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Business Time in Essex

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Time for reflection



IT'S hard to believe we are nearly half-way through 2025 – just where does the time go! Still, on the basis time flies when you're having fun, perhaps it's not such a bad sign.

Of course, having fun and keeping a successful business ticking over are not always happy bedfellows. It can at times be worryingly stressful both as an employer and an employee. Appropriate, then, that in this issue we take an in-depth look at men's mental health in the workplace. Sorry ladies, not suggesting for one moment you don't suffer as well but, on this occasion, we are focusing on the men. I hope our 11-page feature starting on page 18 does justice to a serious issue and might help anyone reading it who is currently suffering mental health issues.

Elsewhere in this issue, we cover a multitude of hot topics including the latest news from Essex Chambers of Commerce (pages 39-43), the latest on the Lower Thames Crossing (page nine) and the findings from the 2025 UK Cyber Security Breaches Survey (page 47).

As always, a huge and heartfelt thank-you to all the contributors who play such a vital part in making BusinessTime in Essex the county's premier business read. The printed word remains a strong vehicle for effective communication – if you don't believe me, turn to page seven.

I really hope you enjoy reading this issue. Don't forget, it's very easy to be part of our next issue which will hit desks on September 1 - have a quick look at page 62 to see how. In the meantime, enjoy the beautiful long days of summer – it'll soon be Christmas!

Peter Richardson

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Business Time in Essex in association with Essex Chambers of Commerce

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AI in HR: hype or help?



Louise Loon,
Director at HR For All

IN the past few years, AI has exploded onto the business scene, shifting from a distant concept to a powerful force transforming how we work.

From automating admin tasks to making sense of people data, AI is finding its way into HR across industries. But with all the buzz around tools like ChatGPT, predictive hiring platforms and automated performance trackers, it begs the question: is AI truly helping HR – or is it just another shiny object?

Louise Loon, Director at HR For All, said: "There are areas where AI is clearly improving HR processes, especially for smaller businesses or overstretched HR teams. I'm certainly using it more and more in my business.

"AI can now scan hundreds of CVs in seconds, highlighting candidates whose experience matches the job spec. Some tools even assess writing tone and language to predict cultural fit.

"For small teams, this can save hours of manual screening. But it's not about replacing the human eye – it's about narrowing the pool so the human can focus on quality.

"AI can create personalised onboarding plans, send policy reminders or even flag when documents haven't been signed – reducing risk and improving employee experience. For example, a chatbot might walk a new starter through their benefits package or probation period milestones, giving them immediate access to info without overloading HR.

"AI helps HR turn data into insights, like spotting trends in absenteeism or predicting turnover risk based on engagement patterns. This gives leaders a more proactive approach to people management. Instead of reacting to resignations or conflict, they can act on early warning signs.

"Despite the exciting potential, AI in HR is not without risks – especially when used without understanding, transparency, or ethics.

"AI tools are trained on historical data. If that data reflects biased decision-making (and it often does), the AI may replicate or even amplify that bias. For example, Amazon famously had to scrap a recruitment tool that downgraded CVs containing the word "women's" – simply because the system had learned from a male-dominated hiring history. That's a huge red flag in HR, where equality and fairness are foundational.

"One of HR's greatest assets is emotional intelligence – being able to support someone through a tough time, manage conflict, or inspire growth. No AI can replicate empathy, nuance or judgment in the same way a human can.

"Over-relying on automation in sensitive areas (like performance conversations or mental health support) can leave employees feeling unheard or undervalued.

"Many employees feel uneasy about being "tracked" by algorithms, especially when it's not clear what data is being collected or how it's used. If AI is monitoring keystrokes or analysing email tone to assess mood (yes, that's a thing), it could create a culture of fear rather than productivity.

"If you're considering AI tools for your business, ask yourself (and your provider) these questions:

- what problem is this solving? Is it saving time, improving fairness or helping employees?
- is there a human in the loop? AI should support decisions, not make them independently, especially in hiring or performance management
- what data does it use and is it secure? Employee data is sensitive. Make sure the system is GDPR compliant and transparent about how data is used
- how was the tool trained and tested? Has it been checked for bias or appropriate for your industry?
- how will employees feel about it? Could it raise concerns and how will you communicate the benefits and safeguards?



"So, AI in HR: hype or help? The answer isn't one or the other – it's both. AI offers genuinely helpful tools that can make HR more efficient, responsive and data-driven, but it's not a magic fix. The best HR practices still rely on human connection, context and compassion.

"Used wisely, AI can free up time for more meaningful work – like developing people, building culture and solving complex challenges. However, it requires thoughtful implementation, ethical awareness and a commitment to fairness. In other words, AI should be your assistant, not a replacement.

"Tech might be evolving fast, but people still want to be treated like people. That's where real HR still shines," said Louise.



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Direct and targeted – marketing that really hits the mark



IN an age where the means of marketing seem more and more diverse, it would appear good old-fashioned direct mail remains one of the most effective and reliable routes to market.

Clacton-based print and marketing company, The DS Group, provides a wide range of marketing services so is very well-placed to comment on the relative effectiveness of differing marketing strategies. Whilst it would stress getting the balance right is key, direct mail - the physical delivery of material to a targeted recipient's business or home – is a powerful weapon in the armoury.

Tracy Mead, Managing Director at The DS Group, said: "You might wonder, with such a connected world, why businesses still invest in paper marketing. Simple reason: results. Direct mail always has higher response and engagement rates than many digital marketing methods. It cuts through clutter, is not filtered out by spam filters, and is likely to stay in the business or house for days or weeks, increasing exposure.

"Unlike web advertisements which can be scrolled through within seconds, direct mail is delivered straight into your customers' hands, for that personal touch and more tangible brand interaction. The most recent studies show more than 75% of recipients read or scan their direct mail. Many respond by checking out a site, discussing the offer with work colleagues or family or, indeed, by buying something. And as increasingly individuals insist on individualised and sensual experiences, direct mail marketing is experiencing a sturdy comeback.

"Direct mail boasts high response rates compared to email or online advertising. It gets noticed in a more focused environment and prompts action, be it scanning a QR code, redeeming a promo code or dialling a phone number.

"One of the greatest advantages is that it can be tailor-made. Companies can make available customer information and send targeted messages based on buying behaviour, location, or interest which enhances the bond between the sender and the receiver.

"Today's direct mail isn't just innovative, it's also smart. With the addition of trackable elements like personalised URLs (PURLs), special promo codes or QR codes, marketers can monitor engagement, conversions, and ROI with minimal effort.

"While digital is often thought of as being less expensive, direct mail is good value for money, especially when purchased in quantity. Direct mail works alongside experienced professionals who often issue reduced postage rates and simplified print procedures, maintaining low costs without compromising quality.

"A successful direct mail campaign relies on a few key ingredients: quality data, strong creative, a clear call to action, and excellent timing. Cleanse your mailing list to remove outdated or duplicate contacts. Personalise where possible even using the recipient's name can boost engagement. Ensure the design reflects your brand and the message is clear, persuasive, and easy to act on. Finally, being able to merge it all together. Mix your direct mail with online advertising, social campaigns or email marketing for a seamless ride that boosts visibility and returns.

"Direct mail is not the dinosaur it was made out to be and is evolving. With high response rates, sophisticated personalisation and the ability to integrate offline and online marketing, it is still one of the most effective tools in your armoury. Want to spur sales, generate brand awareness or win back defected customers? This is perfect at delivering a physical, targeted and trustworthy way of achieving these goals."

BusinessTime in Essex Publishing Editor, Peter Richardson, said: "The DS Group is our trusted partner in distributing the magazine to a highly targeted audience and has been a key part of the magazine's continuing success. We can ensure the magazine is delivered directly to named senior directors and owners of businesses across Essex. It is without doubt the most effective way to ensure our advertisers' messages are seen by the people they wish to see it – their potential customers.

"I speak with so many business leaders whose email inboxes are absolutely deluged with messages which are frequently deleted without more than a second or two glance. Our advertising messages are cleverly intertwined with informative and relevant articles and – most importantly – targeted at key decision-makers within the private, public and educational sectors across Essex.

"So yes, you can do massive but untargeted email campaigns; yes, you can spend endless hours networking in a room with people who you don't know whether or not might be people you want or need to do business with and, yes, you can spend half your life on LinkedIn, desperately thinking up new means of selling yourself without making it look like you're really selling yourself. Or you can very accurately target would-be new customers using the type of direct and highly effective approach offered by The DS Group. The latter approach has worked – and continues to work – perfectly for me!"

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Government gives planning permission to the Lower Thames Crossing



THE Government has given planning permission for National Highways' A122 Lower Thames Crossing project.

The most significant road project in a generation will drive growth – the priority in the Government's Plan for Change – by tackling long standing congestion at Dartford and improving connectivity between the south-east, the midlands and the north.

For more than 60 years the Dartford Crossing has stood as the only road crossing across the Thames east of London, making it one of the country's most vital trade routes that connects some of the UK's busiest ports to the rest of the country. Today, it is used by far more traffic than it was designed for and acts as a bottleneck that causes delays and diversions that holds back the country's economy.

The Lower Thames Crossing is a 14-mile new A-road that will link the A2 in Kent with the A13 and M25 in Essex through the longest road tunnel in the UK. It will ease congestion at Dartford by almost doubling road capacity across the Thames east of London, and make tens of millions of journeys quicker, safer and more reliable every year.

The Government is currently exploring private finance options for the project. Construction could start as early as 2026, with the new road expected to open in the early 2030s.

The National Highways project is the first in a new generation of projects that will accelerate the construction industry's move to net zero by using fuels such as hydrogen to power its construction fleet and only using low-carbon concrete and steel. This pioneering approach to carbon has cut the project's estimated construction footprint by around half so far, with a target to achieve a 70% reduction. The new blueprint for low-carbon construction created on the project is already being replicated across other sectors ranging from nuclear and water to rail and aviation.

The project will also restore nature across Kent and Essex by delivering six times more green space than road. Plans include one million additional trees, a new community woodland, and two new public parks overlooking the Thames. The project will also encourage active travel across the area by providing almost three miles of new or improved routes for walkers, cyclists, or horse riders for every mile of new road.

The design of the new road was developed following a comprehensive programme of consultation with the local community and a range of organisations. Improvements made following feedback include future proofing it with three lanes in each direction along most of the route, reducing the impact on ancient woodland by 70%, and increasing the length of the tunnel to reduce impacts on local communities and the environment. Around 80% of the route now runs through a tunnel, cutting or embankment to blend it into the landscape and seven green bridges will blend the road into the landscape and provide safer crossing points for people and wildlife.

During construction the project will give a boost to British jobs and skills by working with specialist suppliers from across the UK, and will employ almost half of its workforce locally, training them to build the Lower Thames Crossing and equipping them with the skills to take on future projects.

Before main construction gets underway, the project and its three delivery partners will work with local authorities, landowners, and stakeholders to refine aspects of the design to further reduce the impact of construction on the local community and environment, and embed new and emerging low carbon technologies and materials. Over the coming months they will also carry out archaeological, ecological, and topographical surveys, as well as further ground investigations to prepare the detailed design and construction plans.

Iain McNab, Head of Policy at Essex Chambers of Commerce, said: "Essex Chambers of Commerce and the overwhelming majority of its membership has long recognised the need for a Lower Thames Crossing.

"We therefore warmly welcome the announcement that the Development Consent Order (DCO), which allows the project to proceed, has been approved by the Planning Inspectorate. Whilst this is a critical milestone, a funding package is still to be assembled, but the planning decision will be a significant boost to business confidence – both for businesses looking to invest in this part of the South East and for those institutional investors who may be attracted to invest private finance into the construction of the crossing. So, it is great news and a fillip in particular for south Essex, including Tilbury and London Gateway ports and the Thames Freeport's ambition to deliver growth and many thousands of jobs.

"The decision will open up new opportunities for business and for residents seeking to raise their skill levels and gain employment, especially in the construction sector. We at Essex Chambers will continue to work with business, local authorities and others to ensure the crossing delivers short and longer-term benefits for the people and businesses of Essex."



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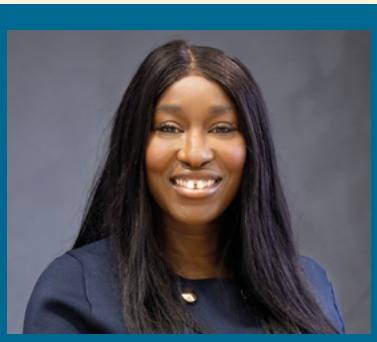


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Employment law: new guidance and landmark cases businesses can't ignore



Ola McGhee, Associate, Employment Law, Tees, takes a look at important changes to employment law which every business should be very aware of.

FOLLOWING our spring update, which outlined the key statutory and legislative changes taking effect in April 2025, UK businesses now face a fresh wave of employment law developments that demand attention, with updated Employment Tribunal guidance and high-profile legal cases surfacing.

Whilst not groundbreaking, the recent publication of the revised Vento bands is important and noteworthy. These bands guide compensation levels for injury to feelings that can be made by Employment Tribunals in discrimination claims. From April 6 2025, the lower band increases to ranges from £1,200 to £12,100, the middle band from £12,100 to £36,400, and the upper band from £36,400 to £60,700. In exceptional cases, awards may exceed this upper threshold.

These changes impact how much an Employment Tribunal may award in claims involving harassment, maternity discrimination or other breaches of the Equality Act 2010 and, as such, they directly affect the potential financial exposure of employers.

The timing of this guidance is especially relevant given recent legal headlines, including the widely reported settlement between Citibank and a former employee.

In *Maeve Bradley v Citibank*, the claimant, an assistant vice-president at the bank's Belfast office, settled a maternity discrimination claim for £215,000. She alleged a promotion she had been led to expect was awarded instead to the colleague who covered her role during her maternity leave. Although Citibank did not admit liability, the size of the settlement and the surrounding media coverage have shone a spotlight on the risks organisations face if they fail to treat returning parents fairly. The case serves as a cautionary tale and a powerful reminder that absence due to maternity must never factor negatively into decisions on promotion or progression.

The cost of getting it wrong, reputationally and financially, is rising. Employers should take this opportunity to reassess their family leave policies, ensure promotion decisions are transparent and well-documented and train managers on how to support employees returning from parental leave.

Elsewhere in the legal landscape, the issue of status and rights in the so-called 'gig' economy continues to evolve. A recent Employment Tribunal ruling *Afshar and others v Addison Lee Ltd*, confirmed private hire drivers, initially classified as independent contractors, were in fact 'workers' and entitled to minimum wage, holiday pay and other protections. Misclassification can lead to costly claims and findings.

The beginning of the new financial year also brought with it an increase to the statutory weekly pay cap used for calculating redundancy payments and the basic award in unfair dismissal claims. This year's rise is going from £700 to £719 for the capped weeks' pay when calculating redundancy and the basic award in unfair dismissal claims. The maximum statutory redundancy payment and basic unfair dismissal award now stand at £21,570, while the compensatory award cap, where applicable, for unfair dismissal has risen to £118,223 (from £115,115). Employers handling redundancies or exits should ensure they are using the correct, updated figures in their calculations and planning.

Meanwhile, businesses must also adjust to the April 2025 rise in the National Living Wage, which increased from £11.44 to £12.21 an hour for workers aged 21 and over. While welcome news for employees, this change will inevitably place added financial strain on employers, particularly those with large frontline or entry-level workforces. Beyond compliance, businesses must also be alert to the risk of pay compression, which could affect staff morale and retention. A strategic review of wage structures and broader workforce planning may be necessary to absorb these changes without disrupting operational stability.



As we move further into 2025, businesses must also look ahead to the structural reforms coming in 2026 via the Employment Rights Bill. While implementation remains a year away, the cultural and legal tide is already turning. The courts and tribunals are placing growing emphasis on fairness, transparency and equality. This trend is unlikely to reverse.

Now is the time to act. Employers should review their contracts and policies with the revised Vento bands in mind, reassess their approach to employee leave and return-to-work processes and provide refresher training for HR teams and line managers. Doing so is not just about avoiding Employment Tribunal claims, it is about embedding good practice and demonstrating a genuine commitment to employee wellbeing and workplace equality.

If your business needs advice on recent case law, policy updates, or preparing for the next phase of employment law reform, the Employment Law team at Tees is here to help.

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INNOVA
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By Kevin A

It took tremendous courage for Mark Webber to go back to the 24 Hours of Le Mans. The Australian had raced there in 1999 for Mercedes – with catastrophic consequences.

In that race, the German team had pushed their car's aerodynamics to the limit, beyond it in fact. Its 5.7-litre, 600bhp engine was set in a carbon-fibre and aluminium body that weighed only 2,000lbs and had an even lower profile than a formula-one car.

The result was that in day two of qualifying, Webber's car, hurtling along in the slipstream of an Audi at around 185mph and still accelerating, caught an updraught deflecting from the other car's aerofoil.

At that speed, the Mercedes's front end was lifted from the ground, launching the whole car into the air. It flipped over, mercifully landing on its wheels and skidding into a safety barrier.

Then, on race day, the same thing happened to Webber again. This time his car somersaulted twice before landing on its roof. As he spun wildly, helplessly, through the air, the Aussie thought it was all over. "There's no way I can be that jammy again," he recalled in his autobiography. "I don't want any pain, I want it to be over quick."

It was, but not in the sense he feared. Webber survived, but his endurance-racing career did not, as he quit Mercedes and the long-form discipline in favour of a driver's contract in F1. It was not until 14 years later, after making his mark in that world, that he returned to Le Mans with Mercedes's German rival Porsche, itself making a comeback after a 16-year absence.

This time, Webber's task was not to pilot his new car to success but instead to drive their research-and-development efforts in the Porsche 919 Hybrid. His influence was valuable, with Porsche's two cars qualifying for the 2014 race in second and fourth places among the 55 running – one of them having led the race after 22 hours.

This 24-hour event pushes not only the drivers to the limit of human endurance but also their cars to the limits of engineering, and failures are common. So it proved for Porsche, with both cars retiring due to a broken anti-roll bar on the one hand and gearbox issues on the other.

The following year, Webber bravely returned to the cockpit in what was a team one-two for Porsche, taking the No.17 car over the line only one lap behind his teammates. It was the highlight of what became the German team's overall victory in the 2015 FIA World Endurance Championship.

That result demonstrated how innovation, motivation and passion can combine to overcome all adversity – and there is no better exemplar for this than endurance racing in motorsport. That is why RDA is so active in



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As sponsors of United Autosports we are proud to display our branding on their McLaren 720S GT3 Evo cars for the 2025 edition of the world's flagship endurance race taking place on June 14th and 15th.

By doing so, we are partnering with proven success in engineering innovation. Four years ago, United became the first-ever winners of Le Mans and two other endurance championships in the same year, and all concerned are confident they will again deliver a strong showing at the race in June.

Being involved in elite motorsport, not only as a commercial sponsor but also as a critical innovation partner with several race teams, is extremely valuable to us as a business.

It ensures we gain insights from the very cutting edge of engineering, understanding practices and processes in intimate detail. It is through the lens of accumulated knowledge like this that we carry out our work with all our other clients.

By engaging RDA, they are gaining the benefit of years of successfully delivering innovation services, from Patent Box filings to R&D Tax Credits claims, for some of the best in British business.

The other benefit our sponsorships bring us as a company is to provide our workforce with incredible experiences on race days. This yields team-building opportunities to foster deep ties among us, an invaluable benefit to our employees' mental health – which, as this edition of Business Time In Essex shows, is never something to take for granted.

Perhaps most of all, though, watching the action from the pit lane showcases exactly how the best race teams in the entire world combine innovation, motivation and passion to achieve greatness in their sport. And that is an inspiration to us all.

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Why it's so hard to find good IT and how to choose the right pa



Maarten Westera's journey started in 2006 when he built basic HTML websites for friends and local enterprises from his home office in Colchester. Over the next decade, word-of-mouth demand pulled him into server maintenance, Microsoft 365 support, and bespoke software projects, revealing how SMEs were struggling with patchwork IT solutions that hindered growth rather than enabling it. As a seasoned IT professional, managing tech support teams and service desks, he eventually founded Saint IT in November 2016. By incorporating Saint IT Ltd, Maarten anchored the company in London and Colchester with a single goal: delivering enterprise-grade technology and services for SMB's without the enterprise-grade price tag or complexities.

IF you've ever found yourself stuck on hold during a critical IT issue, being bounced between technicians, or wondering what you're actually paying your IT provider for- you're not alone.

For many small and medium-sized businesses, finding reliable IT support isn't just challenging—it's a minefield. Despite the growing dependence on technology, the IT support industry still suffers from inconsistent service quality, vague pricing structures and a one-size-fits-all mentality. And for smaller companies, the problem is even worse.

So why is this such a common pain point- and what should you be looking for to ensure your business doesn't fall into the same trap?

The SMB Conundrum: Too Small for the Big Guys, Too Big for the Small Ones

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situation when it comes to IT support.

On one hand, there are large managed service providers (MSPs) with impressive infrastructure and technical depth—but they're expensive and impersonal. Small businesses become just another ticket number in a sea of corporate clients and support can feel sluggish or irrelevant.

On the other hand, there are smaller providers who are more affordable and accessible—but they may lack the experience, tools or structure to provide dependable, proactive service. That friendly one-person IT shop might be great when your email goes down, but does he really have the skills or the knowledge to advise you on a cybersecurity strategy, hybrid working infrastructure or disaster recovery planning?

For businesses that are growing, adapting, or increasingly reliant on digital systems, neither option really fits.

What Makes a "Good" IT Support Partner?

A good IT provider should do more than fix problems—they should help your business run better. But 'better' can mean very different things depending on your size, industry and goals.

Here are some key qualities to look for:

1. **Proactive, not just reactive.** Many IT providers operate like firefighters—only showing up when something's broken. But truly valuable support is proactive: monitoring systems, identifying risks before they escalate, keeping software updated and helping plan ahead for growth.

Ask prospective partners how they stay ahead of issues and whether they offer regular reviews or reports. A good provider will talk in terms of prevention, not just response times.

2. **Scalable and flexible services.** Small businesses aren't static. They pivot, grow and adopt new technologies fast. Your IT partner needs to be agile enough to support those changes. Rigid contracts, upselling at every turn or bundled services that don't reflect your needs are red flags. Look for providers who can adapt with you—offering tailored support that aligns with your stage and budget.

3. **Clear, jargon-free communication.** It's not just about what they do—it's how they explain it. A good IT support company should be able to talk to non-technical stakeholders in a way that builds trust and clarity. If proposals or service reports feel opaque or overly complex, that's a sign they might not be putting your needs first.

4. **Integrated thinking.** Modern business IT doesn't sit in a vacuum. Connectivity, cloud platforms, telecoms, mobile workforces—they're all intertwined. You shouldn't have to manage separate vendors for your internet, phones, cybersecurity, and cloud storage. Look for a provider that understands this ecosystem and can support or integrate across multiple domains, so you aren't constantly bridging gaps between service silos.

5. **Transparent pricing and service levels.** Are you paying a monthly fee and still being charged every time you call? Are there fees buried in fine print for 'premium' support hours? A trustworthy IT support company will be upfront about how they bill, what's included, and what isn't. They should also provide service level agreements (SLAs) that spell out how quickly they'll respond—and what happens if they don't.

6. **Security-first mindset.** Security should not be an afterthought—it should be baked into everything your IT partner does. That includes endpoint protection, data backups, firewalls and user training. Don't just take their word for it. Ask how they stay up to date with emerging threats and what steps they take to keep your data safe. Even better, ask for examples of how they've handled security challenges in the past.

