Issue 38 | Winter 2025

Business Time in Essex

in association with Essex Chambers of Commerce

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Ending the year in style



WELL, that's another year almost over – and here at BusinessTime in Essex we're going out with a bang with our biggest ever issue: 88 pages in the main magazine and a further 24 pages in our Skills Essex supplement.

Whilst it falls on me to pull all this together, the real stars of the show are our invaluable contributors who make it all possible by sharing their knowledge and much sought-after marketing budgets with us. A huge heartfelt thank-you to all of them from me for helping make BusinessTime in Essex the biggest and best regional business magazine in the UK!

A big part of this issue is a 16-page marketing feature starting on page 37. If you've ever been perplexed by the intricacies of the world of marketing (and let's be honest, who hasn't!), you'll hopefully find some of the answers from some of the county's leading marketers within our feature.

In May 2026, Essex is due to become a mayoral authority. What will it mean for the county's business community? Well, we went and spoke to Greater Manchester Chamber of Commerce to see how it felt local businesses have been impacted after eight years of trading under a mayoral authority. Discover the verdict on page 5.

A four-page feature starting on page 62 takes a look at the Government's planned new legislation to help tackle the problem of late payment.

in our Skills Essex supplement, we take an in-depth look at the vital issue of skills and how the challenge is being tackled in the county.

Just a very small taster of the very large banquet you'll discover within our 112 pages. The best way to devour it is to find your most comfortable old chair, grab yourself a cuppa and a mince-pie (well, it is nearly Christmas!) and savour the content.

Talking of Christmas, may I wish you and all you hold dear a most marvellous time. Try and recharge the batteries - you can bet you'll need a full charge ready for the challenges 2026 will undoubtedly throw at us.

Peter Richardson

Publishing Editor

Business Time in Essex

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What Essex businesses can expect from a mayoral authority – from those who have been there and done it

In May 2026, Essex will become a mayoral authority. The newly elected mayor will wield considerable decision-making and funding powers – but will the Essex business community notice any difference? Greater Manchester became a mayoral authority back in 2017, so BusinessTime in Essex sought the views of Greater Manchester Chamber of Commerce Policy Director, Chris Fletcher, on what difference being a mayoral authority has made to local businesses.

IN the 20 or so years I've been working at Greater Manchester Chamber, one of the more frequent questions I have been asked has been what makes Greater Manchester successful?

Initially, interest centred on the pioneering Greater Manchester Combined Authority (GMCA) formed in 2011 but since 2017, the focus has shifted to the impact of an elected mayor.

In Andy Burnham we have one of the most recognisable elected mayors in the country and, possibly the one that most people see as having the biggest impact, from a standing start, in delivering a successful, devolved city region. His focus on implementing key policies such as the return of GM's buses to public control as part of the rollout of the Bee Network has certainly created a precedent that other areas are keen to catch up on. A mix of local needs worked with what national government will allow.

There's more to come as well as the mayor looks ahead to the end of this decade with a clear intention to bring commuter rail routes into the Bee Network. Ambitious? Absolutely. Doable? Don't bet against it.

On skills, another critical issue for many businesses, the Chamber, working closely with GMCA, has led the way with the development of the GM Local Skills Improvement Plan. The mayor's ambition on technical skills is mainly centred around the MBacc (Greater Manchester Baccalaureate). Though not a qualification, the focus is on giving young people from secondary school upwards the right career pathways, experience and advice to help with increasing demands from employers, especially those in technical occupations and trades. Our job is to help get that business voice in there – courtesy of the work we are doing on the LSIP.

The mayor's role relies on strong support and governance,

TO PAGE 7

AI COMING SOON to a magazine near you!

AI – everyone is now talking about it, but how many people really understand it?

According to many, AI *(Artificial Intelligence)* is going to transform the world, including the business world, like nothing ever before it.

Well, in the spring issue of BusinessTime in Essex, we're going to explore the whole subject in a special AI-themed issue. We'll be talking with some of the county's leading AI authorities, asking how AI will impact the business world. We'll also be asking business owners how it is already affecting them.

So if you'd like to contribute to our AI-themed spring issue, contact Editor **Peter Richardson** on **07778 067614** or email him at **peter@pjrcomms.co.uk**





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Vision of the mayoral authority to come

FROM PAGE 5

especially from the Combined Authority and Greater Manchester's ten local councils. With new funding through the Integrated Settlement, starting in April this year, local devolution has advanced again, reducing reliance on Whitehall. Everyone plays their part, and the principle of 'local decisions made by local people' is more than a slogan; it's now easier to get vital business input to decision-makers, making local governance more responsive. Relationships and personalities matter more than ever.

So, what lessons and guidance can you gain from all this?

Firstly, getting governance right takes time. Greater Manchester's current model stems from a 1986 decision by its ten councils to collaborate voluntarily through AGMA, aiming for collective progress. That bold move laid the groundwork for the GMCA's formal creation in 2011. This long evolution shows that meaningful change doesn't happen overnight, which could pose challenges for political timelines and delivery of new mayoral manifestos.

Even with a shorter timetable in places such as Essex, a well-executed rollout can still succeed, especially given the greater experience now compared to 15 years ago. Public understanding of a mayor's role may take a few election cycles to mature. A turning point came in November 2020, when Andy Burnham's very public stand against the Government wanting to impose targeted COVID lockdowns in Greater Manchester helped many residents and businesses realise the power and purpose of an elected mayor.

Secondly, while elected mayors are the public face of their region, their impact depends on how effective local officers and authorities are. This creates opportunities for groups such as Chambers of Commerce to engage both with the mayor and a wide range of critical stakeholders. However, remember that mayors are political figures, and maintaining independence through a 'critical friend' approach is key.

One example was the proposed Greater Manchester Clean Air Zone, aimed at reducing pollution from older commercial vehicles. Backed by the national Government, it drew mixed reactions with businesses carrying the main burden of the charging plan. However, after COVID-19's economic impact and business feedback revealed serious flaws in the proposed funding model, the plan was reassessed at a GM level and an alternative found. By late 2020, the Government supported the mayor's revised stance: no charging zone was needed and alternative measures would address air quality.

So, is it better now than before? I would say yes. Having someone who is accountable does make a difference and if you don't agree with what your mayor is doing then you have the ballot box. Of course, it helps having a mayor that can relate to the business community but the big thing is don't just sit back. Get involved, stay engaged and try and avoid politics! Host pre-election hustings, ask tough questions and hold candidates accountable for decisions that impact your community.

