

LONDON

Business Matters



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ATA Carnet goes digital

Business storytelling

Celebrating London's business community

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Letter from the editor

Timing is everything. Mayor of London Sir Sadiq Khan was the guest speaker at LCCI's summer reception at Westminster on the day his elevation to the House of Lords was announced. He features on our front cover flanked by LCCI chair Julia Onslow-Cole and chief executive Karim Fatehi OBE. The event brought together London's diverse and dynamic business community and featured the official launch of LCCI's SME London Business Awards 2027.

Mayor Khan's draft London plan (p 14) was published in July and is a blueprint for "building a fairer, greener and more prosperous London for everyone over the next two decades."

Modern governance

LCCI president Michael Mainelli makes two appearances in this issue. On page 8 he tackles the subject of student debt while on page 16 we publish his letter to LCCI members in advance of the September AGM on the need for "modern governance for a modern chamber".

Sport and business

We reference six sports-related topics this issue. Hard on the heels of the hugely successful European Athletics Championships in Birmingham, it has been announced (p 20) that London is bidding for the global version of the event to be held in 2029.

This year's Wimbledon tennis tournament may be a distant memory but the business impact lingers on (p 21). LCCI members have been treated to glorious weather – and exciting cricket and horse racing over the summer at the Oval (p 20) and Lingfield Park respectively (p 13). If swimming is the thing, check out Sea Lanes in Canary Wharf which opened in June and continue the long tradition of encouraging Londoners into the water (p 11). The annual Great City Race again attracted a bumper crop of participants with LCCI putting up a particularly good show (p 69).

Litigation

The Big Read this issue (p 60) is about asset tracing and why getting in early has become essential for litigation strategy. Speed is also a major factor. As Martin Dubbey's article explains: "when intelligence is integrated early, legal teams can make better decisions about whether to sue, where to sue, and how to preserve a realistic path to recovery."

On a lighter note, our series on statues in Leicester Square continues with Bugs Bunny (p 20), the first (and, so far, only) cartoon character to celebrate the film industry in the series.

Peter Bishop

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London firms sound alarm on growth prospects

Around six in ten London businesses expect the UK's economy to deteriorate over the next 12 months, according to LCCI's latest quarterly economic survey, the first conducted since the outbreak of the Iran war. Across the quarter, firms faced persistent inflationary pressures, rising operating costs and subdued investment, leaving many concerned about the prospects for growth amid a challenging economic and political backdrop.

Uncertainty

The findings come amid heightened uncertainty both at home and abroad. Growing domestic political turbulence and unpredictability about the future direction of government are adding to concerns among businesses already navigating a volatile global environment. This is reflected in firms' perceptions of the

policy environment, with half expecting that the government's approach to the economy will worsen UK economic growth. Continued geopolitical tensions and fragile trading conditions are also weighing on outlook, creating a more challenging backdrop for firms seeking to invest, expand and plan for the future.

Pressures

These pressures are increasingly feeding through into firms' day-to-day operating environment. Instability in the Middle East continues to place pressure on energy markets and supply chains, as more than half of London firms reported higher energy costs in the last quarter. Inflation remains the leading external concern, with 47 per cent of businesses more concerned about it than three months earlier, followed by competition, corporate taxation, and interest rates.

Recruitment

Sustained pressure is also impacting into recruitment activity, with hiring intentions remaining subdued across the capital. Just seven per cent of London firms expect to expand their workforce during the next three months. Overall, only 10 per cent attempted to recruit last quarter. Of those that did try to recruit, 61 per cent reported difficulties, particularly when filling professional and managerial roles and skilled manual or technical positions.

Expectations about growth prospects vary significantly by business size and, by extension, levels of exposure to economic volatility, with pessimism particularly evident among small businesses. Larger organisations are more than twice as likely as micro businesses to expect an improvement in London's economy in the next year.

"Larger organisations are more than twice as likely as micro businesses to expect an improvement in London's economy in the next year."

Rising costs

Commenting on the findings of the report, Karim Fatehi OBE, LCCI chief executive said that confidence remained weak while rising costs continue to restrict investment, recruitment and ultimately growth. "Small businesses are being hit hardest. With less capacity to absorb these further costs, SMEs are increasingly being forced to postpone investment and hiring,



despite being central to jobs and growth across London's high streets."

Opportunity

Fatehi said that it was critical that the domestic environment did not add further instability. "There is, however, an opportunity for the new administration to act decisively to restore confidence and reset its relationship with business. By delivering the reforms needed to attract investment and increase competitiveness, we can get London growing. When businesses are supported on delivering growth and prosperity in London, we know the whole country benefits.

"That means easing the cost burden on business, delivering urgent reform of business rates, and setting out a clear strategy to unlock

investment in skills and infrastructure. Without this, London's competitiveness and growth prospects will continue to erode, and we will not deliver national economic growth."



A report on the findings from LCCI's Q2 economic survey was launched at HSBC's Canary Wharf HQ in July
www.hsbc.com

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Charities and AI: A New Report Warns of Public Trust Risks

By Hazra Patel, Partner



Artificial intelligence (AI) is being adopted rapidly across the charity sector, but governance is struggling to keep pace.

A new report, *AI in the Charity Sector 2026* by Charity Excellence, highlights a widening gap between the use of AI and the level of trustee oversight. While the 2025 Charity Digital Skills Report found that 76% of UK charities are already using AI in some form, Charity Commission research showed that only 3% of trustees believed their charity was using AI, rising to just 8% among larger organisations.

This suggests AI is often being used by staff and volunteers without formal board awareness or oversight, creating potential risks around data protection, safeguarding and algorithmic bias.

The report assessed charities across three key governance areas: strategy, accountability and AI training. All were rated "red", indicating that most organisations have yet to take meaningful action. While operational safeguards are improving, this reflects bottom-up adoption rather than strategic leadership from trustees.

The issue extends beyond compliance. Research published by the University of East Anglia in 2026 warned that unmanaged AI use, particularly AI-generated fundraising content, could undermine public trust. Reflecting this, the 2025 Charity Governance Code

now explicitly encourages boards to consider AI and wider technology risks as part of good governance.

Trustees do not need to become AI experts, but they do need to understand how AI is being used within their organisation and ensure appropriate oversight is in place.

Practical steps include:

- Reviewing how AI is currently used across the organisation and assessing the associated risks and opportunities.
- Appointing a trustee or committee to oversee AI governance.
- Developing or updating an AI policy covering areas such as data protection, safeguarding and human oversight.
- Providing training so trustees and staff understand both the organisation's policy and the risks AI presents.

The governance gap is ultimately a leadership challenge rather than a technology one. Boards that address AI proactively will be better placed to manage risks, embrace opportunities and maintain the trust of donors, beneficiaries and regulators.

If you would like to discuss AI governance or risk oversight within your charity, our team would be happy to help. You can also subscribe to our charity updates for practical guidance and insights on the latest developments.

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PISA envy: why is the UK afraid to sit the OECD's Financial Literacy Assessment?

by Michael Mainelli



“ At 18, the British state asks young people to sign up for decades-long financial commitments. Plan 5 (most current undergraduates from August 2023) is written off after 40 years; for a 2027 graduate that's roughly age 61 or 62. A typical student may leave university with £50,000 of debt, indexed, interest-bearing, and contingent on future earnings. We ask them to make one of the biggest long-term financial decisions ever while we still debate whether they can responsibly rent a car.

Uncertainty

One might observe, gently, that governments routinely make poor short-term financial decisions with rather larger price tags and rather less data. Two examples suffice. First, the repeated stop-start nature of savings incentives and tax wrappers – ISA tweaks, lifetime adjustments – creates uncertainty that costs more in behavioural confusion than it saves in fiscal neatness. Second, the oscillation in student loan terms themselves – interest rates, repayment thresholds – illustrates a system willing to shift rules mid-game while declining to test whether players understand them.

Yet, curiously, the same state hesitates to take a comparatively modest step of its own: sitting the OECD's Programme for International Student Assessment (PISA) Financial Literacy tests. The next opportunity is PISA 2029 as countries commit well in advance, with preparatory frameworks, sampling, and field trials beginning years before the main assessment.

Flying blind

We trust young people with long-term borrowing, but we are wary of testing whether they understand borrowing at all. This hesitation looks increasingly like PISA envy. Parliamentary questions and committee evidence have raised concerns that the UK is missing an opportunity to benchmark financial capability internationally, to assess the effectiveness of its policies, and to identify gaps in young people's understanding. The concern raised in committee evidence is that the UK is flying blind.

Informed decisions

Financial literacy is more than a synonym for 'vaguely good with money', quite simply it is the ability to make informed decisions. The USA's MyMoney Five – earning, spending, saving and investing, borrowing, and protecting – is not a bad checklist for a British curriculum audit. We teach the 'earning' bit reasonably well since GCSE maths covers payslips and percentages. 'Saving' gets a nod. 'borrowing' and 'protecting' – understanding APRs, insurance, what happens when a payday loan compounds against you – are exactly the areas where financial capability charities report the biggest gaps, and precisely the areas a school-leaver is likeliest to encounter first, and worst, in the wild.

Earlier this year the Department for Education expressed interest in joining the financial literacy field trial for the next cycle of PISA. A field trial is a rehearsal about whether the test questions translate sensibly into a British idiom; it does not

commit the UK to appearing in the main study, still less to publishing the results if they're unflattering.

Commitment

Three things follow from the Department's announcement. First, 'interested in the field trial' needs a date attached to it before it curdles into another line in another strategy document. Second, whatever we learn from the field trial should be published, not filed. Third, the field trial should be treated as step one of a commitment to the full 2029 study, not as a face-saving substitute for it.

HM Treasury and the Department for Education have an opportunity. Committing to the OECD PISA Financial Literacy Assessment 2029 would signal confidence, not weakness. It would demonstrate that the UK is willing to measure what matters, to learn from others, and to improve.

We are a nation that happily sets exams, from GCSEs to A-levels to professional qualifications, yet balk at one more test for the system rather than the student. If we expect our 18-year-old students to make long-term financial decisions, the least we can do is take one short-term financial education decision ourselves – sit the test. ”

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

You're probably already paying for your next transformation project

Most businesses have a list of things they'd like to fix. The problem is rarely knowing what needs fixing – it's finding the budget, the people and the business case to do it.



Meanwhile the pressure keeps building:

modernise services, improve efficiency, tighten compliance, and show the board what AI can actually do for the business.

Here's the thing most leaders overlook: if you're a Microsoft 365 customer, there's a good chance you already own the tool that solves this – Power Platform.

It's not about apps – it's about the gaps

The real value of Power Platform isn't building flashy new apps. It's fixing the everyday problems that fall between your core systems – the spreadsheet used to track compliance, the inbox where approvals

sit and wait, the data re-typed by hand between systems, the paper form filled in days after the job was done.

None of these is big enough alone to justify a transformation programme. Together, they quietly eat staff time and create risk nobody signed off on.

Small fixes, real impact

The best results we're seeing aren't big transformation projects – they're small, targeted fixes: automated approval processes, mobile forms replacing paperwork, self-serve tools for staff, live dashboards instead of manual reports, and systems finally talking to each other.

None of these looks like transformation on its own. Added up, they free real capacity, improve data quality, and give teams more time for customers – usually for a fraction of the cost and time of a new system.

The AI opportunity

Power Platform started as an automation tool. It's now a low-cost route into AI – pulling information automatically from documents, routing enquiries, cleaning up data, and giving staff and customers answers through conversational tools, not a search box. You build on what you already have, rather than ripping it out.

The catch: keep control

The same ease that makes this appealing creates risk. Apps and automations get built with no oversight, no documentation, and no one accountable – sensitive data moving between systems with nobody watching. The answer isn't blocking innovation; it's setting clear rules early: who can build what, proper data protection, visibility of what exists, and a path

for good ideas to become properly supported.

Where to start

1. Know what you already own.
2. Find out where it's already being used in your business.
3. Put light governance in place before promoting wider use.
4. Focus on a handful of real operational problems.
5. Treat it as a strategic asset, not a nice-to-have.

The businesses that win won't be the ones spending the most – they'll be the ones making better use of what's already on their doorstep.

Get in touch to find out how your next transformation could start with tools you're already paying for.



Andrew Buckels
Sector Principal - Social Housing

London's growth plan

LCCI has set out a ten-point plan for London's growth. The plan outlines the priorities for Prime Minister Andy Burnham that will strengthen business confidence amid concern from business that London will be deprioritised under a new administration.

1. A commitment not to increase the cost of doing business: businesses cannot afford to absorb any further tax rises, regulatory burdens or employment costs.

2. Reverse the Employer NICs increase: the 2024 rise directly increased costs for businesses and consumers, made it harder to deliver growth, and removed thousands of entry-level jobs from the economy.

3. Deliver wholesale business rates reform, not another consultation: lower the multiplier to at least 45p, support the retail and hospitality sectors, and recognise that the higher rate threshold does not fairly reflect London property prices.

4. A pragmatic new deal with the EU: a new relationship, which respects the UK's decision to leave, should reduce barriers, improve mobility for skilled workers and make it easier for businesses to operate across borders, with significant potential for growth.



5. Tackle business crime effectively: backed by a fairer funding settlement, the Met should prioritise hotspot policing and integrating AI tools. Businesses and consumers alike face higher costs from a growing need to supplement policing with private security.

6. Act swiftly on the Milburn Review: reduce the cost of hiring young people and those who are NEET, reform the Growth & Skills Levy to create more flexible apprenticeships and provide long-term certainty on funding for Local Skills Improvement Plans

7. Make London globally competitive: abolish the tax on tourism by restoring VAT-free shopping, and reverse changes to the non-dom system, making London the first choice for international visitors, spending and talent.

8. Get London building: further reduce the burden of the planning system to increase housebuilding, reduce investment costs and support commercial developments.

9. Back London infrastructure: support large-scale London infrastructure projects, including airport expansion at Gatwick, Luton and Heathrow Airports, and the Bakerloo Line and DLR extensions. Delivered affordably, these projects have the highest national return on investment, powering job creation and growth across the country.

10. Designate King's Cross as an AI investment zone: creating the right regulatory and market conditions to make the existing Elizabeth Line tech corridor the most attractive area in Europe for next-generation AI investment, creating thousands of high-skill jobs.

LCCI chief executive Karim Fatehi OBE commented that the Prime Minister was right to say that Britain needed growth in every postcode. "London is the world's greatest capital city, and we know that when London's economy grows, the whole country benefits.

"London contributes more to the national exchequer than any other region in the UK, generating over a quarter of all tax receipts and supporting funding for public services across the country."



Technology warning

LCCI welcomed the appointment of Jonathan Reynolds to lead the newly-expanded Department for Business, Innovation, Science and Trade. LCCI chief executive Karim Fatehi OBE said that he looked forward to working with him on behalf of the Chamber's 12,000 strong business network.



Concerning

He added that elevating the AI minister to a cabinet level position was a positive step that recognises this technology's importance. Fatehi warned however that abolishing the

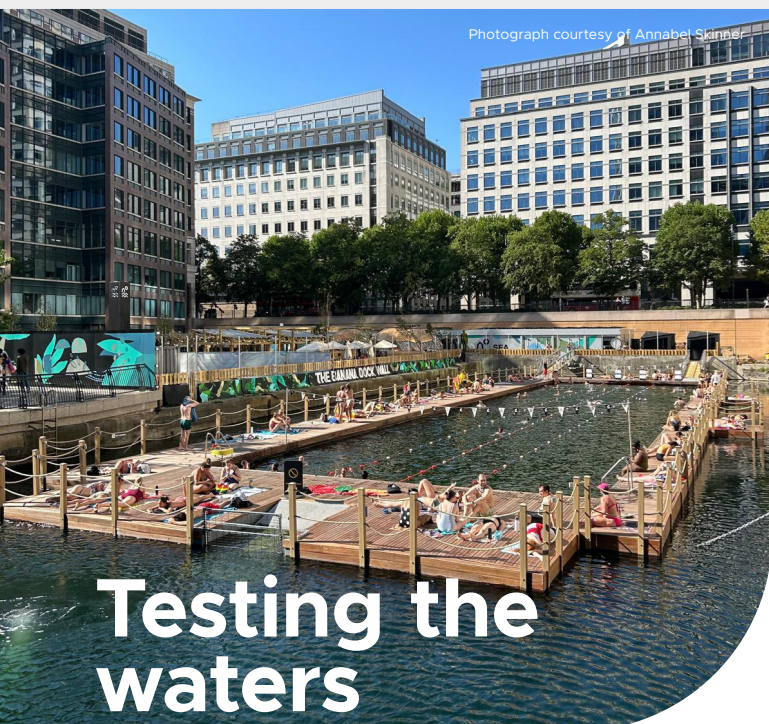
Department for Science, Innovation and Technology was a concerning development for London firms and the capital's growing strength in tech and AI. "Spreading these responsibilities across multiple departments risks deprioritising the sector as a whole and stalling its momentum at a crucial time.

Significant assets

"London accounts for almost 60 per cent of the UK's tech sector by value, with over 90 per cent of AI investment coming into the capital. The King's Cross area and the Elizabeth Line tech corridor are significant assets to the national economy.



"With science and technology becoming increasingly central to the UK's economy, the new government must demonstrate quickly that this machinery change can support the sector effectively. London is already a world leader in this area, with cutting edge firms drawn to our research facilities, innovation hubs and deep talent pool. London's position as the tech and AI capital of Europe cannot be taken for granted, however, requiring government to enable the right conditions for investment and job creation."



Photograph courtesy of Annabel Skinner

Testing the waters

Sea Lanes in Canary Wharf is the latest project in London's long tradition of encouraging the city's inhabitants to water.

The attraction-cum-facility opened in June not long before the series of summer heat waves and is a 50-metre, six-lane natural water swimming pool floating in a dock. The idea, clearly a successful one, is to bridge the gap between traditional pools and open water.

Washhouse

In Covent Garden, the Oasis Sports Centre (truly an 'oasis') can claim to be on or adjacent to the site of a Turkish bath, established in the 1700s. It became Bloomsbury Baths and Washhouse in the 1800s and Holborn Baths in 1902. The current baths, opened in

1946, was the site of a military hospital in during WW1. Housing over 500 beds it was the only British army hospital to have been staffed entirely by women and treated over 24,000 soldiers.

Lidos

The 1920s and 30s have been termed the 'golden age' of lidos – over 60 were built in the capital as London County Council set out to make it a city of water features. Seventeen now remain with notable ones in Tooting Bec, Parliament Hill, London Fields and Brockwell. This summer all have been doing record business.

www.sealanescanarywharf.co.uk

www.better.org.uk/leisure-centre/london



SPONSORED COLUMN

Right to work changes from October 2026: what London businesses need to know

By Francesca Sciberras at Laura Devine Immigration



The expanded provisions are not retrospective. Civil penalties can only apply to in-scope arrangements commencing on or after 1 October 2026.

What are the risks?

Civil penalties for non-compliance can be up to £45,000 per illegal worker for a first breach and up to £60,000 for repeat breaches. Knowingly employing an individual without the right to work or doing so where there is reasonable cause to believe illegal working is occurring may give rise to criminal liability.

Businesses holding sponsor licences face an additional risk: serious compliance failures including civil penalties for employing illegal workers can put their licence at risk, potentially disrupting their ability to employ sponsored workers.

What should businesses do now?

Businesses should start by mapping their workforce and supply chains to identify which arrangements may fall within the new regime. They should review supplier and contractor agreements, update onboarding and right to work processes, consider whether identity verification systems are required and train HR, recruitment, procurement and operational staff. Maintaining comprehensive records will also be important in demonstrating compliance.

Businesses should not wait until October to prepare. Early action will be key to identifying exposure, updating contractual arrangements and ensuring compliance with the new regime.

Get in touch

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

www.lauradevine.com

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LAURA DEVINE
IMMIGRATION

From 1 October 2026, UK right to work obligations will extend beyond traditional employer-employee relationships to a much wider range of working arrangements. The expanded regime will cover individuals engaged under a 'workers' contract', individual sub-contractors and certain online matching service arrangements. In some circumstances, liability may also extend through labour supply chains, potentially exposing businesses to liability for workers with whom they have no direct contractual relationship.

For businesses, this is more than an HR issue. It creates a wider operational, procurement and contractual compliance risk, particularly for SMEs that rely on flexible labour or outsourced services.

How should businesses adapt

Businesses should ensure appropriate contractual arrangements are in place to require suppliers and sub-contractors to carry out compliant checks where responsibility sits with them. Contracts may need to include provisions requiring checks before workers start, controlling substitution, permitting audits and requiring cooperation with Home Office enforcement action.

Businesses using sub-contractors or arrangements permitting worker substitution may also need proportionate systems to verify workers' identities.

The rules will not generally apply to genuinely self-employed individuals operating businesses in their own right and providing services directly to customers. They will also not generally apply to end-users purchasing a completed service for their own use.



Celebrating London's business community

Timing is everything! The guest speaker at the LCCI annual summer garden party was the capital's mayor Sir Sadiq Khan on the day it was announced that he was to be appointed a Labour life peer in the House of Lords.

Dynamic

Introduced by LCCI chief executive Karim Fatehi OBE and chair Julia Onslow-Cole, Mayor Khan recognised the Chamber's work in championing and supporting business of all sizes and across all sectors. The College Garden at Westminster Abbey was a fitting venue for London's diverse and dynamic business community on yet another sweltering night in a long hot summer.

Vital role

Mayor Khan, who was joined by Howard Dawber OBE, deputy mayor for business, highlighted the vital role London's economy plays in creating jobs and growth in the UK and spoke about the opportunities for London to work hand in hand with the rest of the country.



In his address Fatehi said that London was the best city in the world for business, trade and investment. "Through events like these, we bring together business leaders to connect, exchange ideas,

explore key business issues, foster new collaborations and unlock opportunities for growth and innovation."

Showcase

The event also marked the official launch of LCCI's SME London Business Awards 2027. Returning for its fourth year, this is an opportunity to shine a spotlight on individual businesses and showcase their successes. See page 32 for more information and how to enter.

The headline sponsor for the annual summer garden party was Veolia. Associate sponsors were Etihad Airways and FINN Partners. The Chamber thanks them all for their valued support. See more photos of the event on page 73

www.veolia.co.uk
www.etihad.com
www.finnpartners.com



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Entertainment at the races

Lingfield Park was the venue for an LCCI Patron Prestige Race Day on a glorious Tuesday in August providing an opportunity to network in an informal setting – and, yes, the chance to win (or lose) a few quid!

Special

Patron members assembled in the top floor of the hospitality suite with a prime view of the winning post for the six races. The fifth race was particularly special as the group were invited to select the 'best turned out' horse in the paddock and award a cash prize to its groom. They also made a presentation to the owner of the winning horse in the race – the three-year old *Malachy's Wish*.



who certainly knew her horses, was also well known at the track. One December in 1961 her three horses competing there all won their races.

Entertainment

Horse racing is the number one activity at Lingfield and its all-weather track enables competition from January through to December. However, there is plenty of other entertainment on offer at this idyllic setting in the beautiful Surrey countryside – not to mention the Marriot hotel which is part of the resort. Events this year feature a wide range of evening concerts including a Take That tribute, *Rum & Reggae*, *ABBA the Party*, and jazz, soul and Motown nights.

www.lingfieldpark.co.uk

Pedigree

Lingfield has some pedigree. Sir Winston Churchill was a regular visitor and a member during the 1950s and 60s – he owned the nearby Churchill Stud. HM The Queen Mother,



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Using City Hall's planning powers

A draft of Mayor Sadiq Khan's new London Plan was published in July. It sets out a vision for the capital and is a blueprint for "building a fairer, greener and more prosperous London for everyone over the next two decades."

Benefits

The new plan will make use of City Hall's planning powers to achieve two key objectives: to build as many affordable homes for Londoners as possible and to deliver economic growth that benefits Londoners, all while continuing to meet the Mayor's green commitments.

At nearly half the length of the 2021 plan, the new draft is streamlined to reduce the burden on developers while retaining vital quality standards.