Common Pitfalls to Avoid

Even with a checklist in hand, it's easy to fall into the trap of a slick sales pitch or a cheap deal. Here are some common mistakes to watch for:

- **Choosing based on price alone.** Cheaper isn't better if it costs you more in downtime, lost data or missed opportunities.
- **Not involving leadership.** IT touches every part of your business. Leaving the decision entirely to one department without strategic input can backfire.
- **Failing to plan for the future.** A provider that meets today's needs might not support your business a year from now.
- **Assuming all IT support is the same.** Like any professional service, quality varies. Vet your provider thoroughly—check references, ask specific questions and test their responsiveness during the sales process.
- **Don't try it yourself.** Leave tech to the experts, no matter how confident in tech you are. Let your job be to focus on your business and your clients. Don't waste time with DIY IT.

How to choose wisely

Making the right decision takes time but it's worth the effort. Here's a simple approach:

1. **Define your priorities.** What's most important to your business: fast support, security, cost savings, strategic guidance?

2. **Shortlist three to five providers.** Look beyond Google reviews—ask other businesses, check industry forums and browse case studies.

3. **Interview them like a partner.** Don't just accept a proposal—ask how they'll work with you, how they handle outages, how often they check in and what they do that others don't.

4. **Request documentation.** SLAs, onboarding plans, data protection policies—get it all in writing.

5. **Trust your instincts.** If communication feels rushed or dismissive during the pitch, it probably won't get better after the contract is signed.

Finding the right IT support partner is a strategic decision, not just a technical one. The best providers become a seamless part of your team, helping your business run more smoothly, securely and intelligently. Treat it like finding a new employee, if they don't fit in the team, they don't fit, no matter how technical they are.

And while there's no universal answer to who's best, it's about finding who's best for you - someone who understands your size, your pace, your goals and your appetite for innovation. Someone you can work with, and trust.

Saint IT Ltd was founded on the very principle: that small businesses deserve the same quality of service, tools, and strategic thinking as the enterprise giants, who they often compete with. Built with a deep understanding of both IT, Cloud and telecom services, Saint IT brings a proactive, personable, and security-first mindset to every client relationship. If you're looking for a partner that speaks your language and grows with your business, they just might be worth a conversation. Give them a call on 0800 009 3064 or visit www.saint-it.co.uk. Looking for telecoms? Check out www.saint-telecom.co.uk



The expanding role of the finance director



Michael Greene, Partner with Streets Whittles Chartered Accountants which has offices in Colchester and West Mersea, looks at the expanding role of today's finance director – one which goes way beyond studying the balance sheet.

THE role of the finance director or finance lead continues to evolve rapidly.

As businesses face a perfect storm of geopolitical disruption, digital transformation, cyber threats and rising costs, finance leaders are stepping far beyond the boundaries of traditional reporting and compliance. Their remit now spans strategic insight, risk management and operational leadership.

With Donald Trump now back in the White House and new US trade tariffs already announced, UK businesses, particularly those with US-facing supply chains or export markets, are being forced to re-evaluate their international exposure. For finance directors, this means quickly modelling cost increases, understanding margin pressures and scenario-planning the wider impact on pricing, procurement and revenue. Currency volatility and logistics disruption may also follow, requiring strong financial resilience and flexible forecasting.

Ransomware attacks and data breaches are becoming more frequent, more sophisticated and more financially damaging. Increasingly, finance teams themselves are being targeted by cybercriminals through invoice fraud, phishing and social engineering. Cyber risk has become a board-level issue, with finance directors playing a critical role in response planning, fraud controls and cyber insurance decisions. As the threat landscape intensifies, financial oversight and resilience planning must keep pace.

Finance functions are rapidly adopting AI technologies to streamline processes, detect anomalies and provide richer, real-time insight. AI is being used for everything from invoice matching and expense processing to predictive forecasting and reporting. For finance leads, this shift offers a chance to free up time for value-added work while also introducing new responsibilities around data governance, integration and ethical use. The ability to harness AI effectively will increasingly separate progressive finance functions from reactive ones.

The increase in Employers' National Insurance contributions adds further pressure to cost bases already stretched by inflation, wage expectations and economic uncertainty. For finance teams, this means reviewing workforce models, optimising payroll strategies and ensuring compliance with evolving HMRC regulations. There's a growing need to balance cost control with talent retention and investment in growth areas.

The expanding finance leadership remit

Finance directors today are expected to lead far beyond the finance department. Studies from the ACCA and others show that finance leaders are now increasingly responsible for areas like IT strategy, ESG reporting, operational risk and even HR and legal oversight. They are trusted advisers to business owners and boards shaping strategy, influencing transformation and helping drive long-term performance.

The finance function is no longer just about compliance it's about enabling better decisions, safeguarding the business, and identifying opportunity amidst complexity. For many organisations without a formal CFO, the finance director is stepping into that strategic leadership space.

At Streets Whittles, we work with finance directors to support them through every stage from audit and tax planning to risk management, digital transformation and growth. Our aim is to help finance leaders confidently meet today's demands and tomorrow's challenges.



So, exactly when do we stop working



Looking at business life with Editor, Peter Richardson

A RECENT report by the Office for National Statistics highlighted a large increase in the number of women aged above 65 still in work.

It was pounced upon by some parts of the national media, the Daily Mail dramatically claiming 'women face working until they drop'. The actual figures from the ONS show the total number of women aged 65 and over who are now working stands at 686,000, an increase of 135,000 (or 24.4%) over the past 12 months. There was a 3.9% increase among men of similar age, the difference presumably partly explained by a larger starting base figure for men.

For me, it was the least surprising 'news' of the year so far. The simple truth is, if you want to carry on living as opposed to just existing after the state pension age, you'll need to carry on working unless you've either built up a nice big savings nest or are fortunate enough to be a retired civil servant.

And the thing is, most people who reach the age of 66 very much want to keep on 'living'. Turn the clock back 50 years or so, and people reaching the state pension age mostly had no grander aspiration than to tend to their roses or read a book whist relaxing in their rocking chair. And with a fair wind they could look forward to doing so for maybe the next five to ten years.

Fast forward to 2025, and people reaching their state pension age of 66 are, on the whole, still active souls with a life to lead - including the obligatory holiday or two abroad and an exciting social life. Such a lifestyle isn't going to be funded by the state pension – so is it any wonder more and more people are electing to carry on working.

I have a particular interest in this subject, as someone who'll be eagerly grabbing their bus pass on June 6 and taking their first state pension payment shortly afterwards. I've no immediate plans to stop working (well, someone has to support all those overseas tourism industries!) but I've already discovered the first drawback of carrying on working past state pension age. Nearly all my tax allowance will be soaked up by my state pension – so I'll now be taxed on virtually every pound I earn from producing this humble magazine, whereas before I could earn £12,500 before paying tax. They giveth in one hand and taketh with the other – God bless the Government!

You might have thought the Government would offer me a small incentive to carry on working and, in the process, continue contributing to the national tax pot and supporting the local (OK, and overseas) economy by continuing to eat and drink out and purchase the occasional new outfit, rather than call it a day and sit in my rocking chair. But no – if I want to carry on working and lose my tax allowance, that's my prerogative presumably.

It might make an interesting study for someone to calculate the impact on the UK economy if everyone stopped working at state pension age and lived purely off their state pension. No more money being paid into the tax coffers and thousands of businesses across the country being deprived of the income they enjoy thanks to the disposable income people have by carrying on working. I'm sure the findings would be interesting!



Surely the Government needs to recognise the reality of the situation as evidenced by the ONS research. More and more people will choose to carry on working past state retirement age – some out of necessity and some to maintain the lifestyle to which they have become accustomed and want to carry on enjoying at what is, nowadays, the still relatively young age of 66. The obvious answer (which is doubtless far too simple for any government) is to exclude the state pension from a person's taxable income allowance – or at least introduce a sliding scale over, say, five years.

Lifestyle and life expectancy has changed dramatically since the concept of a state pension was introduced. No longer is it intended to keep someone in rose fertilizer for five years or so until they pop their natural clogs. Us 66-year-olds want to carry on living the full life for a few more years yet and, surely, should be incentivised to carry on working where we are able and willing.

The current system offers no incentive to carry on working and contributing yet further to the tax coffers. The system relies on people choosing to do so because the alternative is not too palatable to them.

Considering the number of reviews the current Government has commissioned, one more into how they fairly encourage and manage gainful employment after state retirement age wouldn't go amiss.

Men call on employers for more mental health support

NEW research has revealed a concerning trend for men's mental health in the workplace, with 37% of the male workforce in the South East calling for more support from their employers.

The findings of the study, conducted by healthcare provider Bupa, explore the mental health challenges men face in their latest Bupa Wellbeing Index.

Almost half (48%) of men surveyed in the South East admit to grappling with mental health challenges or have done so in the past, with lack of self-confidence



(24%), traumatic life events (26%), unhappiness in their job (22%) and relationship problems (26%) among the top factors impacting men's mental health in the workforce today.

However, men don't know where to turn for help. Under half of men in the South East who have struggled with their mental health have sought medical advice, and less than one in three has confided in their partner (25%), family (24%) or friends (25%).

Worryingly, 33% of males in the South East even admit to actively hiding mental health issues from their partners at home.

With almost one in three (28%) men saying they don't know where to turn for advice on their mental health, 37% of men are looking to their employers to provide greater support through those struggles.

Attitudes to mental health in the workplace are believed to be heavily stigmatised, as Bupa's survey states 67% of employees agree there is a stigma surrounding men's mental health issues. A tenth of those who agree even think the stigma has become worse in recent years.

In the following ten pages, BusinessTime in Essex takes an in-depth look at this important issue and what is being done to offer help.

More than just a 'box ticking exercise'

Mental health training that helps organisations build an **empowered culture which supports people's wellbeing**.

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Why every business leader needs to understand the Mental Health Continuum



Natalie Britt, Mental Health Education Lead at Mid and North East Essex Mind, explains how the Mental Health Continuum is key to understanding mental health issues in the workplace.

IN today's workplaces, it's widely accepted that mental health is closely linked to productivity, engagement and business success.

Yet, despite growing awareness and access to training, many leaders still view mental health in binary terms: you're either well or you're unwell. This outdated mindset not only undermines wellbeing initiatives but also risks leaving employees unsupported in times of need.

Until recently, it was common to perceive a clear divide between those who experience mental illness and those who don't. But the reality is far more nuanced—and it's this nuance that unlocks a more inclusive, practical way of talking about mental health at work.

Introducing the Mental Health Continuum – mental health beyond diagnosis

Traditional models focus heavily on clinical diagnoses such as depression or anxiety. While these are serious conditions that affect millions, they only represent part of the picture. The Mental Health Continuum presents a broader, more flexible model—one that sees mental health as a spectrum ranging from optimal wellbeing (a state we like to call a 'healthy mess') at one end to severe mental ill health at the other.

Instead of placing people into fixed categories, the continuum acknowledges that mental health is fluid. We all shift along this line depending on factors like stress, life events, and whether our core emotional needs are being met. This model invites us to understand our own position on the continuum and the internal or external forces that move us towards or away from wellbeing.

The spectrum of severity: it's not all or nothing

The Mental Health Continuum spans a wide range of experiences—from everyday stress to complex, chronic mental health conditions. At the more acute end are serious diagnoses like schizophrenia, bipolar disorder and borderline personality disorder. These affect around one in ten people throughout a lifetime.

Conditions such as major depression, anxiety disorders, PTSD and OCD also sit on the continuum, albeit closer to the centre. Meanwhile, milder but still disruptive states such as low mood, burnout or persistent worry – all frequent occurrences at work - often appear closer to the wellbeing end but are distinctly separate from wellbeing.

This model is powerful because it not only validates everyone's experience, it encourages us to examine the 'shades of grey' and pay attention to any early warning signs our mental health is at risk. It reminds us no one is immune and none of us live in a permanently 'well' state. Mental health isn't fixed. Acknowledging this empowers us to take greater ownership of our emotional wellbeing.

Stress: the early warning system

Imagine a squiggly line about a third of the way along the continuum. This line represents stress and is a tipping point between wellbeing and the early signs of mental ill health. Stress is not random.

We often make the mistake of seeing it as a personal failure or a sign of weakness but it is neither of those things. It's a biological and emotional messenger, asking us to pay attention to something specific. It's an indication one or more of our 12 core emotional needs is not being met.

These needs include things like control, emotional connection, achievement and security. When one or more of our needs goes unmet – perhaps through excessive workload, difficult working relationships or a lack of psychological safety - stress levels rise. Left unaddressed, this stress builds through time and can lead to more serious mental health concerns. That's why, for leaders, it makes sense to educate ourselves and our teams to recognise stress and decode its messages so we can take meaningful action to restore or maintain wellbeing. Framing stress as a call to action allows team members to reflect, rebalance and problem-solve before issues escalate. It also supports a culture of openness and shared responsibility, both of which are essential for sustainable performance.

The good news: most people recover

Although workplace mental health statistics can seem overwhelming, there is good news too. For the one in four people who experience mild to moderate anxiety or depression in any given year, the majority - around 75% - will recover.

Many will do so without formal therapy, simply by making targeted lifestyle changes and addressing unmet needs. The continuum approach reinforces this hopeful message: change is possible and support is always worth offering.

What this means for business leaders

Understanding the Mental Health Continuum reframes mental wellbeing as a strategic imperative rather than a tick-box exercise or conversation for HR. Everyone in your organisation sits somewhere on the continuum, including your leadership team.

Mental health directly influences performance, innovation and staff retention. Investing in wellbeing is not only the right thing to do, it's smart business. To be truly effective, this investment must include awareness, proactive support and a culture that normalises early intervention.

Take the first step: The Mental Health Toolkit

If you're ready to have more practical, action-oriented conversations about mental health, *The Mental Health Toolkit: The Essentials* is a great place to start.

Funded places are currently available for two people per organisation—making it a risk-free way to explore how this approach to mental health can transform your understanding of wellbeing.

Visit our website to learn more and reserve your place*.

We operate in Mid and North East Essex only. If you live or work outside this area, contact Suffolk Mind for further information about The Mental Health Toolkit.

The unseen struggle midlife men in the w



Paul Sutton is the host of the Middle Man podcast and the author of HIKE: The 30 Day Midlife Reset. He also works with businesses, including leading Essex accountancy firm, Rickard Luckin, running specific wellbeing sessions for midlife men.

WHAT do you think of when you read the words 'midlife crisis'? I'd bet good money on it being a middle-aged man with a sports car and a 25-year-old girlfriend, desperately trying to prove to himself that he's 'still got it'.

But for many men, the 'midlife crisis' is far more than a comedic cliché; it's a deeply personal and often hidden struggle that affects not only their wellbeing and relationships, but also their professional lives. At a glance, these men might seem to have it all - the job title, the salary, the family, the house. Yet beneath this façade, a growing number of midlife men are grappling with feelings of emptiness, dissatisfaction and disconnection, in both their workplaces and their personal lives.

Divorce is most prevalent in the UK among men aged 45-54, while the suicide statistics among this demographic are nothing short of horrific. Not only are men aged 45-54 most susceptible to death by suicide, but there are four times as many suicides among men of this age than women.

Men in their forties and fifties, often pillars of strength for their families and the companies they work for, are experiencing crises of identity and purpose. They speak of feeling trapped, lost and isolated. Some recount their emotional disintegration after a job loss, others detail the emotional toll of being strong while caring for both children and ageing parents. Many feel invisible in a world that expects men to simply 'man up'.

At the core of this crisis lies a profound lack of fulfilment. Midlife men report no longer finding joy in activities they once loved, whether that be hobbies, entertainment or socialising. Instead, they experience lethargy, a loss of drive and an overwhelming sense of being unappreciated. These emotional struggles are often compounded by physical changes such as decreasing testosterone levels, health concerns and the inevitable ageing process.

This internal turmoil doesn't stay at home; it follows men into

Launching a safe space for professionals

APRIL was Stress Awareness Month, making it the perfect time to launch a new series of networking events, organised by Essex Chambers of Commerce, aimed at highlighting the pressures faced by sales professionals.



The first event was held at the Chambers' Colchester base in the Innovation Centre, Knowledge Gateway. The initiative was spearheaded by the Chambers' Client Relationship Manager, Nick Brown. Nick opened the event by sharing his deeply personal motivation for bringing this series to life. He told the story of his former colleague and close friend Chris - a charismatic, hilarious and highly successful salesperson.

Sadly, when the Covid-19 pandemic struck, Chris's thriving career was derailed. The resulting impact on his physical and mental health went largely unseen by those around him. Earlier this year, at just 47, Chris tragically took his own life.

Deeply affected, Nick shared a heartfelt tribute on LinkedIn, intending to honour his friend and raise awareness. What he didn't expect was the overwhelming response — countless people reached out, sharing their own experience and struggles. It became clear there was a real need for a safe space where sales professionals could come together for support. From this realisation, the Chambers' Sales, Stress & Support – Networking for Sales Professionals events were born.

The Innovation Centre was a fitting location for the launch. The centre's ethos is to foster a strong sense of community, ensuring individuals and businesses alike never feel isolated in their daily work lives.

Joe Denham, Chairman of the Board of Essex Chambers and serial entrepreneur, spoke candidly about the toll decades of hard work, stress, and sacrifice have taken on him personally. While acknowledging that some thrive under pressure, Joe shared that, unchecked, stress can have devastating consequences — including a stress-induced heart attack he survived aged 50, as well as other periods of severe burnout.

Joe quoted the Dalai Lama: "Judge your success by what you had to give up to get it."

He reminded attendees that sales professionals often bear the heavy burden of their company's success. With all this pressure it is easy to see how the role can become all-consuming to the point where people are unable to take care of themselves. Joe emphasised to attendees: "No sale is worth more than you."

Finishing his talk, Joe commended Nick for his bravery in opening up and sharing his personal story and for creating a safe, non-competitive environment where sales professionals can simply connect and support one another.

The Chambers remains committed to supporting its sales community, with planning already underway for upcoming sessions.

If you would like more information about these events or would like support signposted to you, please don't hesitate to contact the Chambers team on events@essexchambers.co.uk

s of orkplace



their workplaces. Many midlife men feel stuck in careers that no longer inspire them, yet fear the consequences of change. Others experience redundancy, which not only disrupts their financial stability but also shatters their identity.

Some workplaces, traditionally a huge source of purpose and pride for men, have become another arena where they feel inadequate and obsolete. Being passed over for younger colleagues or struggling to keep up with technological shifts only deepens the divide. And there is often a culture of silence, where workplace vulnerability is mistaken for weakness and emotional strain is hidden behind humour, irritability or withdrawal.

But not all companies are like this. Some organisations, such as accountancy firm Rickard Luckin in Chelmsford, are tackling the struggles of midlife men head-on, and running specific wellbeing sessions for this demographic. Whereas many workplace wellbeing initiatives miss the mark, such sessions address the specific emotional and existential challenges that midlife men face. And in doing so, they foster an environment that values experience and encourages flexible career paths, helping men to rediscover purpose and passion in their work.

Many of the challenges men face are rarely even acknowledged, let alone spoken about. There exists a lingering stereotype that men don't talk about their emotions. The reality, however, is that men do talk…when they are given the space and freedom to do so without judgment.

Today's midlife men were raised during eras that demanded emotional restraint and stoicism. This legacy makes it harder for them to admit vulnerability, especially in professional settings. And addressing this crisis requires more than just empathy.

When I encountered feelings of apathy and mediocrity and lack of fulfilment at the relatively old age of 51, I found information on my dilemma seriously lacking. It came as a total shock to me, and that raises the question of 'why'? Why did I get to my fifties without any knowledge or expectation of what was about to hit me?

That's why I started the Middle Man podcast, and why I started speaking in corporate settings - to help men understand it's not 'just me' and that they don't have to go through this transition alone. It's crucial, to my mind, to challenge outdated gender norms that prevent men from seeking help and being honest about their struggles.

Ultimately, the message is clear: midlife doesn't have to be a crisis. With the right support, it can be a time of growth, self-discovery and renewed professional purpose. But to get there, we must first acknowledge the silent suffering of midlife men, and meet it with compassion, understanding and real action in the spaces where they spend most of their lives: at work.

It's a great conversation starter

Steve Revill, Managing Director of Rickard Luckin, explains his company's involvement with the Middle Man podcast.

I FIRST came across Paul Sutton and his Middle Man podcast in the run-up to its launch in the summer of 2024 and have listened to every episode since.

I've shared it with some of my closest male friends, who are a similar age to me, and it's helped us start conversations about how we're feeling that we've never had before.

In the show notes for Episode 2 ("A crash course on the impact of midlife on men"), Paul writes: "Midlife men face many challenges, not least of which are emotional struggles, and the stigma associated with being middle aged. We frequently feel disconnected, frustrated, and lonely due to societal pressures to suppress our emotions."

As the content resonated so strongly with me and my friends, I figured it would also resonate with some of the midlife men at Rickard Luckin. Indeed, the podcast Paul runs is subtitled 'The Podcast for Midlife Men & The People Who Love them', so I wanted to share this with other team members that have a midlife man in their life, be it partner, dad, uncle or brother.

Now in its fifth year, the Rickard Luckin Wellbeing programme supports many aspects of our team's mental and physical health and so we invited Paul to create and deliver a bespoke webinar entitled, Addressing the challenges of male midlife.

What unfolded was a deeply moving and eye-opening session exploring the emotional and mental health challenges men often face in midlife - frequently silently and in isolation - and the impact this can also have on the people who support them, whether it be at home or work.

As well as sharing his own personal journey and experiences, Paul offered valuable insights drawing from his own research along with anonymised stories from the 100+ men who have reached out to him through the show.

Thank you, Paul, for helping us to better understand this topic, which remains largely undiscussed: the hidden struggles many men face as they navigate changing roles, shifting identities and a sense of disconnection - often without even knowing why.

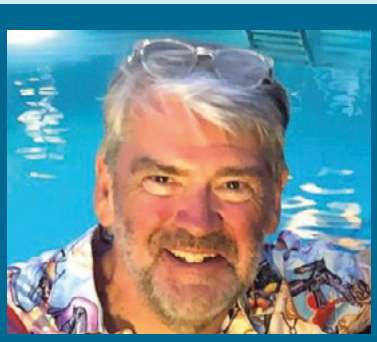
Here are a selection of comments from people who attended the webinar:

"This is such an important conversation to have, I've already shared the podcast with a few of the middle-aged men in my life. It's great to see Rickard Luckin raising awareness."

"It was really interesting hearing Paul's story and the conversations we had in the office following the webinar. I will be tuning into his podcast to learn more. Thank you for sharing with the team."

"I just wanted to email to say thank you for organising the webinar. I found it fascinating and very emotional. A few people have already asked me if there will be a recording, which is great. I will also be sharing this with my partner and encouraging him to listen to it."

Men – we really do need to talk!



As a businessman and qualified counsellor, Chelmsford-based Philip Wharam is very well-placed to address the issue of men's mental health – and the key message is, men really do need to talk more!

MEN don't talk. It's a message which, without proper punctuation, could easily be misunderstood, rather like a badly worded text message or email.

"Men, don't talk…" It's almost as if that could have been a watch phrase for men of all backgrounds, cultures and groups.

The truth is that when men talk, we rarely talk about what matters. We can bang on about sport, hobbies, work or indeed anything which avoids the real issues. "How are you?" we are asked. "Yes, but how are you in yourself?" What we are being asked is how we really are, under all that bravado and bluster.

Some guys make light of everything by being the life and soul of the party. You know the sort, always laughing and joking about everything. Watch out for him, he may be masking something very discomforting.

Equally concerning is the quieter man, the one on the margins. The one who turns up, rarely contributes to the banter or chat and slips away. Maybe unnoticed.

So, what can we do? As a counsellor specialising in men's issues, I hear the same issues time and again from both clients and in everyday life. Communication, health worries, job security; all these things can play on the mind. Often, we bottle things up, only for them to re-emerge at 3am. I expect this resonates with many of us.