Most of all though, one of the most important things to remember is; where mayors work best are where that sense of place overrides everything else and local people do genuinely make local decisions. One of Andy Burnham's favourite sayings is place first, politics second. This may get increasingly harder to keep in the current environment, but it really should underpin what elected mayors and devolved powers are all about.

Unlocking untapped talent

IN today's recruitment landscape, businesses across Essex are grappling with skills shortages, retention challenges and the need for greater innovation.

But what if the solution isn't just in new technology or training — it's in rethinking who gets hired?

ECL's Inclusive Employment programme, funded by Essex County Council, is helping employers tap into a highly capable yet often overlooked talent pool: individuals with learning disabilities and/or autism. This free service is transforming recruitment strategies, delivering real business benefits while changing lives.

Inclusive recruitment isn't just the right thing to do — it's a strategic advantage. Employers working with ECL are discovering neurodiverse individuals bring fresh perspectives, strong attention to detail and a deep sense of commitment to their roles. These qualities are increasingly valuable in sectors facing high turnover and rising customer expectations.

Customers and clients notice when businesses reflect the diversity of the communities they serve — and reward it with loyalty.

ECL's programme is designed to ensure success for both candidates and employers. Each candidate receives tailored coaching, CV and interview support and job-readiness training. For employers, ECL provides guidance from role identification to onboarding and ongoing workplace support.

This partnership model means businesses aren't left to navigate the process alone. Instead, they gain a trusted ally who understands both the needs of the employer and the strengths of the candidate.

For individuals with learning disabilities and/or autism, employment is a gateway to independence, confidence and community connection. For businesses, it's an opportunity to make a meaningful difference while gaining loyal, hardworking employees.

More than 600 lives have already been changed through ECL's Inclusive Employment programme — and the ripple effect is strengthening families, communities and local economies across Essex.

If you're an Essex employer looking to future-proof your workforce and make a positive impact, email inclusive.employment@essexcares.org or visit www.ecl.org/supported-employment/inclusive-employment



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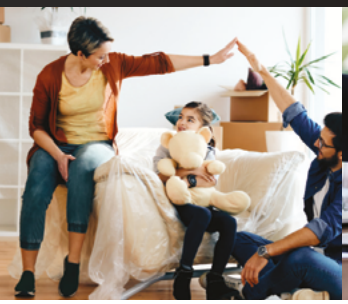
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Never look a free marketing gift horse in the mouth



Looking at business life with Editor, Peter Richardson

FURTHER on in this issue you'll find a fabulous 16-page feature all about marketing – a subject, it would appear, which divides opinion and definition in equal measure.

One element which should not be up for debate though, is never turn down the opportunity of free, positive publicity for your business – particularly in these challenging economic times.

Imagine my astonishment therefore when, whilst producing a Christmas magazine to promote Colchester city centre as a destination of choice this festive time, I encountered no less than five stores who, when given the opportunity of completely free publicity in a magazine being delivered to 20,000 local homes and potential customers, declined the gift horse. One was a large chain store and this was a case of the keen local manager being over-ruled by a head office media department which said it didn't have the time or resources to prepare an article but, far more worryingly, the other four were small local independents.

Let's just hope we're not reading about these very same stores complaining in the media in a few months about having to shut down due to lack of custom. What's that old saying about leading a horse to water…

The reason I raise this issue is it is yet further evidence, if any were needed, that far too many businesspeople simply don't grasp the importance of marketing. An alarmingly high number of people running a business still seem to think all you have to do is produce a product or service of acceptable quality and customers will beat down your door to acquire it. This never was the case and certainly isn't now – particularly if you are a city centre retailer competing against online shopping.

Positioning your business as the supplier of choice in a highly competitive market is not only advisable – it is absolutely essential.

Yes, marketing can be difficult to get your head around (our 16-page feature starting on page 37 attempts to do so), but to ignore it is akin to running your business within the confines of a straitjacket. And, yes, marketing can be expensive - but it can also be carried out on a very modest budget if you're a bit savvy. For starters, don't turn down absolutely free publicity when the opportunity presents itself!

Last year, I attended in Colchester a seminar on marketing which was fully funded by a local business support agency. It had some wonderful speakers, and all attendees could benefit from free 121 follow-up sessions. I was one of seven attendees! Horses and water again….

I've run my business single-handedly for 26 years now, so I like to think I know the challenges of running a small business as well as most. In that time, I have launched numerous very low-cost marketing and PR initiatives aimed at helping particularly SMEs. Every time, the response was depressingly tiny.



Marketing is the lifeblood of every business, whatever its size. While cash flow keeps your company going, you can't generate money if consumers don't know you exist, what you do, and how to find you. Businesses of a certain size have probably become that size because they have grasped this message. Marketing is not an option, it is essential for growth and survival – as our feature says, marketing is a food, not a medicine.

So, all you business owners out there who are confused by marketing, are sceptical of marketing or genuinely believe you can succeed without marketing – stop burying your head in the sand. Essex is blessed with some marvellous marketing companies (our feature is proof of that) and I'm pretty sure most, if not all, would be more than happy to have a free, no obligation chat to help you understand what they bring to the marketing table.

You might think you can't afford marketing: the simple truth is you can't afford not. You don't have to spend a fortune. Bill Gates is quoted as saying: "If I was down to my last dollar, I would spend it on public relations." Whilst waiting until you're down to your last dollar or pound might be leaving things a little late, you get the gist!

Marketing isn't mystical – far from it. Put simply, it's about making sure the people likely to buy your product or service are aware of it and then enthused enough to acquire it. After all, when was the last time you purchased something you weren't aware of?

So next time the subject of marketing crosses your path, don't avoid it. Embrace it, learn to understand it and, most importantly, if it's offered for free, bloody well take it!

What if your business could see around corners?

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Is your business due a health check?





Partner Baljeet Kaur, Corporate Law and Solicitor Alex Haines, Corporate Law at leading legal firm, Tees, offer some practical guidance for making sure your business is fighting fit for any eventuality.

AS a business owner, have you ever asked yourself how much your business would be worth today?

Even if you are not looking to sell imminently, or even at all, taking steps to ensure your business is in good shape maximises the value of your company, whether for a future buyer or eventual successor.

Below are just some legal considerations to bolster your business and refine its backstage operations.