Priorities

Priorities in the draft London Plan include:

- **Supporting London's future prosperity:** the plan will create space for data centres and economic clusters for industries that will be vital to London's future economy. This includes AI and life sciences. The plan will ensure there is sufficient land available to meet the needs of modern and efficient industries, such as data centres, logistics, freight and other strategic infrastructure, whilst freeing up industrial land in highly accessible locations for housing.
- **Supporting world-leading destinations and the 24-hour economy:** the transformation of Oxford Street will reinforce the West End's position as a global destination for retail, culture, entertainment and tourism. The new plan will protect music venues, theatres and cultural spaces that underpin London's £64 billion creative economy and will promote London's nightlife through strategic licensing.
- **Revitalising high streets and town centres:** the new plan will help local town centres adapt to changing consumer habits by supporting shops, cafés, pubs, restaurants and independent businesses, creating vibrant and resilient communities across London.
- **Protecting the spaces businesses need to thrive:** affordable workspace, industrial land, logistics and strategic infrastructure will ensure businesses have the space they need to start up, grow and succeed in the capital.
- **Delivering the homes Londoners need, maximising affordable housing:** A new framework will help to deliver as many as 558,000 new homes by 2037. The draft plan shows this will be possible but only with the right national support, including investment in key transport infrastructure that will help to unlock large housing projects. Reflecting the difficult economic conditions for housebuilding in London, the draft London Plan also sets out a more flexible, responsive approach to affordable housing.
- **Creating a greener capital:** the draft plan will demonstrate leadership in improving and protecting the environment - promoting greener neighbourhoods, cleaner air, sustainable transport and increased biodiversity.
- **Building more affordable homes while boosting access to green spaces:** the plan prioritises brownfield development and will ensure housing delivery on brownfield sites is accelerated wherever possible. But this alone will not be enough to meet London's housing needs. That's why the plan will allow some limited and selective release of Green Belt land. There will be strict requirements in place for this to happen, which include: maximising the level of affordable housing on the land; ensuring high-quality housing design and good transport connectivity; and increasing biodiversity and access to good-quality green spaces as part of developments.
- **Building climate resilience into new development:** As London experiences hotter weather, including more heat waves, the draft London Plan will encourage developers to use practical design features – such as shading, natural ventilation and building orientation – to help buildings stay cool naturally.

www.london.gov.uk

Londoners are invited to help shape the future of the capital through a 13-week public consultation, running to 15 October 2026

The Knowledge

LBM's test of what readers know about London

- 1 Which Alfred Hitchcock film was set around Covent Garden?
- 2 How many London MPs are there in new Prime Minister Andy Burnham's cabinet?
- 3 Which London place of worship hosted the funeral services for Lords Nelson and Wellington and Prime Ministers Churchill and Thatcher?
- 4 Olympia recently hosted the UK's first ever elite professional tournament for this – one of the world's fastest growing sports. What is it?
- 5 Which American-born painter is known for his images of Victorian London including many of a fog-bound Thames?
- 6 What feature in London has been described in a poem as a "strong brown god ... keeping his seasons and rages"?
- 7 How many of the Conservative Party's three women Prime Ministers represented London constituencies?
- 8 Which constituency did former mayor of London Ken Livingstone represent as an MP?
- 9 Which London stadium hosted the world's first floodlit cricket match in 1952?
- 10 Who wrote and performed the song *So Long, London*?

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



Find the answers on page 69

SPONSORED COLUMN

A FINANCIAL BRICK WALL

BY GARETH REES



The UK construction sector has long ranked among the industries with the highest insolvency rates, and the current financial environment is causing its foundations to shake. Menzies recently launched their latest research report, *Fixing the Foundations: Addressing the Fault Lines in UK Construction*, to explore the reasons why and what can be done to address the inherent issues across the sector.

Pressures

The report found that nine in ten construction firms are already in or approaching financial distress with several key factors contributing to these findings. Cashflow remains a serious concern as the same number of firms experience late payments whilst significant delays to projects can ultimately cause those contracts to become unprofitable.

Labour shortages are also becoming another structural challenge with an ageing workforce and reduced pool of experienced tradespeople. To tackle this, firms are focusing on investing in graduates, apprentices and candidates with potential rather than experience.

Long-standing challenges, many shared across other industries, have continued to expose cracks in construction's foundations. Regulatory and compliance costs are placing increasing pressure on firms' financial health. Strain is also being added, especially in relation to fixed-price contracts, from rising labour, energy and material costs and supply chain disruptions. Firms ultimately have little control over external pressures such as rising inflation and geopolitical events, adding to the uncertainty that has become a defining feature of the construction sector.

construction industry are not expected to go away anytime soon, however, understanding those factors can help firms push through these difficult times. Having a robust business plan in place, using live financial data and forward-looking forecasting can help. Firms should account for the impact of inflation and impose fluctuation clauses when tendering and fixing contracts whilst also actively managing retentions and maintaining a disciplined debt collection process.

Regulatory change is also in the pipeline and may provide some relief. Measures are being proposed which will provide stronger powers to tackle poor payment practices including a 60-day cap on business-to-business payment terms and an overall ban on construction retention payments.

Conclusion

Ultimately, businesses that can recognise the warning signs and act whilst maintaining accurate financial information, will be in a better position to navigate current pressures and build lasting resilience. As a sector, which is one of the largest economic contributors, employing hundreds of thousands of people, let's hope it can build towards a brighter future.

To read Menzies report in full visit: www.menzies.co.uk/fixing-the-foundations.

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Rebuilding confidence

The impact of the pressures weighing down on the

MENZIES
BRIGHTER THINKING

Modern governance for a modern chamber: strengthening LCCI for London's future

Built on heritage, tuned for today

If you were drafting governance for a global business hub today, you probably wouldn't start in 1881.

Yet that is how the London Chamber of Commerce and Industry's (LCCI) governance began, founded at Mansion House to champion trade, represent business, and solve practical problems for members. Those aims have stood the test of time. The structures supporting them, however, need the occasional refit. I know, I lived in the Grade I listed Mansion House, built in 1752, in 2023-2024 as Lord Mayor. From installing gas to electricity to telephones to wifi, upgrades are essential to survival.

After two years of detailed work, extensive consultation, and a healthy dose of member scrutiny, the LCCI Board is unanimously recommending a modernised governance framework. Not to change what the Chamber does, but to ensure it does it faster, better, and more accountable. In this short paper, I will set out why I support the changes and am asking members to do the same via the AGM voting process.

The objective: better decisions, stronger voice

At last year's AGM, members approved updates to the Articles of Association. These trace their lineage back to the Victorian era and, while periodically revised, have now been aligned more closely with the Companies Act 2006 Model Articles. This is less revolution, more renovation.

The reforms have four clear aims:

- Align with modern governance best practice
- Improve decision-making and accountability
- Clarify the roles of Board and Council
- Make better use of members' expertise.

Crucially, nothing here alters the Chamber's purpose or members' rights. This is about execution, how effectively LCCI converts member insight into action.



Traffic in front of the Bank of England in the City of London, 1885–1895

What's changing?

A Board that reflects business reality – non-executive directors will now serve fixed three-year terms, renewable (with member approval). This replaces retirement by rotation with something more transparent and performance-focused.

The majority of non-executive Board members – up to nine – will come directly from LCCI's membership networks. In other words, the Board will look and think more like the businesses it represents. Where specialist expertise is needed, independent directors can be brought in. Think of it as strengthening the bench without losing the team.

A Council that is clarified, not curtailed

Let's tackle the obvious question: what does this mean for the Council? The Council will remain the principal advisory mechanism through which members influence policy, strategy, and direction (with the Board concentrating on governance and oversight). The Council's role will be more clearly defined as it will:

- Coordinate policy and representing member views

- Act as ambassadors for LCCI and its community
- Advise on key issues affecting London business
- Connect expertise into the Chamber's policy work
- Receive and scrutinising regular reports from the Board.

If the Board steers, the Council navigates. Now the map is clearer.

Bye-laws that open doors, not close them

The updated bye-laws bring long-overdue clarity and consistency. More importantly, they create transparent pathways for members to step forward as Policy Committee Chairs, deputies, committee members, or network participants.

This is a shift from passive membership to active participation. The Chamber works best when its members are not just represented but involved.

Skills, standards, and a bit of discipline

A formal skills matrix ensures the Board and the Council reflect the breadth of London's business ecosystem. The Council's Code of Conduct has

also been refreshed, reinforcing expectations of professionalism and accountability. In governance, as in markets, clarity beats ambiguity.

"The answer is simple. This is the culmination of sustained work over years, not a sudden idea."

"Why now?"

The answer is simple. This is the culmination of sustained work over years, not a sudden idea. The Governance Committee consulted widely with Board, Council, and members via this spring's survey – as well as external advisors – and their collective feedback has been hugely beneficial in shaping the proposals that we are tabling for member approval. The process has been deliberately inclusive and iterative.

And if the reforms were not adopted? The status quo would remain – a governance framework that the Chamber's own leadership does not consider best practice. That is not where a leading global business organisation should be. London's economy moves at digital speed; governance should not run on steam.

The payoff: governance that delivers

Good governance is not an end in itself but a means to better outcomes. A modernised LCCI will be better able to:

- Speak credibly and authoritatively for London business
- Respond more quickly to policy and economic change
- Harness the expertise of its diverse membership
- Provide transparency and accountability in how decisions are made.

In short, sharper governance, stronger advocacy.

What happens next

I fully support these proposals and I hope that you will too. Voting is a fast and easy process! If the new framework is approved at the September 2026 AGM, updated bye-laws will be finalised and published, and the Council will convene to take forward the outcomes. The process has also sparked wider conversations on membership value, international strategy, and engagement with government. These are not side effects; they are part of the point.

Old roots, new wiring

Governance reviews are like software upgrades: occasionally unexpected, sometimes disruptive, but essential to performance, bringing perspective, challenging stale practices, and encouraging aspirations. LCCI has never stood still. It pioneered commercial education, helped shape international arbitration, opened trade channels around the world, and has consistently adapted to support London's evolving economy. This is the latest chapter in that story.

The mission remains. The membership remains. The voice remains. But the wiring is being upgraded. In a city that prides itself on being the world's leading commercial centre, we know the importance of keeping up with the upgrades.

This is an edited version of LCCI president Michael Mainelli's letter to Chamber members before the company AGM on 24 September.

Members will receive a pack of papers before the AGM setting out how they can vote on the adoption of the proposed changes and are encouraged to submit their votes by Friday 11 September 2026 to allow sufficient time for any queries to be resolved

www.londonchamber.co.uk

SPONSORED COLUMN

Don't be a news headline

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

Led by a CISO with 20+ years at major enterprises, our security assessment gives you a clear, honest picture of your cyber risk: what's exposed, what matters most, and what to fix first.

Book a free 30-minute consultation!



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CYBER

Adapt, invest and grow

by Vittoria Zerbini

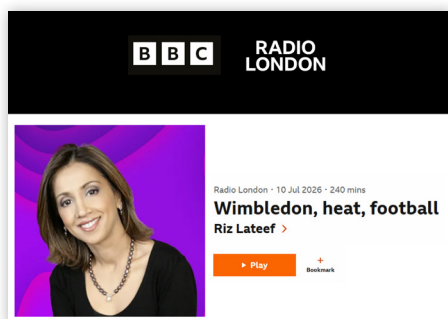
This summer saw drastic political and climate changes and LCCI took the opportunity to continue championing policies to strengthen the resilience and competitiveness of London's business community. Coverage on *BBC Radio London* highlighted the Chamber's concerns over the impact of extreme heat on consumer behaviour and business operations. At the same time, LCCI welcomed proposals for greater fiscal devolution in *The Standard*, and a targeted business rates relief for pubs, clubs and live music venues while emphasising that wider reform is needed to address the cost pressures facing businesses and SMEs across the capital.



indoors, reducing footfall and placing additional pressure on retailers, hospitality venues and SMEs. Fatehi said that extreme heat is also creating wider operational challenges by disrupting transport networks and affecting how people work and travel.

Referring to estimates that the 2022 heatwave cost London's economy £1.5 billion, he stressed that without more resilient infrastructure and reliable transport, climate-related disruption will continue to affect productivity and businesses' ability to trade normally.

challenges while continuing to support national prosperity. He concluded that any new powers should be accompanied by a long-term funding settlement that provides businesses with the certainty needed to invest and grow.



Doing business in a heatwave

Following the publication of new data showing that UK high street footfall fell by 6.2 per cent year-on-year in June, LCCI chief executive Karim Fatehi OBE spoke to *BBC Radio London* about the impact of the recent heatwave on London businesses. The figures highlighted how extreme temperatures are changing consumer behaviour, with more people choosing to stay



Greater fiscal devolution

Following reports that the government is considering giving London greater control over taxation and public spending, Fatehi told *The Standard* that further devolution would allow the capital to unlock investment and deliver long-term economic growth. Proposals under consideration include allowing London to retain a greater share of business rates and other tax revenues to fund priorities such as transport, housing and infrastructure. Fatehi OBE argued that London is a net contributor to the UK economy and that giving the capital greater fiscal autonomy would enable it to respond more effectively to local



Business rates relief

Following the government's announcement of a 20 per cent reduction in business rates for pubs, clubs and live music venues, Karim Fatehi OBE welcomed the measure as a positive step for many of London's hospitality businesses. The policy is expected to save the average eligible venue around £1,100 a year, providing some relief for a sector that has faced rising operating costs in recent years. However, Fatehi told the BBC, many businesses across the capital, particularly SMEs, continue to face significant pressures from higher employment costs, inflation and an outdated business rates system that discourages investment in physical premises. He concluded that while the targeted relief is welcome, broader reform is needed to support businesses across the wider hospitality sector and create conditions that encourage long-term investment and growth.

Vittoria Zerbini is media and policy assistant at LCCI



Ask an Expert

Residential Property Partner, Vursha Joye explains why property deals are taking longer and what London buyers and sellers can do about it.

Why are property transactions taking longer?

Residential conveyancing has always involved extensive legal, financial and practical checks, but transactions are now under greater pressure than ever. A modern property deal can involve buyers, sellers, estate agents, mortgage lenders, surveyors, search providers, landlords, managing agents, and conveyancers. If one party experiences a delay, the entire chain can slow down.

Transactions which buyers and sellers may once have expected to complete within six to twelve weeks can now take considerably longer, particularly where there are leasehold issues, mortgage requirements, or complex funding arrangements.

Why do Anti-Money Laundering checks cause delays?

Anti-Money Laundering (AML) checks are a mandatory part of every property transaction. Conveyancers are required to verify identity, address, source of funds and, where necessary, source of wealth. These checks apply to clients generally and are an important part of the regulatory obligations which conveyancers must comply with.

Delays can occur where funds originate from multiple accounts, family gifts, inheritances, investments, business proceeds or overseas transfers. If money has moved through several accounts, conveyancers must be able to follow a clear paper trail.

The sooner clients provide supporting documents and explain the movement of funds, the sooner these checks can be completed.

Are business owners and property investors facing additional scrutiny?

Yes. Business owners, company directors,

landlords, and investors often have more complex funding arrangements, requiring additional evidence.

Conveyancers may need to establish whether funds come from dividends, retained profits, director loans or bridging finance. Gathering accountant letters, bank statements, and evidence of transfers early in the process can help avoid unnecessary delays.

Why do leasehold properties often take longer to sell?

Leasehold transactions typically involve more parties and more documentation. The buyer's conveyancers must review the lease, service charge accounts, ground rent provisions, insurance details, planned major works and information provided by the freeholder or managing agent.

A common cause of delay is the management information pack. If this is incomplete or slow to arrive, the transaction can stall. Requesting management information early and checking for missing documents can significantly improve timescales.

What timescale should buyers and sellers realistically expect today?

Every transaction is different, but buyers and sellers should avoid assuming that a quick completion is guaranteed.

A straightforward freehold transaction may still progress efficiently, but leasehold properties, mortgage-funded purchases, chains, and matters involving complex sources of funds often take considerably longer. It is sensible to build contingency into your plans and avoid booking removals or making other commitments until key milestones, such as searches, enquiries and mortgage approval, are well advanced.

How can conveyancers help keep transactions on track?

Conveyancers cannot control every third

party involved in a transaction, but they can minimise avoidable delays by being proactive.

Early title review, prompt ordering of searches and management packs, clear AML guidance, and regular communication can all make a significant difference. Proactive case management helps identify potential issues before they become obstacles.

What can sellers do before listing a property to avoid delays?

Sellers should instruct a conveyancer before, or as soon as, their property is marketed.

They should complete the Property Information Forms carefully and locate key documents such as planning permissions, building regulation approvals, warranties, guarantees, and gas and electrical certificates. Leasehold sellers should request their management pack immediately.

It is also important to tell your conveyancer about any existing charges, restrictions or plans for an onward purchase, allowing potential issues to be addressed early.

What are your top three tips for a smoother transaction?

1. Instruct your conveyancers early. Complete onboarding and AML requirements as soon as possible.
2. Gather documents in advance. Prepare evidence of funds, certificates, warranties and property-related paperwork before they are requested.
3. Communicate promptly and realistically. Respond quickly to enquiries and be prepared for longer timescales than in previous years.

Longer transaction timelines have become a feature of today's property market. However, with good preparation, transparency, and an experienced conveyancing team, London buyers and sellers can still achieve a smooth and successful move.

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



Amphlett Lissimore
 SOLICITORS



LCCI's annual visit to the Kia Oval was another outstanding success. Members and guests saw Surrey, put in to bat by the Kent Spitfires, amass a total of 286 in the Royal London one-day cup fixture, and emerge winners by 95 runs.

Iconic

The ground's iconic gasometer is being developed into apartments and penthouses by Berkeley,

a company founded by a former LCCI president, the late and much-missed Tony Pidgley CBE.



Bidding for the world

After a hugely successful European athletics championships in Birmingham, and a great track record in the Diamond League, the signs are good for London's bid to host the 2029 World Athletics Championships.

A feasibility study conducted prior to April 2025, when London's intention to bid was announced, said the competition could bring a £400 million benefit to the economy, with the UK government confirming its support for the bid later that year.

Athletic Ventures – a body made up of UK Athletics, London Marathon Events,

and the Great Run Company – have submitted the final bid documents to World Athletics.

Fantastic support

Jack Buckner, chief executive of UK Athletics, commented: "Bidding to hold the World Athletics Championships in the London Stadium, the showpiece of London 2012, was always at the centre of the UK's Olympic legacy plans." He also acknowledged the "fantastic support" of the government, the Department for Culture, Media and Sport, the Mayor of London and UK Sport.

www.athleticventures.co.uk



What's up doc?

Scenes in the square are sculptures which portray classic characters which resonate with Leicester's Square's association with the film industry. So far in the series *LBM* has featured Bridget Jones, Harry Potter, Mary Poppins and Bollywood legends Shah Rukh Khan and Kajol.

Distinctive

Bugs Bunny makes it into the square as the first (and, so far, only) cartoon

character. The rabbit is depicted beside his mailbox, eating a carrot as he utters his catch phrase: "What's up doc?" in his distinctive Brooklyn accent.

Mascot

The character was created in the 1930s at Warner Bros. Cartoons eventually becoming the company's official mascot. Bugs Bunny starred in the *Looney Tunes* series alongside Daffy Duck and Elmer Fudd and had his own TV show.





The Wimbledon effect

Sport and business go hand in hand. The Wimbledon tennis championships, for example, held in south west London every July brings a massive economic benefit to the capital and beyond.

The local business community have been rising to the occasion with increasing vigour in recent years and vie with each other to theme

their venues appropriately during the fortnight of the championships.

Transformed

Wimbledon town centre and Wimbledon Village are transformed with shops, restaurants and pubs grabbing the chance to showcase their wares to the massive influx of visitors.

www.wimbledon.com



SPONSORED COLUMN

Every Premier League club has a medical team. Does yours?

By the time you read this, the Premier League will be well under way. What fans tend not to see is the seven or eight weeks that came before it. Long before the first whistle, every squad went through the same process – individual medicals, fitness testing, injury screening, and personalised conditioning programmes tailored to each player. Some return to full training within days. Others need weeks of individual work before they are match-ready. The season is decided as much in July as it is in May.

Availability is one of the great unglamorous metrics of professional football. A club with its best eleven on the pitch for thirty-eight games will almost always finish above one with the same players managing niggles, playing through injury, or missing weeks at a time. That is why every Premier League club invests heavily in a medical team – a club doctor, physios, sports scientists, nutritionists – working in the background to keep the squad available and performing.

The parallel with business is closer than it looks. September is when most London businesses shift gear – end of summer, budgets tightening, workload building towards year-end. It is the natural moment to look at your own squad. Are there employees returning from long absences who need structured support? Any pre-existing conditions that would benefit from being managed proactively rather than reactively? Roles where

the workstation, hours, or hazard exposure needs a fresh look before the pressure builds? These are the questions that get overlooked when everyone is head-down in delivery.

Across my columns this year I have written about the hidden costs of ill health at work, the early signs of burnout, structured absence management, and the World Cup lesson of playing through injury. The common thread is the value of assessment ahead of the problem – not after it.

Every Premier League club has a medical team. Does your business? If not, get in touch at www.artensiamedical.com. A short pre-season conversation is the best way to find out where a bit of preparation could save you a lot of disruption.



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

www.artensiamedical.com

ARTENSIA
MEDICAL SERVICES

Winnie the Pooh arrives on the scene

On 14 October 1926, the first *Winnie-the-Pooh* book of short stories for children written by London-born author A.A. Milne and illustrated by the English artist and book illustrator Ernest Howard Shepard, was published

Prior to the publication of the book, Milne and Shepard had worked together on the British satirical magazine *Punch*. Together they produced a collection of poetry called *When We Were Very Young* in 1924. The poems included a teddy bear that Shepard based on his own son's toy bear. Shepard then encouraged Milne to write about his son Christopher Robin's toys, hence the inspiration for *Winnie-the-Pooh*.

Personified

Set in the fictional Hundred Acre Wood (based on the real Five Hundred Acre Wood in Ashdown Forest, East Sussex near Milne's country home), the book follows the adventures of the personified teddy bear Winnie-the-Pooh and his friends – the human boy Christopher Robin (named after Milne's son), the timid Piglet who tries to be brave, the pessimistic yet wise grey donkey Eeyore, Owl, who acts as mentor to the friends, Rabbit, who likes to take the lead, Kanga, a female kangaroo and Roo, the son of Kanga.

The spark for the character of Winnie-the-Pooh came from a stuffed toy that Milne had bought for Christopher Robin in Harrods and a bear named Winnie they had seen at London Zoo. The other animals were also inspired by Christopher Robin's toys.

Instant success

Winnie-the-Pooh was an instant success and sold 150,000 copies by the



end of the year. The book's appeal lies in its idyllic pastoral setting and the fact it does not deal in 'real world' matters. The stories can be read independently because they do not follow on from one another. In the first story, Winnie-the-Pooh tries to climb a tree to get some honey but falls off, bouncing on the branches as he goes. In a later story, Christopher Robin and all the animals go on a quest to find the North Pole in the Hundred Acre Wood.

Two years later, the *House at Pooh Corner* was published. AA Milne's second book of short stories featured the same characters inhabiting the Hundred Acre Wood but also introduced Tigger, a human-like tiger also based on one of Christopher Robin's toys.

Franchise

The Winnie-the-Pooh books were eventually translated into over 50 languages. In 1966, stories and characters were turned into a franchise by The Walt Disney Company, starting with *Winnie the Pooh and the Honey Tree*.

Born in Kilburn in 1882, AA Milne was educated at Westminster School and

Trinity College, Cambridge. He served in World War I as an officer in the Royal Warwickshire Regiment. Milne was already an established writer by the time Winnie-the-Pooh was published. Between 1903 and 1925, he published 18 plays and three novels, plus a collection of short stories for children named *A Gallery of Children*. However, he is best known for his Winnie-the-Pooh books. Milne married Dorothy de Sélincourt in 1913 and Christopher Robin was born seven years later. He died at home in Sussex in 1956.

Scholarship

Ernest Howard Shepard was born in St John's Wood in 1879 and educated at St Paul's School. After attending Heatherley School of Fine Art in Chelsea and the Royal Academy Schools, he won a Landseer scholarship in 1899 and a British Institute prize the following year. Shepard became a successful illustrator – his work covered illustrated editions of *Aesop's Fables*, *David Copperfield* and *Tom Brown's Schooldays*. In 1907, he began contributing to *Punch* where he collaborated with AA Milne. Married twice, he had two children, Graham and Mary. Shepard died in March 1976.

A century on, their books are still delighting children.



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





Breakfast, lunch and tea

I Vince Burke gets a taste of daytime London

“One of the many great things about London is its wonderful array of eating options at any time of the day.

I was recently lucky enough to have breakfast at an iconic London landmark, Sunday lunch with a difference and afternoon tea with one of the capital's most famous residents (though not all on the same day!)



from Victoria station before gliding through the countryside on a wonderful five hour round trip.

The time flew past thanks to the excellent hospitality, beautiful views, luxurious surrounds and jolly chats with fellow passengers and friendly staff.