Men's mental health in the workplace is something we, as a nation, are just beginning to tackle. At last, companies and HR departments are waking up to the possibilities of prevention rather than cure and are becoming proactive in helping staff with their issues, but there is a long way to go.

I launched a new group in Chelmsford on May 21, called Supporting Men In Business. Run under the Essex Business Partnerships banner, we are offering a monthly evening meeting when men from all around the county will be welcome to join us for a chat and to exchange ideas. We are open to suggestions as to which direction the group will take but openness, flexibility and inclusion are our watchwords.

Whilst the three of us running the group come from a counselling background, we all run our own businesses and are open to talk about anything which anyone wishes to bring to the gathering. We will be exploring the possibility of a spin-off group which would focus purely on mental health and how we can help, leaving the main meeting for networking, learning and socialising.



What is counselling, you may ask? Counselling offers individuals a safe and confidential environment where they can express their feelings without judgment. Life can be overwhelming, and many people experience emotions such as anxiety, sadness, and confusion. A counsellor provides a listening ear and helps clients articulate their thoughts and feelings. This process facilitates emotional release, which is essential for mental health. When individuals feel heard and understood, it can lead to relief from emotional burdens that they may have been carrying alone.

One of the most crucial aspects of counselling is its role in treating mental health disorders. Conditions such as anxiety, depression and trauma can severely affect daily functioning. Counselling provides evidence-based interventions to help manage these conditions. For instance, cognitive-behavioural therapy (CBT) is widely recognised for its effectiveness in treating anxiety and depression by helping individuals challenge negative thoughts and develop coping strategies.

Counselling is a powerful catalyst for personal growth. Through the therapeutic process, individuals can uncover patterns in their thoughts and behaviours that may be hindering their progress. Counsellors often use various therapeutic techniques, such as CBT, to help clients identify negative thought patterns. By recognising these patterns, individuals can work towards developing healthier habits, setting goals and enhancing their overall well-being.

Self-reflection is a significant component of personal growth facilitated by counselling. Clients are encouraged to explore their values, beliefs and motivations. This introspection can foster greater self-awareness, leading to lifestyle changes that align more closely with their values. Ultimately, this process can empower individuals to make informed decisions and lead more fulfilling lives.

My own background prior to becoming a counsellor was in the wine trade and in music, both of which I maintain an active interest in. Aside from my counselling practice, I work as a presenter on Chelmsford Community Radio, a club DJ and as UK wine ambassador for a number of European wineries. I find counselling enormously fulfilling and it has increased my awareness of what different industries and professions go through on a daily basis.

We as men are three times more likely to take our own lives and this statistic must be addressed if we are to move forward as human beings. We live in a world of ever-increasing challenges; we have global upheaval the like of which we haven't witnessed since the end of the Second World War, AI and its benefits and shortcomings and the aftermath of the pandemic.

Guys, we do need to talk. Let's make a difference!

Out of sight, out of mind: the quiet crisis in men's mental health



James Pinchbeck, Partner Streets Chartered Accountants which has offices in Colchester and West Mersea, says men's mental health must not be put out of sight and out of mind.

MENTAL health is finally being talked about more openly in the workplace. But when it comes to men, many still suffer in silence, especially those working in ways or environments where signs of poor mental health can be harder to spot.

While much of the conversation has focused on corporate wellbeing programmes and HR-led initiatives, these often miss a large segment of the male workforce, especially those who are self-employed, working alone or part of smaller businesses with limited resources or awareness.

Mental Health UK estimates around 12.5% of men in England have a mental health disorder. That's one in eight, at any given time. Yet men are far less likely to seek help than women. Only 36% of NHS talking therapy referrals are for men, according to the Mental Health Foundation.

That silence has consequences. In 2023, men accounted for 74.1% of all suicides in England and Wales, with suicide remaining the leading cause of death for men under 50. The harsh reality is that men are three times more likely to die by suicide than women.

These aren't just statistics, they reflect fathers, sons, colleagues and friends who have reached breaking point, often without anyone realising they were struggling.

The post-pandemic working world has changed the way we connect with one another. Hybrid and remote working have brought flexibility and convenience but have also weakened the day-to-day social interactions many relied on, particularly men who might not naturally talk about how they're feeling.

Gone are the impromptu chats by the kettle or the after-work pint that might offer a small but crucial opportunity to check in with someone. In their place, we have structured Zoom calls and online catch-ups and, whilst efficient, they are rarely personal.

And for those working for themselves or in trades, agriculture, logistics or construction, where solo working is common, the opportunities to be seen or supported are even rarer.

Men often respond to poor mental health differently than women. While women may be more inclined to seek professional help or talk to peers, men are more likely to bottle things up. Instead of opening up, they may withdraw, become irritable or display riskier behaviours.

According to the Mental Health Foundation, men are nearly three times as likely as women to become dependent on alcohol and are more likely to engage in frequent drug use. These coping mechanisms may mask distress in the short-term but only deepen the problem long-term.

It's also worth remembering that many mental health challenges aren't rooted in the workplace. Financial pressure, relationship breakdown, bereavement or personal identity issues can all impact how someone behaves at work. But without an environment where it's okay to speak up, these issues remain buried and dangerous.

Mental health problems don't just affect individuals, they affect teams, clients, performance and culture. Poor mental health is one of the biggest causes of absenteeism and presenteeism. In small businesses, the absence of one person, particularly a business owner, can have a direct impact on service delivery, productivity, revenue and profitability.

Culturally, it's just as important. Organisations that avoid talking about mental health can breed a sense of shame or weakness around the issue, deterring people and especially men from speaking up. This silence can lead to increased staff turnover, reduced morale and poor engagement.



So, what should we be looking for? Signs of poor mental health can include difficulty sleeping, lack of concentration, irritability, loss of interest in work or hobbies and signs of anxiety or withdrawal. But in a remote or solo-working environment, these can easily go unnoticed.

Whether you're an employer, team leader, co-worker or friend, simply checking in can make a difference. A phone call, a casual message or a relaxed one-to-one can give someone the space to open up.

But it's not just about individual action, organisations can do more too. This includes:

- creating a culture of openness where it's okay to talk about mental health
- training managers to spot signs and know how to support people
- providing access to external support services or signposting people to charities like Mind, CALM or Samaritans
- encouraging flexible work that supports wellbeing and work-life balance.

It doesn't take a big budget or an HR department to care about mental health, it just takes intention, awareness and a willingness to act.

We also need to challenge the notion that seeking help is a sign of weakness. For many men, the pressure to 'man up', 'get on with it', or avoid looking vulnerable is part of the problem. We need to create environments, both in and outside of work, where it's okay to say, 'I'm not okay'.

Men's mental health is a serious issue and too often, a silent one. If we want healthy, resilient people and strong businesses, we must treat this with the same seriousness as physical health and performance targets.

Because when men are seen, heard and supported, everyone benefits.

Men's mental health in the UK: a growing concern



Alix Sheppard, Director at Colchester-based public health consultancy, Health Talks, explains how men's unique mental health challenges require targeted support.

MEN'S mental health in the UK has become an increasingly urgent issue, with statistics revealing alarming trends and highlighting the urgent need for effective interventions.

Despite growing awareness and efforts to destigmatise mental health, many men continue to struggle in silence, facing unique challenges that require targeted support.

Recent data from NHS England indicates mental health services are under significant strain, with more than two million people on waiting lists for NHS mental health support.[1]

This backlog is particularly concerning for men, who are statistically less likely to seek help for mental health issues compared to women. The Big Mental Health Report by Mind reveals that 75% of the 6,069 registered deaths caused by suicide in 2023 were men[2]

This stark statistic underscores the severity of the mental health crisis among men in the UK.

Several factors contribute to the mental health challenges faced by men. Societal expectations and traditional gender roles often discourage men from expressing vulnerability or seeking help. The notion of masculinity can lead to men internalising their struggles, which exacerbates mental health issues. Financial stress, unemployment and relationship problems are also significant contributors. The cost-of-living crisis has further strained personal finances, creating a vicious cycle where financial difficulties and mental health problems feed into each other

The impact of poor mental health on men's lives is profound. Men with severe mental health issues have a life expectancy that is 15-20 years shorter than those without.

Mental health problems also affect men's ability to work and earn a living. In England, individuals with mental health issues earn nearly £10,000 less annually than those without such problems This financial disparity not only affects their quality of life but also perpetuates the cycle of mental health struggles.

Health Talks Ltd has designed programmes which aim to engage men in the workplace in conversations about mental health and offer the opportunity to learn more about ways to balance the pressures of work, home, finances and family.

Becoming familiar with non-judgemental vocabulary and learning strategies for self-help is vital for improving overall wellbeing for everyone. We also offer training for managers and HR teams on supporting better mental wellbeing in the workplace and all our courses offer an optional accreditation for certified training.

Addressing men's mental health requires a societal shift in attitudes towards masculinity and mental health. Encouraging open conversations about mental health and promoting a culture where seeking help is seen as a strength rather than a weakness is crucial. The integration of mental health support into workplaces and educational institutions can provide early intervention and support for men struggling with mental health issues.

[1] *https://digital.nhs.uk/data-and-information/publications/statistical/mental-health-services-monthly-statistics/performance-may-2025*

[2] *https://www.mind.org.uk/about-us/our-policy-work/reports-and-guides/the-big-mental-health-report-2024/*

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It's time to speak up!



Lis McCormick, director at Essex-based McCormick Consultants Ltd, encourages men (and women!) to speak up about men's mental health.

THE focus of this issue is men's mental health. I'm not qualified to add to the discussion on that, but I thought it might be interesting to comment on some recent observations I've made.

McCormick Consultants has just finished conducting resilience assessments for middle managers at a food manufacturing company and for directors at a whisky producer. Personally, I've had conversations with 24 individuals. Fourteen were men.

We measured seven factors that, together, combine to make a person resilient at work. Five of the factors are internal: optimism, solutions focus, being able to maintain perspective, etc. The other two are interpersonal and focus on how you relate to others. The first interpersonal characteristic is an individual's willingness to offer, and ask for, help. The second is having a few people in your life you can be really honest with; people who are 'for' you and who 'have your back'.

The men in this anecdotal sample consistently scored lower than the women on those interpersonal factors. When pressed, several admitted they felt they shouldn't need to ask for help and, further, wouldn't feel comfortable doing so. They were, however, genuinely pleased to make time for people who came to them for support. When I flipped it and asked them why they were denying others that same satisfaction and camaraderie by not sharing their 'stuff', they had no answer.

With another client, I've been working with 16 team leaders, all male. They're poor at giving feedback so we practised using 'FBI': a simple but good way to give feedback that lands well is to ensure it includes the *Behaviour* you've observed, what *Feeling* you have about that behaviour and what the *Impact* of the behaviour is.

Over time, we worked through 21 scenarios relating to typical safety, quality and behavioural issues that managers come across. They crafted their responses with the instruction they should ensure they covered all three aspects of good feedback: Feelings. Behaviour. Impact. Simples.

In none of those 21 responses was there a single statement that included Feelings. Impact? Tick! Behaviour? Tick! Feelings? Nada.

Men's mental health is a wide and nuanced topic, but there are some basic things we can all do to help. Whether you're male or female reading this, let's encourage the men in our lives; our fathers, sons, colleagues, apprentices …. to talk. It's not a huge ask. It's just having a conversation; no need for drama. Be a role model: name your own feelings about things, as well as what you think. Talk about the need to talk. Make it clear people won't be ridiculed; that jokes and banter are great in the proper place at work – but the proper place is not when someone is learning how to spit out how they feel about something. Get men involved in becoming mental health first aiders and invest in training them. Make sure everyone knows who they are. You know your workplace; do what will work – and talk about it!

The legal implications of workplace stress

UNDER the Health and Safety at Work Act 1974, employers have a duty of care to ensure the health, safety, and welfare of their employees. This includes taking reasonable steps to mitigate workplace stress.

Additionally, the Equality Act 2010 protects employees from discrimination related to mental health conditions that may, depending on the circumstances, qualify as disabilities. Failing to make reasonable adjustments for employees with disabilities could result in claims alongside allegations of unlawful discrimination, constructive dismissal, or personal injury.

Ola McGhee, Associate with leading Essex legal firm, Tees Law, said: "Doing the right thing, in compliance with the rules, and documenting this, are key to being able to defend any claims or complaints that may be asserted against a business.

"Stress in the workplace can arise from multiple factors, including:

- **excessive workload and unrealistic deadlines**
- **poor management and lack of support**
- **unclear job roles and expectations**
- **workplace bullying or harassment**
- **job insecurity and organisational change.**

"Employers should proactively identify and mitigate these possibilities. Risk assessments under the Management of Health and Safety at Work Regulations 1999 should include stress-related factors and ensure appropriate measures are in place.

"To comply with employment law and foster a productive work environment, we recommend employers consider implementing the following amongst the range of steps that they may follow."

Conduct regular stress audits: employers should assess workplace stress levels through employee surveys, one-on-one meetings, and risk assessments. Early identification helps prevent escalation.

Establish clear policies and procedures: having a stress management policy ensures employees know their rights and where to seek support. A zero-tolerance policy on workplace bullying is also crucial.

Support employee well-being: provide mental health training for managers to recognise signs of stress. Encourage a work-life balance, offering flexible work arrangements where possible. Implement Employee Assistance Programs (EAPs) for confidential mental health support.

Support employee well-being: ensure reasonable adjustments are made where applicable and appropriate. For employees experiencing stress-related health conditions, employers should make reasonable adjustments where appropriate such as reduced workloads, additional breaks, or changes in responsibilities. Note that the duty under the Equality Act, where applicable, is to make "reasonable" as opposed to all/any changes and what is reasonable will depend on factors such as the size and resources of the organisation in question.

Foster a positive work culture: encourage open communication about mental health without stigma. Recognise and reward employees for their efforts to reduce undue pressure. Promote team-building activities to enhance morale and collaboration.

"Workplace stress is more than an HR challenge—it is a legal and ethical responsibility. Employers who fail to manage stress effectively risk not only employee dissatisfaction and turnover but also legal repercussions under UK employment law. By taking proactive steps, businesses can create a supportive work environment, reduce absenteeism, and enhance overall productivity—ensuring compliance while prioritising employee well-being.

"Remember, a healthier workplace is a legally sound and more successful one," said Ola.

A caring culture makes business sense

MENTAL health has become an increasingly urgent topic in the workplace, but for many men, silence remains the 'go to' way of coping.

Despite greater awareness, outdated expectations continue to prevent male employees from speaking openly when they are struggling. Men are statistically less likely to seek help for mental health issues, yet are at higher risk of severe outcomes, including suicide. ONS statistics from 2023 reported men accounted for three quarters of reported suicides, which is shocking.

As HR professionals and business leaders, we must challenge this silence. I have seen how mental health issues show up at work. Often, they are not labelled as such and appear as underperformance, conflict, repeated absences or disengagement. When left unaddressed, these issues ripple across teams, impact morale and damage productivity.

For business owners this presents both a challenge and an opportunity. The challenge is recognising when a male employee may be struggling. The opportunity is in creating a culture where he feels safe to say so.

Making a difference starts from a culture where leaders model vulnerability. When someone at the top says, "I found this tough", it gives silent permission for others to do the same.

One of the most effective tools is early, informal intervention. Managers do not need to be counsellors either, but they do need the confidence to ask, "are you okay?", and know what to do if the answer is "no". Equipping managers with the basic mental health training is one of the simplest, highest-impact investments a business can make.

Reviewing mental health policies through a gender lens will also support options which are inclusive and appealing to men.

Businesses can embed their duty of care through regular one-to-ones, flexible working practices and fair, values-led policies. When employees know they are treated with fairness and compassion, they are far more likely to open up before they reach crisis point.



"Louise Loon, Director at HR For All Ltd, explains how being aware of, and looking after, the mental health of employees is not just about doing the right thing, it is about running a healthy, resilient business."

This is not just about doing the right thing, it is about running a healthy, resilient business. The companies I work with who value their people, communicate clearly and act with consistency, see reduced turnover, fewer formal cases and stronger team performance. Now that has got to be good for business, right?

Let's make sure every employee, regardless of gender, feels seen, supported and safe at work. If you would like to have a confidential and informal discussion about any aspect of men's mental health in your workplace, please do contact me.

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***Director* – national agriculture & horticulture organisation**

For a no-obligation introductory chat, call Louise Loon on 07931 308913 or email her at louiseloon@hrforall.co.uk Further info at www.hrforall.co.uk

Dealing with stress in the fast lane

Chelmsford-based RDA sponsors several teams and drivers in motorsport, so there was no one better to offer a perspective on men's mental health than the psychologist who works with them. Gloria Budd has been involved in motorsport for 46 years and here she provides tips for dealing with the extreme stresses young athletes can face when on an elite pathway – and men in the workplace in general, too.

MY role is to help young drivers perform at their best. I've lost count of the number of them I've worked with – now I have around 15 – helping deal with the many different facets of motorsport and the people they need to please – parents, team managers and so on.

One of the biggest issues for young drivers is managing the data, because it's a massively data-driven sport. When they're young, they overthink it and go slower.

They can't understand why – they're focusing on what their driver coach or team manager told them about turns etc. But once you overload your brain with thought, it becomes chaos. Racing is about using the unconscious, not the conscious mind.

It's about helping them understand how the mind works, how the brain works, how to disassociate from it. If you think about your dad or your engineer, you'll be significantly slower.

So, I ask them how much time do you think we spend in the unconscious mind and the conscious mind and they all get it wrong. Driving is an unconscious thing. That's 95% of what we do. Most of the things we do are unconscious.

And once you let go of the conscious thinking, the easier and quicker it gets. Then they come in and say why was that so easy?

I give them very specific breath techniques. I have also created this intervention whereby I say, in a relaxed environment, "Look, how do you feel about taking a journey inside your mind?"

It's a way of helping them understand. Step into your mind, what do you think it's like in there? You find out a great deal from that, whether they're in a good place, whether it's not so good.

And I work with them to redesign their mind, to take them to a place where they're completely confident and chilled, before they race. Music is often also involved. It's about visualising, feeling and having a mental rehearsal.

The same things can be achieved in the workplace. It's about taking yourself out of that situation you're in, that stressful environment, to refocus and think about how can I change this and the way I'm feeling to help me?

The only person you're hurting when stressed up to the nines is you. No one wants to get sick from stress, but people do. They get into habits, not going to the gym etc. It becomes all consuming.

So, you have to ask, how can I step out of this? Even if it's beer or wine with a mate, a true mate will listen and take that onboard and you'll feel so much better for it.



If you can find someone professional to talk you through it, even with one or two sessions, people can feel a lot better and get back on track.

But if you can't do that, ask yourself what's important to you in life. We forget when we're caught up in this world we all live in. We have values imprinted on us when we're young. So ask, is my job a fit with my values? Or is it a contradiction for me?

Am I doing the right thing? Do I need to become a trapeze artist? There are so many opportunities now, I hate to think of people being in jobs they really don't like. Life is tough for many people, all of us, at the moment. So, I understand why people would say I can't leave, I'd need another job.

But it's important to ask, what would be a fit for my values and pay me what I need? Or do I bite the bullet and start my own business?

There are obvious risks with that but if you do something you're passionate about, you'll be a much happier person. You're far more likely to make it work if you are passionate about what you do, then it's also easier. Far easier to work from a place of freedom and passion.

The pressure comes from the financial side but, if you do something you love, it carries you along.

That would be my message to guys out there who are stuck in a bit of a rut, not enjoying their job and not feeling they're doing what they want to do. Sit down and write down what you're passionate about. It could be any number of things; football, racing, whatever. Is there anything I could offer that industry?

It's not always easy to get into sport. But start thinking out of the box, step out of yourself, and ask yourself what are my skillsets; how could I use them in a way that is a good fit for me. I think it was Einstein who said, imagination is more important than knowledge.

How Essex charities are supporting recovery through employment



MENTAL wellbeing in the workplace is becoming an increasingly important concern for employers, as part of their responsibilities towards their staff.

Businesses are not only being asked to recognise the importance of mental health but are also being encouraged to actively support it.

Stress, anxiety and loneliness are among the top causes of long-term sick leave and the economic and human cost of untreated mental ill health is becoming ever more apparent.

In Essex, local charities, with vital financial backing from the Coombewood Amenity Fund, are providing life-changing support to those facing mental health challenges, helping them to return to meaningful employment.

The independent charitable trust, Essex Community Foundation (ECF), has been responsible for overseeing the Coombewood Amenity Fund since 2003, giving grants to local charities working with people who are struggling with their mental health.

The grants help organisations provide training, education and personal development programmes, equipping people with the confidence and skills they need to take positive steps toward employment.

The origins of the fund date back to 1971 when Essex County Council established the Coombewood Centre in response to the need for structured employment opportunities for those experiencing mental health difficulties.

At the time, the centre operated as a sheltered workshop where people could become involved by producing leather goods. A proportion of income from the sale of these goods went into the newly established Coombewood Amenity Fund. Its purpose was to provide practical help to people with mental health problems and support them in finding sustainable employment.

Although changes in government policy in the early 2000s altered how employment support was delivered, the core mission of Coombewood lived on. In 2002, the centre became a broader resource centre to meet the diverse and evolving needs of its clients. Recognising the enduring importance of employment to recovery and wellbeing, former clients and staff expressed a strong desire to see the Coombewood Amenity Fund continue.

With Essex County Council's endorsement, the Fund's administration was transferred to ECF the following year, ensuring its long-term future.

Today, the Coombewood Amenity Fund stands as a beacon of community resilience and support and, with an invested value of nearly £210,000. It has awarded more than £225,000 in grants to charities across Basildon, Brentwood, Castle Point, Rochford, Southend and Thurrock. These grants have helped countless individuals regain confidence, build new skills and, ultimately, re-enter the workforce.

The charities supported by the Fund are not just offering courses or training, they are restoring lives. By focusing on personal development, emotional resilience and employability, they help people move from isolation and despair to independence and hope.

Essex-based charity, Trust Links, has received support from the Coombewood Amenity Fund. It offers therapeutic gardening, recovery classes, social activities, employability support, training, environmental workshops and more to around 4,000 people a year from sites in Southend, Castle Point, Rochford, Braintree and Basildon.

"Mental health doesn't exist in a vacuum," says Matt King, CEO of Trust Links. "It's tied to work, relationships, identity and community. That's why our approach is holistic, connecting people not just to services, but to purpose."

Trust Links' Growing Together projects are particularly impactful, blending environmental engagement with skill-building and mental restoration. Participants often report increased confidence, improved wellbeing and, in many cases, a route back into volunteering or employment.

Importantly, Trust Links is also working directly with employers, providing Mental Health First Aid and Suicide First Aid accredited training as well as wellbeing workshops and partnerships that help businesses support staff through mental health challenges.

"We want to help businesses move beyond awareness to action," said Matt, "because healthy employees aren't just happier, they're more productive, creative, and loyal."

Mill Race Foundation is a small charity based in Chelmsford that helps people who suffer mental or physical health problems with their recovery and rehabilitation. It received £7,250 from the Coombewood Amenity Fund to help deliver educational and work-based activities in furniture repair, upcycling, restoration, and recognised qualifications in cabinet making, French polishing and upholstery, all in a therapeutic setting.

New Life Wood received £8,565 to deliver woodwork skills training, general wellbeing and support to vulnerable adults based in the Basildon area. By offering placement opportunities, New Life Wood helps them to learn carpentry skills, gain confidence and have a pathway to a meaningful life.

To find out how your business can support local charities through Essex Community Foundation, contact Perry Norton, Head of Development at ECF on 01245 355947 or email perry@essexcf.org.uk

- **4 to 10% of people in Essex will experience mental illness in their lifetime.**
- **Mixed anxiety and depression have been estimated to cause one fifth of days lost from work in the UK. One of the major causes of social isolation today.**
- **High rates of suicide exist currently in our local community and in some areas above the national average.**

Are your company records up-to-date for Companies House's new procedures?