Corporate structure and governance:

Having a clear and compliant governance structure that underpins your business is critical. Roles and responsibilities naturally evolve and, if left undocumented, can lead to disagreements and instability. Company policies and practices that promote accountability support an organisation's long-term sustainability.

A good constitutional framework can provide a clear set of guidelines for effective operation of a company. The company's articles of association and/or shareholders' agreement are the foundational documents which outline the governance structure of a business. They deal with how a board governs the company's decision-making, define shareholder rights, establish powers of directors, contain meeting procedures and govern the relationship between company, board and its shareholders.



Employment law:

Falling foul of ever-changing employment laws can prove litigious and costly. The Government has promised sweeping reforms to UK employment law and now is an opportune time to ensure your contracts and policies are updated and compliant. Moreover, having robust and clear policies minimises the risk of claims from disgruntled employees and sets out the procedures for dealing with employee queries and concerns.

Property and planning:

Most businesses operate from commercial premises, including offices, retail, industrial or healthcare. Whether leasehold or freehold, identifying any potential issues sooner rather than later can give you increased flexibility. Commercial property solicitors can assist with negotiating favourable lease terms preserving location-based value or consider whether the ownership structure of key properties is right for the business.

If you plan to expand or rearrange the floorplan of your premises, you should check whether landlord's consent or planning permission is required, similarly you should check there are no restrictive covenants within any title document that could block your plans. Ensuring there are no legal obstacles to your plans can save you from expensive rectification works or unnecessary litigation.

Commercial contracts and IP:

All healthy businesses should have a comprehensive suite of commercial contracts that establish the basis on which any goods or services are provided. Clearly defined contractual obligations provide clarity, trust and manage parties' expectations.

If you do have contracts in place, ensure they are reviewed regularly to reflect any changes in law and in how you conduct your business. Check your liability is limited and any onerous obligations are removed.

Use non-disclosure agreements where necessary as they can help to protect your business' trade secrets from a potential buyer or any other third party you are doing business with.

Your intellectual property (IP) can be one of your most valuable assets, moreover, your entire business can depend on it. Failing to protect your brand through trademarks, your products through registered designs or patents, can drastically reduce the value of your business. Many registrable IP rights have time limits and require you to proactively renew them. Failure to do so could expose your business and your brand to the competition.

Litigation risk and regulatory compliance:

Litigation is unpredictable, stressful and costly. Minimising exposure through the integration of robust and effective risk management processes, debt collection procedures and clear contractual dispute provisions should be a key consideration for all business owners.

Failure to comply with wide-ranging environmental regulations, industry-specific rules and health and safety legislation can not only significantly devalue your business but can also lead to fines, licence suspensions and even prison time. It is therefore vital to review your business' operations to ensure that they comply with any applicable legislation.

The Economic Crime and Corporate Transparency Act (ECCTA) continues to be implemented in phases. To ensure the information that Companies House is provided with is accurate and is not being used to hide criminal activity, ECCTA focuses on three areas:

1. **ID Verification;**
2. **Information sharing; and**
3. **New offences.**

Failure to comply with ECCTA can lead to fines for both the company and its officers.

Our expert solicitors can assist you to ensure compliance in all areas and, ultimately, guide you through the process of ensuring your business is as robust as it should be from a legal perspective.

There are also other important factors to consider with specialists, including analysing financial performance, developing and implementing a clear strategy and business plan. Forming a collaborative team of legal and financial advisers will provide you with rounded guidance to give your business a clean bill of health.

Contact Tees today on 0800 013 1165 for expert advice.

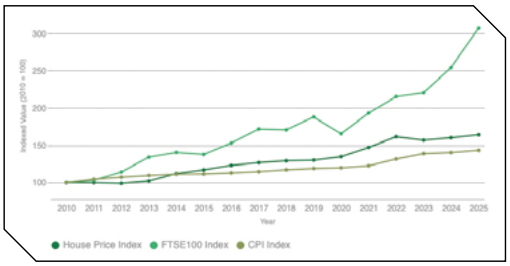
SAFETY IN

How to take advantage of

Safe as houses, or at least, so the saying goes. Both as a relative concept and as an investment, bricks and mortar are widely perceived to be synonymous with safety and resilience.

But how true is that really? The best way to find out is by digging into the data for UK house prices and comparing them with other UK asset classes.

The chart below does this, showing how £100 invested in the FTSE 100 index, with dividends reinvested, in 2010 would have compared with every £100 invested into a house over the same period.



For the house - the dark-green line in the middle - you would have achieved a little under two-thirds of your investment return (64%). For the stocks-and-shares investment – the lime-green line on top – the return would be a little over three times the invested capital. Once adjusted for Consumer Prices Index (CPI) inflation – the khaki line on the bottom – the returns on the bricks and mortar would be negligible.

Now, undoubtedly there will be some private landlords reading this who will say that using the leverage of a bank mortgage will accelerate the returns from an investment in houses. Or they might point out that rental yields will have the same compounding effect.

But the above chart has been constructed for simplicity's sake, since – offsetting the gains – notional questions of household repairs and tax on those yields are too complex to account for here. Plus the fact there is nothing to stop the investor releasing capital from other fixed assets to put it into stocks and achieve the same leverage effects, only with those better historical returns.

So, the resulting picture is pretty clear: houses are perhaps not as safe as the saying might have you believe.

What is perhaps most interesting is that, contrary to past accounting practice, an increasing amount of the value in FTSE100 companies is not derived from bricks and mortar at all.



Decades ago, the bulk of the value in a UK company's balance sheet was held in its tangible fixed assets – real estate, plant and machinery and the like. These days, around 70 per cent of that value has shifted, to intangible fixed assets like copyrights, trademarks, goodwill, innovations and other intellectual property.

But while this might be the picture for the biggest companies in the UK, it has traditionally not been reflected among high-growth small- and mid-cap firms. And the reason for that is the complexity of the process.

Large companies typically account for their intangible assets in one of two ways. The first is through mergers and acquisitions

To discover more about how your company co and to learn more about the IPA process, please get

NUMBERS

f the shift in asset values



potential balance-sheet value of accounting for innovations a company develops is no less important for them – indeed, it is arguably more so.

This is why Intellectual Property Advisers (IPA) was launched: to provide companies with a means to recognise the value of their new products and processes on the balance sheet.