Amongst the many lovely touches was the entertainment provided by The Wild Tonic, a flapper-style trio. Their repertoire included a 1930's version of the 1970s Bee Gees' classic 'Stayin' Alive'.

The journey involved crossing Kent to reach the historic towns of Rochester, Canterbury and Broadstairs before heading back across the South Downs to London.

Plush

Between four excellent courses, I marvelled at the plush upholstery, linen-coated table set with bespoke cutlery and glassware, the superb art deco lamps and wine coolers as well as the elegant marquetry in our carriage (named Gwen).

I believe it once conveyed the late Queen Elizabeth II to Brighton and I hope she enjoyed its comfort, craftsmanship and the wonderful views of southern England on her trip as much as I did on mine.

Whistle-stop

The late Queen famously celebrated her Platinum Jubilee with Paddington bear so if it was good enough for Her Majesty, it was good enough for me.

I enjoyed a wonderful afternoon tea of savoury and sweet options (including

the 'best ever' marmalade sandwiches) on board an iconic London Routemaster double-decker bus.

I was joined by Paddington fans young and old during the 90 minute tour which started in Trafalgar Square and took us on a fun whistle-stop tour of central London, taking in all the major tourist sites including the Houses of Parliament, Hyde Park and Buckingham Palace.

As well being hugely enjoyable, the tour was educational. While everyone knows of Paddington's Auntie Lucy, I never knew that he had an Uncle Pastuzo until this trip.

Unrivalled

My recent food trips were another reminder of London's unrivalled status as one of the world's greatest city for tourists and locals to enjoy.

As the famous Londoner Samuel Johnson maybe should have said, when a man is tired of eating in London, a man is tired of life. ”

www.simpsonsinthestrands.co.uk

www.belmond.com/trains/europe/uk

<https://b-bakery.com/london/bus-tours/paddington-afternoon-tea-bus-tour>

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www.linkedin.com/in/vincent-burke-7b98968

Hearty

I tucked into a hearty breakfast at the historic Simpsons in the Strand. The much-loved 'temple of food' reopened earlier this year after closing down during the pandemic and is soon to celebrate its 200th anniversary, having opened in 1828.

It was a privilege to follow in the footsteps of famous past patrons such as Charles Dickens, PG Wodehouse and Winston Churchill and enjoy a wonderful range of breakfast choices.

This included its headline act, 'The Ten Deadly Sins', the fullest full English you could ever hope to enjoy, served by smartly uniformed staff in Simpson's 'Grande Dame', the glorious Grand Divan restaurant.

Traditional

I like a good dollop of history with my food and was therefore happy to step back to the 1930s and enjoy a traditional Sunday lunch aboard a lovingly restored British Pullman luxury train. Starting with a pre-departure aperitif, we set off





Wallonia, a Hub for Innovation in Agricultural Biosolutions

In London, the World Agri-Tech Summit will bring together, over two days, stakeholders shaping the future of agriculture. Wallonia will showcase a particularly dynamic ecosystem for agricultural biosolutions. From biocontrol and biostimulants to green chemistry and biodiversity measurement, five Walloon companies will present innovations that combine agricultural performance with the transition to more sustainable farming.

With 44% of its territory devoted to agriculture, Wallonia provides an ideal environment for developing and testing new agricultural solutions. But its main strength lies in the concentration, within a relatively compact region, of innovative companies, research centres, universities and specialised expertise in life sciences, agriculture and food.

This ecosystem is developing at a time when agriculture must address several challenges simultaneously: maintaining yields, improving crop protection, preserving soils and biodiversity, and reducing dependence on certain conventional inputs. Biosolutions offer new ways of reconciling these priorities.

The term encompasses several families of solutions. Biocontrol uses naturally derived mechanisms or substances to protect crops against diseases, pests and weeds. Biostimulants focus more on enhancing plant growth and resilience, particularly in the face of climate-related stress. Biofertilisers, meanwhile, help improve crop nutrition and soil fertility.

Momentum Beyond Wallonia

Wallonia is also playing a leading role at the European level. Since June 2025, the Wagralim competitiveness cluster has been coordinating the European partnership “Biosolutions for Sustainable Agriculture”, which brings together ten innovation clusters from seven European Union countries.

The initiative aims to accelerate the development of biocontrol, biostimulants and biofertilisers by fostering collaboration between European regions. It also adopts a “One Health” approach, which considers the health of plants, animals, ecosystems and humans as interconnected.

Five Companies, Five Complementary Approaches

At the World Agri-Tech Summit in London, this diversity will be represented by five Walloon companies.

APEO, a spin-off from Gembloux Agro-Bio Tech, is turning ten years of research into essential oils into natural, patented bioherbicides. The company is developing alternatives to glyphosate and has expertise across the entire value chain, from identifying active substances to field trials and the regulatory processes required to bring its products to market.

BiocSol, a spin-off from UCLouvain, focuses on tackling crop diseases. Its technology uses natural substances produced by beneficial microorganisms, without the microorganisms themselves being present in the final product. Its portfolio targets, among other diseases, potato late blight and early blight, as well as grapevine downy mildew, with the aim of providing effective, stable and residue-free crop protection.

With **Fytek**, innovation centres on strengthening crop resilience to climate stress. The company develops patented, bio-based biomolecules that help plants cope more effectively with challenging conditions. Its technology has already undergone more than 800 trials under real-world conditions, and its solutions

were applied across more than 500,000 hectares in 2024–2025.

Minagro operates at a different stage of the value chain. Specialising in green chemistry, the company develops bio-based co-formulants—including preservatives, adjuvants and solvents—particularly for manufacturers of agricultural products. Using renewable raw materials such as sugarcane bagasse and essential oils, it helps the industry improve its formulations while reducing their environmental footprint.

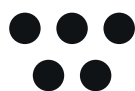
Finally, **BeeOdiversity** adds another dimension: measuring biodiversity and translating data into operational decisions. The company provides organisations with data on the state of biodiversity across their sites and territories, and then supports them in reducing risks and strengthening resilience. With more than ten years of experience, it monitors around 175,000 hectares annually across more than 30 countries.

From molecules to fields, and from crop protection to biodiversity, these five companies illustrate the breadth of expertise developed in Wallonia. In London, they share a common ambition: to build partnerships that can make biosolutions not only an environmental response, but also a driver of performance and competitiveness for the future of agriculture.

If you would like to learn more about Wallonia, you can contact the **Wallonia Export & Investment Agency**, which supports Walloon companies in their international development and assists foreign companies with their investment projects in Wallonia.

<https://invest.walloniaexportinvestment.be/en/>





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London's talent paradox: full lecture halls, unfilled vacancies

The capital's skills shortage owes less to graduate quality than to the difficulty employers face in reaching talent writes Adam Doyle

On paper, London has no difficulty with talent. Ranked the world's leading city for human capital, it educates nearly 550,000 students across more than 140 institutions, more of each than New York, Boston or Singapore, and its higher education sector is worth £60.9 billion a year. The capital's employers report otherwise. More than 2,000 London business leaders, four in five firms in the Local London sub-region reported open vacancies, over half hard to fill for want of suitably skilled applicants, digital and AI skills the deficiency most often cited. Youth unemployment in London meanwhile stood at almost 25 per cent in early 2026, against a national average of 16 per cent. London thus has employers who cannot recruit and young people who cannot find work.

Access

It is convenient to blame graduate quality, but the evidence points elsewhere. In a 2026 study CBI Economics concluded that what constrains business growth is access to talent rather than any want of graduate capability; as one employer observed, "I don't think it's a quality issue. It's a quantity issue." One business in five now reports a shortage of graduate skills, rising considerably in such sectors as defence and clean energy; a net 53 per cent of firms expect their need for digital, data and AI skills to grow within five years.

Productivity

Nor is this a passing phase of the cycle. Skills England estimates that two thirds of the additional employment expected in priority occupations by 2030 will require qualification at Level 4 or above, which is to say that regional productivity will increasingly rest upon the supply of higher-level skills. The new London Local Skills Improvement Plan, published in July 2026, takes a similar view, citing evidence that improved provision of advanced digital skills alone might add £68 billion a year to national output. Employers themselves expect to invest: 83 per cent of east London businesses anticipate spending more on training.

Navigation

The principal difficulty lies in navigation. Businesses, and smaller businesses above all, report that they struggle to find a way into universities: they do not know where to begin, cannot identify the right contact, and find that partnership proceeds at academic rather than commercial speed. Research the University of East London (UEL) commissioned from London Economics bears this out: fewer than half of employers surveyed considered recent graduates well prepared for the future workplace, communication being the gap most often named; yet 97 per cent saw value in working with universities, and 87 per cent supported the creation of a national digital 'front door' to universities.

London's productivity grew by a mere 0.12 per cent a year between 2008 and 2022, and the London Growth Plan counts skilled-worker shortage

among the principal constraints upon the capital's growth, calculating that a return to growth of two per cent would leave the economy £107 billion larger by 2035. LCCI has long argued for a London shortage occupation list, a case the Mayor has endorsed. Yet no city can expect to import its way out of a problem of connection while a quarter of its own young people remain without work.

Infrastructure

Employers have not asked for another initiative. They have asked for infrastructure: a point of entry they can find without an introduction, and evidence of skill that travels with the candidate. The need for verification grows by the month: employers consulted by UEL describe application sifting swollen by machine-written submissions, and 92 per cent said they would be likely to use a platform that improved candidate quality and reduced screening time. CareerVerse, the university's answer, is a digital front door connecting employers in London and abroad with students and graduates with UEL verified profiles of skills, experience and academic achievement, carried in a Career Passport and matched to live demand.

London's rivals are moving. The city leads the world in forming talent but not yet in employing it. Closing that gap is work for universities and businesses together. LCCI members are welcome to explore CareerVerse for themselves. Signing up is free, and businesses are urged to get on board.

Adam Doyle is associate pro vice-chancellor (careers and employer engagement) at the University of East London

www.uel.ac.uk





Cleared for take-off

The government has won a legal challenge in a decision that will enable Gatwick Airport to open a second

runway. First flights from the new strip – which involves moving an emergency runway – should take place in 2030. Around 100,000 more flights a year are anticipated.

significant infrastructure project, clearing the way for vital investment which will strengthen London's future and the UK's economic future.



Capacity

A leader in *The Times*, headlined *Cleared for take-off*, hailed the decision as “good news indeed” and predicted that the British economy would benefit immensely. It pointed out that all economic surveys agreed that the UK, especially London, needed more airport capacity if it was not to lose out to mainland European airports.

Vital

LCCI chief executive Karim Fatehi OBE welcomed the decision which, he said, provided “certainty for a nationally

Gateway

“For London's business community, better international connections are fundamental to attracting investment, supporting trade, enabling tourism, and maintaining our position as one of the world's leading global business centres, and the international gateway to the UK. London Gatwick's Northern Runway Project will create thousands of jobs and deliver substantial economic benefits for the capital and the wider UK economy, funded through private investment at no cost to the taxpayer.”

www.gatwickairport.com

Luton on the rise

More good news on the aviation front as London Luton Airport's growth plan has been given the green light.

Phased expansion at the airport will see up to 60 per cent more capacity (19 million passengers increasing to 32 million) by mid-2040s – underpinned by a pioneering ‘green controlled growth’ framework.

Investment

Airport owner Luton Rising pledges that every growth passenger will unlock additional investment to improve lives and drive opportunities. Forecasts include the creation of

11,000 new jobs and the generation of an additional £1.5 billion in annual economic activity.

Paul Kehoe, chair of Luton Rising, said that the green light was a landmark

moment “not just for Luton, but also for how the UK thinks about publicly-owned infrastructure delivering for communities and the country.”

www.lutonrising.org.uk



Why London continues to attract global talent and investment

by Marco Previero

“Headlines often focus on economic uncertainty, taxation changes and geopolitical challenges. This narrative can often influence our view of London and an assumption that it has lost some of its appeal. As a specialist property consultancy, working with international businesses, relocating employees and private investors, the reality looks different.

London remains one of the world's most influential cities. It continues to attract global talent, international capital and forward-looking businesses seeking access to one of the most dynamic markets worldwide.

More than a property market

When we speak to clients about the London property market, their initial focus is often just on pricing. The reality is that people relocate to London because of the opportunities the city provides. Businesses establish offices here because they have access to talent, world-class co

connectivity and a trusted, well-established legal and financial system. Investors continue to be willing to invest in London because they recognize the stability of long-term market fundamentals. Few cities can replicate this type of environment.

The global talent magnet

Every week, companies continue to relocate employees, executives and specialist talent into London, many with our help.

They arrive from North America, Europe, the Middle East or Asia. They are drawn by the city's unique combination of career opportunities, world-class education, cultural diversity and

international connectivity. Moreover, as a result of its time zone, London's ability to bridge global markets remains one of its greatest advantages. A business

day in London can comfortably overlap with both Asia and North America, making it a natural hub for international organizations, particularly those in the Financial Sector.

For employers, attracting talent is only part of the challenge.

Helping people settle successfully is just as important.

Housing, schooling, local orientation and access to amenities, local GPs, dentists all play a significant role in ensuring employees and their families become productive quickly and remain engaged for the long term.

A market offering relative value

London's prime residential neighborhoods, including Belgravia, Mayfair, Kensington, Chelsea and Marylebone, continue to attract significant interest from both domestic and international buyers.

What is particularly worth noting is the relative value London offers when compared with other leading global cities, on a like for like basis, when looking at key property price drivers such as £ per square foot. There is no doubt that Prime London property commands a premium against the rest of the UK, but it remains competitively priced against comparable markets such as Monaco, Hong Kong and New York when measured on a like-for-like basis.

For many investors, this presents a attractive proposition. It combines access to a globally recognized market supported by strong fundamentals such

as legal protection, political stability, liquidity and long-term international demand.

Looking beyond the headlines

Markets often move in cycles. Cities like London do so too, but trends can only be measured over the very long term.

The UK capital has demonstrated a strong ability to adapt and build resilience through economic cycles, political change and global disruptions. Its continued strength lies in the diverse nature of its economy, not focus on any one single industry or sector. This tends to broaden its appeal.

Finance, technology, life sciences, education, professional services, culture and entrepreneurship all contribute to a city that continues to attract people and investment from around the world.

For businesses considering expansion, investors assessing opportunities and organizations relocating talent, London remains one of the few cities capable of delivering three important aspects when moving: global connectivity, long-term stability and good quality housing stock.

That is why, despite the challenges, London continues to stand apart as one of the world's most attractive destinations for both talent and investment. ”

Marco Previero is co-founder and research director of R3Location

www.r3location.co.uk



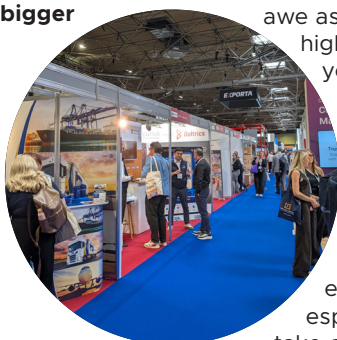


Making a big impression

Multimodal is the biggest trade show for logistics and shipping in UK. It's been around since 2008 and under the leadership of director Robert Jervis seems to get bigger each year

Quality

Not just the numbers – over 300 exhibitors and 15,000 visitors at the NEC Birmingham – impressive as they are. It is the quality of the businesses in the sector – equipment suppliers, IT, logistics, packaging, warehousing (lion's share), media, industry associations, training, professional services and of course the ports and shipping lines.



Entertaining

On the first night of the three-day event, Rory Bremner, hosted a gala dinner and awards ceremony which is spoken of with awe as the industry's highlight of the year. Bremner, still one of the best impressionists around, had the 1,000 guests in the palm of his hand and was hugely entertaining especially with his take on US President Donald Trump.

Setting the pace

There were fifteen awards in total with DHL Global Forwarding picking up the air freight company of the year and DP World being crowned the port champion. Jervis praised all the winners. "From the businesses driving sustainability and technology forward to the individuals shaping the next generation of talent, this is a sector that keeps setting the pace."

Next year's Multimodal at NEC Birmingham takes place 29 June – 1 July

www.multimodal.org.uk



SPONSORED COLUMN

Wisdom in the age of Artificial Intelligence: How SMEs can harness AI without losing control

Leadership discussions around AI often default to the same shortsighted question: Which tool should we buy?

But this misses a far more strategic starting point. Instead, they should ask: Which underperforming business workflow are we aiming to fix right now?



Andriy Panasenko

Amidst an explosion of AI hype and half-completed pilots, organisations using AI typically stumble into two extremes: treating AI as a scattered collection of productivity gadgets or attempting enterprise transformations before the operational foundations (and the data that underpins those foundations) are ready.

True competitive advantage does not emerge simply from acquiring AI or deploying flashy tools. It transpires from how organisations reinvest the operational capacity freed up by AI. For instance, channelling it towards deepening customer engagement, accelerating sales, fostering innovation, and enhancing decision-making.

For SMEs navigating this complex landscape, the strongest AI initiatives begin with clarity and discipline. They require a well-defined business problem, a designated and accountable owner, and an understanding of the metrics required to measure real impact. Leaders must adopt a mindset that identifies workflow bottlenecks and thoughtfully assesses where AI can enhance efficiency, versus where critical human judgment should take the lead.

This practical approach has been echoed by academic insights, such as those from IE University and Santander, which emphasise starting with a focused, feasible use case, testing it responsibly and measuring the result before scaling.

While AI excels at drafting, classifying, and analysing, human oversight remains a non-negotiable for commercial commitments, risk management, and regulatory compliance. Control is not an impediment to speed. Rather it is the prerequisite for safe and sustainable scaling.

For private equity-backed SMEs and global corporations alike, the lesson is clear. Competitive advantage will not be won simply by accumulating more AI tools or increasing technology budgets. It will come from a disciplined organisational focus on optimising the workflows that matter most. It will emerge by preserving human judgment where it truly counts and converting the efficiencies gained into better customer experiences and stronger commercial outcomes.

Those who master this balance will unlock AI's transformative potential, not as a silver bullet, but as a catalyst for meaningful and lasting business growth.



Renaissance
ADVISORY SERVICES

<http://www.renaissance-advisory.london/>

ATA Carnets keep on rocking ...digitally

The ATA Carnet – a passport for goods being temporarily moved abroad – equipment for films, touring rock bands and FI cars for example – entered a key phase of digitalisation on 1 June. *Sukie Duhaney* gives an overview of her Dover-Calais experience

“Ahead of our travel, seven ATA Carnets were successfully processed and printed. Digital travels were prepared using the online portal: five via the desktop version and two via the mobile app. The mobile app proved highly user-friendly and more intuitive than the desktop interface.

Dover outbound procedures

We departed Fairoaks on 23 June at 04:30. En route, the ATA desktop portal was accessed to email drivers their respective QR code links. Due to localised internet lag, this step caused a minor delay but was successfully completed before arrival.

We arrived at Motis Business Centre at 07:15 for carnet endorsement, requesting processing for both the digital and electronic versions. Rather than using a dedicated scanning device, the customs officer utilised a tablet camera to capture images of the documents. The physical paper carnets were retained by customs for processing. The ATA mobile app proved highly effective for tracking progress, showing live updates when the carnets were officially activated. The entire endorsement process took approximately one hour,

allowing us to successfully board the 10:40 ferry.

Calais inbound procedures

We arrived at the Calais customs office at 13:30. To evaluate operational efficiency, two different methods were tested for presenting the digital carnets:

- **Emailed links:** one driver used live links from the email. Due to an administrative error, the same link was sent twice, resulting in a ‘code already used’ error during scanning.

The issue was quickly resolved by emailing the correct link. The customs officer utilised a dedicated scanning device, making the digital transaction instant and eliminating the need to leave physical paperwork behind.

- **Screenshots:** the second driver presented screenshots of the QR codes. While this method is inherently simpler for the driver, the Calais customs office only had one scanning device for the entire building. Consequently, the officer had to manually type the QR code digits into their system. This manual entry extended the total processing time to 20 minutes from arrival.

No physical paper carnets were stamped at Calais; the transaction was handled entirely through the digital system.

Key takeaways and lessons learned

- **Staff readiness:** Customs officers at both Dover and Calais were exceptionally helpful, competent, and well-trained on the new digital system.
- **Pre-declarations:** a Dover customs officer explicitly confirmed that

completing pre-declarations is currently unnecessary, stating they do not utilise that data.

- **Hardware limitations:** border processing speeds remain dependent on local customs equipment. Calais officers noted that clearance times will decrease significantly once more scanning devices are deployed.
- **Future workflows:** overall, the transition to digital carnets was highly efficient. To streamline future operations and mitigate email errors, we will compile a step-by-step driver guide for each carnet. Moving forward, providing drivers with direct QR code screenshots is the preferred method over live email links.

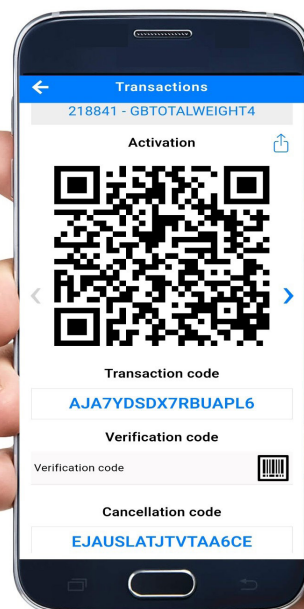
I had a very interesting trip and decided that ‘trucking’ is **not** for me. ”

Sukie Duhaney is carnet manager, UK at **Cars by Rock-It**

www.carsworldwide.com

CARS

BY ROCK-IT



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

1 IN 3 UK COMMUTERS

start their workday anxious about finding a parking space. That stress doesn't stay in the car park.

MANAGE YOUR PARKING. REMOVE THE UNCERTAINTY.

ALL WITH ONE SOLUTION



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LIMITED**

www.kintojoin.io



UK exporters flounder as headwinds build

New research by the British Chambers of Commerce (BCC) Insights Unit, involving over 2,400 exporters, shows overseas exports have fallen dramatically in the second quarter

The survey, carried out in May and June found that just 16 per cent of exporters reported an increase in export orders, while 26 per cent reported a fall, and 58 per cent reported no change. This was a significant drop on Q1 of 2026, when a quarter of exporters reported increased orders.

The size of a firm also played a role with just 11 per cent of micro-exporters, with fewer than 10 employees, reporting increased export orders in Q2 (18 per cent in Q1). In contrast, 26 per cent of large exporters, with more than 250 staff, saw a boost in overseas orders.

Disruption

The picture is substantially different to the performance before Brexit, Covid, the war in Ukraine, US tariffs and geopolitical disruption. In Q2 2018, 31 per cent of all firms saw increased export orders and 14 per cent a decrease.

Substantial hit

William Bain, BCC head of trade policy,

commented: "Exporters of all sectors and sizes have taken a substantial hit to their overseas orders as the impact of Brexit, tariffs, the Iran war and cost pressures have combined.

"No business sector is immune. But it's a growing concern that services firms, which have been the backbone of our export growth since Brexit, are facing a real fight to boost overseas interest.

Trade agreements

"If the new Prime Minister is serious about delivering growth, then increasing the UK's exports must be central to that drive. The current administration has been successful in landing a string of trade deals, but the pipeline is starting to empty. Chamber businesses want to see a new set of free trade agreements which focus on Mercosur, the Philippines, Indonesia and Thailand.

EU reset

"The government must also boost export support and shift more trade processes online to simplify the



bureaucracy. Making quick and concrete progress on the EU reset should also be a priority. That means securing deals on food and drink exports, agreeing a youth experience programme, reintegrating our electricity markets and linking our schemes on greenhouse gas emissions."

www.britishchambers.org.uk

Rewarding excellence

Applications are open for the 2027 SME London Business Awards.

A new category – *Best Established Business of the Year* – recognises businesses that have been trading for over 10 years and continue to demonstrate strong performance, resilience, and growth. It celebrates those that have stood the test

of time while maintaining high standards, adapting to change, and making a lasting impact in their business community.

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

Sponsors for the awards – 22 categories in total with businesses able to enter up to three categories – are

the Institute of Accountants and Bookkeepers (IAB) – the headline sponsors – and Bell Stone, Edwin Coe, Etihad, Hair Development UK, Luton Rising, Malaysia Airlines, OCN London, Scholars School System, and School of Business & Management (gold sponsors).

<https://eventsandpr.co.uk/sme-london-business-awards>

How LBM covered the 2026 SME London Business Awards



Law, leadership and judgement in a volatile age

More than 600 general counsel, chief legal officers and senior in-house legal leaders are expected at the 23rd annual General Counsel Summit UK in November. The summit will examine how legal leadership is evolving amid technological disruption, geopolitical uncertainty and growing pressure on business decision-making.