IMMINENT changes led by Companies House, regarding identity verification of directors and people with significant control (PSCs), will have implications for owner-managed businesses.

The requirements, introduced by the Economic Crime and Corporate Transparency Act 2023 (the act), aim to improve transparency of UK companies.

What are the changes to notifying Companies House?

A key change introduced by the Act is the requirement for new directors and PSCs to have their identities verified before notifying Companies House of their appointment. As of April 2025, identity verification is voluntary but expected to become mandatory for new directors and PSCs in autumn 2025. Additionally, from autumn 2025, Companies House plans to initiate a 12-month transitional period requiring existing directors and PSCs to verify their identities when the company files its next confirmation statement.

How does this affect my business?

The changes will apply to all companies, regardless of their size. Good corporate governance is important for all companies and includes maintaining accurate and up-to-date company records and statutory registers. Owner-managed businesses without a dedicated team for maintaining these company records will likely find this change burdensome.

The act introduces significant changes to the statutory registers that companies must maintain. Companies will no longer need to keep their own registers of directors, directors' residential addresses, secretaries and PSCs. Instead, all relevant information will be held by Companies House and made available on the public register.

What are the risks of non-compliance?

It is crucial the information held by Companies House is accurate because:

1. Individuals or businesses dealing with the company rely on this information, such as the identity of a director.
2. Once identity verification procedures are in place, individuals listed as directors and PSCs need to have their identities verified, even if the information at Companies House is incorrect.
3. Incorrect filings with Companies House may constitute a criminal offence by the company's directors.

How can Moore SGD Law help my business?

Our team of company lawyers and company secretarial advisers can help with your corporate governance to ensure your company's records and Companies House filings are accurate and up to date. We can also advise you on the changes introduced by the act, their impact on your business and how to comply.

Moore SGD Law will be registering as an authorised corporate service provider to make Companies House filings on behalf of our clients and verify the identities of company directors and PSCs. If you have any questions about the proposed changes, contact Harry on 020 4582 1256.



Harry Dronfield, Senior Solicitor at Moore SGD Law, explains the need for owner-managed businesses to be aware of procedual changes at Companies House.



Relationship breakdown and the workplace: How can employers support staff?



Lisa Dawson, Partner and Head of Family at Ellisons Solicitors, offers advice on how companies can help their employees at a great time of need.

FEW issues hit harder or linger longer, than the breakdown of a personal relationship and the impact is inevitably felt in the workplace, affecting focus, morale and performance.

One in two adults will go through a separation or divorce. For many, it will be the most disruptive event of their life and the emotional and financial uncertainty that comes with it doesn't simply clock off when the working day begins.

Even the most amicable separations involve a loss of control and security. When children are involved, it often means losing day-to-day contact with them, which can be devastating.

If, as an employer, you're looking seriously at your wellbeing strategy, it's essential to consider all major life events; including relationship breakdown. *The Nashville Business Journal* highlighted in 2014 that productivity reduces by 40% for up to three years following a relationship breakdown. You should not be surprised by the length of time. The average family court case takes 34 weeks. In practice, it is not unusual for cases to last closer to two years when taking into account the work that goes into resolving matters prior to taking up the option of court proceedings.

A 2021 survey found that 79% of employees said their separation affected their ability to work. More than half said they didn't receive the support needed from their employer. 23% reported taking sick or unpaid leave as a direct result of their relationship breakdown.

I am not surprised by these figures. Our clients are often heartbroken, depressed, grieving the breakdown of their relationship and frightened about the future. Those with children are also managing their children's emotions. Many suffer sleepless nights worrying about their finances, having to sell their home, having no pension on retirement and losing time with their children.

Relationship breakdown is widely regarded as the second most traumatic experience a person can face (second only to bereavement). The stages of grief after relationship breakdown are similar to that of mourning someone. There is a 5-stage cycle: shock and denial, anger, bargaining, depression and acceptance. An employee's mental health will be impacted throughout. This is not limited to the individuals directly concerned, it will also impact parents/grandparents, who will often end up providing emotional and financial support, which takes its toll.

So, how can you help as an employer? Encourage staff to get legal advice early on. Consider covering the cost of an initial appointment with an experienced family lawyer. Offer flexible working arrangements to reflect new childcare schedules. Allow working from home when correspondence or paperwork is due. Provide additional leave to attend court hearings. Offer emotional support through external professionals. Ensure your domestic abuse policy is up-to-date and understood. Train staff in mental health first aid.

At Ellisons, we offer a free exploratory call to help individuals understand their options, as well as matching an individual with the appropriate lawyer to meet their specific needs. We then offer a fixed-fee one hour consultation followed by a written letter of advice.

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How management training can be a real game-changer



Daniel Chidgey, Business Development and Partnerships Manager with ACL (Adult Community Learning) Essex, explains how management training is a real game-changer.

LET'S talk about something that can truly transform your business – management training. Now, I know what you're thinking, "Training? Really?" But trust me, it's a game-changer.

Let's dive into why investing in management training is one of the best decisions you can make for your business.

First off, let's talk numbers. Did you know that companies with comprehensive training programmes have 218% higher income per employee than those without formalised training? That's right! When your managers are well-trained, they can lead their teams more effectively, resulting in higher productivity and efficiency. Imagine your team working like a well-oiled machine – that's the power of good management.

Happy employees are productive employees. A whopping 92% of employees say that well-planned training programmes positively impact their engagement at work. When managers are equipped with the right skills, they can create a positive work environment where employees feel valued and motivated. Investing in your managers means investing in your entire team.

Effective communication is the backbone of any successful business. Management training helps managers develop the skills to communicate clearly and effectively with their teams. This not only reduces misunderstandings but also fosters a culture of openness and collaboration. As the saying goes, clear communication is key to your success.

Management training encourages a culture of continuous learning and innovation. Managers who are trained to think critically and strategically can drive their teams to come up with innovative solutions and ideas. This not only keeps your business competitive but also paves the way for growth and expansion.

High employee turnover can be a significant drain on resources. However, 45% of workers are more likely to stay in their role if they receive training. When managers are trained to support and develop their team members, it leads to higher job satisfaction and lower turnover rates. This means less time and money spent on recruiting and training new employees.

Management training isn't just about improving individual skills; it's about building a stronger, more cohesive team. Trained managers can identify and nurture the strengths of their team members, leading to better teamwork and collaboration.

Management training is not just a nice-to-have, it's a must-have for any business looking to thrive in today's competitive landscape. From boosting productivity and employee satisfaction to driving innovation and reducing turnover, the benefits are clear. So why wait? Invest in management training today and watch your Essex business soar to new heights!

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Keeping a cool head in hot weather is good business



Matthew Collins, Director at Chelmsford-based Ascend Broking Group, offers a business owner's guide to staying covered this summer.

AH, summer in the UK - that unpredictable mix of sunshine, showers and the occasional scorcher!

While most of us are dreaming about trips to the beach and long weekends, business owners have something else to think about: making sure their insurance is up to scratch for the summer months.

Whether you're running a bustling café on the coast, a quiet consultancy from home or a growing manufacturing business, the summer months can bring their own unique set of risks. And the last thing you want is a meltdown - of your freezer, your systems or your finances - just when things should be heating up in a good way.

So, let's keep cool heads and run through your summer insurance checklist. A quick review now can save a lot of hassle (and cash!) down the line.

1. Seasonal staff? Make sure they're properly covered

Summer often means taking on extra hands - students home from uni, temp workers or casual holiday cover. But don't assume your existing employers' liability policy automatically covers them. Double-check that your policy includes temporary, part-time and volunteer staff, and you may need to notify your insurer of changes in headcount or contract types.

2. Weather woes: prepare for the unpredictable

We may hope for cloudless skies but summer in the UK can also bring flash floods, freak storms and lightning strikes. And don't forget those heatwaves, which are not great for your equipment or stock.

It's a prudent time to review your property and contents cover. If you rely on air conditioning, refrigeration units or anything sensitive to temperature, make sure you've got protection against electrical or mechanical failure.

It's also sensible to consider business interruption insurance. If your premises become unusable due to weather damage, this can be a lifesaver for keeping income flowing while you get back on your feet.

3. Plan for outdoor events

Summer is a prime time for markets, pop-up stalls and outdoor events. If you're taking your business on the road – even just for the odd day or weekend – your usual cover might not stretch to offsite activities.

Check your public liability insurance. Are you covered at third-party venues? Do you need one-off event insurance? If you're hiring equipment (gazebos, generators, sound systems), make sure your policy covers accidental damage or theft of items outside your premises.

And, if there's any danger of the weather seriously messing with your plans, it may be wise to consider event cancellation insurance.

4. Cyber security is not just a winter problem

Hackers don't take holidays! In fact, cyber-crime often spikes in summer when fewer eyes are on a business's systems.

If you haven't already, look into cyber insurance. It can cover costs related to data breaches, system hacks and business interruption caused by cyber events. Also, do a quick internal check – are your team's devices secure? Are you regularly backing up files? Is your staff trained to spot a suspicious email? Summer might be an excellent time for a digital declutter and a cyber health check.



5. Keep your fleets covered

Do you run a fleet of delivery vans and trades vehicles, or do staff cars get used more during summer promotions or seasonal contracts? Make sure your motor insurance is updated with any changes in usage or drivers.

Keep a list of all authorised drivers and double-check if your policy allows for business and personal use, especially if employees are mixing the two. Ask your broker if there are extended coverage options for breakdowns or temporary replacement vehicles, as hot weather can wreak havoc on engines.

6. Stock up, but don't slip up

If you're boosting stock levels for the summer rush - be it ice cream, sun hats or garden furniture - you'll need to let your insurer know. Your current policy might only cover a certain value of contents or stock, so increase your stock and contents cover if you're holding more inventory than usual. And remember, temperature-sensitive goods might need special attention.

7. Check the little things

Summer is a good time to do a full policy MOT. Go over those smaller details that are often overlooked. Have you moved premises or made renovations? Bought new tech or equipment? Taken on new types of work or clients? All of these can affect your risk profile and your cover, so it's a good idea to schedule an annual insurance review with your broker.

It's easy to let things slide when you're busy, but it's always worth the time to make sure you're fully covered.

Don't sweat the small stuff – but do sort it!

Running a business in summer should feel energising, not exhausting. And having the right insurance in place means you can actually enjoy the season without that nagging feeling you've forgotten something important. So, grab your checklist, take an hour out and make sure you're properly covered. Cool heads, after all, make for sunnier business days ahead!

Key developments in leasehold reform

FOR many years, legislative reform of residential leasehold properties in England and Wales was somewhere on the political agenda, but it wasn't until recently that any new legislation actually came forward. The 2024 Act was the first major legislative reform in the sector for more than 20 years.

The general aim of the 2024 Act is to improve the rights of residential long leaseholders of houses and flats in England and Wales. This includes a ban of long residential leases of houses (except for some permitted exceptions), improving the law around leasehold enfranchisement and lease extensions of flats and houses, and improvements to the Right to Manage legislation, along with some supplemental reforms around service charges and other costs which are regularly issues of contention between freeholders and leaseholders.

However, the 2024 legislation required further regulations to be introduced, so the detail of how the changes would operate could be considered further. There was therefore a period of complete uncertainty as to when, or if, actual change to the existing legislative regime would be enacted.

During the past 12 months, the following provisions have been brought into force:

- on July 24 2024, changes were made to the law surrounding rent charges: including prescribed methods of enforcement and changes to the law surrounding enforcement of non-payment of rent charges
- on January 31 2025, the two-year ownership requirement for leaseholders wishing to extend their lease or enfranchise their house was removed
- on March 3 2025, changes to the process of Right to Manage were introduced, including the introduction of an increased non-residential limit to mixed-use buildings.

However, many of the headline reforms are yet to be enacted, including a new valuation methodology to calculate the premium to be paid by a residential leaseholder on an enfranchisement or lease extension, changes to the length of the new lease in a lease extension claim and changes to the liability for the landlord's costs in a claim.

Due to the slow enactment of the further regulations, very little has changed in the last twelve months, and property owners and landlords remain in a state of legislative limbo.

To add to the uncertainty in the sector, there was a successful application for judicial review in January 2025, which may derail implementation of some of the headline changes that the 2024 Act sought to make. The hearing is scheduled to be held in July 2025. It is yet to be seen what the ultimate outcome will be.



"This month signals the first anniversary since the Leasehold and Freehold Reform Act 2024 received Royal Assent, after the previous Conservative Government dealt with the primary legislation in the 'wash up' before the 2024 General Election. So where do we stand now with Leasehold Reform? Ryan Dewar, Head of Property at Aquabridge Law, explains."

With so much uncertainty surrounding the legislative landscape around residential leasehold reform, it has never been more important to seek expert advice if you are a residential leaseholder or freeholder.





Making tax digital for income tax: a new era for taxpayers



As the digital revolution continues, HM Revenue and Customs (HMRC) is rolling out the next phase of Making Tax Digital, Making Tax Digital for Income Tax (MTDfIT), a significant change aimed at modernising the tax process, impacting businesses, individuals and their accountants. Martin Bugg, Partner with leading accountancy firm, Larking Gowen, delves into what taxpayers need to know about these changes and how to prepare for them.

THE new rules apply to individuals whose combined turnover from self-employment and property income exceeds certain thresholds.

Qualifying income is calculated before deducting expenses, and if your combined turnover breaches these thresholds, you will be required to join MTDfIT on the specified dates.

Key dates and thresholds are:

- April 2026: individuals with a combined turnover exceeding £50,000 will need to comply with MTDfIT requirements
- April 2027: the threshold lowers to £30,000
- April 2028: the threshold further reduces to £20,000.

These thresholds are based on your turnover for the tax year ending April 5 of the previous year, with the test applied annually thereafter.

Here are steps to comply with MTD for income tax:

1. **Choose compatible software:** select software that is compatible with MTD for Income Tax. This software will help you maintain digital records of your self-employment and property income.

2. **Digital record-keeping:** begin maintaining your records digitally. This step is crucial for ensuring that your data is accurate and up-to-date.

3. **Quarterly updates:** prepare to submit quarterly updates to HMRC. These updates will include simple summaries of your income and expenses, generated from your digital records.

4. **Final declaration:** complete and submit your annual tax return using MTD-compatible software. Note that you can no longer file through HMRC's online filing service if you are part of MTD for Income Tax.

Embracing digitalisation offers several advantages:

- enhanced accuracy: digital record-keeping reduces errors, ensuring more accurate tax reporting
- time efficiency: automated processes save time on manual data entry
- Real-time updates: quarterly updates provide a clearer picture of your tax obligations throughout the year
- compliance: ensures your adherence to HMRC's requirements, helping you avoid potential penalties.

Under MTD, failing to file returns using compatible software or to keep digital records can result in penalties. HMRC operates a points-based system where late submissions accrue penalty points.

Transitioning to MTD for Income Tax can be daunting, but you don't have to do it alone. Our experienced team offers comprehensive support, including software recommendations, training, assisting with registration and ongoing support

MTD is a significant shift in how taxpayers manage their affairs. Prepare now, embrace digital and benefit from a more efficient process.

Still bamboozled? I have recorded podcasts for our series Larking Gowen Insights, where I discuss everything from the importance of good data, reporting, and general tips on making the change – you can find it wherever you get your podcasts or by visiting www.larking-gowen.co.uk/LGI

You can also get in touch with our team at Larking Gowen. We would be happy to have a free initial conversation about how we can help get you started and support you along the way.

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THE UK Government's Autumn Budget on 30 October introduced significant changes to a key Inheritance Tax relief called Business Property Relief (BPR), set to take effect from April 2026. These reforms aim to 'target reliefs more effectively. but have raised concerns across the business community. From an Essex family business perspective, James Boustead, Director and Head of Corporate Services at leading Essex accountancy firm, Rickard Luckin, summarises these changes and explores strategies businesses may adopt to mitigate the impact of the new regime.

Inheritance Ta
navigating the new landscap

FROM April 6 2026, a new £1m BPR (and APR) allowance will be introduced. 100% relief will only apply to the first £1m of qualifying assets. This allowance can be used against qualifying assets in the death estate or against gifts made in the seven years prior to death which qualified at the time of the gift and haven't been clawed back.

Any qualifying assets exceeding this allowance will be taxed at an effective rate of 20% (40% IHT rate, less 50% BPR). The £1m allowance applies per person, so a married couple could have a combined allowance of £2m (although currently not transferable, so Wills may need revisiting to ensure it's 'banked' on the first death).

Do the current rules still apply between now and 5.4.26?

Yes, but there is a sting in the tail. For gifts made between 30.10.24 and 5.4.26, the current rules will apply at the time the gift is made. However, if the donor dies by 5.4.26, the current rules will continue to apply to both the gift and to assets held on death.

Are gifts made before the Budget affected?

No. Gifts made before 30.10.24 are not impacted. The current rules will continue to apply, irrespective of when the donor dies.

What tax planning can be carried out?

Hold on to it?

Holding on to qualifying assets worth around £1m could allow for tax-efficient inheritance. Assets held on death are 'rebased' to market value, effectively wiping out any capital gain, even if no Inheritance Tax was paid.

So, if a business is worth £1m per shareholder, the beneficiary could inherit tax-free and potentially sell without Capital Gains Tax (CGT) (assuming value hasn't increased significantly).

Assets retained in the estate above £1M would be taxed at 20% IHT. The beneficiary would inherit at market value. With the top CGT rate being 24%, if planning to sell and, if original acquisition costs were very low, it may be tax effective to pass on those assets at death rather than as lifetime gifts.

Give it to family members?

For assets over £1m, gifting may appeal.

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Essex County Council

x reforms:
e for Essex's family businesses

No IHT applies if the donor dies more than seven years after the gift. But, if they die within seven years and the gift exceeds their allowances, IHT will become due (though the IHT rate tapers after year three, by virtue of taper relief).

Therefore, those with qualifying assets over £1m might gift earlier than planned to start the seven-year IHT clock. This is particularly attractive for shares in companies/groups which are purely carrying out trading activities as the gift may qualify for holdover relief – deferring CGT.

However, the donor must not benefit from the asset after the gift, otherwise the gift with reservation of benefit (GWROB) rules would see the asset remain within the IHT net.

Family dynamics must also be considered. If the business is gifted much earlier than originally planned to one child, how can fairness be maintained if other assets (like the home or savings) were intended for other siblings? This brings complexity.

There can also be the issue of Employment Related Securities (ERS), which is an Income Tax issue for the recipient of the shares. This is normally argued against for family gifts but is easier to argue when shares are left on death (when they have to go somewhere) rather than in lifetime.

Give it to a trust?

Trusts offer flexibility and ring-fencing assets, whilst enabling the settlor to retain some control as a trustee.

Where 100% BPR applies until April 2026, it should be possible (in most cases) to transfer shares into Trust without immediate IHT or CGT liabilities This starts the seven-year clock but retains future flexibility and control.

Trusts are subject to 10-yearly periodic IHT charges (and exit charges for exits within a 10-year cycle) if value exceeds allowances – typically 3% for BPR/ APR assets. Each trust may have its own £1m BPR allowance, but there's uncertainty around how this will apply to multiple trusts created by connected settlors.

The same issue will also be relevant in terms of needing to relinquish benefitting from the shares to avoid the 'gift with reservation' rules.

What other options are there?

Some business owners won't want to gift to family or Trusts. Reasons may include reliance on dividend income, equality/fairness concerns, or plans to sell after death - making the CGT base cost uplift as valuable (and possibly more so) than IHT savings.

Others may believe these rules could get watered down or reversed in future.

For these scenarios, alternatives may include life assurance policies, either fixed term (until a gift is made and the seven-year period ends) or whole of life policies.

Some consider more sophisticated share structures such as freezer and growth shares, to cap the estate's value control future IHT exposure.

The fallback for those doing no planning is the 10-year interest-free IHT instalment option on BPR qualifying assets. However, this liability still needs funding and using dividends (subject to Income Tax) could impact the business's growth and trading capacity under the next generation.

In summary, there are many options to consider within a relatively short window, and each route has several pros and cons. Please contact James Boustead on james.boustead@rickardluckin.co.uk if you would like to discuss further.

Kim Aaronricks appointed as Head of Marketing at Rickard Luckin



"RICKARD Luckin, a leading accountancy, tax and business advisory firm in Essex, has announced the promotion of Kim Aaronricks to Head of Marketing."

Kim's career at the firm began more than 11 years ago when she joined as a receptionist. While in that role, her passion for all forms of communication and visual storytelling (skills that aligned closely with her academic background in editorial and advertising photography) led to a natural sidestep into the marketing team, where she steadily progressed through increasingly senior positions. Through the years, Kim has consistently demonstrated a strong work ethic, curiosity and commitment to personal and professional development; qualities that now see her take on a strategic leadership role within the business.

In her new role, Kim will lead the marketing strategy, with a focus on elevating brand positioning, strengthening client engagement and supporting sustainable business growth. She will also play a central role in shaping the firm's voice within the local business community, deepening its relationships with clients and key stakeholders across the region.

Steve Revill, Managing Director at Rickard Luckin, commented: "Kim's hard work, dedication and commitment to continuous development have made her an invaluable member of the team. This promotion is a testament to her contribution and the respect she commands across the business. We're proud to welcome her to the Leadership Team - congratulations, Kim!"

Rickard Luckin is known for its passionate, personal and professional values, and Kim's appointment is a reflection of that ethos. Her leadership will further enhance the firm's ability to communicate its purpose: to help clients realise their potential and achieve their aims, with clarity and confidence.

Reflecting on her appointment, Kim said: "I'm incredibly proud to have developed my career within a firm that truly values development and ambition. Stepping into this role and joining the Leadership Team is an exciting opportunity to build on what's already been achieved and to drive forward a marketing strategy that not only strengthens our brand but makes a real difference to our clients and the local business community."

Kim will work alongside Marketing Manager Connor Hardie, supporting colleagues across the firm's three locations in Basildon, Chelmsford and Southend.

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Business waste rules have changed - have you?

IT'S official—as of April 1, waste separation is now a legal requirement for all businesses in England. Not compliant yet? It's time to act.

Non-compliance can now lead to fines and disruption but the good news is, it's not too late to get back on track. Colchester City Business Waste collections make it easy.

We know navigating new regulations can feel overwhelming, but we're here to simplify things. Our service handles all key recycling streams—paper, plastics, glass, food waste, and more—with no hidden weight charges or rigid contracts.

Whether you operate a small business, a large enterprise, or anything in between, we'll tailor a solution that fits your needs and budget. And here's the best part: our profits are reinvested into the local community, supporting sustainability beyond waste collection. So, when you choose us, you're making a real impact.

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The resilience of Essex



Denise Rossiter, CEO of the Essex Chambers of Commerce, reflects on the determination of Essex to thrive in the face of adversity.

Essex Chambers of Commerce

THERE'S no point sugarcoating it; businesses are feeling the strain. The first quarter of 2025 saw wave after wave of alarming news updates and introductions of some questionable policies that have left businesses insecure and facing mounting costs.

Rising Employer National Insurance contributions, increases to the national minimum wage and tumultuous US trade tariffs, have forced many businesses to rethink their growth strategies. The looming introduction of the Employment Rights Bill will also add additional pressures to industries already feeling burdened.

As CEO of the only accredited Chamber of Commerce in the county, I work tirelessly to ensure our members' voices are heard where it matters most. Through private dinners, roundtables and open forums, we connect our business community with policymakers across the political spectrum, opening the door for meaningful dialogue and action.