In the same way as you would engage a surveyor to value your house, it is important to have a third-party valuer assess your intellectual property for the purposes of balance-sheet capitalisation.



or, alternatively, they will set up subsidiary companies to make intracompany transactions to capitalise them on the balance sheet.

But these routes have proven unwieldy for smaller firms. Even so, the

Innovation has value

In order to comply with the applicable international accounting standards, there are many inputs to this process, each requiring substantiation and evidence, and for the resulting value to be signed off by experts.

IPA provides a one-stop shop to achieve that, helping businesses recognise the current and future value of the intangible assets they hold. By strengthening their balance sheets with objectively accurate valuations, this in turn helps companies achieve appropriate levels of financing to leverage business growth.

Kevin Auchoybur, managing director of IPA, explains how this could have a material impact on the UK economy as a whole.

"Traditionally, companies have used their bricks-and-mortar assets and their plant and machinery as the basis for the finance they receive," he said. "But although that generally gives comfort to lenders, the economic benefit they provide to companies is relatively limited.

"By contrast, inventions and innovations are the lifeblood of many businesses – they are what give companies their competitive edge and they are what they will derive their future income from.

"By capitalising them as assets on their balance sheet, companies can gain access to new finance, which will create opportunities for the business growth that has been so hard to come by in the challenging environment of recent years."

This is why IPA launched at the East India Club in November, to reflect how Britain's successful trading history could soon be repeated in the future.

ould benefit from intangible-asset valuation, in touch on 033 33 444 026, or visit www.ip-a.co.uk

Welcome to our New Members

It's been a busy time for the Membership Team at the Essex Chambers of Commerce, as we've recently welcomed a fantastic group of new businesses into our growing network. Each new member strengthens our vibrant community, adding to the wealth of expertise, innovation, and collaboration that makes Essex such a dynamic place to do business.

Becoming a Chamber Member opens the door to a wide range of exclusive benefits, from high-quality events and training opportunities to powerful networking connections that help your business grow. Whether you prefer to join us in person or online, our diverse calendar of workshops, webinars, and networking events makes it easy to gain insights, develop new skills, and expand your professional circle.

Your success starts with the right knowledge and connections, and we're here to help you make them effortlessly.

If you'd like to join Essex's only accredited Chamber of Commerce and connect with high-calibre businesses across the county, get in touch with our Membership Team at membership@essexchambers.co.uk

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ALSTON ASQUITH

2025: a reflection on the stress and the success



Denise Rossiter, CEO of Essex Chambers of Commerce, looks back on the stress and success of the past 12 months in the county.

Essex Chambers of Commerce

IT was an immense pleasure to welcome so many of you to our recent Festival of Business. Now in its fourth year, our flagship event has grown in scale and popularity year on year.

With more than 1,000 attendees, it was a true celebration of the entrepreneurial spirit that's so strong in our county.

Once all the planning, preparations, set-up and excitement dies down after such a large-scale event, it's often quite a reflective time: an analysis of the successes, the stresses, the connections formed but, most importantly, the fun and joy experienced by everyone. As we approach the end of another year (my 21st at the Chambers), it also got me thinking about the past 12 months for my organisation. What stress and success has 2025 brought us?



I won't dwell too much on the stress, which many of you in our business community will recognise. With continued global uncertainties, trade difficulties, skills shortages and recruitment turmoil, it's no wonder business confidence is subdued across the nation.

There is trepidation and reticence by many with seemingly little reassurances.

But, as always, the strength and determination in our county shines on. Essex won't be kowtowed, and we saw the innovative and entrepreneurial power of our member community throughout our event programme this year.

We had the opportunity to host events in several brilliant businesses across the county. At Rega Research, Penguin Random House, Radisson Blu London Stansted Hotel, Fenwick Colchester and Southend United, it's been a pleasure to showcase such fantastic organisations. Throughout the year we've welcomed more than 2,500 attendees to 43 events, workshops and webinars across the county.

I am making a commitment to our members that 2026 will see twice as many networking events and opportunities to connect than ever before.

I've also hosted many private events and roundtables, giving invited guests the opportunity to meet with prominent elected officials. Along with the relaunch of the Network of Women at the Essex County Cricket Club ground this summer, another highlight in my private events calendar was a Parliamentary reception at the House of Lords with Lord Johnson of Lainston CBE.

It was an honour to be joined by Lord Dominic Johnson, Shadow Foreign Secretary Dame Priti Patel, the Director General of the British Chambers of Commerce Shevaun Havliand and members of our business community. Attendees enjoyed a delicious afternoon tea in historical and prestigious surroundings. Valuable connections were made as we overlooked the landmarks of the Thames, beautifully framed by a double rainbow that went through the centre of the London Eye.

With many challenges facing our county, the occasion was a great opportunity to celebrate the powerhouse of innovation and industry that is Essex. Lord Johnson himself commented on the 'extraordinary entrepreneurship' within the county.

My team and I are dedicated to supporting the business community in Essex, but we also understand the vital importance of backing other community groups. When I was recently presented with an opportunity to sponsor the away kit for the Stanway Pegasus Under 14s Girls Team, a Colchester based grassroots football team, I jumped at it.

2025 has been an incredible year for women's sport, with the Lionesses bringing home another Euros win and our England Rugby team claiming the World Cup title. These headline-grabbing victories are so important to encourage girls to get involved with sports. I am delighted to be able to support and nurture the talent in this team. Who knows, there may be a young Lioness in the making amongst the players. You can read more about the incredible journey of the team so far on page 18.

Looking ahead to 2026, there are still challenges facing businesses. With anxieties caused by the Budget and the implementation of the Employments Rights Bill, rest assured Essex Chambers will be there to support businesses through these trying times.

As the only accredited Chambers of Commerce in Essex, we can offer our members amazing access to support and services. From certified documentation processing for International Trade, to expert training, HR support and our brand-new FX partnership with Convera (more information on page 19), we remain committed to the success of Essex businesses, just as we have been for the past 118 years.

I look forward to continuing to serve our members in 2026 and beyond.

DAAWN

The next stage for DAAWN as it announces new website, new sponsors and new partnerships

THE DAAWN (Domestic Abuse Awareness in the Workplace Now) initiative has announced exciting new developments and extended its heartfelt thanks to the business organisations, sponsors and partners whose support continues to drive its momentum forward.

A new digital home

In November, we proudly launched the new DAAWN website — a central hub for all things DAAWN. Here, organisations can register as DAAWN employers and access free resources designed to help them raise awareness about domestic abuse in their workplace.