"The summit will examine how legal leadership is evolving amid technological disruption, geopolitical uncertainty and growing pressure on business decision-making."

Volatility

Under the theme *Law, leadership and judgement in a volatile age*, the summit will explore how legal leaders are navigating AI adoption, cyber risk, regulatory change, employment law reform and geopolitical volatility while playing an increasingly influential role in shaping boardroom strategy.

Practical insight

Held under Chatham House Rule, the General Counsel Summit UK provides a trusted forum for candid discussion among senior legal leaders from FTSE 100 companies, global organisations and fast-growing businesses. Attendees will gain practical insight into the challenges reshaping legal leadership while building valuable connections with peers across industries.

Core themes

The programme will focus on six core themes:

- Geopolitics, volatility and business risk
- AI, accountability and legal transformation
- Regulation, enforcement and market reform
- Operational resilience and legal exposure
- Talent, succession and responsibility
- Legal economics and delivery.

Pressing questions

Key discussions will address some of the most pressing questions facing legal departments today, including how to distinguish genuine AI value from costly distraction, balance commercial urgency with legal prudence, prepare for employment law reform and develop the next generation of legal leaders.

Register at <https://events.economistenterprise.com/general-counsel/registration>

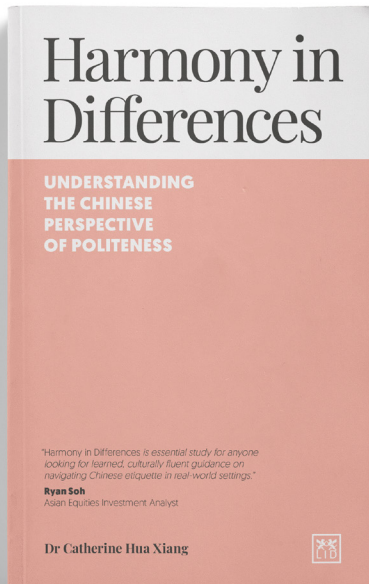
BUILD *your*
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Unlocking Chinese business opportunities



China is the UK's fourth largest trading partner in goods and services, with annual business valued at well over £100 billion. Could it be better? Undoubtedly – Britain's trade deficit is huge and government attempts to improve and develop market access are ongoing.

Ultimately it all comes down to the art of doing effective business – and understanding the mentality and culture of our trading partners. Dr Catherine Hua Xiang's book *Harmony in Differences* explores the importance of 'politeness' when communicating and conducting business in China – and what you should and shouldn't do to ensure a successful experience.

Cornerstone of success

The author argues that, in the business world, politeness is more than just social etiquette – it's a cornerstone of success. Relationships are central to business, and politeness is the glue

that keeps those relationships strong. But how politeness is expressed can vary significantly across cultures, especially for foreigners working in China.

Context

In China, politeness is deeply tied to respect for hierarchy, relationships, and cultural traditions. A straightforward business request in the West may seem abrupt in China, where tone, humility, and relational context are critical. This book will help anyone doing business in or with China avoid common pitfalls and understand how politeness functions across cultures – unlocking new opportunities in the process.

Harmony in Differences: An introduction to politeness in intercultural communication with China

Author: Dr Catherine Hua Xiang

LID Publishing

www.lidpublishing.com

Being yourself in business

Just being yourself is not as easy as it sounds. All too often, we find ourselves caught between trying to 'fit in' or 'stand out' – hiding our true thoughts for the sake of belonging, or over-acting just to get noticed. Both extremes, this book observes, leave us exhausted and disconnected. Thirty per cent of employees report hiding the reality that they're conforming in uncomfortable ways, creating a painful gap between who they are at home and who they present at work that often leads to burnout.



of our working lives. This is described as "the middle self: a flexible framework for showing up with confidence, resilience and integrity no matter the situation."

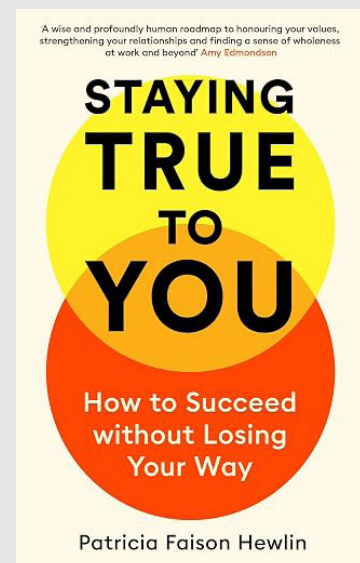
Drawing on decades of research, this method is designed to help you to make intentional choices, build stronger relationships and achieve your ambitions – all while staying true to you.

Sweet spot

Dr Hewlin is an award-winning behavioural scientist with more than twenty years' experience researching authenticity and conformity. Her book hits the sweet spot between workplace psychology, leadership, identity, wellbeing and personal development.

Flexible framework

In this book behavioural scientist Dr Patricia Hewlin reveals a better, more fulfilling way to navigate the pressures



Staying True to You: how to succeed without losing your way

Author: Dr Patricia Hewlin

www.profilebooks.com

A LOCAL BUSINESS WITH A GROWING NATIONAL FOOTPRINT



NetCreator's Managing Director
with Amit Chandarana

Could you provide an overview of your products/services and the company (no. of employees, any clients/partnerships/projects, history, how the business has evolved etc)?

NetCreator Digital & Print is a full-service digital web agency offering Website Design, Graphic Design, Social Media Management and Print solutions. We help businesses keep their branding consistent across digital and print, all under one roof.

We're based just behind Uxbridge High Street at Arc Business Village and have a close-knit team of six, including designers, developers and admin support. We work with a wide range of industries — from finance companies such as Raymond James Investment Services and Sterling Professional Finance, to local car garages, hospitality businesses and professional firms.

NetCreator Digital & Print began as a local website design company supporting small businesses such as restaurants, pet shops and independent retailers. Our focus was simple — helping local companies build a professional online presence and compete in an increasingly digital world.

Over time, our portfolio evolved from local businesses to working with established national and blue-chip organisations. While the scale has changed, our commitment to personal service and measurable results remains the same.

The past year has been a "brilliant year" for NetCreator Digital & Print – and the year ahead looks even better with a keen focus on growth and expansion.

More recently, we introduced print facilities, allowing us to deliver fully integrated digital and print solutions under one roof ensuring brand consistency across every channel.

Our journey has been driven by adaptability, innovation and a commitment to helping businesses grow.

What were the highlights of 2025?

2025 has been a brilliant year for NetCreator. A major highlight was being named a finalist at the Hillingdon Business Awards in the *Creative Media Business of the Year* category — a real proud moment for our team.

We were also honoured to be a sponsor of the awards, supporting and celebrating the incredible businesses within our local community.

On top of that, we've continued to grow our client base, deliver larger projects, and strengthen long-term partnerships making 2025 a year of recognition and solid growth for us.

What is planned for 2026 and beyond?

2026 is all about growth and expansion for NetCreator Digital & Print. We're excited to be introducing a new range of promotional print materials later this year, allowing us to offer even more in-house solutions to our clients from branded merchandise to large-scale marketing print.

A major milestone for us is our partnership with Raymond James Investment Services. As part of this agreement, NetCreator Digital & Print will be building and managing the websites for all new UK branches as they open a significant step forward for our agency and a testament to the trust placed in us.

Alongside this, we plan to continue expanding our team, investing in new technologies, and strengthening long-term client partnerships as we scale both locally and nationally.

What are the key challenges in the sector? How have you/do you overcome them?

One of the biggest challenges in the digital and print sector is keeping up with constantly changing technology and client expectations. Trends in website design, social media, and digital marketing evolve quickly, and businesses expect fresh, modern solutions. We overcome this by investing in ongoing training for our team, staying up-to-date with industry best practices, and maintaining a flexible approach that allows us to adapt to each client's needs.

Another challenge is standing out in a crowded market. To address this, we focus on building strong relationships, providing personalised service, and delivering quality solutions that genuinely help our clients grow. By combining creativity with reliability, we've been able to turn challenges into opportunities and continue expanding our business successfully.

When and why did you join the Chamber of Commerce? Key benefits?

We joined the Hillingdon Chamber of Commerce around two years ago, but have become much more active over the past 12 months by attending more events and sponsoring key local initiatives.

Being part of the Chamber has brought many benefits — from building meaningful business relationships and discovering new partnership opportunities, to making genuine friends along the way. It's also important to us to give back to the community, and the Chamber provides the perfect platform to support local businesses and initiatives.

With the team at the Hillingdon Chamber of Commerce and the exciting new initiatives they've been introducing, we really look forward to seeing the Chamber continue to grow from strength to strength.


NETCREATOR
www.netcreator.co.uk



Unlock your personal power

This book by executive coach and *Dragon's Den* pitcher for healthy snacks Claire Brumby is based around five premises with which it is hard to argue.

Firstly, the contention that leadership has fundamentally changed. Employee disengagement is at historic highs while traditional 'command and control' leadership no longer works. Secondly, empathy and authenticity now drive performance meaning that modern leaders are expected to display trust, emotional intelligence and self-awareness.

Non-linear

Women now comprise nearly half the workforce and careers are increasingly non-linear. Leadership guidance needs to reflect lived experience, not outdated norms. And finally the incidence of burnout has made intuition a leadership necessity. Leaders need clarity and self-trust to make confident decisions and lead sustainably.

Human approach

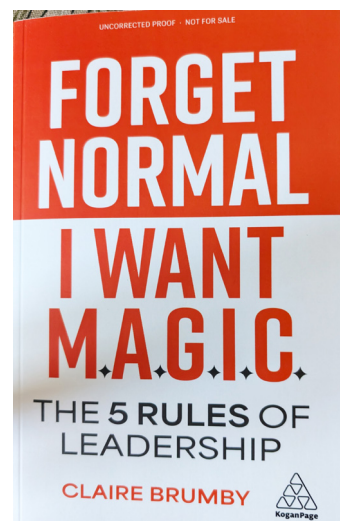
This is a bold and practical guide to modern leadership. Brumby has created a

MAGIC framework – the five pillars of **M**indset, **A**wakening, **G**umption, **I**ntuition and **C**harisma.

The book is described as "ideal for women in business, professionals moving roles, or anyone seeking a more intuitive human approach to leadership." Ultimately, how to unlock your personal power!

Forget Normal, I Want MAGIC

Author: Claire Brumby
Kogan Page
www.koganpage.com



A Smarter City

Why AI needs to explain itself

I Vallikat Peethamber on causal AI and the case for trustworthy automation

Artificial intelligence has moved from the experimental edge of business into its operational core. Banks assess credit risk with it. Manufacturers predict equipment failure. Healthcare providers triage patients. Yet as AI takes on more consequential decisions, a problem once academic has become commercial: most models cannot explain why they reached a conclusion, only that they reached one.

A model that denies a loan or flags a transaction as fraudulent is making a decision with real consequences. When a regulator or board member asks "why," the honest answer from most current systems is that the model found a statistical pattern, not a reason. That gap is becoming a board-level issue across financial services, healthcare, and manufacturing alike.

What causal AI actually changes

Most machine learning is built on correlation: a model notices that certain inputs tend to appear alongside certain outcomes and repeats that association at scale. It cannot reliably answer "what if we had intervened differently" – only "what has tended to co-occur before."

Causal AI represents the structure of cause and effect, not just association. Decisions become explainable in terms a

human can audit. Not "the model scored this 0.83," but "this outcome changed because of this specific upstream factor." Causal models are also more robust when conditions shift, because they are not simply re-describing historical patterns that may no longer hold



From theory to practice

The deeper question is not architectural but mathematical: is there a form of inference grounded enough to require no free parameters at all? Most AI systems inherit their opacity from degrees of freedom introduced during training – weights, hyperparameters, regularisation choices. Each is a place where the model silently encodes an assumption the designer cannot easily retrieve later.

Harmonic analysis and kernel theory point toward a resolution. A kernel fully determines an inference method if and only if it is characteristic – uniquely identifying probability distributions in the space it operates over. There exists a unique extension of this principle to the adelic number system, the mathematical structure running simultaneously over the real line and every prime-based number system at once. That object has no free parameters by construction: it is the only function satisfying a self-symmetry condition across all scales simultaneously. The regularisation parameter – the last

remaining degree of freedom in kernel methods – can be eliminated analytically, yielding a complete inference pipeline where every output follows from mathematical structure rather than training history.

This is the basis of Canon+. An inference engine with no free parameters produces the same output for the same input regardless of when it ran or who configured it. Auditability follows from reproducibility. Explainability follows because the reasoning structure is the mathematics – not a post-hoc approximation of it.

What this means for London businesses

The Bank of England, the FCA, and EU regulators are all moving toward explicit expectations of explainability and auditability for AI-driven decisions. Firms that adopt causal, explainable approaches now will find compliance far less disruptive than those retrofitting explainability onto opaque systems after the fact.

The broader lesson is simple: ask not only how accurate a model is, but whether it can explain itself. That question is becoming the dividing line between AI an organisation can trust with significant decisions and AI that requires a human to quietly double-check everything regardless.

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Beyond ERP

| **Sandar Rajan** on why the next decade belongs to intelligent business operating systems

For more than two decades, businesses have invested in ERP – enterprise resource planning – systems, CRM platforms, HR software, payroll applications, document management solutions and countless specialist tools. Each was introduced to solve a specific problem, yet collectively they have often created another – fragmented information, duplicated effort, increasing subscription costs and unnecessary complexity.

Reliable

Today, the average SME manages multiple disconnected applications across finance, sales, HR, customer service, communications and compliance. Employees spend valuable time switching between systems, searching for information and manually re-entering data, while business struggle to obtain a single, reliable view of their organisation.

Artificial Intelligence has brought this challenge into even sharper focus.

AI is only as effective as the quality and accessibility of an organisation's information. When data is scattered across disconnected systems, AI cannot provide meaningful business intelligence or automate decisions effectively. Businesses should therefore stop asking, "How do we introduce AI?" and instead ask, "Is our business ready for AI?"

Customer expectations

This is particularly relevant for UK SMEs. Rising operating costs, evolving regulations, skills shortages and increasing customer expectations demand greater productivity without increasing administrative overheads. At the same time, organisations must



manage HMRC reporting, Making Tax Digital (MTD), payroll compliance, GDPR, document governance and Home Office Right to Work requirements, all while maintaining exceptional customer service.

Many businesses still manage these obligations through multiple standalone applications. This increases cost, introduces compliance risks and creates operational inefficiencies.

Challenges

The next generation of business technology must address these challenges differently.

Rather than adding another application whenever a new requirement arises, organisations need a single intelligent platform where business processes, communications, compliance and organisational knowledge work together. This represents a shift from traditional ERP towards IBOS – an intelligent business operating System.

Unlike conventional ERP software, which focuses primarily on recording transactions, IBOS connects every aspect of the organisation. Customer interactions, employee information, finance, documents, workflows, communications and AI become part of one trusted ecosystem, enabling faster decisions, greater automation and significantly improved productivity.

Compliance

Compliance should also become an integral part of daily operations rather than a separate administrative task. Payroll processing, HMRC submissions and MTD reporting should operate seamlessly within business workflows. Employee onboarding should include secure digital verification of Home Office Right to Work status using Share

Codes, reducing manual checks while improving compliance and recruitment efficiency.

Disconnected

Communication presents another opportunity for transformation.

Today's customers engage through email, WhatsApp, websites, video meetings and other digital channels. Yet these conversations often remain disconnected from CRM systems, resulting in lost opportunities and inconsistent service. Modern business platforms should unify communication channels, allowing emails, WhatsApp conversations and virtual meetings to become actionable business information. A customer enquiry should be converted into a lead or support ticket with a single action, while meeting discussions should become searchable organisational knowledge rather than forgotten recordings.

Confidence

As UK businesses increasingly compete in global markets, integrated digital infrastructure will become a strategic advantage rather than an operational convenience. Organisations that build unified, AI-ready foundations today will be better positioned to improve productivity, strengthen governance, respond faster to customers and scale internationally.

The future competitive advantage for SMEs will not come from owning more software. It will come from operating one intelligent platform where people, processes, compliance, communication and AI work together seamlessly. The ERP era transformed business operations. The era of the IBOS has now begun, and it offers UK SMEs an opportunity to compete with confidence in an increasingly digital and global economy.

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AI is becoming your front door. Is it open to everyone?

Deen Dayal Yadav explains why customer-facing AI's greatest risk is not failure, but a customer who quietly gives up

Most failed AI conversations leave no complaint behind. A customer repeats their postcode twice, corrects their surname for the third time and hangs up. Someone else receives an irrelevant chatbot answer and closes the page. Both go elsewhere. The business may never know why.

AI is moving from the back office to the front door. It answers calls, books appointments, handles enquiries and takes payments. That can make a business faster and easier to reach. It also puts technology in charge of an important first impression.

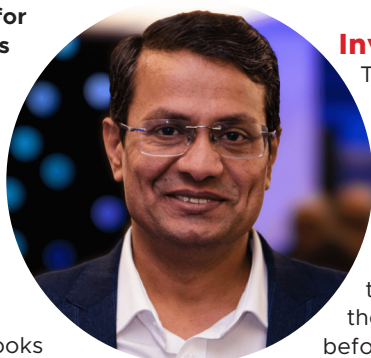
London is an excellent place to test whether that promise is real. Its businesses serve customers with different accents, languages, ages, access needs and levels of digital confidence. One may be calling from a noisy van. Another may need longer to explain a request. Someone may switch between languages or use a name the system repeatedly mishears.

The testing gap

AI demonstrations usually happen in calm, predictable conditions. The speaker knows what to say. The request fits the script. Nobody interrupts, changes their mind or asks an awkward question. Real conversations are rarely that convenient.

A common and costly mistake is to let the people who built the system do most of the testing. They know the route through it. Customers do not. Frontline staff often provide the best test cases. They know which names, addresses and requests are regularly

misunderstood. Those everyday exceptions reveal more than another polished supplier demonstration.



Invisible failure

The danger is not always that the system crashes. It is that it appears to work.

A dashboard may show that every call was answered, but not that a customer repeated the same detail four times before giving up. It may count chats started without

showing whether anyone solved their problem. Activity looks healthy while opportunities quietly disappear.

This is more than an inclusion issue. It is responsible AI in practice. AI should widen access, not quietly narrow it. Friction at the first contact point means lost enquiries, additional support work and weaker trust. If particular groups of customers struggle repeatedly, a business may be narrowing its market without realising it.

Test the messy reality

Before launch, give a varied group of real customers tasks to complete without telling them which words to use. Include different accents, devices, names and postcodes. Add background noise, interrupted sentences and unexpected questions. Watch where people hesitate, repeat themselves or look for a way out. Those moments are more valuable than a flawless demonstration.

Testing should continue after launch. Customer habits shift, services change and systems evolve. A conversation that worked last month may fail after a small change elsewhere. Review samples of real conversations, remove

personal details and listen for the moment when confidence begins to disappear.

Measure the journey

Once the system is live, measure outcomes rather than activity. An answered call is not necessarily a completed enquiry. A fluent conversation is not necessarily accurate. Review abandoned calls, failed bookings, corrections and requests for human help. Most importantly, check whether the handover works.

Customers should always be able to ask for a person without navigating a maze. Human handover is not a defeat for automation. It is part of good service.

Smaller businesses may have an advantage here. Their staff often know the real exceptions: the customer who is unsure what to ask for, the family member calling on someone else's behalf, or the enquiry that does not fit a standard form. That knowledge should shape the system.

The real test of customer-facing AI is not how impressive it sounds. It is whether a customer can get something done without feeling ignored, misunderstood or trapped.

AI can keep the front door open around the clock. But a front door only works if people can get through it.

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Competitive advantage in the AI era

I Sri Dhanwada on why talent intelligence matters

Every business worries about growth, customers, and competition. Increasingly, there is another question that deserves equal attention: Does my organisation know what talent it will need tomorrow, not just today?

Metrics

For years, talent acquisition has been measured by familiar metrics: time-to-hire, cost-per-hire, and the number of positions filled. While these remain important, they no longer define recruitment success. In today's economy, where technology evolves rapidly and skills have a shorter shelf life than ever before, hiring has become a strategic business function rather than an operational one.

This is where artificial intelligence is creating its greatest impact, not by replacing recruiters, but by helping organisations make better workforce decisions.

Talent intelligence

Much of the conversation around AI in recruitment focuses on automation. Faster screening. Smarter sourcing. Automated scheduling. These capabilities undoubtedly improve efficiency, but they only scratch the surface.

The real transformation lies in what I call 'talent Intelligence' – the ability to use AI and data to anticipate workforce needs, identify emerging skills, understand talent availability, and make informed hiring decisions before business challenges become talent shortages.

This represents a fundamental shift. Instead of asking, "Who can fill this vacancy?", business leaders should be asking, "What capabilities will define our organisation three years from now?"

The answer rarely comes from reviewing more CVs. It comes from understanding skills, potential, market

trends, and workforce data at scale.

Proactive

AI enables organisations to move beyond hiring for experience alone. It helps uncover transferable skills, identify high-potential candidates, and build diverse talent pipelines that traditional recruitment methods often overlook. More importantly, it allows organisations to become proactive rather than reactive, planning for future capability instead of responding to immediate hiring pressures.

But technology alone is never the differentiator.

Leadership

The organisations that will lead over the next decade will combine intelligent technology with thoughtful leadership. AI can process millions of data points, but it cannot understand ambition, resilience, curiosity, or cultural alignment in the way experienced hiring leaders can. Recruitment will always remain a people business; AI simply enables better conversations and better decisions.

Equally important is responsible adoption. AI should never become a 'black box' that makes hiring decisions without transparency or accountability. Business leaders have a responsibility to ensure that AI is fair, explainable, and supported by human judgement. Trust will become just as valuable as technology.

Evolving

As someone building in the HR technology space, I believe the biggest opportunity isn't to automate recruitment, it's to transform how organisations think about talent altogether. Just as finance has evolved from bookkeeping to predictive analytics, talent acquisition is evolving from filling vacancies to forecasting workforce capability.

That evolution will redefine the role of recruiters. Tomorrow's recruitment leaders will spend less time managing processes and more time advising businesses on workforce strategy, skills planning, employer branding, and organisational growth. AI will not replace them; it will elevate their contribution.

Competitive advantage

The companies that gain a competitive advantage over the next decade will not necessarily be those using the most AI. They will be those that understand their people better than their competitors understand theirs.

In the end, AI is not the destination. Better business decisions are.

And in a world where every organisation is competing for talent, the ability to predict, develop, and invest in future capability may become the most valuable competitive advantage of all.

Sri Dhanwada is founder and chief executive of Zepul

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How poor connectivity could be affecting your business

by Dominic Scarr

Constant connection fails, slow wi-fi, loyalty apps that won't open and CCTV that disconnects might all be frustrating errors that you create work-arounds to address. However, those 'little' annoyances might indicate longer term issues that are already costing you more than you realise.

From lost revenue to stunted growth and possible fines, here are seven ways poor connectivity could be affecting your business without you even knowing.

1. Customer experience

Three quarters of consumers say customer experience influences their spending choices. Studies show that 86 per cent of buyers will pay more for a better experience.

Those slow tills, faulty loyalty apps or poor mobile signal might seem like small frustrations, but they could be driving customers away, with a third of customers leaving after a single bad experience.

2. Productivity

Reliance on connectivity for trading and operational activities has increased among businesses in the last five years, with the cost of missed sales, lost productivity and other disruptions due to downtime rising by 400 per cent.

More than 50 million hours of work time is lost each year due to internet failures and lost working, costing £3.7 billion in the UK.

Rebooting the system and work-arounds are not without cost implications. They leave staff unable to work and customers struggling to buy.

3. Health and safety

Poor connectivity doesn't just affect profit it can also leave businesses vulnerable to health and safety risks.

The HSE recently added guidance for lone workers to encourage employers to implement robust communication methods for ensuring workers can stay in contact and summon help.

Mobile signal dead spots, intermittent failures and poor connectivity all pose a risk to the safety of lone workers and could result in hefty fines for employers.

4. Competitiveness in the market

Technology is moving fast across all industries with 94 per cent of organisations adopting greater technological solutions. From the digitalisation of retail spaces to more automated warehouses and construction sites, companies are increasing productivity, capability and efficiency through advanced AI and robotic systems.

What these technologies have in common is the need for connectivity to power their use with 58 per cent of companies facing weekly disruptions due to flaws in their legacy systems.

Latency delays, overloaded networks and failing network devices all slow down how technology operates so you can have the cleverest tech in the business but without the connectivity to back it up you will fail to unlock its true potential.