One such opportunity came recently when I had the pleasure of hosting a dinner at the House of Commons with Chambers members and local Essex MPs. It was an honour to be joined by Pam Cox, Labour MP for Colchester, David Burton-Sampson, Labour MP for Southend West & Leigh and Marie Goldman, Lib Dem MP for Chelmsford. The evening was full of great discussions around exciting infrastructure projects in the county as well as building relationships between Essex businesses and those elected to represent them.

These events are also a chance to platform the innovative businesses in Essex. In February, I invited Shevaun Haviland, Director General of the British Chambers of Commerce, for a tour of business in the south of the county. I was extremely proud to showcase just a fraction of the exceptional entrepreneurial talent in our region. The tours highlighted both the ingenuity and real-world challenges faced by businesses. Thank you to everyone at Borough Plastics Ltd, Gerald McDonald & Co Ltd and Ziegler UK Ltd for your time and for making this visit such a success. My team and I remain committed to supporting our members and ensuring your voices are heard at the highest level.

Although businesses are facing serious challenges, there are encouraging signs of the resilience and determination of our mighty county to prosper. The Government's approval of the Development Consent Order for the Lower Thames Crossing(see page 9) is a game changer. The decision will create new opportunities, boost employment and strengthen our infrastructure for future generations.

We have publicly supported the LTC project for several years and welcome the latest decision. The Chambers will continue to collaborate with National Highways, acting as a conduit between our members and the LTC team. Our networking event at the Park Inn by Radisson Palace is a perfect example of our ongoing efforts.

Another promising development is the progress of the Devolution deal and local government reform. Arguably the most significant restructure in more than a century, the changes will introduce a more streamlined approach for economic growth in the county. The public consultation for the proposed plans closed on April 13. Iain McNab, our Head of Policy, and I submitted a positive response to the consultation. We welcome any changes that will offer greater clarity, efficiency, opportunities and autonomy for the county.



Also on the horizon, is the approved £1.1 billion funding for the biggest transformation in a generation at London Stansted Airport. We were lucky enough to hear directly from Mike Hardaker, Chief Asset & Development Officer at a recent Chamber networking event. The transformation project, will improve every area of the site, increasing capacity and making London Stansted the busiest single terminal airport in the world. This is a vital development not only for the airport but for the wider regional economy.

It is encouraging that even in the face of uncertainty and adversity, Essex businesses demonstrate an unwavering stoicism. This strength deserves to be celebrated and the perfect opportunity to do this is at our Festival of Business. We are excited to have Ambitious Essex as our main sponsor for this year's event. Its commitment to supporting businesses and promoting innovation aligns perfectly with the event's goals.

The festival has always been the event to bring the county's business community together to share ideas, build connections and recognise the achievements of Essex entrepreneurs. We also hope to inspire attendees with our headline speaker – architect, designer and broadcaster, George Clarke, whose insights on resilience, creativity and determination will no doubt resonate with every businessperson in the room.

There are still opportunities for you to get involved at this year's event. Whether as an exhibitor, sponsor or attendee, we'd love to have you join us. Visit www.festivalofbusiness.co.uk to learn more.

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Best in Business Award which recognises outstanding achievements of our exhibitors across categories such as innovation, sustainability, and community impact. With the winner receiving a cash prize of £2,500!

Visit **www.festivalofbusiness.co.uk** to book your exhibition stand or register as a FREE visitor.

The Festival of Business is the perfect way to celebrate the incredible businesses in our county; however, it's just one day. Why not become a member and be part of our Chambers community all year round?

For over a century, we have been here to champion the Essex business community. Echoing and amplifying the concerns of businesses to the highest levels of government both nationally and regionally.

When you join the Essex Chambers of Commerce, you'll unlock a vast network of support and exclusive benefits to take your business to the next level.

Membership includes heavily discounted access to our high calibre event programme that spans the whole county. Our networking events are never standard; we always aim to go the extra mile meaning our members often get exclusive behind the scenes access to industry leaders.

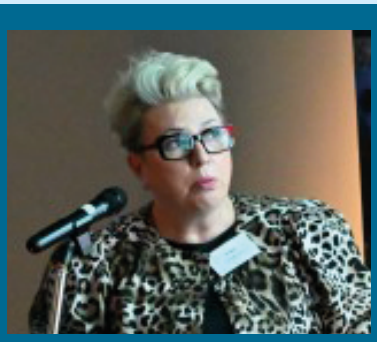
If you are looking to launch your businesses overseas, our dedicated International Trade team are fully certified to process a variety of official trade documentation, making exporting and importing seamless. Our established Trade Expert Training breaks down the complexities of global commerce and offers a selection of qualifications.

Yes, there are many reasons to become a member but perhaps one of the most important ones is that you'll be joining a diverse community of outstanding Essex based businesses. The potential to collaborate and grow your business with anyone of these organisations could be a reality.

Get in touch today to start your member journey.

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Shaping the future: the Essex LSIP initiative



Joanne Giles, Essex Local Skills Improvement Plan (LSIP) Project Director, provides the latest updates on this ongoing initiative.

IN 2023, the Essex Chambers of Commerce was selected by the Department for Education (DfE) to spearhead the Local Skills Improvement Plan

This initiative, born from extensive collaboration with employers and stakeholders, aimed to identify and address the key skills and system priorities necessary for the region's growth.

The LSIP report, a culmination of evidence gathering, highlighted the essential sectors requiring focus. This comprehensive plan aligns with the national Skills for Jobs White Paper and the reforms to post-16 technical education and training, mandating Further Education Colleges across England to respond accordingly.

Covering Essex, Southend, and Thurrock, the LSIP is one of the largest in the country, encompassing the entire Greater Essex area. This region boasts a population of nearly 1.9 million and is home to approximately 81,000 businesses. The LSIP's scope and impact are significant, addressing the diverse skills and recruitment needs of this vast geography.

The initial LSIP report set forth clear priorities, which continue to guide its ongoing efforts. Recent progress reports have showcased developments such as the creation of employer and apprenticeship toolkits, sector insights, and the formation of sector groups. Additionally, the LSIP's digital presence, including its webpages, newsletter, and events, has grown robustly, providing valuable resources and updates to the community.

As the LSIP evolves, it remains committed to fostering a skilled workforce that meets the dynamic needs of Greater Essex, ensuring sustainable economic growth and prosperity for the region.

What has been achieved so far?

The (LSIP) continues to galvanize local partners. Employers, local authorities, providers, and key stakeholders such as the Department for Work and Pensions (DWP), the Careers Hub and sector bodies remain central to this collaborative effort. Key achievements include:

New buildings and facilities: completion of state-of-the-art infrastructure to support learning and development.

Employer toolkit: publication of a comprehensive toolkit showcasing the contributions and needs of Essex employers.

Sector insights and groups: development of sector-specific insights and the establishment of dedicated sector groups.

Course offerings: a diverse range of courses aligned with LSIP priorities, ensuring relevant and targeted education.

Colleges across Essex have maintained a strong collaborative relationship with businesses, ensuring alignment between employer needs and educational offerings.

Tackling essential skills

A significant focus remains on enhancing the essential skills individuals need to pursue successful careers. The development of a Universal Entry Standard for each sector is crucial. In partnership with Essex colleges, a project is underway to establish these standards, ensuring a consistent and high-quality entry point for all sectors.

The Essex LSIP's ongoing efforts are a testament to the power of collaboration and the shared commitment to fostering a skilled and adaptable workforce, driving sustainable growth and prosperity in the region.

The Essex Local Skills Improvement Plan has made significant strides. The progress so far demonstrates that the LSIP is well-established within the local landscape and is well-positioned to adapt to future developments, such as local government reorganisation and devolution.

Strategic alignment with Government priorities: a path to collaborative success

In a significant move towards fostering growth and development, we continue to align strategically with Government priorities. This alignment is particularly focused on Skills England's 10 priority sectors, which encompass the eight growth-driving sectors identified in the Industrial Strategy, along with construction, health and social care. Additionally, we are preparing for the upcoming Devolution in Essex.

The importance of these changes cannot be underestimated. It is critical the foundations we have secured provide us with opportunities for collaborative success in the coming years.

As we move forward, our commitment to these priorities will be pivotal in achieving our long-term objectives

It is crucial to sustain the momentum of current initiatives while also identifying and addressing new areas for development. This dual focus will ensure that the LSIP continues to evolve and meet the region's needs effectively. The insights gained from ongoing efforts will be instrumental in shaping the new LSIP, of which we start the development and research work in October of this year

Key areas for future work

Key areas of focus include:

Expanding educational offerings: developing new courses and training programs to meet emerging industry needs.

Strengthening employer partnerships: enhancing collaboration with local businesses to ensure education and training align with market demands.

Improving infrastructure: investing in state-of-the-art facilities and resources to support learning and development.

Enhancing career support: providing robust career guidance and support services to help individuals navigate their career paths effectively.

By continuing to build on what is working well and exploring new opportunities, the Essex LSIP aims to foster a dynamic and responsive skills ecosystem that supports sustainable growth and prosperity for the region.

You can still get involved!

If you're not already, there are a range of ways to get involved and make a difference to the local skills landscape. This could include working with schools and colleges, sharing your expertise, offering an apprenticeship or feeding back to us via events and sector conversations. If you'd like to know more, please visit www.essexchambers.co.uk/lsip-enquiry-form

Welcome to our New Members

We are delighted to extend a warm welcome to the latest businesses joining the Essex Chambers of Commerce. As part of our growing network of organisations, these fantastic members now have access to a wide range of benefits — including our renowned International Trade services.

Our dedicated International Trade team is here to support you with all your global business needs. With decades of experience and deep expertise, they offer a suite of services to help you navigate the complexities of international commerce.

The Team are excited to announce the relaunch of the **Business Translation Service**, in partnership with our valued member, **TTC wetranslate**. This enhanced service offers high-quality, cost-effective translations to support businesses expanding into global markets. Whether you're working with marketing content, legal documents, or technical manuals, our certified translators deliver precision, industry-specific knowledge, and full confidentiality.

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Small businesses get raw deal from big banks



Russell Smith, Saffron Building Society's Retail Business Development Manager, investigates the way large retail banks are treating their Small and Medium-sized Enterprise (SME) customers.

ARE the bigger banks fair in the way they treat smaller businesses compared to their larger corporate customers? Not according to our research.

Saffron Building Society's report *A Fair Financial Playing Field for SMEs?* Don't Bank on It, looks at the big-bank-small-customer relationship, and the results are pretty damning.

We found almost two-thirds of SMEs in the East of England (62%) believe bigger banks prioritise larger companies, giving them a superior service. This is a little higher than the national figure of 60%.

On top of that, 41% of the East of England's SMEs feel big banks are limiting access to cash and cheque transactions, something much more important to smaller businesses than large ones.

The shift towards automation and AI is also causing ripples of concern among SMEs. They believe it heralds a move away from the personal service they rely on and towards a hands-off approach, although fewer small businesses in the East of England are worried than those across the UK – 55% compared with 62%.

For me, the whole picture is shocking. Despite their significant contribution to the UK economy – SMEs collectively account for almost 17 million jobs and 50% of the UK's turnover – these businesses are encountering substantial barriers when seeking financial services from large banks, with their needs simply being left unmet.

Why? SMEs are crucial to economic growth and prosperity. Surely we should be nurturing them, unlocking their potential and empowering them to thrive, rather than treating them as second-class customers?



But our research showed that's exactly the position businesspeople believe they're in. The SMEs we surveyed reported that feeling forgotten by big banks. A significant 62% of East of England SMEs believe big banks put larger businesses first, while 44% say providers simply don't understand them and their needs.

One of those needs is flexibility, particularly important given the business models these smaller businesses are operating. More than two thirds (67%) of the region's SMEs said they needed greater flexibility from their banking provider.

Unsurprisingly, personal relationships are key, with more than half (55%) of our region's SMEs saying they want a Relationship Manager who understands their business.

Despite all their concerns, it's worrying that many are sunk in apathy. Despite their dissatisfaction, 69% of East of England SMEs have no plans to switch providers, slightly above the national average of 65%. Yet it seems there are barriers to voting with their feet – could that be because they feel there is no better option?

We believe there is – we also believe there are no excuses for the way SMEs are being left out in the cold, and it's about time our own industry played fair.

It may be we understand how smaller businesses feel because we fall into that category ourselves. Regardless, we firmly believe all our members have the right to feel valued and listened to, whatever their size, whether they're listed on the FTSE or are newly starting out, whether they're with us as an individual or trusting us with their business savings.

One thing we can do, something that's within our power, is to listen. And the survey results, while disturbing, gave us an insight into what matters to our SME clients.

The report led to a rapid but considered redesign of our dedicated business savings products: tweaking and shifting them to accommodate the very specific challenges faced when running a smaller business. Our range of nine specialist business savings options includes instant access accounts as well as notice accounts, with a choice of competitive rates and terms. The Society also offers a unique Business Savings Promise, enabling businesses to access up to 50% of fixed-term funds early if they should find themselves in unexpected financial difficulty.

Of course, our branch network is available for those looking for human contact with face-to-face interactions and we're maintaining our UK-based phone service, along with online and app options for those who prefer digital access. In addition, we have two dedicated managers who will provide informed advice to businesses that want to make the most of their savings – I know, as one of them is me!

We continue to invite feedback, acting where we can to deliver the support and the products that SMEs need and want.

It is beyond time that more financial institutions did the same. While we're working hard to do our bit, the industry should and must do more. SMEs deserve better and must be empowered to demand that too.

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Exploring the root causes of your empty bank account



Peter Disney, of Colchester-based accountancy firm, Wood and Disney, explains why emotions, upbringing and core beliefs are the root cause of your empty bank account.

IF managing money was purely a logical process, we'd all be sipping margaritas on a yacht.

However, our wallets are more like emotional barometers, fluctuating wildly with our moods, childhood baggage and deeply ingrained beliefs leading us to behave as if our bank accounts were bottomless pits. Let's dive into the delightfully messy world of financial psychology which, by the way, affects business finances as well as personal finances.

First, let's talk about emotional spending. Ever found yourself buying a ridiculously expensive gadget after a bad day at work? That's your inner child throwing a tantrum, demanding retail therapy. It's the financial equivalent of eating a whole tub of ice cream – momentarily satisfying but ultimately leaving you with a stomach-ache (or in this case, a bank statement ache). We're all guilty of using money to plug emotional holes, whether it's the thrill of a new purchase or the comfort of a familiar brand. But unfortunately for you, your credit card isn't a therapist and those new shoes won't solve your bad day.



Then there's the delightful chaos of our upbringing. Parents would seldom ever talk about money when children are around. It has always been a taboo subject. Even if they tried to hide it, we could not help but notice their reactions and moods. Were they careful and controlled with their money or did you witness constant financial stress? These experiences shape our 'money scripts', the subconscious narratives that dictate how we interact with finances. If your childhood was a financial rollercoaster, you might unconsciously replicate that chaos as an adult.

Let's not forget the power of deeply ingrained beliefs. Do you remember hearing 'money is the root of all evil'? Or how about, 'I'm just not good with money'? These little gems, often passed down through generations, can sabotage our financial efforts. If you believe you don't deserve financial stability, guess what? You'll probably find ways to prove yourself right. It's a self-fulfilling prophecy, like telling yourself you're bad at baking and then burning every batch of cakes. This is often referred to as 'learned helplessness' and reinforces the notion we cannot do anything to improve our financial situation.

Sometimes we may overspend as a result of a scarcity mindset. This is the feeling there may not be enough of something, leading to anxiety that they we may lose out and lead to impulsive decisions. It can stem from past experiences of financial hardship, creating a cycle of fear and poor financial choices.

Finally, let's address the elephant in the room: the keeping up with the Joneses phenomenon. This is not recent, it has been around for hundreds of years, but social media amplifies the pressure to project an image of success. We're bombarded with pictures of lavish lifestyles, exotic vacations, expensive cars and beautifully furnished homes. The result? We overspend to maintain an illusion, chasing a fleeting sense of validation of improvement in our lives, that we are equally successful as those we follow online, instead of focusing on our own financial well-being. Money and possessions become intertwined with our sense of identity. This is then exacerbated by a sense of entitlement. If someone else has something, then why can't I.

Even financial experts aren't immune and are just as susceptible to the siren call of impulse spending. They might know the ins and outs of budgeting, but they're still human, with all the emotional baggage that entails. In fact, those with a good understanding of finance will sometimes get a false feeling of security as a result of either thinking they can afford that expenditure or that they can easily rectify a shortfall.

So, what's the solution?

Awareness is the first step. Recognising the emotional triggers and subconscious beliefs that drive our financial behaviour is crucial.

Cultivate emotional intelligence. Learn to manage stress without reaching for your credit card. Go for a walk. Getting away from whatever is causing that stress, even temporarily, will help avoid the urge to spend.

Focus on creating 'good habits' with your money, setting aside regular savings with specific goals for each savings pot. Don't forget, nothing happens instantly. Focus on the small amounts saved regularly and you will be amazed at what you can achieve over time.

Finally, challenge those limiting beliefs. Replace 'I'm bad with money' with 'I'm learning to manage my finances'. Reframe negative narratives and create new, empowering money stories.

Remember, your financial journey is a marathon, not a sprint. And like any good marathon, it requires training, perseverance and maybe a few pit stops for emotional refuelling.

In the end, our wallets are mirrors reflecting our inner selves. By understanding the emotional and psychological forces at play, we can break free from destructive patterns and create a healthier, more fulfilling relationship with money both in your business and your personal lives.

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CERTIFICATION BODY CYBER ESSENTIALS

The 2025 UK Cyber Security Breaches Survey – the good, the bad and the ugly



Eastern Cyber Resilience Centre Director and former Detective Superintendent, Paul Lopez, unearths some of the key findings behind the recently published 2025 Cyber Security Breaches Survey.

THE 2025 Cyber Security Breaches Survey, commissioned by the UK's Department for Science, Innovation and Technology (DSIT) and the Home Office, offers a comprehensive overview of the current cyber threat landscape affecting UK businesses, charities, and educational institutions.

Conducted between August and December 2024, the survey provides valuable insights into the prevalence of cyber incidents, organisational responses, and emerging trends in cybersecurity.

One notable finding is the decline in reported cyber breaches among UK businesses. In the past 12 months, 43% of businesses reported experiencing a cybersecurity breach or attack, down from 50% in the previous year. This decrease suggests that organisations may be adopting more effective cybersecurity measures. However, it's important to interpret this data cautiously, as underreporting or a lack of detection could also contribute to the lower figures.

Despite this decrease the overall volume of cybercrime has increased. UK businesses experienced approximately 8.58 million cybercrimes during the past year, up from 7.8 million in the previous 12 months. This rise indicates that while individual organisations may report fewer incidents, the broader cyber threat environment is becoming more active and complex.

Phishing attacks continue to be the most prevalent form of cyber threat. According to the survey, 85% of businesses that identified a breach or attack reported phishing incidents, a slight increase from 84% the previous year. Whilst many phishing e-mails are still of a low quality, it is generally believed that an increasing number of phishing campaigns are being run on the back of AI platforms.

With criminals trying to leverage weaknesses with your staffing to get into your network, you need to foster a positive culture of internal blame-free reporting supported with regular and effective staff awareness sessions.

There is a positive trend in organisational governance regarding cybersecurity. The survey indicates that 61% of large businesses and 51% of charities now have board-level responsibility for cybersecurity, up from 55% and 45%, respectively, in the previous year. This increased engagement at the leadership level is crucial for integrating cybersecurity into overall business strategy and risk management.

Despite advancements in internal cybersecurity practices, organisations face challenges in managing supply chain risks. The survey notes a decline in formal supplier cybersecurity assessments, dropping from 28% to 23%. This decrease suggests that while organisations may be strengthening their own defences, they may not be adequately addressing vulnerabilities introduced through third-party relationships. This is particularly puzzling when viewed against a rise in supply chain attacks.

The Cyber Essentials scheme – a government backed Cyber standard - designed to help organisations protect against common cyber threats, remains underused. And this despite government stats which support the fact that organisations with a CE certification are



92% less likely to face a cyber breach against organisations without it.

That said, only 12% of businesses and 11% of charities are aware of the scheme., whilst a mere 3% report adhering to its guidelines.

What does the survey really tell us? The survey reveals a complex cybersecurity landscape in the UK.

The good: last year there were several positive developments, such as decreased reported breaches and increased leadership engagement.

The bad: challenges remain, particularly in addressing the rising volume of cybercrime and securing supply chains. Organisations must continue to evolve their cybersecurity strategies, emphasising not only internal defences but also the security of their broader networks and partnerships.

The ugly: the rate of rise in risk continues to outstrip the rate of uptake of sensible precautions. This is likely to result in further increases in both experienced attacks, breaches, and financial losses. Without significant positive changes I would expect to see new government regulation to mandate the standards that are needed for a more cyber secure UK business landscape.

So, what next?

The Eastern Cyber Resilience Centre is a government-funded police led organisation that has been specifically created to support small businesses and charities across the Eastern Region to become more cyber resilient. We have access to a ton of fully funded assessment tools and guidance to kick-start your cyber journey. And we collaborate with police and government agencies to ensure organisations get the help they need. So, pop along to our website (www.ecrcentre.co.uk) and sign up to our newsletter or ask for a free consultation and find out how you can protect your business today.


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Nominations sought for Tendring4Growth Business Awards

NOMINATIONS are now open for the 4th Tendring4Growth Business Awards, celebrating the achievements, dedication and innovation of local businesses.

Organised by Tendring District Council (TDC) and supported by local sponsors, the awards recognise the outstanding contributions of businesses and organisations that make Tendring a vibrant place to work and do business.

The deadline for nominations is Sunday, 29 June, following which a judging panel will begin the process of shortlisting the nominees across nine categories.

Finalists will be invited to a glamorous evening of celebration, featuring a three-course meal and entertainment, at Clacton's Princes Theatre on Thursday October 2.

Ivan Henderson, TDC's Deputy Leader and Portfolio Holder for Economic Growth, Regeneration and Tourism, urged people to nominate local businesses that deserve recognition.

"Tendring is home to a wealth of exceptional businesses and we are eager to shine a light on those that truly deserve recognition for their hard work and innovative spirit," said Councillor Henderson.

"Last year, we received hundreds of nominations across nine categories and I look forward to seeing even more firms nominated this year. Tendring4Growth, our Economic Growth Team, is thrilled to host another entertaining evening, complete with dinner and local entertainment, to honour the efforts of our local businesses.

"Now is your chance to celebrate the remarkable businesses and individuals who contribute to making Tendring such a dynamic place. If you know of an outstanding business or individual that deserves recognition – or if you are a business wanting to showcase your own achievements – please submit a nomination form by 29 June."

This year's award categories are:

- **Commitment to the Community** *- sponsored by KAT Marketing*
- **Creative Champion** *- sponsored by Esign Media*
- **Environmental Impact** *– sponsored by Galloper Wind Farm*
- **Health and Wellbeing Champion** *– sponsored by Colchester Institute*
- **Leisure and Hospitality** *– sponsored by Surya Hotels*
- **Retailer of the Year 2025** *– sponsored by North Essex Economic Board*
- **Team of the Year 2025** *– sponsored by Backing Essex Business*
- **Tradesperson of the Year 2025** *– sponsored by Rose Builders*
- **Young Businessperson of the Year 2025** *– sponsored by Pickering Interfaces*

The headline sponsor for this year's awards is business support agency Colbea, which is also the district's business support provider.

Tendring4Growth last month launched an exciting new website, where you can find out more about the free business support on offer in the district.

To make a nomination, and for the full eligibility criteria for each award, visit the new website at https://tendring4growth.com/awards.

Rickard Luckin launches '10k Your Way' fundraising challenge

DECADE on from the merger that united Bird Luckin and Rickard Keen, accountancy firm Rickard Luckin is marking its 10-year anniversary with the launch of a community-focused fundraising initiative: 10k Your Way.

