforce and stay competitive in a changing labour market.

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.

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WHOSOFF

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.

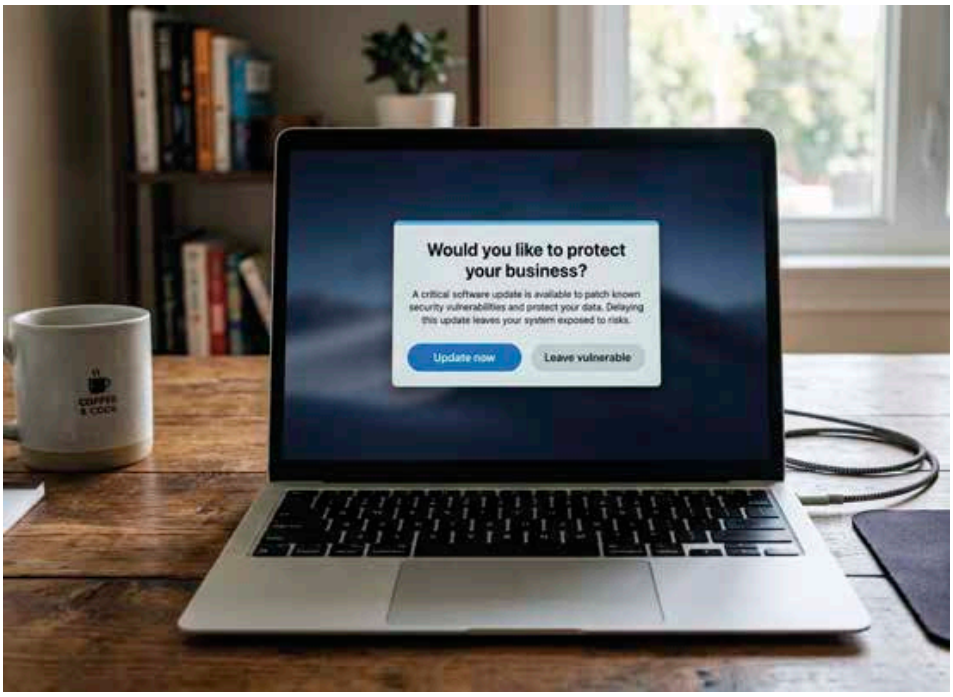
Fixing the problem

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**

Seeing is No Longer Believing with AI– Cyber Security Advice from the Met Police

"I just got off a video call with the boss, he needs that invoice paid straight away."

AI is no longer just a buzzword or something from a sci-fi film, it can be an everyday tool for modern business. While it can help us work faster and streamline tedious tasks, it's also given cyber criminals a whole new set of tools. You're no longer just looking out for poorly written scam emails with obvious typos; you're up against clever, AI-driven tricks designed to catch you off guard and slip past your defences. Its important to remember that the foundations of the same scams that we have been fighting for years are still being used but with the arrival of AI, it has allowed criminals to execute these at a much more polished and efficient rate.



Supercharged Deception In the past, Business Email Compromise (BEC) relied on someone hacking an account or spoofing an address. You could usually spot a fake because the spelling was terrible, the formatting looked weird, or it just didn't sound like the person who supposedly sent it. AI has wiped out those giveaway clues. Scammers are now using AI language models to write near-perfect emails that match the tone, vocabulary, and style of your manager, supplier, or colleague perfectly.

And it doesn't stop at text. Vishing (voice phishing) has had a serious upgrade thanks to voice cloning. A fraudster only needs a few seconds of someone's voice taken from a social media clip, a podcast, or a company video to make a synthetic clone. Imagine your accounts team getting a call from someone who sounds identical to your managing director, sounding flustered and asking for an urgent transfer to a new supplier. Would they second-guess it?



The Illusion of Video The newest and perhaps more unsettling trick in the hacker's arsenal are real-time deepfakes on video calls. Criminals can now swap faces and voices during live online meetings. There have already been high-profile cases where employees joined a video call, saw and heard who they thought was their finance team, and were convinced to transfer massive sums of money. Everyone else on the screen was a deepfake. When seeing and hearing someone live on screen is no longer proof of who they are, our day-to-day checks have to change.

Never Put AI in Full Control

As more software offers to automate our workflows, there's a real danger of getting complacent and relying on it too much. A good rule to remember: never let AI control entire systems on its own, and never blindly trust what it outputs.

You always need a 'human in the loop' to check and verify. If an automated system says a payment or a new user account is safe, a real person should still double-check it. If an AI tool suggests changing your network settings or granting new access rights, a human needs to hit approve. Giving total control to automated AI systems is just handing criminals an easy way in.



How to stay ahead

To protect your business from these AI-enhanced scams, solid habits are everything:

- **Double-check and verify:** If a request comes in for an urgent payment or sensitive data, verify it through a completely different route. Email came through? Call them back on a number you already know and trust.
- **Set up safe words:** For major financial moves, use internal safe words or phrases that staff must state over the phone or on video before anything gets approved.
- **Stick to your processes:** Never bypass double-sign-offs or payment limits just because the request seems to come from the top or feels urgent.

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


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