5. Security threats

Increased digitalisation brings increased risk of cyber threats. Strong, reliable cybersecurity is imperative to keep operations working.

This means understanding the interconnectivity of devices and where weaknesses in systems make the network most vulnerable. Private 5G reduces the risk of cyber threats and build added security avenues.

6. Operational demands

Workplaces are changing, operations

are much more digitalised with robotics and AI tech helping to streamline efficiencies in everything from manufacturing to construction sites.

Self-driving machinery and AI powered tools or drones are all delivering greater efficiencies but need robust networks to power them.

7. Sales potential

Three quarters of customers expect personalised experiences. Loyalty apps and bespoke offers are being used to track customer spend and encourage new revenue opportunities by personalising advertising.

This advanced marketing relies on customers being able to access their apps with systems able to keep up with demand.

Dynamic pricing is also hitting our shelves with electronic shelving labels connecting to remote systems that allow pricing to be changed instantly.

Connectivity is crucial to modernise workspaces

Technology is only as good as the connectivity system in place to power it. As the world continues to embrace more advanced tech across all sectors the need for faster, more reliable networks only grows.

Legacy systems weren't built to provide the resilience currently being demanded and now struggle to deliver the speed and reliability needed for the multitude of competing applications.

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Five signs your business is ready for virtual assistance

| by Jo Styles

As hybrid and remote working become the norm, many businesses – from SMEs to global corporations – are searching for smarter ways to scale without increasing headcount, using virtual assistants to boost productivity and cut costs. But how do you know if your business is ready?



2. Efficiency and client experience are beginning to slip

Missed deadlines, delayed responses, or overwhelmed inboxes often indicate that internal capacity has reached its limit. At the same time, slower communication can start to impact client satisfaction and brand perception.

Skilled virtual assistants are trained to provide structure, accountability, and consistency. They manage communication, keep projects on schedule, and ensure clients receive prompt, professional attention.

3. Costs are rising, but productivity isn't

Staffing levels are tricky to manage when scaling. Increased demand can lead to knee-jerk recruitment, and rising staff and office costs can soon become unsustainable - or you may already have a high-cost in-house team whose time isn't being used effectively.

A virtual assistant service offers a flexible, scalable alternative. Instead of committing to full-time contracts or fixed salaries, you gain access to professional support as and when you need it, without the hidden costs of employment, workspace, or downtime.

4. You have tools and systems but no one to manage them

From CRMs and automation software to project management and HR tools, you may already have a suite of platforms at your company's disposal, but are they being used to their full potential?

Specialist virtual assistant services go far beyond diary and email management. Today's VAs deliver expert support across executive administration, HR, bookkeeping, CRM oversight and marketing coordination.

By managing your systems and streamlining workflows, a virtual assistant helps ensure your technology investments deliver real value, freeing up your in-house team to focus where their impact matters most.

5. You're ready to scale but need flexibility

Scaling is one of the most exciting yet demanding stages of business growth, and it's also when financial scrutiny intensifies. Many expanding organisations, particularly those with private equity or external investment, face strong pressure to grow efficiently without inflating fixed costs.

Hiring full-time employees adds long-term commitments and overheads; VA support instead adapts to your growth cycle - extra help during a busy quarter, or a dedicated team post-acquisition.

Why hiring a virtual assistant is a smart business move

Engaging a virtual assistant service isn't about outsourcing control - it's about working smarter, with access to specialised expertise, enhanced productivity, and the agility to focus on strategy rather than day-to-day tasks.

Jo Styles is chief commercial officer at SmartPA

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Transform

For many business leaders, the tipping point looks familiar. Diaries, inboxes and meeting coordination start eating into the hours that should be spent on strategy and sales. Response times slip, deadlines are missed, and client experience begins to suffer just as reputation matters most. Costs creep up as knee-jerk hiring tries to plug the gap.

Here are the key signs that it's time to hire a virtual assistant and how the right partner can transform your operations and set you up for success.

1. You're spending too much time on administration

If your day is dominated by emails, diary management and meeting coordination, it's time to reassess where your value lies. Every hour spent on routine admin is an hour not spent on strategy, sales or growing your client base.

A virtual assistant can manage these essential but time-consuming tasks efficiently and autonomously, freeing up business leaders and senior teams to focus on driving growth and innovation.

Leading the sustainability conversation

I Terri Bloore on why sustainability has moved from the CSR team to the finance director's office

For many years, sustainability sat within corporate responsibility teams, communications functions or specialist environmental departments. While these teams played an important role in raising awareness and developing early strategies, the conversation taking place in many boardrooms today is noticeably different. Increasingly, the most influential voices in discussions around sustainability are not sustainability directors but chief financial officers.



Value creation

This shift became particularly apparent during London Climate Action Week, where I moderated a discussion examining the role of the CFO in driving sustainable growth. Although the organisations represented varied considerably, the issues being discussed were remarkably consistent. Financial leaders are increasingly approaching sustainability through the lens of risk, resilience, investment and long-term value creation.

Uncertainty

The economic environment facing organisations has become considerably more complex over recent years. Businesses have had to contend with volatile energy prices, supply chain disruption, inflationary pressures and geopolitical uncertainty. Against this backdrop, sustainability is increasingly being viewed not as a separate agenda, but as part of broader discussions about resilience and competitiveness.

For many finance directors, the starting point is not carbon reduction

targets or reporting frameworks. The questions are often more practical. How exposed is the business to energy price volatility? What risks exist within the supply chain? Will investment in energy efficiency reduce operating costs? Does stronger sustainability performance improve access to capital or strengthen relationships with investors and customers?

These are familiar questions for any finance function because they concern the management of risk and the allocation of capital.

Businesses have always invested to improve productivity, reduce costs and protect future earnings. Increasingly, sustainability-related investments are being assessed in exactly the same way. Energy efficiency programmes, building improvements, resilient supply chains and new technologies are no longer viewed solely as environmental initiatives. They are being evaluated in terms of payback periods, operational savings, risk reduction and long-term value.

Changing environment

Financial markets have also evolved. Investors and lenders are increasingly interested in how organisations manage long-term risks, including those associated with energy, climate and supply chains. Customers and employees similarly expect businesses to demonstrate that they understand the changing environment in which they operate.

For many smaller businesses, the language surrounding sustainability can still feel remote or overly technical. However, when discussions focus on

energy costs, operational resilience, productivity and competitiveness, the relevance becomes much clearer. The decisions involved often require capital investment, making the finance function central to determining priorities and assessing returns.

Expertise

London remains one of the world's leading centres for sustainable finance and investment, providing businesses with access to expertise across financial services, professional services and innovation. However, investment requires confidence, and businesses need stable policy environments and long-term certainty when making decisions.

One of the most encouraging developments in recent years has been the growing recognition that sustainability, resilience and growth are closely connected. Organisations that understand their risks, invest in efficiency and plan for the long term are often better positioned to compete and grow.

The question facing many businesses is no longer whether sustainability belongs in the boardroom. Increasingly, it is whether the finance director is leading the conversation.

Terri Bloore is deputy chair of LCCI sustainability committee and managing partner, corporate and financial services, at FINN Partners

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£2million Fine shows why Pest Control should be on every Boardroom Agenda

By Clive Bury, spokesperson for Cleankill Pest Control

When news broke that retailer B&M had been fined £2 million following serious mouse infestations in three of its stores, many business owners probably viewed it as someone else's problem. They shouldn't.

The case is one of the most significant food hygiene prosecutions in recent years and demonstrates just how seriously the courts now regard failures that put customers and employees at risk. Environmental Health Officers found evidence of widespread rodent activity, including contaminated food and mouse droppings, leading to emergency closure notices before the stores eventually reopened.

For every business owner, facilities manager or landlord, the message is clear: pest management has become a critical business risk.

The law has steadily become more robust over the past two decades. Food businesses have a legal duty to ensure that premises are protected against contamination by pests and that effective monitoring and control measures are in place. Local authorities have shown they are increasingly willing to prosecute businesses that fall short of these standards, with fines running into hundreds of thousands and now millions of pounds.

But it's not just supermarkets and restaurants that should be paying attention. Across London, office buildings, hotels, warehouses, healthcare facilities, schools, apartment developments and hospitality venues all face pest pressures. The capital's ageing infrastructure, dense population, extensive transport network and constant redevelopment create ideal conditions for rodents and insects to thrive.

At Cleankill Pest Control, we're seeing increasing demand from organisations that recognise pest control isn't simply about responding when rats or mice appear. It's about preventing them from becoming a problem in the first place.



Unfortunately, many businesses still see pest control as a commodity and appoint providers based on price alone. That can prove to be a very expensive decision.

A reputable pest control company should be carrying out far more than routine bait checks. Professional surveys identify vulnerabilities in a building, from structural defects and drainage issues to poor waste management and housekeeping practices.

Modern pest management also uses digital monitoring technology and detailed reporting to identify trends before they become infestations.

The most effective programmes follow the principles of Integrated Pest Management (IPM), combining prevention, monitoring, proofing and targeted treatments to minimise both pest activity and pesticide use.

Businesses should also look carefully at the credentials of the company they appoint. Membership of the British Pest Control Association (BPCA), appropriately qualified technicians, comprehensive documentation and a commitment to ongoing staff training all provide reassurance that the contractor is working to recognised professional standards.

The B&M prosecution is by no means an isolated case. Local authorities continue to take enforcement action

against businesses where pest infestations have compromised food safety or public health.

While every organisation hopes it will never face such scrutiny, the reality is that inspectors increasingly expect businesses to demonstrate not only that they have a pest control contractor, but that they are actively managing pest risks.

The financial cost of a professional pest management programme is tiny compared with the consequences of getting it wrong. A prosecution can result in substantial fines, legal costs, damaged customer confidence, adverse media coverage and, in some cases, temporary closure.

For London businesses, protecting your premises from pests isn't just about compliance. It's about safeguarding your reputation, your people and your customers.

The recent B&M case should be viewed as far more than another headline. It is a reminder that effective pest management is an investment in business resilience. In today's regulatory environment, prevention really is the best form of protection.



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Accelerating the transition

Six thousand business leaders, investors, policymakers, innovators and sustainability professionals attended Reset Connect London 2026 at Excel London in June, as businesses across the capital and beyond explored how to accelerate the transition to a more sustainable and resilient economy.



Growth

During the two-day event LCCI's sustainability committee – spearheaded by chair Mark Jenkinson and deputy chair Terri Bloore – held a panel discussion on how businesses can align profit and purpose, and why London continues to be one of the world's leading centres for green investment, innovation and sustainable growth.

Flagship

Now in its fifth edition, Reset Connect was the flagship event of London Climate Action Week. It featured 500 speakers, 220 exhibitors, partners and sponsors, five main stages, eight show floor hubs and 30 VIP workshops and roundtables, alongside 1,000 investors, 2,500 VIP guests and 60 accredited press.

Senior, decision-making audience

Sixty-eight per cent of attendees held senior job titles while 70 per cent influenced or were responsible for their organisation's sustainability strategy, and 75 per cent had an influence on final purchasing decisions.

For London businesses the event provided a route to new suppliers and customers, gave early sight of regulatory and policy direction, and direct access to capital and corporate demand. Duncan Reid, chief executive and co-founder of Reset Connect said: "The businesses that came to Excel in June were there to find the suppliers, the partners and the capital that turn a target into a delivered project. That is what London does well, and it is why the capital continues to lead on this globally."

Circular economy

The conference programme covered climate policy, sustainable finance,

energy transition, ESG, AI, climate resilience and the changing regulatory landscape. The exhibition floor showcased technologies, products and services across clean energy, sustainable finance, climate technology, circular economy, transport, the built environment and nature-based solutions.

Investment and innovation

The Pitch & Invest programme at the event connected climate-focused start-ups and scale-ups with the 1,000 investors and corporate decision-makers attending. Companies pitched across energy, technology, food and agriculture, female-founded businesses and corporate sustainability, competing for a £10,000 People's Choice prize and a place representing the UK at the Startup World Cup in San Francisco, where the global prize is \$1 million.

The 2027 edition of Reset Connect takes place on 22-23 June at Excel London

www.reset-connect.com



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Leadership without borders

Lord Blessing Lawal on why the future of British business depends on developing global leaders

“The UK has long been recognised as one of the world's leading centres for commerce, innovation, education, and entrepreneurship. From London's financial district to emerging technology hubs across the country, British businesses continue to influence the global economy. Yet, as markets become increasingly interconnected, one challenge continues to grow in significance: leadership.

Complex

Today's business environment is more complex than ever before. Artificial intelligence is transforming industries, geopolitical uncertainty affects supply chains, demographic changes are reshaping labour markets, and sustainability has become a strategic imperative rather than a corporate aspiration. These realities demand a new generation of leaders equipped not only with technical expertise but also with global awareness, ethical judgement, adaptability, and the ability to inspire diverse teams.

Value

Leadership is no longer defined by authority alone. It is increasingly measured by the ability to build trust, foster innovation, manage change, and create lasting value for stakeholders. Organisations that invest in leadership development consistently demonstrate stronger resilience, higher employee engagement, and greater long-term competitiveness.

Executive education

One of the most overlooked investments within many organisations remains executive education. While businesses readily invest in technology, infrastructure, and digital transformation, leadership capability often receives less strategic attention. However, technology alone cannot

replace sound judgement, strategic thinking, or ethical decision-making. It is people who ultimately determine whether innovation succeeds or fails.

The UK possesses one of the strongest higher education ecosystems in the world. This presents an exceptional opportunity for business schools to work alongside employers in preparing leaders capable of competing internationally. Professional education should not simply transfer knowledge; it should cultivate critical thinking, innovation, resilience, and practical leadership skills that organisations can immediately apply.

Collaboration

Equally important is the growing role of international collaboration. British businesses increasingly operate across borders, requiring leaders who understand different cultures, regulatory environments, and global markets. Educational institutions therefore have a responsibility to prepare professionals who can lead confidently within both domestic and international contexts.

Leadership must also embrace purpose. Modern organisations are increasingly expected to contribute positively to society while remaining commercially successful. Ethical governance, environmental responsibility, diversity, and social impact are becoming defining characteristics of sustainable businesses. Future leaders must therefore balance profitability with responsibility, recognising that long-term success depends upon public trust as much as financial performance.

SMEs

Small and medium-sized enterprises which form the backbone of the UK economy, especially stand to

benefit from leadership investment. While SMEs often demonstrate remarkable innovation and agility, structured leadership development can significantly strengthen their ability to scale, attract investment, retain talent, and compete internationally.

I believe the future competitiveness of British business will depend not solely upon technological advancement, but upon the quality of its leaders. Organisations that cultivate visionary, ethical, globally minded leadership will be better positioned to navigate uncertainty and seize emerging opportunities.

Ecosystem

Business schools, employers, professional bodies, and organisations such as the London Chamber of Commerce and Industry all have an important role in creating an ecosystem where leadership excellence is continuously developed and shared. Together, we can help ensure that the UK remains not only a global centre for business, but also a global leader in developing the people who shape its future.

Leadership is ultimately an investment – not merely in individuals, but in organisations, communities, and future generations. In an increasingly interconnected world, leadership without borders will become one of Britain's greatest competitive advantages. ”

Lord (Prof.) Blessing Lawal is the president of GSFEN Business School United Kingdom and founder of GSFEN Worldwide

www.gsfenbusinessschool.uk



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Executive and personal assistants as strategic partners

Lindsay Taylor believes that your most valuable business asset might not be who you think it is

When business leaders talk about the people who drive growth, the conversation usually turns to sales teams, finance directors or operational specialists. Rarely does the executive assistant (EA) or personal assistant (PA) get a mention.

That's a huge oversight.

Support

Great leadership isn't just about having brilliant executives. It's about creating the right support around them so they can perform at their best. And there's an exceptional EA or PA making that happen.

The role has changed dramatically. It's no longer just about managing diaries or organising meetings. Today's EAs are trusted business partners, problem-solvers and sounding boards, with a unique perspective across the organisation. They don't just support executives; they help them lead better.

Time is the one thing you can't buy back

Every business owner knows that time is precious. Yet it's surprising how many senior leaders still spend hours juggling calendars, chasing updates, answering routine emails or organising meetings that someone else could handle.

A great EA doesn't just take jobs off an executive's to-do list. They create the headspace for better leadership.

By protecting time and managing priorities, they free leaders to focus on what matters: making decisions, building relationships and growing the business.

That's where the return lies: better decisions, quicker action and more time spent working on the business rather than getting buried in the day-to-day.

The people who connect the dots

One thing I've always admired about experienced EAs is the unique perspective they have across an organisation.



While departments naturally focus on their own goals, EAs often have visibility across the whole business. They spot where priorities overlap, where communication could be better and where issues are brewing.

They're often the people quietly connecting the dots.

I've lost count of the executives who've told me their EA was the first to notice something wasn't quite right or suggest a solution.

That's not luck. It's because they're involved in so many moving parts while maintaining an objective view of what's going on.

Trust, emotional intelligence and connection

The relationship between an executive and their EA is built on trust, but also on emotional intelligence and human connection.

A great EA understands how their executive thinks, when to challenge and when to listen. They read the room, understand relationships and adapt. That level of connection doesn't come from software. It develops through experience, empathy and trust.

Businesses are investing in AI to streamline processes, automate repetitive tasks and save time and money. That's exciting, and EAs can help identify where technology can make a real difference.

But while you're investing in AI, don't

overlook the human connection. Technology can process information; a great EA understands context. AI can schedule a meeting; an EA knows who needs to be in the room and why.

The best partnerships combine both.

Investing in your EA is investing in your business

Here's something I think many organisations get wrong. They're happy to invest in leadership development but often overlook the people supporting those leaders every day.

If your EA is managing projects, handling confidential information, influencing stakeholders and representing your business, shouldn't they have opportunities to develop those skills too?

Organisations that value their EAs invest in training, mentoring and strategic conversations. They see someone who increases the effectiveness of their leadership team.

One question

Whether you already have an EA or rely on a PA, ask yourself: am I making the most of this role?

If the answer is "probably not", you're certainly not alone.

The most effective EAs don't just make life easier for busy executives. They help leaders make better decisions, improve communication, protect valuable time and create space for businesses to grow.

When you start seeing your EA or PA as a strategic partner rather than an administrative resource, everything changes. And that's not just good leadership. It's good business.

Lindsay Taylor FInstAM is director of Your Excellency Limited

www.yourexcellency.co.uk



Growing the economy

Covent Garden – a lively attraction most of the time – was even more vibrant than usual in mid-July when it hosted a ‘TikTok Market’, a pop-up marketplace showcasing 20 small retailers from across the UK who have found success on the platform.

Discovery engine

The event followed a report from Public First, the public policy research agency, which shows TikTok is acting as a discovery engine for

growth across the British economy. Specifically:

- TikTok is delivering a £10 billion boost to the British economy, supporting more than 150,000 jobs.
- It is helping drive people back to local high streets – with more than six million people visiting a café or restaurant in their local area, and 4.3 million visiting a local independent shop, after seeing them on TikTok.
- In arts and culture, the report finds TikTok generated £175 million in additional consumer spending on books. Nearly one in four 18–24-year-olds on TikTok bought a book after seeing it featured on #BookTok. More than half of readers in this age group use TikTok to discover information about books.
- For millions of people across the UK, TikTok has become a place to learn and discover something new. Together, TikTok’s 30 million UK users watch more than 18 million hours of educational content a week.

Practical

TikTok is also helping people build practical skills they can use at work. More than four in ten users say they have applied skills in their current job that they first developed by posting videos on TikTok. Ali Law, a director of TikTok UK, a new LCCI patron member, commented: "With a £10 billion boost to the British economy, TikTok is turning online discovery into real-world growth and connection, with millions discovering local businesses, visiting high streets and joining local clubs and sports groups."

www.tiktok.com

£3 billion
incremental sales enabled for UK SMEs

153,000
jobs supported

£10 billion
TikTok’s economic contribution in the UK

84%
of businesses using TikTok say it has increased their sales and revenue

Over **1 in 4** businesses sold out of a product because of TikTok or TikTok Shop

94%
of TikTok Shop users say it enabled them to launch new products



When to outsource payroll

| Adam Flight on the six signs that your business has outgrown in-house payroll

1. Payroll is taking up too much time.

Payroll often starts as a manageable task, but as employee numbers grow, so does the time required to administer it accurately. If payroll is regularly pulling key people away from higher value work, or processing time is creeping into days rather than hours, it is a clear signal your current approach is no longer efficient or scalable.



2. Keeping up with payroll legislation is becoming difficult.

Payroll legislation is constantly evolving. Recent years have brought changes to National Minimum Wage rates, holiday pay calculations, Statutory Sick Pay thresholds and pension auto enrolment requirements. Staying current requires dedicated time, systems and expertise. If your team is struggling to keep pace, the risk of non-compliance increases significantly.

3. Payroll errors and missed deadlines are becoming more common.

Frequent payroll corrections or missed HMRC deadlines are rarely isolated incidents. They are usually a sign that processes are under strain. Errors damage employee trust, create additional administrative burden and can result in financial penalties. If corrections are becoming a regular occurrence, it is worth asking whether your current setup is still fit for purpose.

4. Your payroll has become more complex.

Growth brings complexity. Multiple pay structures, employee benefits, bonus schemes, commission arrangements and varying contractual terms all add to the administrative load. What worked well for a small team can look very different as your organisation scales across roles, locations and employment types.

5. The actual cost of in-house payroll is higher than expected.

The visible costs of running payroll in-house are easy to identify. The less visible costs, including payroll software licences, ongoing training, the time of senior staff and the potential financial impact of errors, are often underestimated. When these factors are considered together, outsourcing frequently represents a more cost effective and predictable solution.

6. You need access to specialist payroll expertise.

Some payroll situations require a level of specialist knowledge that goes beyond day-to-day processing. HMRC enquiries, acquisitions, international payroll obligations or significant workforce restructuring all require

experienced guidance. Having access to that expertise when you need it, without the cost of employing it full-time, is one of the most compelling reasons to consider outsourcing.

Businesses that benefit most from payroll outsourcing

Payroll outsourcing can support organisations of all sizes, but it is particularly valuable for businesses experiencing growth or increasing complexity.

This often includes but is not limited to:

- Growing SMEs without a dedicated payroll specialist
- Businesses operating across multiple locations
- Organisations with complex pay and benefits structures
- Employers with international employees or overseas operations
- Private equity backed and scaling businesses
- Organisations in highly regulated sectors.

Time to reconsider your payroll model?

If several of these challenges feel familiar, the question is no longer whether payroll outsourcing is right for businesses like yours.

It becomes a question of how long your current approach can continue to support your growth without increasing risk.

The businesses that make the transition most successfully are those that act before the pressure becomes unmanageable, rather than after something has gone wrong.

Adam Flight is payroll partner at AAB
www.aab.uk

"Having access to that expertise when you need it, without the cost of employing it full-time, is one of the most compelling reasons to consider outsourcing."

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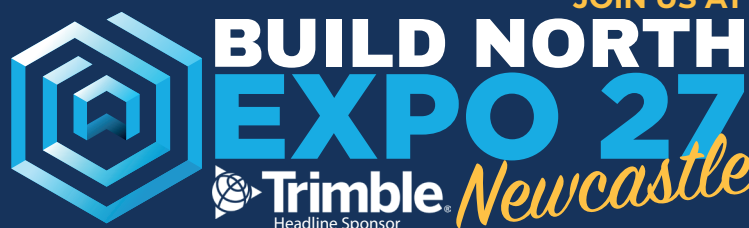
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Why real-time visibility is a competitive advantage

| by David Atherton

“In today's business environment, leaders are under increasing pressure to make faster, more informed decisions. Economic uncertainty, shifting demand, and rising regulatory expectations are reshaping how organisations operate. Yet many businesses still rely on finance processes that were never designed for this level of complexity or speed.

Fragmented

The result is a hidden but significant cost: fragmented financial data.

Across many organisations, financial information is spread across multiple systems, spreadsheets, and manual processes. Reporting cycles can take weeks, and by the time leadership receives the numbers, they already reflect the past rather than the present. In a more stable world, this lag may have been manageable. Today, it is a growing liability.

Role

One of the most important macro trends shaping modern organisations is the evolution of the finance function itself. Finance is no longer just responsible for reporting performance – it is now expected to actively support strategic decision-making.

This requires a shift from hindsight to real-time insight.

Business leaders increasingly need visibility into performance as it happens – across business units, product lines, and operations. They need to understand not just what has occurred, but what is emerging, and how to respond. Without this visibility, even experienced leadership teams are forced to rely on incomplete information.