The firm, which has grown significantly in both size and reputation during the past ten years, is using this milestone to reflect on its journey and to give back to the community that has supported it. The aim is to raise £10,000 in support of local charities and voluntary organisations through the Essex Community Foundation.

The 10k Your Way campaign is a firm-wide challenge that encourages team members to commit to a 10k-themed challenge - anything from 10,000 steps a day, to reading 10,000 pages, or 10,000 minutes of exercise, wellbeing or learning. The initiative is designed to be inclusive and flexible, allowing participants to shape their own challenges either individually or in teams.

"This campaign is a celebration of our people, our history and our values," said Steve Revill, Managing Director at Rickard Luckin. "We wanted to mark our 10-year anniversary in a meaningful way, and raising £10,000 to support local groups tackling the issues our team members care about most, felt like the perfect way to do it."

Rickard Luckin is inviting the local community, clients, contacts, and local businesses to support the campaign. There are two ways to get involved: by donating to a team member or group completing an individual challenge, such as a 10k run or 10,000 minutes of yoga through their individual fundraising pages on Enthuse, or by donating to the general campaign through the Rickard Luckin fundraising page on Enthuse



You can keep up with all the inspiring activity by following @RickardLuckin on Facebook and LinkedIn, where regular updates, photos, and behind-the-scenes stories will be shared throughout the campaign.

To find out more about how Rickard Luckin supports local community and charity initiatives, please visit www.rickardluckin.co.uk/community

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Litigation demand drives growth at Thompson Smith and Puxon

THOMPSON Smith and Puxon has strengthened its Dispute Resolution team with the double appointment of Director Bushra Elzubeir and NQ solicitor Anisa Khan.



Looking forward to their new challenge, Bushra and Anisa.

Picture: Anthony Cullen

These hires mark a significant boost in the firm's litigation services as it responds to sustained growth in the number of complex litigation matters arising from its commercial client base.

Based in TSP's Colchester office, Bushra brings nearly 20 years of specialist experience to the role, having worked across London and the southeast in both in-house counsel and private practice roles. His expertise spans a wide range of disputes, including breaches of contract, fraud and asset recovery, cross-border litigation, regulatory matters, professional negligence and construction disputes. Bushra also advises regulated professionals - such as doctors, accountants and solicitors - on disciplinary and compliance issues. This breadth of experience makes him ideally placed to support both corporate clients and individuals with varied and challenging disputes.

In addition to his strong technical credentials, Bushra brings valuable cultural and linguistic skills to the firm. Having grown up in the Middle East, he is a fluent Arabic speaker and has a nuanced understanding of international business practices, enhancing the firm's capacity to advise clients with interests or counterparties overseas. With experience supporting sports professionals, Bushra's appointment adds new dimensions to the team's expertise.

Bushra joins a well-established team led by Director Andrew Breckenridge, supported by Senior Associates Katie Latham and Laura-Pauline Adcock-Jones and, more recently, Solicitor Anisa Khan.

Anisa was admitted as a Solicitor on February 1 this year, having first joined TSP in 2021 as a Court of Protection Paralegal in its Wills & Estates Team before embarking on her Training Contract in February 2023. Anisa was awarded LawNet Trainee of the Year 2023/24 in November 2023, an honour for which winners are chosen on the basis of their dedication and commitment to their profession.

Collectively, the team draws on more than 50 years of litigation experience to assist businesses and individuals with their commercial and civil disputes. With litigation work on the rise, TSP's growing team is well positioned to meet the evolving needs of businesses operating in a changeable commercial environment.

Sean Stuttaford, Chief Executive Officer at TSP, said: "Appointing Bushra and Anisa supports our focus on developing a versatile and experienced team. Bushra's appointment in particular reflects TSP's commitment to growing in a way that benefits our clients. With demand for our litigation expertise increasing, Bushra brings specialist knowledge and commercial insight that will allow us to support our clients' evolving needs. Anisa has demonstrated exceptional dedication, professionalism and commitment to the firm's values that make her an asset to the team."

Director and Head of Dispute Resolution team, Andrew Breckenridge, said: "Thompson Smith and Puxon is pleased to welcome both Bushra and Anisa to the team. During recent years we have experienced an increase in the number of instructions received and this strategic appointment will enable us to meet the significant uplift in complex litigation matters and strengthen our offering. This appointment is a clear reflection of our focus on growth and our determination to accommodate the need for our specialist knowledge and commercial insight."

Of his appointment, Bushra said: "I am excited to start my next chapter at Thompson Smith and Puxon. I was drawn to the team's reputation - its technical expertise and the wide range of its clients alongside the quality of the service the firm provides as a whole, sets it apart in the region. I look forward to facing new challenges and supporting the team in reaching its next level."

As the business landscape becomes more challenging, companies are increasingly seeking expert support to navigate disputes quickly, efficiently and strategically. By investing in high-calibre talent, TSP continues to anticipate and adapt to the evolving needs of its client base, ensuring they have access to top-tier advice when it matters most.

For further information about Thompson Smith and Puxon's Dispute Resolution offering or other services, visit www.tsplegal.com

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Thinking out loud:

working together to deliver joined-up advice



Our guest columnist this issue is Guy Longhurst, Managing Partner at Ellisons Solicitors, who urges the need for more joined-up thinking from professional advisers.



AS the managing partner of a law firm, I appreciate it may sound unusual to criticise the legal profession. But this isn't a swipe at lawyers or any professional adviser, for that matter. It's a call for change.

Time and again, SME owners tell me how fragmented professional advice leads to delays, confusion and unnecessary cost. They receive technically sound input from lawyers, accountants and consultants but, all too often, little of it is connected. Each adviser operates within their own field, rarely engaging with the others. The client, meanwhile, is expected to piece it all together and make the decision.

In professional services, we're trained to give careful, qualified advice. For lawyers, that often means outlining risks and caveats but avoiding anything that resembles a recommendation. Clients have been known to ask if it's uncomfortable always sitting on the fence! Accountants and consultants can fall into similar patterns: plenty of analysis, little clear direction.

But SMEs don't want 20 pages of options. They want someone to say: "Here's what I'd do, and why." That's not overstepping, it's stepping up.

Of course, we must stay within the boundaries of our expertise. But the best advisers know how to balance legal or financial caution with commercial clarity. They understand the wider context. They take a view.

This isn't just a legal issue, it's systemic. SMEs often face challenges that cut across multiple disciplines: restructuring, expansion, exit planning, hiring. These are strategic moments and they demand strategic, joined-up advice.

When lawyers, accountants and consultants don't align, clients are left with a patchwork of input and no coherent direction. One adviser says proceed; another advises caution. Who's right? The client doesn't know, and they shouldn't have to choose.

Instead, we need to be working together, in sync. Not out of politeness but because integrated advice leads to better business decisions and happier clients.

The good news? Many advisers are already embracing this approach. We've started building strong working relationships with professionals who share this mindset; people who pick up the phone, ask the wider questions and don't mind stepping outside their comfort zone to help the client move forward.

These aren't formal partnerships or rebadged 'multi-disciplinary' services. They're simple, real-world collaborations built on trust and mutual respect. The client benefits. The advisers do too.

We're also encouraging our own teams to think this way. Our lawyers don't wait until a problem is fully scoped before involving others — they identify where advice intersects and act early to join the dots.

The core issue here is that many SMEs are left to act as the project manager of their own advice. They brief multiple advisers, receive isolated responses and then have to figure out how it all fits together, all while juggling the demands of running a business.

That's not how it should be. If we truly put the client at the centre, we should be making their lives easier, not harder.

Our job (all of us) is not just to deliver insight but to enable decisions. That means we need to talk to each other. We need to share context. And sometimes, we need to make a clear recommendation.

This isn't a call for lawyers to become accountants, or consultants to weigh in on legal issues. It's a call for every adviser to understand where their advice sits in the bigger picture and to collaborate accordingly.

It's also a call to clients: expect more. Expect advisers who take a broader view, who coordinate, who bring clarity rather than complexity. Trusted advice from a team of trusted advisers. Don't settle for siloed thinking.

This approach applies just as much to transactional work as it does to strategic planning. As my first senior partners told me, a seller and a buyer have a shared objective: completing a transaction. Their advisers are there to achieve that goal as smoothly and efficiently as possible. It's far easier to do so through collaboration, respect and teamwork, rather than adversarial point-scoring, which rarely enhances relationships or reputations.

The best professional relationships I've seen (during the many years I've been in practice) are those where egos are parked and outcomes take priority. Where lawyers understand the commercial drivers, the accountants and other professional advisers respects the legal constraints and the clients receive clear, proactive, aligned advice that helps them take confident action.

That's the direction we're heading and we want to work with other advisers who share that commitment.

None of us succeeds by guarding our territory. We succeed when we work together for the client. If we can move away from isolated thinking and towards integrated, commercially aware advice, we'll not only serve SMEs better, we'll raise the standard across the entire advisory community.

So, as Ed Sheeran prepares to bring his *Homecoming Tour* to Portman Road, maybe it's time we break those *Bad Habits,* strive to be *Perfect,* don't keep our *Eyes Closed* in a *Castle on the Hill,* but enjoy the *Afterglow* of being part of the *A Team.*

We'll have *Happier* clients and longer-lasting relationships with them.

Make an impact:
gaining results with the power of PR



By Hilary Collins, MD and Founder of Essex-based bigwavepr

What can PR do for your business?

If you've ever said, "No one really knows what we do," or "We've got a great product, but how do we tell people about it?" you're not alone. Many businesses find themselves in this exact position. That's where public relations can make a difference.

Whether you're launching a new product, celebrating an anniversary, marking an expansion or simply looking to boost your brand awareness, PR helps shape your story and gets it in front of the right audience. It's not just about news releases; PR is a golden thread, which builds trust, keeps reputations pristine and develops meaningful engagement with your customers and community.

> **"The businesses that get noticed aren't always the biggest, they're the ones who know how to tell their story well."**

Where to start?

It all starts with your 'why'. Once we understand what drives your business, what makes you different, we can craft a strategy that ensures your voice is heard. From media coverage and award wins to social media and events, PR works across all channels to create maximum impact.

At Big Wave PR, we specialise in uncovering those hidden stories within your business, the ones that resonate with real people. We help you stand out, not by shouting the loudest, but by saying something worth hearing.

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Why every business should prioritise Intellectual Property



Chris Burnett, Senior Associate, Patent Attorney at Birkett Long LLP, stresses the importance to your business of fully understanding Intellectual Property.

MANY of the most valuable assets a business holds are not physical. Innovations, brand identity, design elements, and creative output can be critical to a company's success yet are often overlooked when it comes to legal protection.

These assets fall under the category of intellectual property (IP), which includes patents, trademarks, registered designs and copyright. When properly protected and managed, IP can safeguard commercial advantage, support growth and increase the value of a business. When ignored, it can become a vulnerability.

Intellectual property law exists to provide legal recognition and protection for original ideas and innovations. Patents protect technical inventions. Trademarks safeguard brand names, logos and other distinctive signs. Design rights protect the shape and appearance of products, while copyright protects original written, artistic or digital works. These rights help ensure businesses maintain control over what they create and that others cannot exploit those creations without permission.



IP protection is not limited to large corporations or high-tech industries. Businesses of all sizes, across sectors ranging from manufacturing and engineering to fashion, cosmetics, and software development, can benefit from identifying and protecting their IP. For example, a company producing wearable medical devices may have technical inventions suitable for patent protection, a recognisable brand that could be trademarked, and unique packaging designs eligible for design rights. Each of these forms of protection adds layers of security and value to the business.

One of the most common misconceptions is that merely using a name, idea, or invention guarantees protection. In reality, legal rights often need to be actively secured. A business may operate under a name for years, only to find it is not protected as a trademark. If another party registers the same or a similar name, the original business may find itself unable to continue trading under its established brand. Likewise, without a patent, technical innovations may be unprotected, leaving others free to use, manufacture or sell the same product.

The risks of failing to protect IP can be significant. A lack of clear ownership or registration can result in lost revenue, legal disputes and damage to brand reputation. It can also complicate investment or sale of the business. Investors and potential buyers routinely assess the strength of a company's IP portfolio when considering commercial opportunities. If protection is unclear or inadequate, the perceived value of the business may be reduced.

IP strategy is not only about defence. When managed properly, IP becomes a commercial tool. A registered trademark can create a strong brand identity. A patent can provide a market monopoly. Registered rights can be licensed, sold, or used to strengthen a business's position in negotiations or expansion into new markets. In this way, IP supports growth, competitiveness, and innovation. Patents can be used for the purposes of tax breaks through the 'patent box'.

For businesses at any stage, the first step is to understand what IP assets they own or are developing. This includes assessing inventions, processes, products, names, designs, content and data. It is important to consider whether those assets are original, commercially valuable, and likely to attract interest or competition. Once identified, steps can be taken to protect them through registration or by putting the appropriate legal agreements in place.

Working with a team equipped not only with relevant legal but also technical experience and qualifications is important for identifying and managing IP and to help businesses navigate this process efficiently and effectively. A team of patent and trademark attorneys, and specialist solicitors can undertake all stages of IP management, including filing, prosecution, dispute resolution, and strategic guidance and undertake services such as pre-filing and freedom to operate searches to reduce the risk of infringement and help determine whether applications for registered rights are likely to succeed. Legal advice on ownership ensures that contracts with employees, consultants and collaborators protect the business's rights. IP landscaping and competitor analysis provide a broader picture of the market and help inform development strategy.

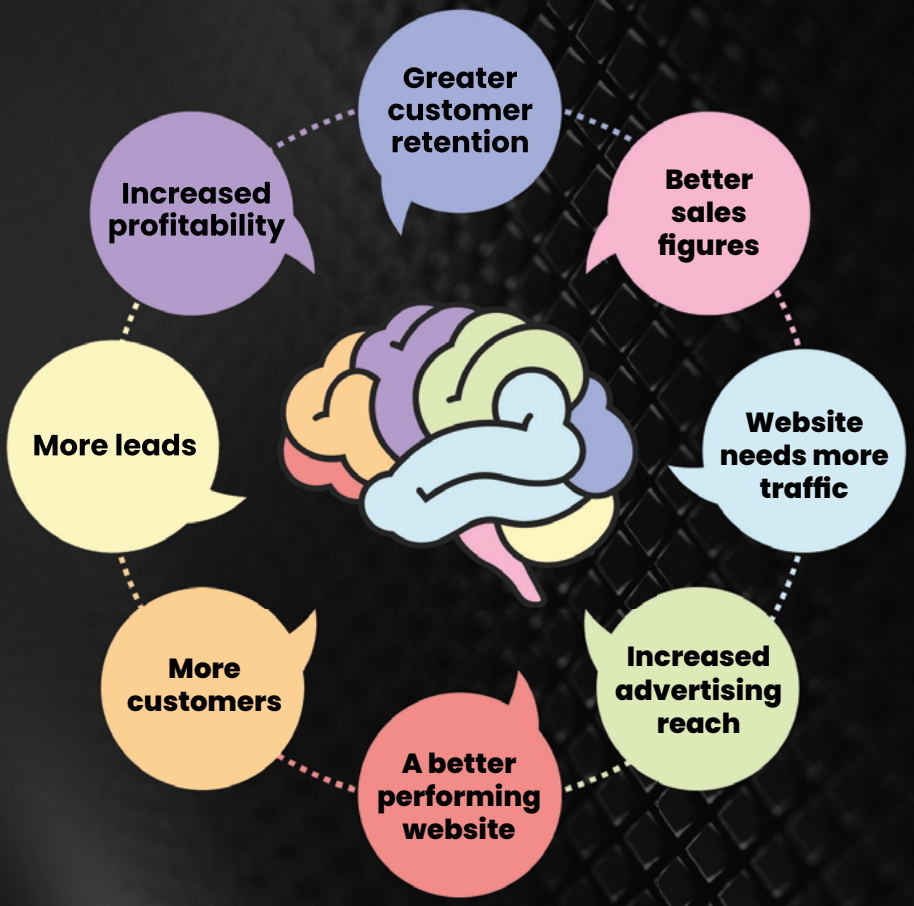
Once protected, IP needs to be maintained and enforced. Registrations must be renewed, use must be monitored, and infringement must be dealt with promptly. Watching services, competitor monitoring, and ongoing portfolio reviews help keep IP assets in good order and aligned with business goals. International considerations also come into play. Where businesses are active in global markets or have ambitions to expand, international IP protection becomes essential.

Ultimately, intellectual property should not be seen as an isolated legal concern. It is central to commercial strategy, investment planning, risk management and brand positioning. Businesses that actively protect and manage their IP place themselves in a stronger position to grow, adapt and compete.

If you are unsure what IP your business owns, whether your rights are secure, or how to approach protection internationally, it is worth seeking advice. A clear, well-managed IP strategy does not just protect what your business creates - it adds long-term value and resilience in a competitive world.

Do your thoughts demand action?

What's on your mind?



Every business leader and owner looks for improvement and those all-important marginal gains.

Our goal at Elan Marketing is to help you transfer those thoughts into positive changes and gain new customers, growth and exposure for your business!

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Join the ARU Industry Fellows: where business and academia meet to drive innovation

CALLING industry leaders and entrepreneurs!

No matter your speciality and experience, your expertise can transform futures. Anglia Ruskin University (ARU) invites experienced professionals and visionary entrepreneurs to join our Honorary Visiting Fellows and Entrepreneurs in Residence (EiR) programmes. This is your chance to share your exceptional knowledge, skills and connections - making the key difference to students' careers while advancing your own goals.

Why partner with ARU? Businesses thrive when they stay ahead of trends, can access fresh talent and continue to develop their workforce. ARU's Industry Fellows programmes are designed to create mutually powerful partnerships that:

* future-proof your workforce: mentor students and gain early access to top talent.

* supercharge innovation: collaborate on research projects that solve real-world challenges

* amplify your influence: position yourself as a thought leader in education and industry transformation.

Backed by ARU's Industry Engagement Programme, these initiatives are more than networking—they're about creating measurable impact.

So, what's in It for you? Flexibility at its core. We will endeavour to work around your availability and will focus on areas that excite you - mentoring, research, guest lectures or advisory roles.

As an Honorary Visiting Fellow, you can:

* shape the next generation: Influence curricula to align with industry needs, ensuring graduates are ready to add value from day one

* lead cutting-edge research: partner with ARU academics on projects that address your sector's biggest challenges

* expand your global network: connect with peers, policymakers, and rising stars through advisory boards and high-profile events.

As an Entrepreneur in Residence (EiR), you can:

* discover tomorrow's disruptors: mentor student startups and scout groundbreaking ideas with commercial potential

* fuel your pipeline: access ARU's talent pool for internships, collaborations, or future hires

* gain a competitive edge: stay at the forefront of innovation through workshops, pitch panels, and incubator partnerships.

The Honorary Visiting Fellows initiative is ideal for senior executives, SMEs or public sector experts, while the Entrepreneurs (EiR) initiative is suited to founders, investors or innovation leads with a proven track record of scaling ventures.



"Mohammad Ali, Pro Vice Chancellor and Dean at Anglia Ruskin University, extends an invite to industry leaders and entrepreneurs to make a key difference to students' careers."

So, are you ready to elevate your impact? Your knowledge - wherever you are, whatever your passion - can ignite careers and industries. Join a global network of leaders redefining the future of work and education.

Take the next step. Send an expression of interest to Raghul.Umapathy@aru.ac.uk

Visit https://www.aru.ac.uk/business-employers to get detailed information on how ARU works with industry partners.

No deadline - just opportunity.



Building competitive advantage through digital fluency

ESSEX organisations that invest in digital skills across their entire workforce are seeing measurable returns in performance, resilience and innovation.

Four skill areas in particular: generative AI, cybersecurity, data science, and data ethics are fast becoming foundational capabilities for every employee. Organisations treating these as strategic capabilities are gaining a decisive competitive edge.

Generative AI: unlocking everyday innovation: generative AI tools like ChatGPT, GitHub Copilot, and Midjourney have moved rapidly from novelty to necessity. Employees who understand how to responsibly apply these tools can automate repetitive tasks, accelerate content creation, enhance customer engagement and support better decision-making. The result is not just productivity gains, but a more agile and empowered workforce that can innovate from the ground up.

Cybersecurity: strengthening the human firewall: human error remains the leading cause of cyber breaches. By equipping all staff with practical cybersecurity skills - such as recognising phishing attempts, managing passwords and understanding digital hygiene -businesses significantly reduce their risk profile. A cyber-aware culture safeguards reputations, protects customer data and prevents financial loss from attacks that exploit human weaknesses.

Data science: from insight to action: the ability to interpret data and draw actionable conclusions is no longer the preserve of analysts. Modern businesses thrive when frontline teams can understand trends, measure outcomes and use evidence to improve results. Basic data literacy and science skills, such as how to read dashboards, spot patterns and ask good questions, quickly translates into smarter, faster decisions at every level.

Data ethics: trust, transparency and compliance: as data becomes central to how organisations operate, ethical literacy is essential. From GDPR compliance to avoiding algorithmic bias, employees need to understand the responsibilities and risks involved in working with data. Embedding data ethics into daily operations builds customer trust, supports ethical AI use and mitigates reputational risk.

Credentials that build credibility and confidence: organisations don't need to build training programmes from scratch. Internationally recognised certifications such as CertNexus GenAIBiz, CyberSAFE, Data Science for Business and Certified Ethical Emerging Technologist offer structured pathways for non-technical professionals to develop practical, relevant knowledge. These credentials are designed for business users, not IT experts, making them ideal for enterprise-wide rollout.

Return on investment: what the data shows: research consistently shows a positive ROI from digital skills training. According to PwC, companies that invest in upskilling report improved employee engagement, stronger innovation pipelines and enhanced customer satisfaction. A McKinsey study found organisations with high digital maturity achieve up to 3x higher revenue growth than peers. Meanwhile, reducing just one successful cyberattack per year can save Essex SMEs tens of thousands of pounds in recovery costs and lost business.

Conclusion: build skills, build advantage: digital fluency in generative AI, cybersecurity, data science and data ethics is no longer optional, it's a business imperative. Organisations that equip all staff with these foundational skills aren't just preparing for the future: they're actively shaping it.



Chris Hodson, Programme Director at Pitman Training in Essex, explains why generative AI, cybersecurity, data science and data ethics should be core skills for all staff.

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The hidden cost of DIY finance management

WHEN you're scaling a business, DIY finance isn't just a headache, it's a hidden growth blocker.

Founders wear many hats, especially in the early stages of building a business. Sales, hiring, product, finance - you do it all. But as your business gains traction, what once felt like smart bootstrapping can quickly become a drag on growth.

One of the most common bottlenecks we see in scale-ups is the founder still managing the finances. It's easy to justify handling finance yourself: 'It's not worth paying someone else yet', or 'I just need to get through this quarter'.

But when you're spending hours on spreadsheets, chasing invoices, or cobbling together reports, you're doing more than saving money—you're burning valuable time. And in a growing business, time is your most valuable resource.

Worse still, a DIY finance setup won't give you the clarity you need to make confident decisions. And when it comes to raising finance, hiring or investing for growth or planning for an eventual exit, no business owner can afford to make poor decisions based on incomplete or incorrect information.

Having worked with a variety of businesses across Essex and the South East, we've seen just how quickly financial complexity can escalate. Suddenly, you're navigating: monthly reporting instead of just at the year end, cashflow forecasting and scenario planning, building financial models for planning and investment, preparing to report to investors and lenders, not just to yourself, and dealing with advisors on complex tax, R&D, funding etc.

All this, just when the demands on you, the founder or CEO, are at their greatest and most crucial to your future success.