Each participating employer is featured on the site with their logo, description and website link, offering full visibility into the growing network of supporters. You'll also find live stats showing how many employers are involved and how many employees are receiving vital awareness information.

Welcoming new sponsors and thanking existing ones

We're deeply grateful to our sponsors — both longstanding and new — whose financial and in-kind contributions make DAAWN's work possible. A warm welcome and sincere thanks to:

- **The Essex Police, Fire and Crime Commissioner**
- **Essex Chambers of Commerce**
- **Practical HR**
- **Essex Police**
- **Indurent**
- **DP World**
- **South Essex College**
- **C2C Rail**

Your support empowers us to expand our reach and deepen our impact.

Expanding our partnerships

We're excited to welcome our new HR partners — HR consultants who have committed to promoting DAAWN to their business clients. This collaboration will accelerate the growth of our employer network, and all HR partners are proudly listed on the DAAWN website.

We're also pleased to announce a strategic partnership with EIDA (Employers Initiative on Domestic Abuse). EIDA is a leading force in raising awareness and provides guidance and resources to organisations committed to supporting their employees.

While our focus areas differ slightly - DAAWN primarily works with SMEs and EIDA focuses on larger corporates - our missions are closely aligned. By working together, we can share resources, exchange knowledge and strengthen our collective impact. This alliance will help us reach more businesses of all sizes and play an even greater role in raising awareness in the workplace and preventing domestic abuse.

Not yet a DAAWN employer?

If you haven't joined yet, now's the time. Becoming a DAAWN employer is simple and impactful. Awareness initiatives don't need to be difficult, time-consuming or resource-heavy - they can be incorporated into existing initiatives such as wellbeing programmes, staff training or even health and safety briefings.

All the resources you need, along with guidance on how to use them, are available on our new website which also features news updates, case studies and more. Take a moment to explore — and if you're not yet a member, sign up for free at www.daawn.info

For more information, please email hello@daawn.info



Why employers must rethink hiring and staff development



Joanne Giles, Essex Local Skills Improvement Plans (LSIP) Executive Director, urges business leaders to rethink old ways and look to a more diverse, flexible and digital future.

RUNNING a business is tough. Every day, you're balancing costs, serving customers and keeping your team motivated. But if growth and competitiveness are your goals, old hiring habits won't cut it. Traditional recruitment and training models are outdated and they're costing you opportunities.

Today's workforce is diverse, skills evolve fast, and businesses that adapt win. Those that don't? They fall behind.

In my conversations with employers across Essex, the same concerns keep coming up:

- ***"We can't find skilled staff."***
- ***"Training feels expensive."***
- ***"Retention is a constant headache."***

These challenges are real, but the solutions are simpler and more cost-effective than most think.



Inclusive hiring and continuous development aren't 'nice-to-haves.' They're competitive necessities that deliver measurable ROI.

Rigid job descriptions and conventional interviews often exclude brilliant candidates, especially those with disabilities or neurodiverse conditions like autism, ADHD, or dyslexia. That's a costly mistake because these individuals bring unique strengths that can transform your business. For example:

- autistic talent excels in precision and detail
- dyslexic thinkers innovate and solve problems creatively
- people with disabilities offer insights that improve accessibility and design
- individuals managing mental health challenges often demonstrate resilience and emotional intelligence.

Small adjustments, such as sharing interview questions in advance, accepting video applications or improving accessibility, unlock this hidden talent pool. These hires are loyal, hardworking and bring perspectives that fuel growth.

Diverse teams outperform others. They generate better ideas, solve problems faster and spot opportunities others miss. Inclusion also builds trust, strengthens collaboration and enhances your brand reputation, critical for attracting customers who value ethical businesses.

Turnover drains resources. Replacing an employee can cost 30–50% of their annual salary. Inclusive practices improve retention, reduce recruitment costs and stabilise your workforce. When people thrive, your business thrives.

The Equality Act 2010 requires reasonable adjustments for disabled staff. Beyond compliance, inclusivity signals integrity and attracts customers who value ethical businesses. It's not just the right thing to do, it's smart business.

You don't need a big budget to make a big impact. Start with:

- simplifying job descriptions to focus on essential skills
- offering flexible application formats (video, work samples)
- providing interview questions in advance
- creating accessible spaces and tools (ramps, screen readers, captioning).
- allowing flexible hours or remote work
- introducing mentoring or buddy systems
- showing disability representation in job ads.

These small changes deliver big returns, better hires, stronger teams and improved retention.

Technology and AI are reshaping work. Skills expire faster than ever. Lifelong learning isn't optional, it's survival. Investing in training delivers:

- a more skilled, productive team
- higher retention and morale
- agility to adapt to market shifts
- a pipeline of future leaders.

Local Skills Improvement Plan

Business Driven Employer Led

Training doesn't have to break the bank. Online courses, workshops and mentoring programmes are cost-effective and high impact. Give your team time and encouragement to learn and you'll see the payoff in performance and loyalty.

The Local Skills Improvement Plan (LSIP) in Essex helps businesses access training. Essex Chambers of Commerce is creating connections, ensuring local businesses are ready for the future.

Inclusive hiring and continuous training aren't optional, they're competitive necessities. They help you attract exceptional talent, retain your best people and future-proof your business.

Getting involved in the Greater Essex Local Skills Improvement Plan research really matters for your business.

The Essex LSIP is tackling these challenges head-on and your voice matters. Investing your time in this initiative is a smart move for your business If you don't engage, decisions will still be made, but without your input. This is your chance to influence policy, solve skills gaps and secure your competitive edge.

The future of work is diverse, flexible, and digital. Start shaping it today. Email Joanne Giles at joannegiles@essexchambers.co.uk

From little acorns, grow great cup WINNERS!

Essex Chambers of Commerce has recently taken up an opportunity to sponsor the away kit for the Stanway Pegasus Under 14s Girls Team in Colchester. Here, the team's manager outlines the team's journey to date.



OUR team started five years ago with a group of 10 under-9s, all new to football. It was also the coach's first experience in grassroots football.

Our first ever game at seven-a-side ended in a 21-1 loss in Canvey. Somehow, we managed to leave the game feeling over the moon as we'd scored a goal which set the ethos and attitude of the team for the years to come.