As a result, finance functions are moving towards more integrated, data-driven operating models that provide a single, reliable view of the business.

Pressure

At the same time, the operational environment is becoming more complex. Even organisations operating primarily in one country face increasing data volumes, more demanding reporting requirements, and higher expectations for transparency.



Growth, new business models, and digital channels all add layers of complexity to financial management. In many cases, finance teams bridge gaps between disconnected systems through manual workarounds – processes that are difficult to scale and prone to error.

Over time, this creates friction. Reporting slows down, confidence in data decreases, and finance teams spend more time maintaining processes than supporting the business. In this context, fragmented finance is no longer just inefficient – it becomes a constraint on performance.

Technology

The response to these challenges is often described as digital transformation, but the underlying driver is strategic rather than technical. Organisations are seeking to improve visibility, accuracy, and speed in financial decision-making.

This is where modern cloud-based and AI-powered platforms are playing an increasingly important role.

By centralising financial data and embedding automation, solutions such as NetSuite enable organisations to reduce reliance on manual consolidation and disconnected systems. This creates a more consistent and accessible view of financial performance.

AI is further accelerating this shift. Capabilities such as predictive forecasting, anomaly detection, and automated reconciliations allow finance teams to move beyond assembling data towards interpreting it. Rather than

focusing on producing reports, finance can focus on providing insight.

Value

While the initial case for modernising finance is often efficiency, the broader impact is competitive.

Real-time financial visibility enables organisations to:

- Make decisions more quickly and with greater confidence
- Manage cash flow and costs more effectively
- Improve operational control
- Identify risks and opportunities earlier.

These capabilities influence how well a business can respond to change. In more volatile conditions, they can become a defining factor in performance.

In contrast, organisations that continue to rely on fragmented systems may find decision-making slowing precisely when agility is most needed.

Future

As economic uncertainty, regulatory demands, and digitalisation continue to shape the business landscape, expectations of finance will only increase.

Real-time visibility is quickly becoming not a differentiator, but a baseline requirement. The organisations that embrace integrated, AI-enabled finance will be better equipped to navigate complexity and support growth.

For business leaders, the question is no longer whether finance should evolve, but whether their current processes can support that evolution – and whether they can afford the cost of standing still. ”

David Atherton is UK country manager at Staria

www.staria.com

STARIA



Business storytelling for chief executives

| by Karan Kashyap

Storytelling has become standard advice for business leaders. It is recommended widely and followed often, but the difficulty is that most of it describes a discipline built for an entirely different purpose.

Disciplines

That confusion comes from treating two separate disciplines as one.

Entertainment storytelling is built to hold the attention of a broad audience. It relies on characters, tension, and emotional payoff, and it works when the viewer feels something. **Business** storytelling is built to establish credibility with a specific audience whose decisions carry commercial weight, and it works when the reader trusts the quality of the thinking in front of them.

"Be vulnerable, be authentic, and share the personal journey."

Personal journey

The prevailing advice points leaders towards the first. Be vulnerable, be authentic, and share the personal journey. This sells well in consumer markets, where attention is the currency and relatability moves people to buy. Applied to a chief executive whose audience is making decisions worth millions, the same approach quietly works against them. A board member, an enterprise client, or an investor weighs one thing above all: whether

the leader in front of them understands the market more clearly than the alternatives. Emotional resonance does little to answer that, but business storytelling does so directly.

Articulate

The leaders who build durable commercial authority publish their thinking about the market they operate in. They write about where the industry is heading, the forces reshaping it, and what those shifts mean for the people inside it. They offer a view on a trend before it hardens into consensus, they name a risk that others have yet to articulate, and they show their reasoning in enough detail that a reader can judge it for themselves.

The effect of this is practical. A chief executive in professional services who sets out, in detail, how AI procurement is changing what clients expect gives every prospective client a reason to take them seriously. A founder in recruitment who explains where the talent market in their sector is moving gives hiring managers a reason to pay attention. The leader's published work becomes a demonstration of judgement and credibility that reaches people long before any meeting takes place.

Engineered

This is where the two disciplines part company, and why the confusion proves expensive. The response that entertainment earns and the response that wins business are rarely the same. Content engineered for reach attracts a following that enjoys the format and triggers impulse decisions from B2C

buyers. For B2B businesses, that same virality rarely converts commercially.

"Choosing the wrong story storytelling costs more than a marketing budget, it is reputational."

Reputational

Choosing the wrong storytelling costs more than a marketing budget. It is reputational. Brands and leaders who chase engagement, instead of showing market expertise, face longer sales cycles, because credibility has to be re-established in every conversation. Partnerships stall, because the other side cannot find proof of strategic depth. Strong candidates never apply, because nothing in a leader's published presence signals the calibre of thought within the organisation.

For any leader investing time in being seen, the discipline they are practising matters more than how often they appear. The question worth asking is a simple one. Is the material being published built for the audience whose decisions shape the business, or the audience that happens to be easiest to reach?

Karan Kashyap is narrative architect and founder of Stay Noisy

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The desk setup mistakes costing millions in sick days

| by Louise Shipley

Poor desk setup might seem like a minor workplace issue, but across the UK and Europe, it's contributing to millions of lost working days every year.

Conditions such as back pain, neck strain and upper limb disorders are now among the most common causes of sickness absence in desk-based roles, often linked to poor workstation design and a lack of appropriate ergonomic office equipment.

Musculoskeletal disorders linked to deskwork tend to develop incrementally rather than suddenly. Without early intervention, minor workstation issues can compound over time and contribute to extended absence.

Here are ten of the most common desk setup mistakes costing businesses time, productivity and money.

1. Monitors positioned too low or too high

Neck and upper back pain are frequently reported among display screen equipment users. Incorrect screen height forces employees to tilt or crane their necks, increasing strain in the upper body.

Using a monitor arm or a monitor/laptop stand is a great solution. This allows users to adjust the position of their screen to sit around eye level or just below.

2. Chairs without proper lumbar support

Chairs that fail to support the lower back encourage slouching, increasing spinal compression. Supporting the natural curve of the lower back with built in lumbar support is helpful in preventing pain. While not all chairs

have built in lumbar supports, a lumbar cushion or back rest can be helpful in preventing pain.



3. Desk height that doesn't match the user

Desks that are too high or too low can cause raised shoulders or hunched posture, increasing the risk of shoulder and arm strain, a common cause of upper limb disorders. This can be corrected by adjusting the height of your chair or height adjustable desk. You want to make sure your elbows rest at roughly 90 degrees when typing and mousing.

4. Keyboard and mouse positioned too far away

Repeated reaching for input devices places strain on shoulders and forearms, contributing to repetitive strain injuries such as carpal tunnel.

Keeping your keyboard and mouse close and at the same level is a great solution, as well as considering ergonomic keyboards and mice that support neutral wrist posture.

5. Lack of arm and wrist support

In a similar vein, unsupported arms increase tension through the shoulders and neck, particularly during long periods of typing. Chairs with adjustable armrests or correctly positioned wrist supports are an easy way to provide light forearm support without forcing wrist extension.

6. Sitting for long periods without movement

It is no secret that prolonged sitting reduces circulation and contributes to fatigue, stiffness and musculoskeletal pain. Short movement breaks should be encouraged every 30-60 minutes,

with sit-stand desks or active seating options.

7. Incorrect screen positioning and poor lighting

Incorrect viewing distance increases eye strain and encourages poor posture, leading to symptoms such as 'tech neck', or forward head posture. Screens should sit roughly an arm's length away, aided by a monitor arm or monitor/laptop stand.

An extended time in front of screens can lead to eye strain. Poor lighting and glare can worsen strain, leading to headaches and visual fatigue. To avoid strain, screens should be positioned perpendicular to windows and avoiding overhead lighting. Anti-glare screens and adjustable lighting are also helpful.

8. Poor home and hybrid work setups

The rise of hybrid working in recent years has exacerbated problems caused by poor ergonomics. With more employees at home, many have inadequate set ups. Staff should be encouraged to mirror office ergonomics at home, with laptop stands, external keyboards, mice and supportive seating.

9. Lack of regular workstation risk assessments

Research shows that workstation risk assessments are essential for ensuring you have the correct set-up and equipment to perform your job comfortably, and free from pain. They can identify risks and find ergonomic solutions for improving posture, reducing strain and boosting well-being.

Louise Shipley is head of European marketing for workplace health solutions at Fellowes, a specialist in manufacturing office ergonomic equipment

www.fellowes.com

The new currency of business

| *Rahul Bakshi* on why trust will define the next decade of growth

The business world has never been more connected. A video call can bring together teams from three continents in seconds, artificial intelligence can analyse markets in minutes, and products can reach customers almost anywhere in the world with remarkable speed.

Yet, despite these extraordinary advances, one factor continues to influence business success more than any technology ever could: trust.



Transformed

Technology has undoubtedly transformed commerce. Digital platforms have opened international markets to businesses of every size, while artificial intelligence is helping organisations improve productivity, analyse customer behaviour and streamline decision-making. However, technology has not replaced human relationships; if anything, it has increased their importance.

When products and services become easier to compare online, trust becomes the true differentiator.

Assets

It may sound surprisingly simple, but trust has quietly become one of the most valuable assets any organisation can possess.

Over the last few years, businesses have faced a series of challenges that few could have predicted. Global supply chain disruptions, rising operating costs, geopolitical uncertainty, inflation and rapidly changing customer expectations have encouraged companies to rethink not only how they operate, but also who they choose to work with.

The result has been a noticeable shift in business thinking.

Questions

For many years, procurement decisions were largely driven by price. Today, businesses are asking different questions. Can this supplier deliver consistently? Will they communicate openly when problems arise? Do they share our commitment to quality and sustainability? Can they grow alongside our business?

These questions are no longer secondary considerations, they are often the deciding factors.

This change reflects a broader evolution in the way modern businesses create value. Relationships have become just as important as transactions.

Loyalty

Customers are more informed than ever before. They read reviews, verify credentials, research company values and expect transparency at every stage of the buying journey. Businesses that consistently demonstrate reliability and integrity are far more likely to build lasting customer loyalty than those competing solely on price.

International

The same principle applies in international trade. Whether a company is entering a new market or strengthening existing partnerships, long-term success depends on confidence between people. Contracts establish the framework for doing business, but trust is what enables businesses to navigate challenges together and continue investing in one another.

This is one reason why business networking continues to thrive, despite the rise of digital communication.

Partnerships

Across the UK, chambers of commerce, trade associations and professional organisations continue to bring businesses together through exhibitions, conferences, networking events and trade missions.

These gatherings are not simply opportunities to exchange business cards; they are environments where conversations begin, ideas are tested and future partnerships are formed.

Small and medium-sized enterprises are particularly well placed to benefit from this relationship-driven approach. Unlike larger organisations, SMEs often have the agility to respond quickly, adapt to customer requirements and build closer relationships with clients. Their size can become a competitive advantage when combined with excellent service and genuine commitment.

Digital

AI will continue to reshape industries. Automation will improve efficiency. Digital commerce will expand further. At the same time, customers, investors and business partners will place even greater emphasis on authenticity, ethical business practices and responsible leadership.

Businesses that recognise this shift today will be better prepared for tomorrow.

The companies that succeed over the next decade are unlikely to be those with the biggest marketing budgets or the largest workforces alone. They will be the organisations that consistently honour their commitments, communicate openly, adapt to change and invest in meaningful relationships.

Foundation

Technology will continue to accelerate the speed of commerce, but trust will remain the foundation upon which lasting success is built.

As UK businesses continue to navigate an increasingly interconnected global economy, one principle remains constant: opportunities may open doors, innovation may create new possibilities, but it is trust that keeps those doors open.

Rahul Bakshi is director of Global Trade Expo Ltd

www.globaltradeexpo.co.uk

Unlocking London's greatest asset – its people

| by Chirag Shah



“London has long been recognised as one of the world's leading business capitals. It is also one of the UK's most diverse and globally connected cities, home to people from every background, culture and walk of life. That diversity is far more than a defining characteristic of our capital; it is one of London's greatest economic strengths.

Yet as businesses across the capital continue to grapple with persistent skills shortages, labour market pressures and rapid technological change, one question remains: are we truly making the most of the talent already around us?

As a member of LCCI's skills committee, through my own career working with organisations across multiple sectors, I regularly speak with employers, educators and business leaders. Regardless of industry, one challenge consistently emerges: attracting, developing and retaining the right people.

Talent pool

This is why diversity and inclusion (DI) should not be viewed as a compliance exercise or simply another HR initiative. At its heart, DI is about ensuring businesses have access to the widest possible talent pool and creating environments where every individual can contribute at their best.

London's diversity gives our businesses a significant competitive advantage. Our workforce brings different experiences, perspectives, languages and ways of thinking that help organisations innovate, solve problems and better understand increasingly diverse customers and international markets. However, that advantage is only realised if everyone has a genuine opportunity to participate.

Barriers

Too many people still face unnecessary barriers to entering, progressing within or returning to the workforce. Those barriers may relate to socio-economic background, disability, ethnicity, age, gender, caring responsibilities or

non-traditional educational pathways. Whatever the cause, the outcome is the same: talented individuals are overlooked, and businesses lose access to valuable skills.

Having spent more than a decade working with organisations ranging from universities and charities to multinational businesses, I have repeatedly seen that the strongest teams are rarely those made up of the most similar people. They are those that bring together different experiences, challenge assumptions and make better decisions.

Exceptional

Businesses that recruit for capability, potential and attitude, rather than relying solely on qualifications or conventional career paths, often uncover exceptional people who may otherwise have been missed. In today's competitive labour market, that is not just socially responsible; it is commercially smart.

Recruitment, however, is only the first step. Inclusion is what enables talent to flourish. Employees who feel respected, valued and able to contribute fully are more likely to stay, share ideas and perform at their highest level. The benefits are tangible: stronger engagement, improved retention, reduced recruitment costs and better business performance.

Access

I am particularly passionate about the role employers can play in widening access through apprenticeships, work experience and stronger engagement with schools, colleges and universities. Many young people, and those looking to change careers, simply lack visibility of the opportunities available to them or the professional networks that others may benefit from. Businesses have an important role in helping to bridge that gap.

This conversation becomes even more important as artificial intelligence, automation and the transition to a greener economy reshape the skills our workforce will need. Future success will

depend not only on technical expertise, but also on creativity, adaptability, collaboration and diverse ways of thinking. London cannot afford to overlook talent at a time when every skill matters.

Practical steps

For many SMEs which form the backbone of London's economy, DI can sometimes appear overwhelming or resource intensive. In reality, meaningful progress often starts with practical steps: reviewing recruitment practices, widening outreach, supporting flexible working, investing in staff development and ensuring that opportunities for progression are genuinely accessible.

Ultimately, this is not about meeting targets or ticking boxes. It is about building stronger, more resilient businesses that are better equipped to compete in an increasingly complex economy. Organisations that reflect the communities they serve are often better placed to innovate, respond to change and attract the next generation of talent.

Full potential

If London is to maintain its position as one of the world's leading business cities, we must ensure that opportunity is not limited by background or circumstance. Our diversity is one of our greatest assets, but only if we are prepared to unlock its full potential.

The businesses that will succeed in the years ahead will be those that recognise a simple truth: talent is everywhere, but opportunity is not always equally accessible. Closing that gap is not only the right thing to do; it is essential for London's future prosperity. ”

Chirag Shah is director, head of grant audit & assurance at Menzies LLP and a member of LCCI's skills committee

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Berlin, or how innovation became an industry of its own

High energy costs and a changing global market are pushing German industry towards a difficult but necessary shift: away from manufacturing-led growth and towards higher-value services and technology. Britain knows the feeling. Germany's answer is to lean heavily on its strengths in innovation, and Berlin is where this transformation is already taking shape, built around digital and emerging technologies rather than the factory floor.

From clones to deeptech

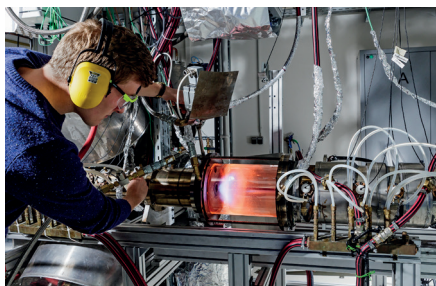
Two decades ago, the city built its reputation as Europe's scrappy e-commerce capital, producing global names such as Zalando, HelloFresh and Delivery Hero along the way. That phase is long over, replaced by a deliberate pairing of start-up instincts with academic excellence. Four universities and more than 70 research institutes sit within a few kilometres of thousands of young companies, and the two worlds collaborate rather than operate in parallel. Eighteen of Germany's 38 unicorns are headquartered in Berlin, more than in any other German city by a wide margin. More than 500 AI start-ups operate here, including unicorns such as Parloa, n8n, Taktile and Contentful.

Fintech tells a similar story. According to a study by the Investitionsbank Berlin (IBB), the city was home to 189 fintech companies in 2025, more than Munich, Frankfurt, Hamburg and Cologne combined, which together account for 169. That concentration has made Berlin the undisputed national centre of

the industry, with a depth of specialist talent, investors and infrastructure that smaller clusters struggle to match.

Beyond the software layer

What has changed more recently is the breadth of the ecosystem. Berlin is expanding into deeptech, where artificial intelligence is less the headline than the enabling layer powering breakthroughs in climate tech, mobility, healthcare, photonics, quantum technologies and New Space. The satellite sector provides a good example: several manufacturers now operate growing production facilities in the city, rather than focusing solely on software and mission control.



Proximity to government has also brought defence technology into the mix, through initiatives such as the Bundeswehr's Cyber Innovation Hub and a new generation of companies building hardware rather than pitch decks. STARK, Helsing and Agon are among the names with a footprint in the city, and all three also maintain a presence in the UK, a reminder that this is an industry increasingly organised around transatlantic and cross-Channel partnerships rather than purely national supply chains.

Talent without borders

Berlin is Germany's only genuine global city, and it shows in the workforce: 42 percent of employees at Berlin start-ups come from abroad, and English is the working language at roughly half of them. It is possible to rent a flat, see a doctor and run a company without much German, making the recruitment of international specialists considerably less burdensome than elsewhere in continental Europe. For companies used to London's international labour market, that is a familiar and welcome feature rather than a leap of faith.

For a London audience, there is also a more pragmatic argument. Berlin sits within the EU single market of 450 million consumers, with none of the customs paperwork that now complicates trade from Britain. At the same time, office space, salaries and living costs remain well below London levels, a difference that adds up quickly for any business scaling a team. International corporations, from Siemens and Mercedes-Benz to Tesla, Apple, Google and Microsoft, maintain innovation hubs here because the city's start-up and research ecosystem provides a strong platform for collaboration and growth, not merely cheaper office space.

Berlin Partner, the city's economic development agency, supports companies at every stage of establishing a presence in Berlin, from market assessment to office search and recruitment, free of charge. Details at invest-in.berlin.



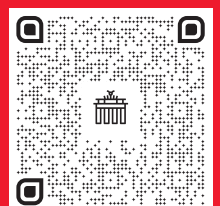
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Why pre-action asset tracing has become essential for litigation strategy

| by Martin Dubbey

“The assumption that asset recovery is a post-judgment problem is costing law firms and their clients’ money, time, and leverage. Here is what I see when intelligence is brought forward to the start of a dispute.

In many civil disputes, asset tracing still sits at the end of the process: issue proceedings, litigate, obtain judgment, then investigate – often only when enforcement proves difficult.

That sequencing made sense when corporate structures were more transparent and asset movements were slower. In today’s commercial environment, especially in cross-border disputes, it can mean litigating without knowing whether recovery is realistic or losing the window to preserve assets.

The result is a growing gap between the legal outcome a client achieves and the financial outcome they experience. Winning in court does not guarantee recovery, and by the time judgment is obtained, the asset picture may have shifted materially.



What happens to assets during litigation?

Defendants do not wait for judgment before considering the implications of an adverse outcome. Corporate restructuring can begin early in proceedings. Beneficial ownership can be moved. Property interests can be transferred. By the time enforcement is attempted, the visible asset pool may bear little resemblance to what existed when the dispute began.

This is not always deliberate concealment. It can reflect entirely lawful reorganisation. But from the perspective of a claimant seeking recovery, the practical effect is the same. The assets that were there when the claim was viable are no longer accessible when enforcement begins.

This problem is compounded in cross-border situations. Different jurisdictions offer different levels of transparency. Different corporate registries disclose different information. And the time required to obtain enforceable orders in multiple jurisdictions gives defendants, acting in good faith or not, a substantial

opportunity to restructure their affairs.

What can pre-action intelligence deliver?

Intelligence-led asset tracing, conducted before proceedings are issued, typically strengthens litigation strategy in three ways:

- **Viability assessment:** establish whether there are accessible assets capable of satisfying a judgment, and use that picture to decide whether to proceed, how to structure the claim, and what interim remedies to seek.
- **Strategic leverage:** build an evidenced view of the defendant’s asset position (including interests not volunteered in correspondence) to sharpen settlement discussions and reduce scope for implausible statements about ability to pay.
- **Interim remedy support:** support applications such as freezing orders and worldwide injunctions with clear, court-ready evidence of the asset base and indicators consistent with dissipation risk.

What modern asset tracing involves

The playing field has changed over the past decade, but investigative support is still often commissioned

“The combination of forensic cyber capabilities, global data access, and experienced investigators is what makes it possible to build an asset picture that is not only comprehensive but also evidentially sound.”

too late. Today, specialist platforms and workflows can query and cross-reference large volumes of lawful data across jurisdictions, company and land registries, litigation and insolvency records, sanctions and PEP lists, trade and shipping indicators, and other open-source and subscription datasets. Work that once took weeks of manual research can often be triaged in hours, with results organised to make corporate structures and asset connections easier to interrogate.

Alongside these digital tools, effective asset tracing retains an irreplaceable human dimension. In-country verification, human source networks, and direct investigative presence matter enormously in jurisdictions where official records are incomplete, unreliable, or inaccessible to external investigators. The combination of forensic cyber capabilities, global data access, and experienced investigators is what makes it possible to build an asset picture that is not only comprehensive but also evidentially sound.

In practice, this also means working

within the constraints of data protection and local laws, preserving a clear audit trail, and presenting findings in a form that legal teams can deploy in witness evidence and submissions.

Reports produced to legally admissible standards, drawing on lawfully obtained sources, can be placed directly before courts without the complications that arise from internet scraping, data theft or hacking.

What the case record shows

The value of this approach is easiest to see in outcomes. The following examples are anonymised but representative of matters where early intelligence materially changed strategy:

- In a fraud matter involving approximately \$10m, early tracing work identified a cross-border footprint and helped locate the key individual in the United States within weeks. The intelligence position supported a negotiated resolution and recovery.
- In a counterfeit-goods investigation, the client began with minimal identifiers. Pre-action profiling linked the activity to a trading entity with significant scale (estimated valuation in the hundreds of millions), informing both enforcement options and the litigation approach.
- In a pre-discovery investigation linked to a suspected large-scale scheme, an initial sprint mapped a network of property interests (in excess of \$200m) in a matter of days, allowing the legal team to move quickly

on interim protection and forum strategy.

The common thread is speed: when intelligence is integrated early, legal teams can make better decisions about whether to sue, where to sue, and how to preserve a realistic path to recovery.

The question for legal teams

The practical question for law firms and in-house legal teams is not whether asset tracing is useful. It is when it becomes part of the case strategy, and whether the team is prepared to act quickly. Commissioning pre-action intelligence is low-cost relative to complex litigation, but it can materially affect settlement leverage, interim remedy applications, and the ultimate viability of enforcement. The cases where recovery fails most completely are often those where the asset picture was not tested until it was too late to act on it.

The standard is shifting. The firms that incorporate intelligence-led asset tracing into the early stages, act quickly, act to an admissible standard, and act collaboratively when building cases are consistently delivering better outcomes for their clients.

For disputes where recovery matters, the simplest shift is procedural: build an asset-and-structures view before issue (or at least at the earliest pre-action stage), then align pleadings, forum choices, and interim relief strategy to what the intelligence shows. ”

Martin Dubbey is the founder and chief executive of Harod Associates

www.harodassociates.com





LCCI Member News



Bell Stone

Are Trade Shows Trashing the Planet?

A recent MASH Media survey dropped a truth bomb: over half of respondents feel the events industry is not doing enough to go green. Trade shows are notorious for wasteful practices. At Bell Stone, we believe great stands should not fill landfills. We use smart, modular designs you can easily reuse and reconfigure for every exhibition.