This is where outsourced finance teams and fractional CFOs come in - not just to take the burden off your shoulders, but to turn finance into a strategic advantage. No longer the preserve of 'big business', the growing fractional and outsourced market means businesses of all shapes and sizes can now leverage expert advice and support at a fraction of the cost of full-time hires.

With the right support, you get better insights into your business and its performance, while simultaneously saving you time to spend on growth and value creation.

Suddenly, key decisions become easier and based on data and insights, not last year's figures and educated guesses. Founders get support, guidance and, just as importantly, a sounding board.



In his 25 years working with growing business of all shapes and sizes, Philip Knowles, founder and CEO of Essex-based Apini Consulting Limited, has found getting the right support at the right time is so often the key to success.

Most founders wait until something breaks: a missed payroll, an unexpected cash gap, or a failed funding round, but stepping back earlier is a sign of leadership, not weakness.

Of course, finding the right support for you and your business is essential, and that can be a daunting task. Finding someone that can take a look at your needs, and provide honest, impartial advice, is the first step to getting the right support.

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47 years and still going strong





On June 6, BusinessTime in Essex Publishing Editor, Peter Richardson, reaches official retirement *(and bus pass - whoopee!)* age. In a personal look back at 47 years in the working saddle, he highlights the ups, downs, challenges and changes – and reveals there are no plans yet to pack it all in.

I'VE interviewed Government ministers, secretaries of state, TV and film stars, edited the then largest independent free newspaper group in the country, launched a media/PR business, published from scratch three magazines and even opened a pancake parlour – though I don't talk much about the latter for fear of divorce!

Yes, it's been an interesting and eventful 47 years of work starting at the age of 19 as a junior reporter on the East Anglian Daily Times, writing stories on a manual Imperial typewriter complete with a carbon paper copy for filing and reading over late-night stories from a phone box to a copytaker at head office (and praying I didn't get the one who was a tad hard of hearing!)

Back in those days, newspapers were still the means of mass communication. If you wanted to have your finger on the pulse of current affairs, the publication of the daily morning newspaper was where you looked. That's one of many things which have changed dramatically since those glorious days!

I worked my way up the greasy pole of regional journalism reasonably rapidly. It was mostly hugely enjoyable but there was one major drawback. The demands were considerable but the pay somewhat less so. Struggling to pay a mortgage and bring up two young children, at the age of 30 I took the plunge and decided if I was going to work 70 hours a week (yet only get paid for 38 of them – no such thing as overtime in journalism) I might as well work 70 hours for myself and get paid for 70 hours.

It sounded logical enough when I announced my plan to my poor wife at three

o'clock one morning. As dawn broke, it started sounding more scary than logical. My plan was to launch a PR/media relations business, offering my skillset to companies who wanted large and regular media exposure. In fairness, I had tested the water a little in the previous six months, doing a few PR jobs 'on the side' – enough to realise there was decent money to be earned in the world of PR and media if you knew what you were doing.

I soon discovered working for yourself is a whole new ballgame, as I'm sure many reading this will know. Not only do you need to be very good at what you do, you need to source what you do. It's a daunting new challenge – finding the work as well as doing the work. I had a couple of bits of early fortune and never looked back. It was undoubtedly the best decision I ever made (other than marrying Vivienne of course!) and I've never once regretted it – just to clarify, that's going self-employed and marrying Vivienne!

Two things stand out in the memory particularly. One was frantically waiting for the postman to walk down the path each morning, praying he might have a cheque or two with which you could run off to the bank and pay in to cover that month's mortgage! The other was working at midnight preparing the distribution to the media of a Press release. This entailed printing out 50 copies of the Press release, typing 50 addresses on envelopes, inserting 50 Press releases in said envelopes and then taking them off to the nearest Post Office for delivery. Labour-intensive doesn't begin to describe it – particularly when you were sending off about 10 Press releases a week. God bless whoever invented email.

Interestingly, in the early days, email was just that – an electronic and highly effective means of sending mail. At some point in the intervening years, unfortunately, people started using email as an alternative to the telephone, helping kill the art of conversation and, in many cases, heralding a very frustrating form of communication, when trying to arrange a simple meeting between two people became far more complicated than a quick phone call. But, hey-ho, that's progress as some people would have us believe.

The world of PR/media relations served me well for a good few years, with much of my time taken up serving the NHS across Essex. I happily remained a one-man-band – never felt the desire or need to build even a small empire. My accountant describes my business as a lifestyle business (it pays for the lifestyle I wish to enjoy with my family) and that's perfectly fine with me.

The advent of the internet and, perhaps more pertinently, social media, changed the goalposts for me and my business. Not exactly overnight, but too quickly for my liking, organisations were looking more and more to social media to reach mass audiences. I never have been and probably never will be a lover of social media and had no desire to spend my life in that particular field. The problem was, the 'traditional' media relations work started to dry up and budgets were channelled to social media spend. I faced a challenge and realised I needed to reinvent myself.

My first reinvention (and, looking back, maybe my midlife crisis!) was to open a pancake parlour in Colchester. In truth, not one of my better ideas but it was, in a strange sort of way, still enjoyable. I could write another double-page spread just on that particular adventure but for now, let's just say it wasn't for me. It did, however, give a few 'friends' the opportunity to say they'd always thought I was a tosser and now they had the proof. With friends like that….!

Pancakes having proven un unworthy successor to my media relations work, the challenge remained to find a replacement source of income. I resurrected the idea of publishing a local lifestyle magazine, LesiureTime in North Essex (resurrected in so much as I'd done something similar back in the late '80s but didn't get the formula right). This time – and we're talking around 2013 here – things seemed to click into place. I tried to find someone to sell the all-important advertising but, finding no-one suitable, decided, in the spirit of needs-must, to reskill myself as a salesman. It was an interesting and not always pain-free experience. The highs were high and the lows were low and more than one day concluded with me asking myself what the hell I was doing. But I persevered and proved that, maybe just, you can teach an old dog new tricks!

LeisureTime did OK for a year or two but then started to fall victim to the same social media love-in that had derailed my former working life. In the B2C sector, more and more budget was being diverted to social and online advertising and away from print advertising. The alarm bells again started ringing.

'Have you ever thought of doing a B2B magazine?' asked two or three people. Well, in all honesty, I hadn't but, as you're perhaps becoming aware, I'm always willing to try something. I arranged a meeting with Denise Rossiter, CEO at Essex Chambers of Commerce, and bounced off her the idea of a quality Essex business mag. Her enthusiasm for the idea was immediate, as was her support – and the rest, as they say, is history!

That meeting was June 2016. I can't believe nine years have passed and this is the 36th issue. The magazine, pretty much from day one, has occupied all my working time. It's been hugely enjoyable and remains so. I get the opportunity to talk and work with some amazing Essex businesspeople and I still get a real buzz every time a new issue hits desks.

It's been a fascinating 47 years. The world of publishing in which I've been embroiled in some shape or form has changed so much yet, in some ways, remains the same. People want interesting and relevant information delivered in a format they find appealing and convenient to them.

Running a business, which I've had the pleasure of doing (yes, it really has been a pleasure most of the time!) for 36 years now, was never intended to be easy – that's why a tiny minority of people run businesses and the vast majority work for them. The rewards can be amazing, the downsides can be harsh.

The harshest spell for many came in 2020 when Covid struck out of the blue, destroying so many businesses in the process – businesses which in many cases had taken years of blood, sweat and tears to build up. Though Covid increasingly seems a weird distant memory now, I do fear many are still suffering its effects – and I don't mean physically through long-Covid.

I considered myself fortunate. I've worked from home since launching my own business back in 1989 and was well-versed in semi-isolationist working when Covid forced most of us to work from home. Many struggled to come to terms with not being part of a team, and many still struggle, I believe, with the more lonesome role home and hybrid working has generated.

I have a theory that the current obsession with networking has much to do with people now working mostly at home and needing the company of others: companionship they once found daily in the office they now seek at networking groups. As I say – just my personal theory! Similarly, I've seen LinkedIn change dramatically these past couple of years. It now seems to be dominated by a relatively small handful of people who must have nothing better to do with their working day than post inane articles desperately seeking attention, followers, connections or all three. It makes Facebook look businesslike!

In those 47 years of 'being my own boss', the world has changed considerably. I still can't believe I started out working on a typewriter and my best means of fact-checking something was to pick up a well-thumbed Encyclopaedia Britannica – Christ, I feel old! However, despite the many changes, the basic underlying principles of running a successful business remain, I believe, reassuringly familiar: treat others as you would wish to be treated yourself, do what is right, not what is popular or fashionable, and remember that sometimes, to stand out from the crowd, you have to step away from the crowd.

Here's to the next 47 years!

Business Time in Essex

in association with Essex Chambers of Commerce

Reading about successful Essex businesses in our pages is great – but wouldn't you rather have others reading about you?



It's easily done.

We can put you in front of 20,000 decision-making business-focused readers every issue, in print and online, via advertising and editorial coverage. It's a lot easier and time-effective than endless networking, exhibiting and LinkedIn messaging!

Many of the county's leading names in the private, public and education sectors use our widely respected pages to create increased awareness of what they offer. We'd love you to join them.

So if you'd like to be an active part of the next issue, rather than be on the outside looking in, contact Editor Peter Richardson on 01206 843225 or 07778 067614 – or email him at peter@pjrcomms.co.uk

www.businesstimeinessex.co.uk



Revealed

The column which proves you can mix business with pleasure, with ***Hilary Collins, MD and Founder of Big Wave PR***

In no more than 100 words, detail your career to date…

I got lucky. I went to university without a clue what to do with my life, but I had a passion for travel. While looking in the window at Campus Travel, I saw an advert for a student PR officer. They offered no salary but gave free travel. I had no idea what PR was, but writing for the college paper and putting on events sounded fun. I loved it and finally knew what I could do for a living.

After graduation I joined an agency in London which specialised in fashion and charity PR. I worked my way up the ladder before launching Big Wave PR 18 years ago.

Childhood career ambition…

I wanted to win a gold medal for the 100m sprint at the Olympics, my childhood hero was Daley Thompson. I got as far as racing for my school and I'm not too bad at the mum's race, but sadly my Olympic dreams were never met.

I always wanted to set up my own business, so launching my own consultancy seemed like a natural progression.

Best piece of career advice you've given…

Do what you love, it will bring you fulfilment. Also, believe in yourself - know your strengths, work on your weaknesses and never take yourself too seriously.

Best piece of career advice you've received…

Bite off more than you can chew and keep chewing!

Your two perfect dinner guests, one business, one pleasure…

I'd love to chat with Alex Polizzi, the Hotel Inspector. We supported Carlsberg in a campaign to keep pubs alive. We visited numerous pubs and hotels to give advice. I'm sure we'd have a few stories to share.

Pleasure; can never beat Sunday lunch with the family.

The secret of running a successful business is…

Find your passion and make your business work for you. Surround yourself with people who share your energy and develop an empowered culture to enable all to thrive. Out of work, make sure you've got people around to be your cheerleader - it will really help when times get tough.

If you weren't in your current profession, what might you likely be…

I'd love to work in the film industry – who wouldn't? Growing up I never thought it would be possible unless you lived stateside. It's great to see so many productions taking place in Essex. Fantastic opportunities for people in front and behind the camera.

If you had a magic wand and could change one thing in business, it would be…

For everyone to understand the power of PR. Public relations isn't the easiest to measure and evaluate, but it can tell your business' story and build your brand better than any other marketing service. Customers are much more likely to engage and stay loyal when they believe in your product or service.

Hobbies/interests…

I love travelling and taking the family on far-flung adventures. I also love paddleboarding and cycling.

Favourite ever book/TV programme/film/meal/country visited….

Australia! I've been lucky enough to travel there five times and have been all round the coast. It's my happy place.

Tell us something about you that might surprise people…

I can play the accordion! I used to perform in a show band, busked in Cambridge and played Disneyland Paris. I also entered competitions and walked off with a top prize at the 'All Britain Championships'.

If I ruled the world, the first thing I'd do is…

Resign.

Top 50 tech businesses in Essex revealed for 2025

THE top tech businesses in Essex have been recognised in the new edition of the Ambitious Essex Tech 50 list.

The Ambitious Essex Tech 50 includes businesses across each of the Greater Essex districts, boroughs and cities. They range from small start-ups to household names in the industry, such as Teledyne.

The list covers a range of industries, from IT services and gaming to agriculture and financial technology.

To make the list, businesses were judged against a set of criteria, including turnover, investment secured and growth potential.

The Ambitious Essex Tech 50 was first created in 2024 to celebrate innovation in Essex and recognise the top businesses in the sector. The latest list recognises the top tech firms in the county right now.

Across the county in 2023, the telecom and digital technology sectors boasted around 5,270 businesses. These businesses employed 20,000 people and in 2022 generated more than £1.274 billion in Gross Added Value (GVA).

Councillor Louise McKinlay, Essex County Council Deputy Leader and Cabinet Member for Communities, Economic Growth and Prosperity, said: "The tech sector in Essex is absolutely thriving and the county is right at the heart of the tech revolution happening across the UK right now.

"The businesses on the Ambitious Essex Tech 50 are at the forefront of innovation in the industry and leading ground-breaking developments which are changing the tech, research and manufacturing industries in Essex and across the country.

"We're passionate about supporting innovative businesses and industries and it is encouraging to see so many inspirational tech businesses in the county embrace new ways of working and join the tech revolution."

Find out who made the Ambitious Essex Tech 50 for 2025: www.extraordinaryessex.co.uk/grow/sector-growth/ambitious-essex-tech-50/

Why rent reviews help protect landlord interests in commercial leases

RENT reviews are a vital component of commercial leases, allowing landlords to adjust rental rates in line with market conditions.

These reviews help ensure that rental income keeps pace with inflation, property value, and broader economic trends. Without them, landlords risk charging below-market rents, which can reduce income and diminish the property's long-term investment potential.

In England and Wales, commercial leases are governed by contract law. Rent reviews are legally enforceable when clearly included in the lease. While tenants benefit from certain protections under Part II of the Landlord and Tenant Act 1954, these typically do not affect rent reviews unless the lease is being renewed.

Rent reviews serve several key purposes for landlords:

- rent reviews help ensure the rental income remains in line with current market conditions
- commercial properties are significant investments, and consistent rental income is key
- indexed or periodic reviews help maintain rental value in real terms.
- a well-structured rent review clause enhances the value of the property in the eyes of future buyers or lenders
- rent reviews create opportunities to renegotiate lease terms or improve the property's value.

To manage rent reviews effectively, during the lease term in England and Wales landlords should take a structured and proactive approach. Here are the key steps based on current best practices and legal guidance:

During a commercial lease, landlords must begin by thoroughly understanding the lease terms. This includes identifying when reviews are scheduled (typically every three or five years), the type of review mechanism in place (such as open market, RPI-linked, fixed increases, or turnover-based), how the new rent is to be calculated and any notice periods or procedural requirements.

Next, landlords should gather robust market evidence. This involves researching comparable rental values for comparable properties in the area. Engaging a chartered surveyor or valuer with local expertise can provide valuable insights and strengthen the landlord's position. Transparency and a cooperative approach during negotiations are key.

Rent reviews should be initiated promptly, with written notice served in accordance with the lease. The proposed rent and supporting rationale should be clearly outlined. Landlords must be prepared to negotiate, presenting evidence to support their valuation and considering professional representation if needed.

If disputes arise, landlords should follow the lease's dispute resolution process, such as arbitration.



Shweta Shinde, a Solicitor in the Commercial Property Team based at Fisher Jones Greenwood's Chelmsford office, stresses the importance of rent reviews,

Keeping detailed records and a rent review schedule.

Rent reviews are a crucial tool for landlords to protect the value and profitability of their commercial property investments. By selecting the right review method, embedding it clearly in the lease, and preparing thoroughly, landlords can ensure their rental income remains competitive and market aligned.

Staying informed, seeking professional advice, and maintaining open communication with tenants will help landlords manage rent reviews with confidence and clarity.

For further information, search www.fjg.co.uk



Is your hiring process costing you more than you think?



Vicki Shelton, founder of Chelmsford-based Success Recruit, highlights some of the most common recruitment traps – and explains how to avoid them.

RECRUITING the right people is one of the most important decisions any business makes and one of the most expensive when it goes wrong. From wasted time and money to declining morale and repeat hiring cycles, the impact of a poor hire is often far greater than expected.

Yet many businesses, even with experience and good intentions, fall into the same common hiring traps often without realising. Here are five key mistakes we see regularly, and how to avoid them:

1. Hiring in panic mode

When a key employee resigns, it's easy to rush. But urgent decisions often lead to the wrong hire, missed strategic alignment, and increased pressure on the rest of the team.

Instead: always build a pipeline of potential candidates and work with a recruitment partner who understands your long-term goals.

2. Ignoring culture fit

Experience matters, but if someone doesn't align with your team's values or way of working, the cracks soon show.

Instead: use behavioural interview questions and get clear on your internal culture before you recruit.

3. Writing generic job adverts

Vague ads attract vague applications. If your job post sounds like every other one out there, you're unlikely to stand out to high performers.

Instead: highlight what makes your business different, what success looks like in the role, and future growth opportunities.

4. Poor candidate communication

Silence between interview stages or slow updates often causes great candidates to drop out. In a competitive market, people move fast and expect you too as well.

Instead: keep candidates informed, even if it's just to say there's no update yet. Respect goes a long way.

5. Relying on gut feeling alone

Hiring based purely on instinct creates inconsistency and opens the door to bias.

Instead: use structured interviews, scorecards, and reference checks to guide objective, consistent decisions.

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Taxing times: how red tape is draining small businesses

RUNNING a small business in the UK isn't just about serving customers or growing a brand; it also means facing a mountain of tax paperwork

A new report from the Federation of Small Businesses (FSB) paints a stark picture: tax compliance is costing the UK's small firms nearly £25 billion every year.

According to FSB's Taking a Toll report, the average small business spends £4,500 and 44 hours annually just dealing with tax. That's time and money not being spent on growth, innovation or creating jobs - and it's not just a financial drain. Three in five small business owners say dealing with HMRC has increased their stress levels.



The survey of more than 1,400 business owners also reveals widespread frustration with HMRC's service. More than half say it's difficult to get in touch with the tax authority. While most still try to use the phone, only about a quarter of those rate their experience as good. Given that, it's hardly surprising HMRC is a major source of stress for many entrepreneurs.

The Government's Making Tax Digital (MTD) programme, which requires businesses to file taxes online, is adding to this pressure. While it aims to modernise the tax system, many small firms are still unprepared. A quarter of those affected by the upcoming MTD deadlines say they don't even know when they'll make the switch to compatible software, raising real concerns about a looming digital gap.

Tax compliance isn't a niche issue. It hits all five and a half million small businesses in the UK. The lost time and money could be better spent on growth and innovation, both vital to the UK economy.

To address the problem, FSB is calling on the Government and HMRC to act. Top of the list is a target to cut tax admin costs by a third by 2028, bringing the average down to £3,000 per firm.



Ann Scott, Essex Development Manager at the Federation of Small Businesses, highlights the time, cost and stress toll being placed on smaller businesses by dealing with the always vexed subject of taxation.

It also wants a time limit on HMRC investigations, a duty of candour on compliance officers and fairer pricing for MTD-compliant software.

Crucially, FSB is urging HMRC to meet its own response time targets: 15 days for most queries, with a legal limit of 30. Transparency, they argue, would help rebuild trust and reduce delays.

Tax is always going to be a part of running a business. But if the UK wants its small firms to thrive, it's time to cut the red tape that's tying them down.

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Is now the best time to sell my second home?



With many people looking to cash in and realise the gain on the sale of their second home or investment property, Sam Stent, Tax Advisory Partner at Scrutton Bland Colchester, looks at whether now is a good time to sell.

NUMEROUS tax changes by successive governments have succeeded in making rental properties much less profitable and, in Essex, many private landlords have decided to cash in and realise their gains.

Across East Anglia, others have decided to sell a second home or second property that was only needed for a short period (e.g. for their children to live in whilst at university).

In each case, the sellers may end up with large gains and significant Capital Gains Tax (CGT) liabilities.

So, what can you do to reduce CGT if you're selling a second home?

Does the property qualify for Private Residence Relief? (PPR)

CGT is not payable on a property which has always been used as your main residence. Individuals who own more than one property and who use both as a main residence – living in a townhouse in the week and a country home at weekends for example - can opt to elect which property qualifies for PPR. If the second property is a holiday home however, an election is not an option.

We're often asked if simply moving into your second home for a period of time can make it eligible for PPR and the CGT exemption. And my motto of 'if it sounds too good to be true it probably is' applies here - sadly it's not quite that simple!

PPR relief will only apply if you can demonstrate you intended to occupy the property as your main residence on a continued and permanent basis and will only exempt the portion of the gain attributable to the period you actually lived there.

HMRC regularly investigate PPR claims, so it's important to take professional advice if you're unsure of your position.

Is the property owned in joint names?

If the property is owned in your sole name, it can - in some cases - be beneficial to transfer part or all of the property to your spouse or civil partner. This can offer a saving where the spouse has not utilised their CGT annual exemption for the year, or if they are a basic rate taxpayer and pay the lower rate of CGT.

Whilst this can provide a CGT saving in some cases, there are several points to consider such as any Stamp Duty Land Tax (SDLT) that may arise on transfer (e.g. where there's a mortgage on the property), and whether the tax saving outweighs any legal costs of transferring the ownership.

Could you realise capital losses?

If you've brought forward any capital losses which you've claimed in previous tax years, these can be offset against any property gains to reduce your CGT liability.

If not, you could consider realising capital losses on other assets, such as investments, as any losses realised in the same tax year as the property gain can also be offset.

Have you renovated the property?

You can reduce your CGT liability by simply ensuring you claim all relevant expenses. These can include incidental costs in relation to the sale, SDLT and other costs incurred when purchasing the property, as well any capital improvement costs. Relief is not available for general repair and maintenance costs but can be claimed for structural costs such as adding an extension, converting the loft or changing the property layout.

The deduction of capital expenditure is another area HMRC look at regularly, so we strongly recommend getting advice to ensure you're claiming the maximum amount you're entitled to.



Current rate of CGT

The Office of Tax Simplification was asked in 2019 to review the difference between Income and Capital Gains Tax rates. The increases in CGT rates announced in the Autumn 2024 Budget (for non-residential property) have caused some speculation there may be plans to gradually align the rates of CGT with income tax rates.

As things stand however, the current rate of CGT for residential properties remains lower than it has been for many years, and you may therefore choose to sell now to protect yourself against any future increase in the tax rate.

So, is this the best time to sell your second home?

In summary, there are several factors to consider when deciding if and when to sell a second home - the circumstances of the sale of each property will be different, so it's vitally important to take professional advice regarding your position.

To discuss the financial complexities of the sale of your second home, contact Sam or one of the team by emailing hello@scruttonbland.co.uk or calling 0330 058 6559.



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New community with business park moves step closer

A PROPOSED new community in north Essex which will include a business park has passed a major milestone.

Small changes to the project masterplan have been backed and recommended by a joint committee of councillors.

The Tendring Colchester Borders Garden Community (TCBGC) Joint Committee met to discuss the future of the project, including the Planning Inspector's Final Report on the Development Plan Document (DPD).

With the incorporation of the Inspector's modifications, the DPD – which sets out the overall approach for the new settlement – has been found sound and is legally compliant.

It was resolved by the Joint Committee to recommend to Tendring District Council and Colchester City Council that the DPD with the Inspector's modifications be formally adopted and form part of the council's Local Plans. Each council will now consider and approve the DPD.

The Joint Committee's recommendation to adopt the DPD marks an important milestone of many years' intense effort and collaborative work from the three partner councils – Colchester City, Tendring District and Essex County.