We are a positive group that always sticks together and enjoys every game regardless of the score. We spent the whole of the first season collecting similar results but rarely came away without a smile on our face, highlighting any positives we could and always following the ethos we'd built so early on.

Midway through our second season, playing nine-a-side on a bigger pitch and bigger goals, we recorded our first draw and it was like we'd won the World Cup! Then came our first win - 4-1 away in South Woodham. For the next six games we were unstoppable, conceding zero goals and winning five out of the six. Some of the girls even went on to appear on the BBC, representing girls' grassroots football in the area during the Lionesses' European triumph.

We then moved onto 11-a-side on an even bigger pitch and goals. By this point we had a few more girls joining the team and they bought into the team spirit straight away, adding even more positivity and improving the side. We had a great first season at this level, starting off with winning a pre-season tournament, winning all seven games and not conceding a single goal.

The taste of winning continued into the season and we had our best one yet, finishing fourth in the League. The following season our confidence grew even more and we went on to finish second in the League and earned promotion.

Then came along the fantastic opportunity to take the amazing team we'd built over to Stanway Pegasus. Pegasus offered us a brilliant pathway into women's football and the opportunity for the girls to stay together for many years to come.

Behind the scenes, support and facilities are second to none in our area. We started to look for sponsorship to help the team with equipment, kit and to raise awareness of the club and women's football and this is where the fantastic partnership with Essex Chambers of Commerce was born. The Chambers sponsored our away kit and provided lovely training tops all provided by SINEW.

Nervous of the step up in level, we entered some pre-season tournaments, one of which contained some the best teams in Essex including teams from two leagues above us. After a shaky start, we found ourselves in a play-off to stay in the tournament. We won this and before we knew it had beaten top sides in the quarter-final and semi-final. We were in the final against the tournament holders, another team that played their football leagues above us. After five minutes we were 3-0 up and ended up winning 3-1. It was our second piece of silverware, making the memories of the huge losses in our first seasons a distant memory.

Our team is a family, the best group of girls you could wish for. We still carry the ethos of positivity with us everywhere we go. Weve made a great start to the 2025/26 season in a tough league and can't wait to see what we can achieve.

Thank you to all the coaches for the countless hours of effort and passion they put into the team, the parents for being on the sidelines regardless of the weather, the sponsorship without which none of us would be able to provide this platform for the girls and, most importantly, the girls themselves for their continued effort, hard work and positive attitudes.

Unlock preferential FX rates with convera

ESSEX Chambers of Commerce is delighted to announce its new partnership with Convera, one of the world's leading specialists in foreign exchange and cross-border payments.

The business landscape is currently extremely challenging. With overseas instabilities and uncertainties, mounting financial pressures and subdued confidence, many are feeling the strain.

Essex Chambers of Commerce CEO, Denise Rossiter, said: "At Essex Chambers of Commerce, our top priority is to support our business community by providing trusted services to relieve some of these pressures.

"Through this partnership with Convera, we can offer our members access to exclusive FX rates, tailored solutions designed to help them reduce costs, protect against market volatility and manage their international transactions with confidence.

"The world of foreign exchange can be difficult to navigate without the right knowledge. Rest assured our partners at Convera are fully equipped with the expertise and experience to assist our members with all their FX needs.

"This partnership is part of our ongoing commitment to provide members with tangible value and strategic advantages in the global marketplace. By introducing this new member benefit, we have strengthened our service offering which already includes partner support on HR assistance, discounted AA fleet management and Westfield Health.

"We are proud to be partnering with a leading specialist organisations such as Convera. This new service will not only be a fantastic opportunity for our members but also showcases the calibre of products professionals in the county can access through an Essex Chambers membership.

"It's been brilliant to collaborate with the local Convera representatives to implement this new partnership. I look forward to working with the team for the betterment of our member community."

Senior Partnerships Manager at Convera, Jack Masham, said: "We're pleased to join Essex Chambers and look forward to helping members manage their FX risk and international payments. Having already attended several events this year, we've seen firsthand what a strong business hub Essex is and we're looking forward to working with Denise and the team."

For more information, please contact enquiries@essexchambers.co.uk.
To find out how you can join the leading business support group in Essex, please visit www.essexchambers.co.uk



“At Spacio, we believe that great design goes beyond form and function – it shapes how people feel, think, and connect.”

—Gareth Barton, Creative Director

As an artist and designer, I know I see the world a little differently. But am I stating the obvious when I say I like design that makes sense? Design that has purpose beyond the arbitrary? Because for me, saying “I used green because I like green right now” just doesn’t cut it.

When I begin a workplace design, I never start with a fixed vision or colour palette. I try to put aside my own preferences and begin with curiosity, a passion for problem-solving, and the belief that somewhere in the process, I’ll discover a hook, an idea or story that grounds the entire design in meaning. Ultimately, that’s what I’m searching for, not just in design, but in life: meaning. Something deeper.

Working under NDAs often means I can’t share the projects we’re developing at Spacio, but you’ll often find me at the end of a design meeting asking a production manager for a tour of their factory floor, eager to understand what they make and how they do it. Or I’ll be online researching a company’s history, its founders, people, and purpose. Better still when a client hands me a coffee table book that charts their journey from humble beginnings to a business with global impact. Somewhere in all this lies the spark that I’m looking for.

And that’s when the design process truly comes alive and when meaning translates into material. Because at Spacio, design is never just about the drawings or the concept; it’s about how that vision is built, furnished, and lived in. Our in-house build team works hand in hand with our designers to bring spaces to life with precision and craft. From bespoke joinery to carefully curated furniture selections, every element is considered – aesthetic, ergonomic, and sustainable.

Sustainability is a thread that runs through everything we do. It’s not just about sourcing environmentally responsible materials or specifying energy-efficient systems; it’s about spaces that endure. We ensure all our work meets the highest compliance standards, from building regulations and health and safety requirements to accessibility and environmental benchmarks.

But design doesn’t stop at handover. Our aftercare service means we remain partners long after the ribbon is cut to ensure that everything performs as beautifully as it looked on day one, and that clients continue to feel supported as their businesses evolve.

Over the years, we’ve built an enviable reputation as we blend the creativity and innovation you’d expect from a London studio with the personal, hands-on service of a local partner. Our projects span workplaces, commercial interiors, and bespoke environments across Essex and beyond, but the approach is always the same: thoughtful design grounded in meaning, expertly built, and sustainably delivered.

Isn’t that the goal of design?