Our frameworks use reusable components. Think high tech, lifetime guarantee Lego for grown ups. This significantly reduces single use materials thrown away after teardown. Once the metal framework is up, we slot in vibrant tension fabric graphics. Everything packs down into compact crates for your next event, saving money while sparing the planet.

The future of exhibiting is not about doing less; it is about designing better. Let us team up and make a massive impact on the show floor without leaving one on Earth.

Contact stuart@bellstone.co.uk

ASC Technologies UK

ConSec 26

ConSec 26, is the Association of Security Consultants (ASC) annual conference and exhibition, and one of the UK's leading events for executive level security practitioners. Taking place on 29th October at the Hinxton Hall Conference Centre near Cambridge, the event brings together practitioners, innovators, and thought leaders from across the security sector for a full day of presentations, networking, and specialist exhibitions.

This year's theme, Smart Cities, Smart Security: Where Urban Innovation Meets Intelligent Solutions, is an exploration of how advanced technologies and intelligent, interconnected solutions are redefining the security, connectivity, and resilience of modern urban environments, analysed through both the pragmatic, real-world lens of professional security consultancy and the evidence-driven perspective of academic research.

LCCI members and their guests are welcome to attend at a reduced rate of £30 using the discount code ELDER-002. Further details, including the full agenda will be available soon via the ASC website (ascuk.org).



Grandis

Grandis Property is an independent London estate agency specialising in residential lettings, property management, and sales across North West London, including Edgware, Wembley, and surrounding areas. They help landlords and investors secure reliable tenants, achieve faster lets, and maximise rental returns through a proactive, hands-on approach. Their focus is on reducing void periods, protecting rental income, and delivering clear, consistent communication throughout every stage of the process. They provide tailored property solutions for both individual landlords and growing portfolios across North West London and Greater London.

enquiries@grandisproperty.co.uk

AAB

AAB Strengthens Central Scotland Leadership Team

AAB has strengthened its Central Scotland leadership team with the appointment of Malcolm Crawford as Business Development Partner and the promotion of Corporate Finance Partner Iain Walker to Head of Central Scotland.

Malcolm joins AAB with extensive experience in corporate and relationship banking, having held senior roles at Barclays Corporate Banking, Royal Bank of Scotland and Anglo Irish Bank. He will work with businesses across Central Scotland, connecting them to AAB's specialist expertise and supporting growth, funding and long-term value creation. His appointment reflects AAB's commitment to expanding its presence across Glasgow, Edinburgh and Stirling.

Iain Walker will lead AAB's Central Scotland operations alongside his Corporate Finance role, helping drive regional growth and strengthen relationships with businesses and professional networks.

John Beevers, Head of Regions at AAB, said the appointments combine strong local market knowledge with the capabilities of a national firm.

Backed by Goldman Sachs Alternatives, AAB employs more than 1,800 people and generates over £200 million in revenue, with more than 375 employees based across Central Scotland.



ESG Pro

LCCI Member ESG Pro Achieves EcoVadis Platinum Medal

ESG Pro Ltd., a leading UK sustainability consultancy, has been awarded the prestigious EcoVadis Platinum Medal, placing the company among the top 1% of more than 175,000 businesses assessed globally.

The Platinum rating recognises ESG Pro's performance across four key areas: Environment, Labour and Human Rights, Ethics, and Sustainable Procurement. It also demonstrates that the company applies internally the same evidence-based standards it delivers for clients.

ESG Pro is an EcoVadis Core training and consulting partner for EMEA, supported by specialists in carbon accounting, GRI reporting and sustainability law. Its technical team helps organisations develop audit-ready carbon reports, strengthen supply-chain governance, pursue B Corp and EcoVadis certifications, and respond to evolving procurement and reporting requirements.

"Securing Platinum demonstrates that we practise the rigorous methodologies we teach," said Humperdinck Jackman, Chief Executive Officer.

Learn more at www.esgpro.co.uk. Contact jg@esgpro.co.uk

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Find out more: www.smart-pa.com



BYD

BYD's FLASH Charging technology is coming to the UK

42% of UK car buyers* consider slow charging times the most significant reason not to buy an electric car. What can be a frustration for an individual user can be an expensive cost for fleets: time spent charging is downtime when the vehicle isn't being used.

BYD's game-changing FLASH Charging technology removes this barrier to EV adoption. Capable of adding power at up to 1,500kW - over four times more powerful than the UK's fastest chargers currently - a FLASH Charge takes a similar amount of time to refuelling a petrol or diesel car.

A 10-70% charge takes just five minutes, and a 10-97% top-up takes nine minutes. For the first car to benefit from FLASH Charging, the DENZA Z9 GT, a five-minute session adds 223 miles of range. Following the Z9 GT, other DENZA vehicles, both fully electric and plug-in hybrid, will adopt the technology.

*YouGov survey, 2024



University of Sunderland

Elevate Your Talent Pool with Fully Funded Internships

The University of Sunderland in London has launched its Graduate Internship Programme, Elevate, for businesses looking to strengthen their workforce with minimal risk. The university covers the salary, recruitment, and support of interns during their three-month placements, creating a simple and cost-free way for businesses to harness untapped talent.

Participating employers will be matched with knowledgeable graduates of business, finance, project management, and tourism and hospitality programmes. Interns are placed in graduate-level roles with meaningful responsibilities, providing value to the employer whilst furthering their own professional development. Elevate offers organisations the opportunity to shape and retain motivated candidates, demonstrating their commitment to bridging the gap between education and employment.

To learn more about the internship programme and express your interest in hosting interns, contact elevate.london@sunderland.ac.uk.

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What's coming up...

SEPTEMBER

■ Preparing for Customs Audit

Tuesday 1 September, 10.00am – 11.00am

ONLINE

■ Lunch and Learn: Future-Proof Your Brand – Mastering AI Search in 2026

Monday 14 September, 1.00pm – 2.00pm

ONLINE

■ Go Connect! Networking at LCCI

Tuesday 15 September, 4.00pm – 6.00pm

Sponsored by University of East London



■ LCCI Asian Business Association Reception at The Ivy

Wednesday 16 September, 6.30pm – 8.30pm

Programme Partner: University of Westminster

UNIVERSITY OF
WESTMINSTER

■ Gateway to Growth: London as an Engine for National Prosperity at LCCI

Thursday 17 September, 9.30am – 11.30am

■ Maximise your Membership at LCCI

Thursday 17 September, 3.00pm – 4.30pm

■ Lunch and Learn: Operational Excellence in the AI Era – A UK Business Guide

Tuesday 22 September, 1.00pm – 2.00pm

ONLINE

■ City of London Association: City Giving Day at LCCI

Wednesday 23 September, 10.30am – 12.00pm

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

Wednesday 30 September, 6.00pm – 8.00pm

Programme Partners: Dell, IHG Business Edge and Intuit



OCTOBER

■ LCCI Quarterly Economic Survey Report Launch at LCCI

Thursday 1 October, 10.00am – 12.00pm

Programme Partner: HSBC



HSBC

■ International Market Intelligence and Research

Tuesday 6 October, 10.00am – 11.00am

ONLINE

■ LCCI SME London Business Awards Masterclass at LCCI

Tuesday 6 October, 2.00pm – 3.30pm

■ Lunch and Learn: Trauma Aware – The Leadership Edge You're Going to Need

Wednesday 7 October, 1.00pm – 2.00pm

ONLINE

■ Go Connect! Networking at Pitch Golf, Canary Wharf

Wednesday 7 October, 5.00pm – 7.00pm

■ LCCI Open Week Networking at LCCI

Thursday 8 October, 10.00am – 11.30am

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

Monday 12 October, 1.00pm – 2.00pm

ONLINE

■ Networking Training – How to Work a Room

Wednesday 14 October, 2.00pm – 5.30pm

ONLINE

■ Lunch and Learn: Managing Mobile Phone Services for Schools and MATs

Monday 19 October, 1.00pm – 2.00pm

ONLINE

NOVEMBER

■ Lunch and Learn: Causal AI and Intelligence Framework for SMEs

Monday 2 November, 1.00pm – 2.00pm

ONLINE

EVENTS HIGHLIGHTS



16 SEPT

LCCI Asian Business Association Reception

Bringing together business leaders, entrepreneurs and professionals from across London's diverse business community, this reception is designed to spark new conversations, strengthen relationships and open the door to new business opportunities. Guests will enjoy drinks and light refreshments while networking in The Ivy's renowned Private Dining Room. Open to LCCI Members, £60 inc VAT per person.



17 SEPT

Gateway to Growth: London as an Engine for National Prosperity

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



30 SEPT

Business Owners Club Autumn Networking Reception

Step into autumn with purpose at the LCCI Business Owners Club Autumn Networking Reception. Join us in the elegant Library at London Marriott County Hall for an evening designed to bring London's business owners together in a refined, high-impact setting. Open to LCCI Premier Plus member business owners only at £29.70 inc VAT per person.



23 SEPT

LCCI City of London Association Networking: Celebrating City Giving Day

LCCI members are invited to join the LCCI team and City of London Association Committee to network and celebrate City Giving Day in the LCCI Members' Lounge. Light refreshments will be provided. Free to attend for all LCCI Members.



07 OCT

Go Connect! Networking

Join up to 50 LCCI members and guests for an afternoon of networking and a fun golf simulator experience at member venue Pitch Wharf. Enjoy complimentary drinks and nibbles while putting your skills to the test on Pitch Wharf's state-of-the-art golf simulator. Whether you're a seasoned golfer or trying it for the first time, no golf experience is required - just come ready to network, have fun and take your best shot! Free to LCCI Members only.

Two minute interview

Adina Dinu of Trauma At Work

Who are you?

I'm the founder of Trauma At Work. After more than twenty years in corporate HR roles, I'm now advocating for post-traumatic stress awareness in the workplace and beyond.

What was your first job in London?

I was very fortunate to move to London (and the UK) thanks to a job offer from Vodafone, where I helped reshape their global recruitment operations. The job title, though, made everyone scratch their head in confusion: Resourcing excellence and toolkits manager!

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

The thing that fills my heart most is having people with impressive

careers approach me and validate the work I'm currently doing. Trauma awareness is still a niche topic in most sectors, yet there's a real need in almost all workplaces for more transparent and constructive conversations about the long-term outcomes of traumatic experiences, no matter when or where they took place.

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

I really admire Steven Bartlett (except for his apparent lack of work-life balance). He is a great example of someone who did not have the best start in life yet refused to let that hold him back. His work ethic, curiosity, and constant drive to learn are a real inspiration.

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

Better air quality! One tube trip is all it takes for my son's allergies to flare up. It really

makes me feel for the TfL employees who spend years in that environment.

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

I've discovered that practical support for new businesses is non-existent, and everything costs time and money. That's depressing and a significant obstacle for many people who may have wonderful things to contribute to the economy but cannot afford to start a business.

What is your favourite and least favourite thing about London?

I love the melting pot feel – from the mix of languages you hear on the street, to the restaurant choices, art and culture. The cost of living in this wonderful city is insane, though, and unfortunately, it pushes many folks out.

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

I would put more money into support for local community organisers – social isolation is making us sick.

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

Jennifer Lawrence would do a pretty good job with it, I'm sure!

What is your favourite quotation?

"Champions keep playing until they get it right." Billie Jean King

www.TraumaAtWork.com





LCCI Member Offers



GRANDIS

Grandis Property Limited is an independent London estate agency specialising in residential sales, lettings, and full property management services. We support landlords, investors, and developers with tenant sourcing, rent collection, property management, and compliance. Our team has strong knowledge of the London property market and focuses on delivering reliable, transparent, and professional services to maximise rental returns and reduce landlord stress.

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Exclusive to LCCI members: high-quality branded pens from 29p each for a one-colour print, or 53p each for a full-colour wrap. Minimum order 500. Prices exclude VAT and include printing, artwork and delivery. Offer ends 30 November 2026.

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

Two minute interview

Jim N R Dale of British Weather Services



Who are you?

I'm the founder of British Weather Services (BWS est.1987), senior meteorologist, author, journalist, educational mentor and social commentator.

BWS is Europe's longest established independent meteorological company.

What was your first job in London?

A meteorologist at a marine firm in the City, following an eight-year period in the Fleet Air Arm of the Royal Navy.

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

Driven by innovation, a definitive highlight of my 35-year career is the 2026 launch of 'The Shield' – a CPD-certified online course and exam tackling health, safety, and survival amid extreme weather. This milestone will soon expand into a seminar, a television documentary, and a family board game. Ultimately, it represents a lifelong legacy: equipping individuals, families, and businesses with the vital education needed as our climate changes.

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

Deborah Meaden of Dragon's Den. A true entrepreneur in all senses of the word but at the same time her feet are well and truly planted on the ground, caring for the environment and for those not so fortunate in life. It's a pleasure to be connected with her across social media.

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

I believe it is going in the right direction with concern to ULEZ, electric vehicles and pedestrian zones. More of the same please and faster. We certainly do not need to step dangerously backwards with higher speed limits and increasing pollution, as some would decree.

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

I don't worry about 'red tape', there is far worse out there to lose one's hair over. It's often a plodding exercise in order to get through it, be it VAT, income tax, trade advice and the like, so for me step-by-step and slowly does it, appears to work fine.

What is your favourite and least favourite thing about London?

My least favourite thing is still pollution in all forms,

typical of any city or major town mind – even if it is being steadily addressed. My favourite things are its diversity and history; one can't take away the thousands of years of unique history nor the different cultures that have made it what it is today. Let nobody say (as some do for political purposes), that London is 'broken'. Far from it!

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

I'd have a 'London Community Day' in the late spring or early summer when the weather is more likely to play ball. For the first half of the day people gather to make their own area cleaner and greener, beyond litter picking but essentially making the public environment healthier and more pleasing to be in. Second half of the day, it's time for celebrations, get-togethers and the like, in order to honour and recognise the wonderful city London really is.

Something that is so often neglected in our busy lives.

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

Liam Neeson - mainly because many say I look somewhat like him (on a good day that is). He's also something of an action man in the movies and of the same mind in his personal life in terms of inclusion, diversity and climate change.

What is your favourite quotation?

"Even the smallest person can change the course of the future." Spoken by Galadriel in JRR Tolkien's The Lord of the Rings.

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Answers to The Knowledge

On page 15

- 1 *Frenzy* (1972). His film about a serial killer in contemporary London had an all-star cast which included Billie Whitelaw and Bernard Cribbins.
- 2 Two. Wes Streeting, Secretary of State for Defence who represents Ilford North; and Miatta Fahnbulleh, Secretary of State for Energy Security and Net Zero who is MP for Peckham. Two other London MPs attend Cabinet meetings (Ellie Reeves, Attorney General and Matthew Pennycook, Minister of State for Housing and Planning).
- 3 St Paul's Cathedral, a masterpiece of Sir Christopher Wren. It took 35 years to construct and was completed in 1710.
- 4 Padel. The tournament was called London Premier Padel P1 and ran from 4-9 August.
- 5 James McNeill Whistler (1834-1903). His work is on show at Tate Britain until 27 September.
- 6 The River Thames, so described in TS Eliot's *Four Quartets*.
- 7 One. Margaret Thatcher was MP for Finchley from 1959 to 1992. Theresa May represented Maidenhead, and Liz Truss West Norfolk.
- 8 Brent East – from 1987 to 2001. Livingstone was previously leader of the Greater London Council – from 1981 until it was abolished in 1986. He was the first directly elected mayor of London (2000-2008) and introduced the congestion charge.
- 9 Highbury in north London. The game was a benefit match between Middlesex and Arsenal FC (who have since moved to the Emirates Stadium).
- 10 Taylor Swift. It appeared on the American singer-songwriter's 11th album *The Tortured Poets Department*.



Hot in the City

Ten thousand runners of varying levels of ability pounded the streets of the square mile in July in the annual Standard Chartered City Race.

Hydration was vital for the runners and there were frequent water stations on the five-kilometre route. Naturally the pubs and bars in the City played a valuable role after the race.

"Naturally the pubs and bars in the City played a valuable role after the race."

Impressive

LCCI put out a strong team, the best of the bunch being Recchá Sylvester who completed the course in an impressive 21 minutes and four seconds.



One third of the entry fees for the event were donated to the Standard Chartered Foundation which was created to tackle inequality. The charity drives impact and prosperity for under-served young people.

www.sc.com



New Members

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

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www.1000-steps.com

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**Capital
City College**

Capital City College Group

Metallica's foundation expands vocational skills programme to London to support disadvantaged youth

All Within My Hands (AWMH), the non-profit, philanthropic organisation created by the members and management of Metallica, has partnered with Capital City College (CCC) to launch its Metallica Scholars Initiative (MSI) in London, pledging £186,000 to support over 1,000 students studying vocational courses for the 2026-2027 school year.

Starting this September, the programme will support over 1,000 young Londoners studying vocational courses at CCC. These Metallica Scholars will gain the technical, professional and personal skills needed to begin careers across a range of industries, including construction, engineering, healthcare, digital technologies, and hospitality.

The scholars will receive personalised mentoring, financial assistance for equipment and travel to college, enhanced work experience opportunities, and additional short courses to boost their employability and skills. The funding will also complement the London Growth Plan by helping more Londoners gain the skills needed for work.

ETIHAD
BEYOND BORDERS

Etihad

Etihad airways unveils new destinations, expanding footprint across the globe

Etihad Airways has announced a major expansion of its global network, strengthening Abu Dhabi's position as a key gateway linking Asia, Africa and the Middle East. The airline will add five new destinations in mainland China, including Shanghai, Guangzhou, Chengdu, Hangzhou and Shenzhen, alongside 28 additional weekly flights, bringing its China network to 35 weekly services across six cities. The expansion is supported by Etihad's joint venture with China Eastern Airlines and is designed to boost trade, tourism and cargo connectivity between the UAE and one of the world's most important economic corridors.

Building on this growth, Etihad has also unveiled six new African destinations: Accra, Asmara, Kinshasa, Lubumbashi, Harare and Lagos. The new routes strengthen links between high-growth African markets and Asia, creating a more efficient corridor for passengers and freight via Abu Dhabi. Together, the China and Africa expansions reflect Etihad's strategy to connect rapidly growing economies, support trade and investment flows, and drive long-term economic growth across both regions. Etihad flies from London Heathrow to Abu Dhabi 4 times a day with onward connections to its growing network of destinations.



Trump International, Scotland

Trump International, Scotland celebrates first anniversary of 'World's Best Golf Course' Acclaimed New Course hosts prestigious first professional tournament within a year after opening Trump International Scotland is proudly celebrating the first anniversary of the opening of its acclaimed New Course, marking one year since President Donald J. Trump, Eric Trump and distinguished guests officially unveiled Scotland's greatest championship links. Within months, the New Course earned international recognition, being named the World's Best Golf Course by the World Golf Awards and has welcomed many thousands of golfers from around the globe - further establishing Trump International, Scotland as one of the world's premier golf destinations.

Watch the Anniversary video:
https://youtu.be/3NIhJY-H10dc?si=dKYW4i3SrxH_Qt-b



HRUC
HARROW, RICHMOND & UXBRIDGE COLLEGES

Harrow, Richmond and Uxbridge Colleges (HRUC)

NIC 2026 Awards Night: winners announced

The winners of the National Innovation Challenge (NIC) were announced at an awards ceremony at the Institution of Engineering and Technology in London on 25 June, hosted by BBC presenter and STEM ambassador Konnie Huq.

Led by Harrow, Richmond and Uxbridge Colleges (HRUC) in collaboration with the Massachusetts Institute of Technology Industrial Liaison Program and sponsored by Amazon, this year's challenge invited students from across the UK to develop innovative ideas focused on Sustainability and AI. Judges praised the high standard of entries.



City Lit

City Lit's Mental Wealth Festival

LCCI is delighted to support City Lit's 12th annual Mental Wealth Festival, taking place from 7-10 October in Central London. The festival features inspiring talks, taster sessions, performances and conversations exploring mental wellbeing, hosted by London's largest adult education college.

LCCI members are invited to join a private Business Breakfast at Space House on Thursday 8 October (8:00 – 9:30 am). Bringing together business leaders, politicians and industry experts, this thought-provoking discussion will explore Growth, examining how investing in mental wealth can support greater productivity, innovation and economic resilience.

With economic growth at the heart of the Government's agenda, our speakers will share insights into the future of work and how we can create workplaces where every kind of mind can do its best work.

To secure your free place please email:
events@citylit.ac.uk.

For more information on this year's Mental Wealth Festival please visit:
www.citylit.ac.uk/mwf

Yaseen Akhtar, Managing Director of the West London Institute of Technology, said the challenge encourages young people to develop solutions with real-world impact, while HRUC CEO Keith Smith congratulated finalists for sharing their vision of a more sustainable future.

The winners will embark on a once in a lifetime trip to MIT later this year. In the schools category, St Bede's Catholic High School won with DuoPod, a project supporting people with diabetes. Uxbridge College won the colleges category with Road-IQ, a renewable energy smart road hump.

For more information please visit hruc.ac.uk

LCCI at College Garden, Westminster

More photos from the event reported on page 12



London Business Matters

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CAPITAL MATTERS



SEPTEMBER/OCTOBER 2026

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COVER STORY

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

PAGES 78-79

A photograph of two women in high-visibility workwear and hard hats, smiling and reviewing documents on a construction site. The woman on the left is wearing an orange high-visibility jacket and a white hard hat with the 'BARRATT' logo. The woman on the right is wearing a yellow high-visibility jacket and a white hard hat. They are standing in front of a large, crinkled, translucent material, possibly a protective sheet or insulation.

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For any queries on features or advertising in *Capital Matters*, contact:

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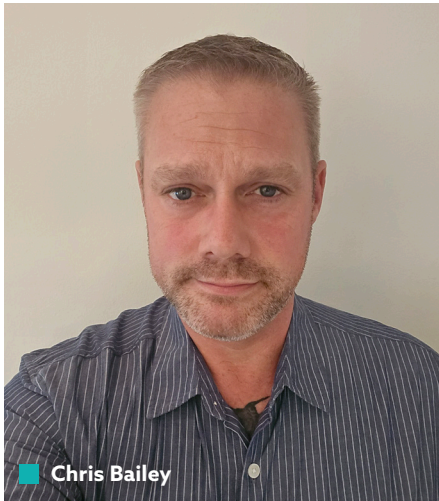
*Examples shown are illustrative and not exhaustive



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

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

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



Chris Bailey

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

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

Over a third of construction workers in the UK are already aged 50 or older, and by 2036 around 750,000 people are expected to retire¹. That's a huge transfer of skills and experience leaving the industry. Without a new generation coming through, we risk a major gap in expertise, productivity, and delivery.

The **Skills Horizon Barometer** report from Skills for Life highlights that 90% of SMEs are experiencing some form of skills shortage, with the biggest gap – 32% – at entry level. Across the sector, more than 140,000 vacancies remain unfilled, delaying housing and infrastructure projects². Looking ahead, the UK will need almost 1 million additional construction workers by 2032 just to meet demand³.

Apprenticeships provide a direct, scalable way to nurture homegrown talent and support the development of skills in our

business. Our experience shows that by upskilling our workforce and embracing technical training programmes, we can address these gaps, strengthen our talent pipeline, and ensure the sector remains competitive.

Our degree apprenticeships provide us a robust and qualified talent pipeline into Commercial, Technical, and Management roles within the business. These are available for both career changers, older workers, internal talent looking to upskill, and also for the younger generation looking to enter and advance into Construction. It breaks the myth that all apprenticeships are trade based and for low academic ability, and it opens more opportunities for those wishing to join the industry.

CAN THE CONSTRUCTION SECTOR MEET HOUSING DEMAND WITHOUT INVESTING IN YOUNG APPRENTICES?

The construction industry is at a pivotal

moment. The Labour Government has committed to delivering 1.5 million new homes by 2029, that's 300,000 a year, to tackle the housing shortage⁴.

To meet such ambitious housing targets, we don't just need more people – we need the right skills. Apprenticeships across all levels and qualifications give us a way to develop our workforce, maintain quality, and embed the latest capabilities in areas like digital construction and sustainable building.

Without investing in young talent, the sector risks widening the skills gap, driving up costs, and losing critical expertise as older workers retire. Apprenticeships also help us diversify the industry and attract people who might never have seen construction as a career. So, while the sector might manage in the short term without them, the truth is clear: apprenticeships are essential if we want a sustainable, modern, and resilient construction industry.



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 workforce⁵. Without early careers pathways, we risk reinforcing these imbalances instead of breaking them down.