The DPD sets out the spatial development strategy for the Garden Community which aims to secure social, environmental, and economic objectives. It seeks to support the creation of a brand-new community in a comprehensively planned way from the outset and provides the opportunity to embrace and deliver the very best in placemaking with high sustainability standards.

Councillor David King, Chair of the TCBGC Joint Committee and Leader of Colchester City Council, said: "Along with my fellow Joint Committee colleagues from the partner councils, I am delighted to recommend that the Development Plan Document goes to our councils for their formal adoption.

"The DPD has been found sound by an independent Planning Inspector, after a great deal of evidence gathering, test, challenge and consultation. Adoption by the councils as we now recommend will confirm the high standards of development we require and will reinforce our ability to shape and influence planning decisions.

"It will also strengthen our ability to secure vital and early infrastructure delivery, including the Link Road needed to serve the garden community."

Overview of the Tendring and Colchester Borders Garden Community

To meet the needs of a growing population over the next 30-40 years for housing, employment and associated community facilities and infrastructure, Colchester, Essex and Tendring councils are working together to plan for a new Garden Community. The Garden Community site is located between Colchester and Tendring and adjacent to the University of Essex.

The Garden Community provides a once in a lifetime opportunity to create a place to live, work and play in a better way. It is an opportunity to create a brand-new community in a comprehensively planned way from the start, and the opportunity to deliver the best in placemaking for the future. Its development is underpinned by a positive vision for the future which has been developed through engagement with residents, stakeholders, businesses, partners, and other interested parties.

- The Garden Community will deliver circa 7,500 homes (of which at least 30% will be affordable homes) with a range of shops, jobs, services and community facilities, including education and health and wellbeing provision.
- Approximately 25 hectares of employment land in the form of a new business park and a 'Knowledge-based employment' site.
- A new 'Salary Brook Country Park' incorporating land and woodland at and around Salary Brook Local Nature Reserve.
- A Sports and Leisure Park to serve the local community and for the expansion of sports and leisure facilities for the University of Essex.
- Provision for the Rapid Transport System (A120-A133 link road), to enable a fast commute for residents to and from Neighbourhoods of the Garden Community and to surrounding areas such as the University of Essex, the City of Colchester, Colchester General Hospital and Colchester Sports Park. Phase 1 of this work is already underway.
- Prioritise movement within the Garden Community site for sustainable modes making walking, cycling and public transport the mode of choice for travel around the Garden Community. This includes specific pedestrian and cycle routes to connect with areas around the Community.
- Five new primary schools, with co-located early years and childcare facilities, and one secondary school. Plus, three stand-alone early years and childcare facilities, with 56 places, 30 places and 26 places.
- All buildings will be net zero in operation at occupation, or in exceptional circumstances, have an agreed strategy to be zero within five years.

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WORKING IN PARTNERSHIP

New Partner and Head of Corporate and Commercial for Holmes & Hills

HOLMES & Hills Solicitors has announced the appointment of Matt Downing as Partner and Head of the Corporate and Commercial Department.

This strategic hire strengthens Holmes & Hills' position as a leading provider of specialist legal services to businesses across Essex and East Anglia. It reflects the firm's continued investment in building a dynamic, client-focused corporate and commercial offering that is aligned with its values of professionalism, proactivity, accessibility, personability and empathy.



Managing Partner
Rebecca Mason

Matt is a highly experienced corporate lawyer with more than a decade advising business owners, leadership teams and shareholders on complex corporate transactions. He brings considerable expertise in business sales and acquisitions, including owner-managed and family-run businesses, as well as management buyouts, shareholder matters, funding arrangements, corporate restructuring, non-contentious insolvency and complex contractual arrangements. He also has experience in the franchising sector, regularly advising on the sale and purchase of franchise businesses.

Recognised by the Legal 500 as a Leading Partner and Recommended Lawyer, Matt holds a First Class Honours degree in Law from the University of Lincoln and achieved Distinction in the Legal Practice Course at Nottingham Law School. His career has seen him lead corporate legal teams across Norwich and Cambridge, before joining Holmes & Hills to head up this key area of growth.

Matt's arrival marks an important development for Holmes & Hills' Corporate and Commercial Department, which has been a key focus for strategic expansion in recent years. He will lead a growing team of specialist solicitors with wide-ranging experience advising commercial clients. The department's capability is further enhanced by the integration of dedicated employment law expertise, enabling the firm to offer a joined-up service across corporate, commercial and employment matters.

Rebecca Mason, Managing Partner at Holmes & Hills, said: "We are delighted to welcome Matt to the firm. His appointment marks an exciting moment for our corporate and commercial practice and is a reflection of the firm's ongoing growth and ambition. Matt brings a wealth of experience and a collaborative leadership style we know will be a real asset not only to the team, but to the businesses we work with across the region.

"This appointment reinforces our commitment to supporting business clients throughout Essex, Suffolk and the wider East Anglia region with commercially astute, pragmatic advice delivered by experts. It will also enable the firm to be more exposed to the Norwich marketplace with Matt looking to maintain and build upon his existing connections in the area too.

"With Matt Downing now leading the department, Holmes & Hills' Corporate and Commercial



Matt Downing with the Commercial team.

Department is exceptionally well-positioned to support businesses through every stage of their lifecycle, from initial formation and structuring to expansion, transformation, and eventual exit.

"Holmes & Hills has long been trusted by business owners, leadership teams and shareholders across the region for delivering pragmatic legal solutions. Our Corporate and Commercial team advises clients across a wide range of industries, including agriculture, retail, manufacturing, franchising, hospitality and leisure, professional services and technology. This breadth of experience enables us to offer commercially aware legal guidance that takes into account the real-world challenges and pressures faced by business owners and leadership teams.

"Our services span the full range of corporate legal needs. This includes business sales and acquisitions, management buyouts, exits to employment ownership trusts, insolvency and restructuring, succession planning, general company advice, shareholder, joint venture and partnership arrangements, investor arrangements, corporate finance commercial contract arrangements and bespoke terms and conditions. By offering this comprehensive service, Holmes & Hills ensures clients benefit from a consistent and strategic approach to legal support across these areas.

"What sets us apart is our integrated, multi-disciplinary model. Working closely alongside employment law and dispute resolution teams and our commercial property teams, our Corporate and Commercial solicitors provide joined-up advice involving experts from other teams as needed that helps clients mitigate risk and make informed business decisions. Whether our clients are launching a new venture, securing investment, entering property related arrangements or restructuring in response to growth or market pressures, they can rely on expert guidance every step of the way.

"Matt's experience working with owner-managed and family-run businesses and large companies and organisations enhances our ability to provide tailored legal solutions that reflect the values and long-term goals of the businesses we serve. His appointment supports Holmes & Hills' continued mission to work in partnership with the region's business community as a trusted legal advisor.

"From start-up to growth to succession to exit, our clients benefit from commercially focused, technically excellent legal advice delivered by approachable, knowledgeable professionals who are invested in their success," added Rebecca.

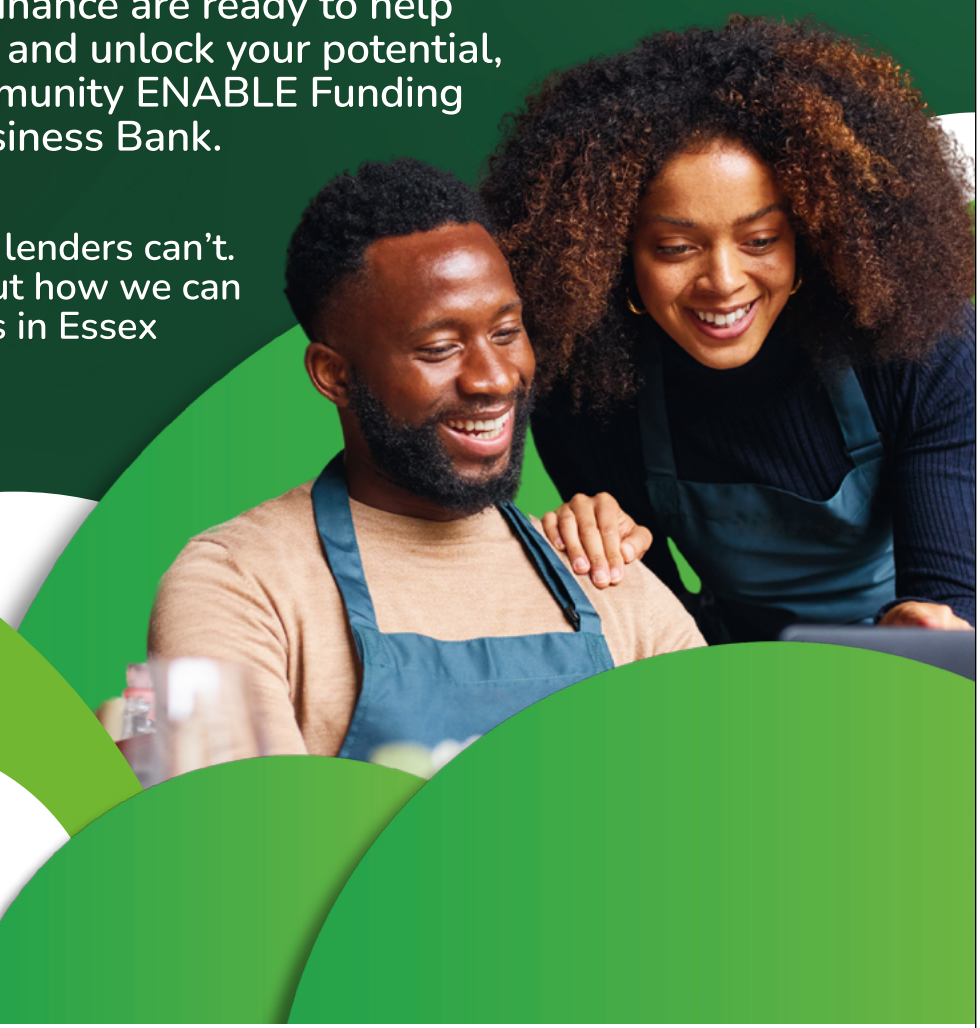
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Working with British Business Bank

Let's Do Business Finance gets lending boost

LET'S Do Business Finance, based in Hastings, East Sussex, are the first accredited lenders in the UK of the new Community ENABLE Funding programme from the British Business Bank – unlocking an additional £6 million in their lending capacity and boosting the amount of businesses they will be able to support during the next two years.

Part of the wider Let's Do Business Group, a social enterprise founded in Hastings in 1994, Let's Do Business Finance is a Community Development Finance Institution (CDFI) and a Responsible Finance provider. Supporting small and medium-sized enterprises (SMEs) and operating across the South East and East of England, Let's Do Business Finance offers access to fair and affordable business finance, and works alongside other CDFI's in the UK to remove barriers to accessing finance experienced by many businesses. These include those located in disadvantaged areas, as well as several underrepresented groups such as female and ethnic-minority led businesses, as well as those declined by traditional finance routes like high street banks.

The Community ENABLE Funding Programme from the British Business Bank, first announced in November 2024, is an initiative designed to increase the capacity of the social lending sector, therefore enabling CDFI's and Responsible Finance providers like Let's Do Business Finance to support more businesses than ever before. By supporting CDFI's and providing a boost to their capacity, it is hoped that with increased access to fair and affordable finance to grow, this will in turn support businesses that play a key role in driving social impact, innovation, and job creation in local communities.

Gareth Thomas, Minister for Small Businesses, said: "This Government's number one mission is growth. That means providing the UK's 5.5 million SMEs with the right tools to start up, scale up and succeed, to create jobs and boost the economy as part of our Plan for Change.

"As part of this, we are determined to support the growth of community banks that want to lend to small businesses. In countries like the US, they play a key role in SME lending and have the potential to do significantly more here in the UK.

"That is why the Community ENABLE Funding programme is such an important initiative, supporting the UK's CDFI sector."

An established partner in delivering government-backed business finance schemes, including the Start Up Loan and Growth Guarantee Schemes from the British Business Bank, Let's Do Business Finance works to widen access to business finance and support to fuel local economic growth – helping businesses to start up and grow, and creating local jobs and prosperity.

Differing to a traditional bank, Let's Do Business Finance sets themselves apart by going beyond the numbers when it comes to supporting their business clients – steering away from any 'computer says no' algorithms and instead focusing on understanding the potential of a business and the people behind it through a more personal approach.

"Access to finance is critical for SMEs to grow, create jobs, and stimulate local economies. With this funding, we will be able to support even more businesses, in the areas and communities that we serve and need it the most," said Sean Dennis, Managing Director of Let's Do Business Finance. "This is an exciting step forward for us as an organisation, as it allows us to continue expanding our efforts to support diverse, innovative, and ambitious businesses across our coverage areas, and not be limited by capacity"

The first in the country to receive official accreditation of the new Community ENABLE Funding from the British Business Bank, Let's Do Business Finance will be able to lend an additional £6 million to SMEs during the next two years - and are excited for boost the new funding will bring to the sector, noting how the programme signifies a significant investment in the future of UK businesses, and makes positive steps towards closing the gap on existing barriers to business growth that can make real change in communities. The new funding stream, in supporting CDFI's like Let's Do Business Finance, will help to ensure, regardless of their background or location, all budding and growing businesses will have the opportunity to succeed.

To find out more about what Let's Do Business Finance do and how they're working to make a difference in local communities, visit www.letsdobusinessfinance.co.uk



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"The rise of lithium-ion battery risks in businesses"

Photo: Fire at Pitsea recycling centre (January 2024)

Rechargeable technology has transformed how we work. From e-bikes and power tools to laptops and large-scale energy storage systems, lithium-ion batteries are now central to modern business operations. But with this reliance comes an urgent and growing concern: the risk of fire and explosion caused by damaged, overcharged, or improperly stored batteries. These aren't distant or theoretical risks - they're happening right here in Essex:

1. Great Notley warehouse fire (September 2023)

In the early hours of September 17, 2023, a significant fire erupted in a commercial mobility equipment retailer warehouse in Great Notley. The blaze originated in an area storing used lithium-ion batteries, leading to the building becoming completely smoke-logged. Over 50 firefighters were deployed to tackle the fire, which proved challenging due to the involvement of lithium-ion batteries in thermal runaway. The incident caused extensive damage and forced the business to temporarily close its headquarters and warehouse.

2. Thurrock Battery Energy Storage Site (BESS) fire (February 2025)
On Febr

uary 19, 2025, a fire broke out at an under-construction BESS project in Thurrock, Essex. The fire, which lasted three days and took over 200 firefighters to put out, highlighted the potential risks associated with large-scale battery storage facilities and the need for stringent safety measures during the construction and operation of such sites.

These examples are a clear warning: battery-related fires are on the rise and can severely disrupt business operations.

Your legal responsibilities

As a business owner, you have a legal duty under the Regulatory Reform (Fire Safety) Order 2005 to conduct regular fire risk assessments, identify and mitigate against all hazards, including those related to battery misuse and ensure staff are trained in emergency procedures.

With the increasing prevalence of lithium-ion batteries in various sectors, it's imperative for business owners to stay updated on evolving fire safety regulations and best practice. Failing to address emerging risks, such as battery fires can lead to legal consequences, reputational damage, and serious harm to your staff or property.

Protecting your business

Steps you can take to prevent serious incident. Here's what we recommend for every business:

1. Ensure that your Fire Risk Assessment is up to date: incorporate potential hazards associated with lithium-ion batteries.
2. Designate safe charging areas: ensure these zones are well-ventilated, equipped with appropriate signage, and regularly monitored.
3. Proper storage: where possible, look to store batteries in fire-resistant containers or cabinets when not in use.
4. Staff training: Educate employees on safe charging practices, recognising battery faults, and emergency response.
5. Install appropriate fire extinguishing systems: where possible, consider manual and/or fixed systems suitable for fires involving batteries. You should seek the advice of a competent person in identifying what would be best suited to your business.

In the event of a battery-related fire:

- Evacuate immediately: Ensure all occupants leave the area promptly, and do not return until deemed safe to do so
- Do not move or touch a smoking, swollen, or damaged battery.
- Call 999 and inform the operator about the potential involvement of lithium-ion batteries.

Lithium-ion batteries are here to stay, but the fire risks they pose should never be underestimated. Whether you run a workshop, office, retail store, or logistics centre, now is the time to take stock of your fire safety procedures. Don't wait for an emergency to act. Review your Fire Risk Assessment, update your policies, train your staff, and act now.

by Group Manager Dan Wastell, Head of Protection at Essex County Fire and Rescue Service

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Tracy's 4 Ps with The DS Group



AT the heart of The DS Group, the Clacton-based marketing and direct mail company, is its Managing Director, Tracy Norton-Mead who proves leadership doesn't have to be bland or corporate.

With a Marvel obsession, a sausage dog named Loki and a career journey full of surprises, Tracy brings personality, passion, and purpose to everything she does. Here, Tracy explores the 4 Ps that define her approach to the business.

Personal: fun facts about me

Let's face it, business titles don't always tell the full story. I might be Managing Director of The DS Group, but I'm also a Marvel superfan, a once sci-fi convention organiser, a keen Lego builder, an Xbox enjoyer and a proud sausage dog owner. So, in the spirit of keeping things real, here are some fun facts about me…

- I'm obsessed with the Marvel Cinematic Universe and watch every new release on opening night. Give me Dr Strange over spreadsheets any day.
- My dog is called Loki, yes, like the Norse god of mischief (and Marvel character, obviously). He's a short, stumpy sausage dog, and people say owners look like their dogs… which I'm choosing not to take personally!
- When I was a child, I used to love playing with paper envelopes, and now I actually get to play with them as part of my job. Who knew that my childhood hobby would come full circle?
- I used to organise Clacton's sci-fi conventions, which led to some pretty surreal moments like having dinner with members of the original Star Wars cast: Peter Mayhew (Chewbacca), Jeremy Bulloch (Boba Fett), Kenny Baker (R2D2) and David Prowse (Darth Vader). They were absolutely lovely and full of laughs.
- I once received an invitation to fly in a Red Arrows Hawk jet with Red 10 after organising the Clacton Air Show. However, I politely declined due to a mild fear of flying upside down at 500mph!
- I've walked through the Alps, been named Student of the Year by Tendring Council and now find myself leading one of Essex's most dynamic marketing and print companies.

Past: the build up until now

Tracy's career started in 1990 when she joined the local council as a 16-year-old apprentice in the planning department. From there, she moved through tourism and the economic development departments, eventually taking full responsibility for organising the Clacton Air Show, running it solo for 12 years.

It was through this event that she met Allistair, now the Chairman of The DS Group. "He handled the printing for the air show, and we hit it off," Tracy recalls. That connection led her to join The DS Group in 2008 as a marketing assistant. Over time, she worked her way up to Operations Director and, earlier this year, was appointed the new Managing Director.

Throughout her journey, she has never stopped learning. Tracy has earned multiple qualifications and degrees along the way, including a degree in business and finance and a master's degree in strategic management and leadership. She has played a vital role in building the company from the ground up, improving HR processes, driving production efficiency, strategic mail and leadership, reshaping internal culture and ensuring top level ISO compliance.

Present: today

Now adapting to her new role as MD, Tracy is already making waves. She's secured new government grants to help fund investment in advanced printing technology and machinery to help keep The DS Group at the forefront of innovation. This has allowed The DS Group to grow faster into the company it is today.

She's also introduced a new IT infrastructure including a secure user-friendly FTP client portal, allowing customers to send files safely and efficiently. Tracy said: "It's all about making things easier for our clients while keeping their data secure."

And she's laid out a 12-month strategic plan designed to maintain momentum and drive growth. "We're in a great position, but I want us to always be looking ahead. We are not just reacting, we are also planning, improving, and listening," she said.

Projected: the future

Looking ahead, Tracy's ambitions are clear and precise: to progress improvement across the board. "I'm rolling out new management techniques to boost internal efficiency and empower our teams to do their best work. It's about working smarter, not harder," she said.

The DS Group will also be doubling down on its commitment to sustainability, a key value for both the business and its clients. "From eco-friendly print options to smarter logistics, there's always more we can do - and we're doing it, she added. The plan reflects her commitment to sustainable practices and how she plans to mould the future of the DS Group into a green one.

Internally, she is focused on team development, creating an environment where people grow with the business. "I've always believed in people. If you give them the tools and support, they will amaze you - and at The DS Group, they really do." Tracy plans on further improving the culture of the business, allowing for an improved environment and a stronger and better future for the DS Group.

Boost team wellbeing and support climate science – all in a day's work

A THRIVING wildlife-rich environment doesn't just benefit nature – it's a proven boost to human health, too. Studies show people with easy access to green spaces are more active, more resilient and enjoy better all-round wellbeing.

That's why Essex Wildlife Trust is on a mission: to bring more wildlife to more people – and more people to wildlife. And it wants your business to be part of it.

Now in its fourth year, the Essex BioBlitz is a unique climate change research initiative run in partnership with the University of Essex. And here's the best part – anyone can take part.

All it takes is snapping photos of wildflowers. No prior knowledge required. Just passion, curiosity and a smartphone.

Since 2022, more than 85,000 observations have been submitted by the people of Essex. With your help, we're aiming to hit 100,000 in 2025 – generating powerful data that will feed directly into a peer-reviewed climate change study.

The results will help scientists track how wildflower species are responding to changing environmental conditions over time – and your business can play a real part in that story.





If your teams thrive on purpose, learning, and making a difference – volunteering with Essex Wildlife Trust offers a unique opportunity to connect with nature, bond as a group and create meaningful local impact.

Whether you've got a small group for a day or a whole company ready to roll up its sleeves, Essex Wildlife Trust has a huge range of tailored activities, including:

- **butterfly surveys**
- **river ecology monitoring**
- **coastal clean-ups**
- **reptile surveys**
- **habitat restoration**
- **bird ringing sessions**

It works with you to match your team's interests and energy levels – making it easy and enjoyable to give back.

And the impact? For every £1 invested in volunteering with Essex Wildlife Trust, there's an £8.50 social value return. That's not just CSR – that's smart business.

Spending time in nature doesn't just feel good – it does good. Your teams will return to work with:

- **stronger bonds and improved teamwork**
- **new skills and a broader perspective**
- **boosted positivity and morale**
- **a stronger sense of pride and purpose**

Investors in Wildlife members, Olympus from Basildon, had a great day volunteering at Langdon Nature Discovery Park, spending their time creating a wildlife pond and refugia. A member of their team said: *"All of the team have said they will definitely be back to visit, and everyone would love to volunteer again at some point in the future too so I'm sure you will see us again soon."*

Ready to take the next step?

Becoming an Investors in Wildlife with Essex Wildlife Trust gives your organisation priority access to volunteering opportunities, exclusive networking events, and the chance to align your brand with the county's leading conservation charity. To arrange a volunteering day or become an Investors in Wildlife corporate member, please contact: corporateinbox@essexwt.org.uk



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Are you a UK exporter?
As of July 2024, EU importers must use actual emissions data, not estimates, when reporting the carbon footprint of imported goods. That means your business plays a critical role in ensuring accurate compliance.

We're Here to Help
Essex Chambers of Commerce has launched a dedicated CBAM Consultancy Service and a FREE CBAM Health Check Tool to support UK businesses like yours.

Our CBAM Consultancy Includes:

- **Tailored CBAM Assessments**
  Get an expert review of your operations and supply chain to assess the carbon impact of your exports.
- **On-Site or Remote Support**
  Work directly with CBAM specialists to build a compliance framework that fits your business.
- **Emissions Data Reporting Solutions**
  Implement structured monitoring systems to deliver verified emissions data to your EU clients.
- **12-Month Software Licence**
  Access the CBAM reporting software to track emissions and stay compliant with EU rules.

FREE CBAM Health Check Tool
Our interactive tool helps you evaluate your business's readiness for CBAM compliance completely free.

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