Not just to be stylish or functional, but to be meaningful, emotional, and lasting – a reflection of the people and stories it serves.

Am I stating the obvious? Maybe. But I believe it’s an obvious truth worth saying out loud.



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"As a design-led office design and build company, we reimagine workspaces as inspiring, experience-rich environments that bring brands and teams to life.

"We blend creativity, craftsmanship, and strategy to deliver spaces that energise collaboration and embody modern working culture."

See over for more of our latest project with Ellisons in Chelmsford >>>

spacio.co.uk
01245 320900

Chelmsford: th in Ellisons' grov

Just seven years after first opening its doors in Chelmsford with no acquisition or inherited client base, Ellisons has moved into larger, fully refurbished offices in the city. Partner Andrew Fernandes shares how the team has built a thriving presence from the ground up and why this move is about more than just extra space.



Paul Forsyth, Ross Wiltshire and Andrew Fernandes pictured outside the new office.

WHEN Ellisons opened its Chelmsford office, there was no client base waiting for us and no big merger fanfare. It was a leap of faith and an opportunity to be part of the city's story, supporting its growing community of ambitious SMEs and private clients.

Fast forward to 2025 and that leap of faith has paid off. Chelmsford has become one of Essex's most dynamic commercial hubs, attracting entrepreneurs, scale-ups and inward investment. Our own journey has mirrored that growth. Demand for our services has increased year on year, bringing new partners, specialists and team members who share our vision for what a modern full-service law firm should deliver.

We have now moved just a short distance to a larger, fully refurbished office designed by Spacio on the ground floor of County House in New London Road. The move gives us the space to bring even more expertise together under one roof. Corporate and commercial, employment, litigation, real estate and private client services are now working side by side to support the businesses and individuals who rely on us.

e next chapter
wth story



The team in the reception of their new office.

But this move is not just about square footage. For us, growth has never been about size for its own sake. It is about investing in our clients and our people, building something sustainable for the next generation of professionals entering the firm.

Chelmsford's team is led by a strong partnership group committed to that mission. Alongside myself, partners Paul Forsyth and Ross Wiltshire have been instrumental in building our presence in the city. In recent years we have welcomed Phil Slater, Jonathan Insley and Ian Johnston to the partnership, each bringing fresh expertise, ideas and energy to help shape Ellisons' next chapter here.



The welcoming client waiting area - pic by Spacio.

That focus on our values is at the heart of our strategy. We often talk about creating a 'legacy culture', a firm that is fit for today and thriving for generations to come. The move to our new modern space is a true investment in our values, our clients and our people. As part of that, we also invest in apprenticeships, career progression pathways and academy programmes that give talented people the opportunity to build their careers here. This was recognised recently when we achieved Great Place to Work accreditation, reflecting the positive culture we have created across the firm.

Our approach to client service follows the same joined-up thinking. This new space enhances our client experience and gives our lawyers a truly modern environment in which to deliver excellent service. Business owners do not have time for fragmented advice or managing multiple advisers. We put our clients at the heart of everything we do and work collaboratively with accountants, consultants and other professionals to offer clear, commercially aware solutions, not just a list of options. We aim to build lasting relationships with all our clients, earn their long-term trust, support them and be in their corner for years to come. This move is our commitment to that objective.

This next phase in Chelmsford marks a milestone not just for Ellisons, but for the city's business community as a whole. As we look ahead, we are excited to continue partnering with entrepreneurs and organisations across the region to shape the next chapter of Essex's success story.

For further details on the range of services Ellisons can offer you, visit www.ellisons.com

Businesses urged to donate old laptops and tablets

BUSINESSES are being asked to donate their old laptops and tablets and help bridge the digital divide in Essex.



Every child deserves access to the digital tools they need to learn, grow and succeed, yet many in Essex still face barriers to getting online. If your business has devices you no longer use – laptops or tablets less than five years old – you can donate them to Essex County Council and make a direct impact in your community.

This initiative supports the Government's IT Reuse for Good charter but, by working with Essex County Council, your contribution stays local, helping children and families right here in Essex. One device recipient said: "I'm now able to do my homework and revise for my exams."

Rachaelle Litwin, Project and Team Manager with North East Essex Digital Support Team (NEEDAST), said: "These laptops are already helping people in Essex build confidence, learn new skills and feel more connected. We're seeing real progress in people's digital journeys."

Here's how it works. If you already use an IT Asset Disposal (ITAD) provider, Essex County Council will work with them to ensure suitable devices reach those who need them.

If you don't currently use an ITAD, that's not a problem. Essex County Council can help you choose a trusted provider. It recommends Vyta but there are others it also works with.

If your devices are not suitable for reuse, Essex County Council will use their residual value to purchase low-cost laptops for children in need.

If you have grade A or B wiped devices, you can donate directly by pre-arranging delivery to the council's Chelmsford office.

If your business would like to work together with Essex County Council to close the digital divide, email device.donation@essex.gov.uk or visit www.essex.gov.uk/device-donations Alternatively, scan the adjacent QR code.

SCAN ME

Essex County Council

DIGITAL ESSEX

Businesses, we need you!

Donate your unused laptops and tablets and help bridge the digital divide in Essex.

Many children still face barriers to getting online. Your business can make a real difference by donating devices (less than 5 years old) to Essex County Council.

Why it matters

It's a cost-effective, sustainable way to support your community—helping children access vital learning tools while showcasing your business's commitment to social value, environmental responsibility, and digital inclusion.

Get involved

Scan the QR code or visit our website to learn how your business can help support children in Essex.

- Email: **device.donation@essex.gov.uk**
- Website: **www.essex.gov.uk/device-donations**

The serious solution to health and safety compliance



"How do you avoid a prison sentence, a huge fine, poor PR, loss of key talent or even worse - business closure - when it comes to health and safety? Matthew Collins, Managing Director of Chelmsford-based Ascend Broking Group, provides the answer."

HEALTH and safety is more than simply a tick-boxing exercise; it's a vital part of keeping staff safe, operations running smoothly and avoiding costly disruptions. And if you don't comply with regulations, the consequences can be serious. Did you know:

- as a director, manager or officer, you are at risk personally for any negligent acts in running your business
- limited company status will not protect you personally or offer protection
- all your personal assets are at risk if you make negligent business decisions
- the HSE or Traffic Commissioner have extensive legal powers to enforce regulations or initiate prosecutions against you personally
- failure to review your H&S management policy by a competent third-party will be deemed negligent.