Apprenticeship schemes are designed to challenge outdated perceptions of construction as traditional, male-dominated, and low-skilled. In reality, our industry is highly technical and increasingly focused on sustainability and innovation – we’ve even been recognised by TIME and Statista as one of the 100 World’s Most Sustainable Companies. Through initiatives like #BuildWithoutBarriers, we’re showing a new generation that construction offers long-term opportunity, career progression, and meaningful, modern work.

For our business, these programmes have been transformative. Around 5.3% of our workforce are apprentices, graduates, or trainees, bringing fresh ideas, energy, and new perspectives that help us stay agile in a rapidly evolving sector. Many progress into permanent roles, strengthening our talent pipeline, reducing recruitment costs, and improving retention.

We’ve also seen real results on diversity,

in our 2024 Trade Apprenticeship intake, female applications rose by 40% and applications from ethnic minority candidates increased by over 32%. This is a critical step toward closing the sector’s diversity gap and ensuring the workforce reflects the communities we serve.

In short, without apprenticeships, we’d lose not only a vital skills pipeline but also the momentum we’ve built in driving diversity, innovation, and a modern image for construction.

ARE STRUCTURED TRAINING PATHWAYS ESSENTIAL, OR IS ON-THE-JOB MENTORING ENOUGH?

Structured training provides a clear framework for developing the right skills, knowledge and recognised qualifications. It ensures consistency, accountability and measurable progress across the workforce. On-the-job mentoring is an excellent complement, offering real world context and peer-to-peer support, but it should not stand alone. Mentoring can accelerate learning, build confidence and encourage collaboration, yet structured training remains the most robust and scalable route to long-term professional growth.

WHAT ADVICE WOULD YOU GIVE TO BUSINESS LEADERS WHO ARE HESITANT ABOUT INVESTING IN APPRENTICESHIPS?

At Barratt Redrow, we’ve seen first-hand how structured training and employment schemes can transform both individuals and the wider business. For any employer considering this for the first time, our advice is to visit the

Skills for Life website. Skills for Life is a campaign led by the Department for Education that seeks to help SMEs understand the full range of training and employment schemes available to them. Whether you’re exploring T Levels, curious about HTQs, or want to learn more about apprenticeships, the website has all the information you need in one place.

We encourage SMEs to see apprenticeships as a long-term investment. They create a pipeline of skilled, loyal employees who grow with the business and often progress into leadership roles. Even during economic challenges, we’ve prioritised early careers programmes because they close skills gaps and bring fresh energy into our organisation.

It’s also important to make schemes accessible and inclusive. By offering a welcoming application process and clear, debt-free pathways from Level 2 to Level 6, we open opportunities to candidates from a wide range of backgrounds, helping to address industry-wide diversity challenges.



One of the biggest draws for young people is the chance to earn while they learn. Providing a competitive salary alongside a recognised qualification attracts high-calibre candidates and fosters loyalty. This commitment is strengthened when apprentices are paired with senior mentors, accelerating learning, building confidence, and showing clear progression paths.

Finally, embedding learning into company culture makes a real difference. Beyond formal qualifications, access to development platforms and training in wellbeing, leadership, and diversity helps shape well-rounded professionals. Celebrating success stories – sharing the journeys of apprentices and graduates – builds internal support, inspires future talent, and challenges outdated perceptions of the industry.

⁵ Holmes, H. & Burgess, G., 2024. Construction and Building Trades: The Skills Horizon. Places for People. Available at: <https://www.placesforpeople.co.uk/media/ae5piox1/pfp-skills-final-report.pdf>



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GLORIA CROXALL

Technology & AI Risk Expert • Parliamentary Candidate

WHO IS GLORIA?

Gloria Croxall is a Technology Assurance Specialist and AI Risk Expert with over two decades of experience advising senior leaders on managing technology risk responsibly. She brings over 20 years professional services experience - incl 11 years of Big 4 accounting firms - and is a political voice bringing governance expertise to policy debate.

Her rare combination of deep technical governance expertise, political acumen, and entrepreneurial perspective makes her uniquely positioned to help organisations move fast on AI without losing control, compliance, or trust.

FORTHCOMING BOOK

Responsible AI: An Executive Perspective

A practical playbook for CIOs, CTOs, Risk Officers, and Board Members

This book covers:

- Why AI is reshaping IT and data leadership roles
- Six concrete AI risks that matter to executives and boards
- A practical governance framework grounded in 20+ years of technology controls experience
- Real-world decisions, not abstract ethics—how to move fast responsibly
- Clear accountability across Data, Models, Security, Compliance, and Trust

Written for leaders who must make decisions in imperfect conditions and remain accountable for outcomes.

POLITICAL VISION

Parliamentary candidate for Leyton and Wanstead (2024 General Election). Gloria is a champion for small business growth, digital skills, and enterprise-led prosperity. She believes effort and talent - not circumstance - determine success, and campaigns on the virtues of aspiration and personal responsibility.

Previously Town Councillor (Amersham) and Council candidate (Oxford County Council, May 2026). Active youth mentor and advocate of youth empowerment.

KEY PRIORITIES

- Improving access to funding for small businesses
- Positioning UK as global startup hub
- Enterprise-driven economic growth
- Youth business ownership
- Smaller state, free markets philosophy

DIGITAL SKILLS CHAMPION

Founder of Jam Coding Oxford (JCO), teaching primary school children coding and digital skills. Over 500 children taught to date. Through engaging workshops, after-school clubs and the fun filled holiday clubs for the underprivileged - we equip students with essential skills for the modern economy.

Policy paper: *Strengthening Digital Skills in UK Primary Schools* – preparing young people for the technological future.

Unlocking export growth with confidence

A practical guide for London exporters on reducing risk, reaching new buyers and growing overseas with the support of UK Export Finance

The risk behind the opportunity

For many London businesses, exporting is central to growth. Firms across the capital are selling specialist products and services into overseas markets, but international demand often comes with a key challenge: how do you win new business abroad without taking on too much payment risk?

This matters especially for smaller businesses. A new overseas buyer may want credit terms, but the exporter may have limited information about that customer's finances or payment history. That can leave firms choosing between stricter terms that may lose the deal, or more competitive terms that feel too risky.

Backing exporters to say yes

This is where UK Export Finance (UKEF) can help. As the UK's export credit agency, it exists to ensure no viable UK export fails for lack of finance or insurance. Its Export Insurance Policy can cover up to 95% of potential losses if an exporter is not paid under an export contract or cannot recover costs because specified events prevent completion. That gives businesses more confidence to pursue opportunities that might otherwise feel out of reach.

The policy is aimed at UK exporters with an established business base, where at least 20% of the export contract value comes from UK goods or services, and where private sector insurance is not available. It can protect against risks such as buyer insolvency, failure to pay, and certain political or economic events outside the UK.

Particularly relevant for smaller exporters is the Small Export Builder, an enhancement within the Export Insurance Policy. It helps businesses start trading with a new overseas

buyer even when detailed financial information is limited. Eligible exporters can begin with an initial credit limit of up to £25,000 and, if invoices are paid on time, build that limit in stages up to £100,000. With cover available for up to 95% of invoice value, it offers a practical way to test new markets and grow buyer relationships more safely.

For London companies, this is important because many export opportunities begin with modest first orders rather than major contracts. Whether a food producer is testing demand in Asia, a manufacturer is entering the Gulf, or a premium brand is approached by an importer in a new market, the opportunity may be genuine, but the payment risk can still slow decision-making.

How Digital Pixel broke into Saudi Arabia

Digital Pixel, a Brighton-based life sciences business specialising in advanced microscopy systems, used the Small Export Builder when it secured an opportunity in Saudi Arabia, a market where it had no existing trading relationship. With UKEF support, the business was able to move forward with greater confidence and establish a foothold in a new region.

"As a small business, taking on a new buyer in an unfamiliar market involved risks we simply couldn't manage alone. UKEF's Small Export Builder has given us the confidence to expand our trading relationships and take on orders from clients in markets that are new to us."

Dr Leslie Patrick Vanderpant, Co-owner of Digital Pixel

That experience will resonate with many London exporters. Often, what businesses need is not a dramatic intervention, but a practical mechanism that helps them say yes to a good opportunity without taking on disproportionate risk.

Why it pays to know your local UK Export Finance contact

For London Chamber members with international ambition, that makes UKEF worth knowing. Whether your business is taking its first steps into exporting or entering new markets, the right support can help you protect cashflow, offer competitive terms and build overseas relationships with greater assurance.

To find out how UKEF could support your business, speak to your local Export Finance Manager for a free and impartial consultation. Contact details are available here on our website or through our Customer Services team at customer.service@ukexportfinance.gov.uk.



Hitesh Patel, Export Finance Manager for Central and West



Keisha Silvera, Export Finance Manager for North East and South West



Colin Hawes, Export Finance Manager for City, East and South East

Berkeley offers the power to connect



▲ Michael Doyle, Managing Director.

Berkeley Installations offer a wide range of Electrical and Network Cabling services. This includes design, installation, and testing, as well as continuing maintenance and support programmes for commercial sector. We also provide turnkey solutions for Data Centres, from rack supply and installation to hot and cold aisle containment.

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▲ Data centre installation





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The Ghana Investment Promotion Authority Act: Resetting Ghana's Investment Framework

It was written by the CEO of the Ghana Investment Promotion Authority, Mr Simon Madjie.

The Government of Ghana recently enacted the Ghana Investment Promotion Authority Act, 2026 (Act 1173) which replaces the Ghana Investment Promotion Centre Act, 2013 (Act 865). It modernises Ghana's investment framework and aligns it with national development priorities, the African Continental Free Trade Area (AfCFTA) and international best practice.

The Act represents an important milestone under President John Dramani Mahama's *Reset Agenda*, which places the private sector at the centre of Ghana's economic transformation. It builds on Act 865 and advances Ghana's ambition to become the preferred investment destination in Africa.

A key highlight of Act 1173 is the transformation of the Centre into an Authority with an expanded mandate and broader functions. These include promoting outward investment, facilitating and regulating technology transfer, coordinating investment policies, operating the One-Stop Shop, administering an Investor Grievance Mechanism, and serving as Ghana's national focal institution for the AfCFTA Protocol on Investment.

Lowering Barriers and Encouraging Investment

Act 1173 removes the blanket minimum capital requirements for joint ventures and wholly foreign-owned enterprises. Notwithstanding, for trading enterprises, the minimum capital requirement is US\$500,000 (cash), compared with the previous threshold of US\$1 million, while the requirement to employ at least twenty (20) skilled Ghanaians has been replaced with a requirement that at least 75% of skilled employees be Ghanaian. However, investments remain subject to sector-specific regulations, while activities reserved for Ghanaians and wholly Ghanaian-owned enterprises are largely retained.

The Act also introduces a provision on a citizenship-by-investment framework aimed at attracting strategic investors and high net-worth individuals.

In addition, Act 1173 introduces two distinct tax incentive frameworks under the Exemptions Act, 2022 (Act 1083): industry-specific tax incentives which are to be established by the Minister for Finance, in consultation with the Authority for targeted growth sectors; and special tax incentives for strategic investments which are to be determined by Cabinet.

Strengthening Investor Protection and Confidence

Furthermore, Act 1173 strengthens

the investor protection framework by retaining key safeguards against discrimination and unlawful expropriation, while introducing an express right to compensation for losses suffered as a result of war, riot, civil unrest, revolution, insurrection or similar events. Where such losses occur, investors are to receive treatment no less favourable than that accorded to Ghanaian investors in comparable circumstances. This provision enhances the predictability and security of investments by extending protection to losses arising from political and civil disturbances and brings Ghana's investment protection regime closer to commonly accepted standards in international investment agreements.

A major innovation in the Act is the establishment of an Investor Grievance Mechanism, through which the Authority serves as the first point of contact for investment-related grievances involving public institutions. The mechanism provides investors with a clear channel to address concerns before they escalate into formal disputes, while preserving their right to pursue available judicial or other dispute resolution mechanisms.

Under Act 1173, the automatic expatriate quota regime has been expanded, providing a graduated quota framework linked to the level of investment. The regime increases the number of automatic expatriate quota positions available to registered enterprises in good standing, from the previous maximum of four (4) to up to twelve (12), depending on the enterprise's paid-up capital. The automatic expatriate quota is valid for a period of five (5) years and may be renewed for successive five-year periods, subject to the applicable requirements. This provides investors with greater flexibility to access specialised expatriate skills while supporting the transfer of knowledge and expertise to Ghanaian employees.

Promoting Responsible and Ethical Investment

The Act also sets out clear responsibilities for investors, including compliance with Ghanaian laws, labour and environmental standards, respect for human rights, promotion of gender

equality, good corporate governance, and support for local communities.

Act 1173 strengthens the prohibition against fronting, which occurs where a Ghanaian or Ghanaian-owned enterprise is used to conceal the true foreign ownership or control of an enterprise in order to circumvent restrictions applicable to foreign investors or activities reserved for Ghanaians. A person who engages in fronting commits an offence and is liable, on summary conviction, to a fine of up to 10,000 penalty units, thereby reinforcing the enforcement of the restrictions on foreign participation and promoting transparency in ownership and control.

Additionally, it strengthens the compliance, monitoring and enforcement framework by requiring enterprises to renew their registration annually, obtain prior approval and registration for branches, and comply with commitments made at the time of registration. It also introduces administrative penalties for specified breaches of the Act and establishes a National Investment Registry and reporting system to facilitate investment tracking, support annual compliance reviews and generate reliable data for evidence-based policymaking.

Positioning Ghana for the Future

Act 1173 marks a significant step in modernising Ghana's investment regime by creating a more predictable, transparent and competitive framework that balances investor protection with stronger regulatory oversight. It positions Ghana to attract and retain quality investment, deepen local economic participation, and leverage the opportunities presented by AfCFTA and regional value chains. Ultimately, the Act provides a stronger foundation for positioning Ghana as the preferred investment destination in Africa and a hub for sustainable economic growth.

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Building a skills system that works for employers

Simpler, faster and more flexible training

Skills reform is reshaping apprenticeships, training and workforce planning across the UK. Gemma Marsh, Deputy Chief Executive of Skills England, explains why change is urgent and what the new system means for employers and young people...

Gemma Marsh



courses funded through the Growth and Skills Levy. The first wave, often referred to as apprenticeship units, will be available in critical skills areas such as digital, AI, and engineering, with further waves to follow.

We've also introduced shorter-duration apprenticeships. Where appropriate, training for these can now be completed in eight months rather than the previous 12-month minimum.

English and maths requirements have been made more flexible for adult apprentices, and we're introducing changes to make apprenticeship assessments more efficient.

Q. WHAT DO THESE CHANGES MEAN IN PRACTICAL TERMS FOR EMPLOYERS WHO NEED TO BUILD SKILLS QUICKLY?

A. There's more investment. Through the Budget, the Chancellor announced a further £725 million across the spending review period for the growth and skills offer. This included fully funding SME apprenticeships for eligible people aged 16 to 24.

A good example of the reduction in duration for apprenticeships working in practice, is the production assistant apprenticeship, which was brought up to date last August for the creative industries. Many workers are employed by SMEs and often trained through commissions lasting less than a year.

Q. SKILLS NEEDS VARY WIDELY BY SECTOR AND GEOGRAPHY. HOW DOES SKILLS ENGLAND ENSURE THE SYSTEM REMAINS FLEXIBLE ENOUGH TO REFLECT LOCAL AND REGIONAL LABOUR MARKET NEEDS?

Q. SKILLS REFORM HAS BEEN A MAJOR FOCUS FOR THE GOVERNMENT OVER THE PAST YEAR. FROM SKILLS ENGLAND'S PERSPECTIVE, WHAT ARE THE BIGGEST CHALLENGES THE CURRENT SYSTEM IS TRYING TO ADDRESS, AND WHY IS REFORM SO URGENT NOW?

A. Apprenticeship starts amongst young people have fallen by 40% over the last decade. The reforms are shifting the focus towards supporting young people into high-quality training and employment.

Another problem we're tackling is that the system is often overly complex and overwhelming for employers, particularly SMEs. Employer investment in training per employee fell by nearly 30% from 2011 to 2024. Yet a third of job vacancies are driven by skills shortages, so we know the need is there.

Through the Growth and Skills Levy, we are introducing foundation apprenticeships, shorter-duration apprenticeships and new short courses, building greater flexibility into how training is delivered and helping to strengthen the domestic skills pipeline.

Our analysis indicates that employment demand across priority occupations is expected to increase substantially by 2030. Rapid technological change - particularly in AI and digitalisation - is transforming job roles and skill requirements at pace. Without continued reform, skills shortages will constrain productivity, growth and access to opportunity.

Q. HOW IS SKILLS ENGLAND MAKING IT EASIER FOR BUSINESSES, PARTICULARLY SMES, TO ENGAGE?

A. From April, all employers, including SMEs, will be able to access new short



A. Coming from a Mayoral Strategic Authority, this is so important to me. Local skills solutions are vital. We work closely with Employer Representative Bodies and Mayoral Strategic Authorities to make sure there is local flexibility to respond to labour market challenges. As part of the Skills England board, we have stood up a place subgroup that focuses on how the skills and labour market system plays out in an area and how we can learn from local areas.

Working collaboratively with local stakeholders - also including colleges and training providers - to support provision that reflects the needs of local businesses and helps young people progress into permanent jobs with them, depends on strong, place-based planning and collaboration. A new round of Local Skills Improvement Plans, supported by Skills England and due for publication this summer, will help drive this work.

Q. TO WHAT EXTENT ARE EMPLOYERS BEING INVOLVED IN SHAPING SKILLS PROVISION, AND HOW IMPORTANT IS THEIR FEEDBACK IN ENSURING TRAINING ALIGNS WITH REAL BUSINESS NEED?

A. From providing insights on skills gaps, to supporting development and updates to occupational standards - employers are part of everything Skills England is involved in. Employer insight also shapes Local Skills Improvement Plans and our national skills assessments. So, feedback is not a one-off consultation, but an ongoing part of how we prioritise and sequence reform.

Q. WHAT DO YOU SEE AS THE BIGGEST FUTURE FACING SKILLS OPPORTUNITY OVER

“ We work closely with Employer Representative Bodies and Mayoral Strategic Authorities to make sure there is local flexibility to respond to labour market challenges. ”

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.

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Everyone who completes them will get digital badges that properly recognise what they've learned.

Looking more broadly to the future, we expect 1.4 million new jobs to be created by 2035 - with very different skills requirements, driven by technological change.

We're keeping pace through innovative analysis of skills needs and listening to employers and other key stakeholders including local leaders.

We announced a new accelerated approach to how we work during National Apprenticeship Week. This will get apprenticeships updated and short courses developed more quickly for sectors critical to delivering major infrastructure and investment projects. Updates to training or development of new short courses will be completed in as little as three months

Q. HOW DO THE CURRENT REFORMS AIM TO SUPPORT YOUNG PEOPLE TO BECOME WORK-READY, WHILE ALSO

MEETING EMPLOYERS' EXPECTATIONS?

A. The key innovation is foundation apprenticeships. These bridge the gap between formal learning in school or college and the world of work, through a blend of structured learning with authentic on-the-job experience and accountability. Success for a foundation apprentice is progression – be that into further training or a job.

They're underpinned by additional funding for employers up to £2,000 to contribute to the extra costs of supporting someone at the beginning of their career. This is in addition to the payments that employers are eligible to receive when recruiting young apprentices.

Q. LOOKING AHEAD TO 2026 AND BEYOND, WHAT WOULD SUCCESS LOOK LIKE FOR SKILLS ENGLAND AND THE WIDER SKILLS SYSTEM FROM AN EMPLOYER'S POINT OF VIEW?

A. In my opinion, for employers,

success would mean delivering on our driving ethos of better skills aligned to real jobs.

That means a simpler, more responsive and flexible system - one that reduces administrative burden, reflects labour market need, and gives employers confidence to invest in training.

It would see stronger domestic talent pipelines in priority sectors, faster updates to standards where skills evolve, and clearer progression routes for learners especially young people.

Ultimately, success is a system that supports productivity, growth and opportunity, with employers playing their part and being able to access the skills they need, when and where they need them.

**Gemma Marsh is the Deputy Chief Executive Officer (CEO) of Skills England. She formerly worked at the Greater Manchester Combined Authority, where she most recently served as the Director of Education, Work, and Skills.*





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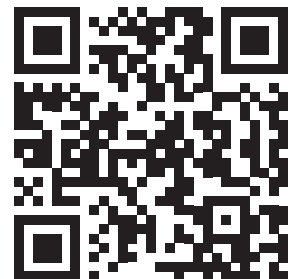
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Short-term pressure, long-term risk: the skills challenge reshaping UK business

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."

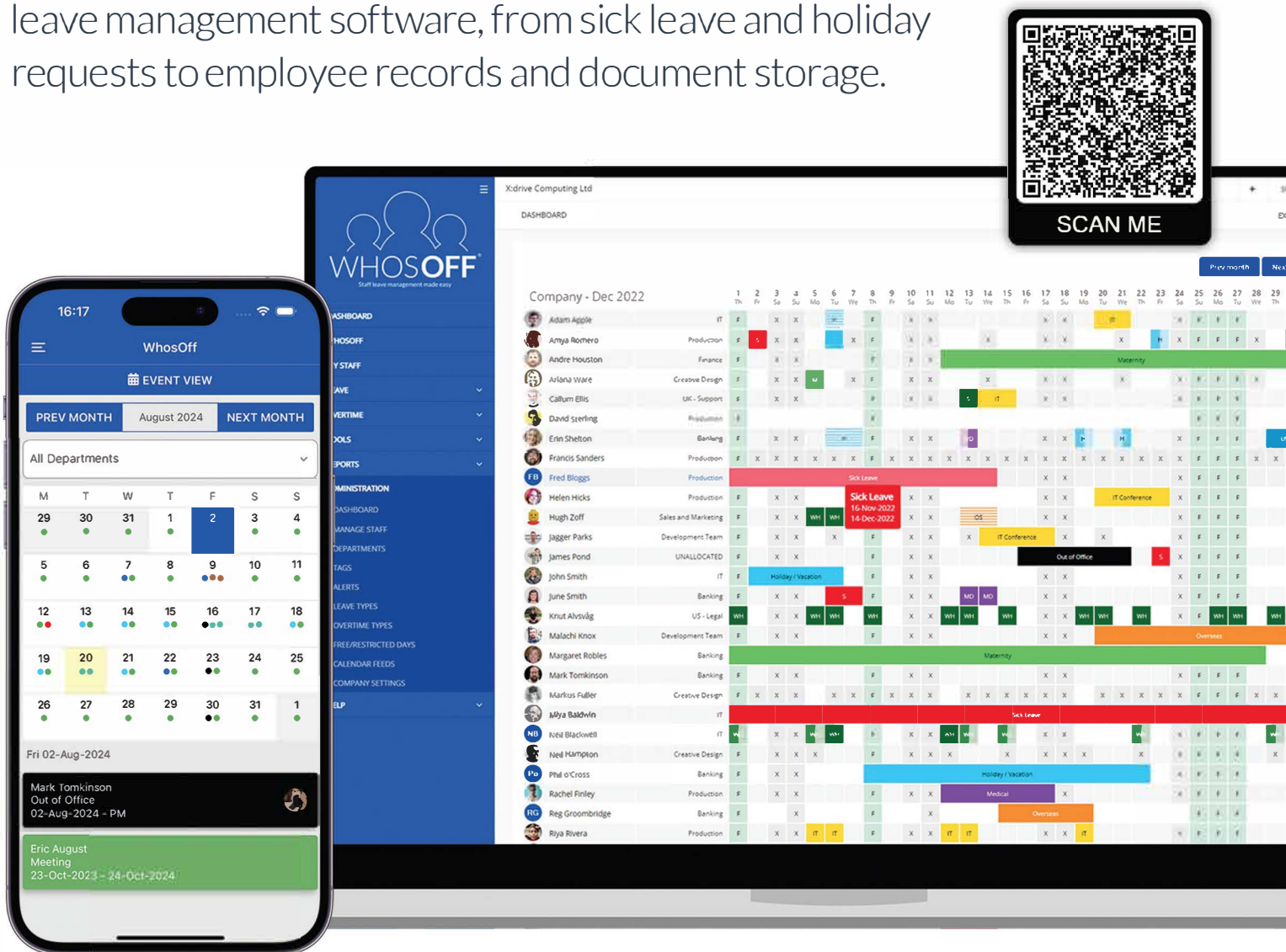
The skills landscape will remain complex, and uncertainty is unlikely to disappear any time soon. But for businesses willing to engage - rather than opt out - there are opportunities to build resilience, future-proof their workforce and stay competitive in a changing labour market.

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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