The adjacent panel shows what you could be facing if you fall foul of regulations:

There is, however, a solution: a compliant, effective health and safety policy that has been audited by a third-party competent person and results reported to the board.

A thorough risk assessment from a third-party will identify potential hazards, evaluate who might be affected and help you implement practical control measures. The goal is to reduce risks to an acceptable level, not to create reams of meaningless paperwork.

Preventing problems before they happen - rather than you reacting to them afterwards – is good business practice. Practical risk management combines expertise in regulations, operational knowledge and hands-on experience.

Risk management is also about business continuity. When accidents or errors can halt operations for days, embedding risk management into daily operations means a business can protect its staff, assets and its bottom line. A risk professional who can walk a site, inspect machinery, observe staff practices and advise on improvements in real time, is a seriously valuable asset for any business.

Recognising this need, Ascend Broking Group has recently launched a specialist service, Ascend Risk, aimed at providing exactly this kind of support for businesses across Essex. Unlike traditional consultants who work remotely, Ascend Risk focuses on being present on-site, working alongside teams to understand operations and implement practical solutions. They will inspect machinery and equipment, review workflows, advise on compliance and help staff adopt safer practices - all in real time.

Here's a summary of the unique support offered by Ascend Risk:

- comprehensive coverage with broad market access across commercial, construction, production, food and waste management sectors - including tailored solutions for events and special events
- a strong on-site presence with a hands-on, proactive approach to client support
- a focus on risk reduction and mitigation beyond insurance placement, using hands-on solutions and software to identify exposures and implement corrective actions
- round-the-clock, 24/7 call-out support for RIDDOR-reportable incidents
- onsite support and a selection of support service models
- a consistently strong price positioning compared to major market competitors offering similar services.

For Essex businesses of any size, dealing with varying complexities of on-site operations, hands-on risk management can make the difference between reactive firefighting and confident, proactive control. By embracing structured risk management, with experts who can walk the floor, identify hazards and put in place practical solutions, businesses can turn one of their biggest operational headaches into a source of serious strength.

For more information on Ascend Risk, contact Paul Bailey on 01245 449060 or email paul.bailey@ascendrisk.

Type of breach	Maximum fine/sentence	Typical offence range
Breach of Health and Safety regulations *(company)*	When tried on indictment: unlimited fine When tried summarily: unlimited fine	£500 – £10 million
Breach of Health and Safety regulations *(individual)*	When tried on indictment: unlimited fine and/or 2 years' custody	2 years' custody Unlimited fine
	When tried summarily: unlimited fine and/or 6 months' custody	
Corporate manslaughter *(company/individual)*	Triable only on indictment	Unlimited fine Typically £180,000 – £20 million 5 years' custody

Why retention is the real recruitment challenge



Louise Loon, Director at HR For All Ltd, explains why spending time on retention is time far better spent than it is on recruitment.

EVERY business owner knows the pain of trying to recruit right now. The adverts go out, the applications trickle in, and the good ones already have offers elsewhere. But sometimes the answer isn't to recruit harder, it's to stop people leaving in the first place, which is probably more difficult than recruiting.

More than half of employees in small and medium-sized businesses say they're considering quitting. Essex firms are feeling it acutely, particularly in manufacturing, construction and professional services, where skilled and highly experienced people are worth their weight in gold. Retention has quietly become the new recruitment. But it's the area most businesses spend the least time on.

When I speak with local employers, the reasons people leave are rarely about pay alone. Of course, money matters, especially with rising living costs, but what really tips people over the edge tends to be how they're managed, how valued they feel and whether they can see a future where they are. The old assumption that a decent salary and a Christmas party will keep people loyal doesn't hold up anymore.

So, what are Essex businesses doing right now to keep hold of good people? A few patterns are emerging:

Real conversations instead of appraisals: formal reviews once a year don't cut it anymore. Employers who keep people are the ones who check in regularly, not with a tick-box form, but with genuine curiosity about how things are going and what might make work better.

Small perks with big meaning: not every business can afford private healthcare or huge bonuses, but thoughtful gestures go a long way such as flexibility regarding start and finish times, a decent coffee machine or celebrating wins properly. These things say 'we see you' far louder than a corporate policy ever could.

Clear progression: people don't always leave because they want a promotion, they leave because they can't see one. When employers take time to map out how skills can grow or offer training that builds confidence, staff are far more likely to stay put.

Managers who properly listen: this one sounds simple, but it's where most retention battles are won or lost. A good manager can turn an average workplace into somewhere people want to stay. A bad one can undo every perk and pay rise in a week.

The best retention strategies aren't about fancy initiatives, they're about culture; creating workplaces where people feel respected, trusted and heard. In a county such as Essex, where the labour market is tight and competition from the capital is always in the background, that culture might just be the biggest competitive advantage.

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Making HR make sense for growing businesses

With new employment legislation constantly shifting, keeping complaint is really tough

We help business owners cut through the jargon and stay compliant, without unnecessary stress or cost. We offer:

- straightforward advice
- services tailored to your business
- cost effective solutions



"I would describe Louise Loon as a true HR professional, able to deal with any situation and able to bring a precise, efficient and friendly HR service to any business. I would highly recommend Louise for all HR related work."

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

Incentivise and retain key staff with an employee share scheme



Retaining key staff is becoming increasingly important to any size business. Hayley Sheppard, Director in the Corporate Services Team at leading Essex accountancy firm Rickard Luckin, explains why companies might consider an employee share scheme.

AN employee share scheme allows employees to own a portion of the company they work for, which is a popular way to attract and retain talent, align employee interests with the success of the company and provide a potential financial reward to employees in the longer term.

There are various ways for employees to obtain shares, including:

Direct Share Awards

This approach would see certain employees acquire an immediate shareholding in the company. They would be taxed by reference to the current market value of the shares. This approach is the easiest to set up but can result in immediate tax liabilities for the employee.

Unapproved Share Options

This is essentially an option agreement giving an employee the right to acquire shares, which is sometimes subject to a specific future event, such as a company sale. Payment for the shares and tax liabilities are deferred until the options are exercised, at which point the employee is then assessed to income tax by reference to the market value of the shares at that time, less any amounts paid for them.



Enterprise Management Incentive (EMI) Share Options

This is a form of share option which is part of a HMRC approved scheme offering tax advantages for the employee and the employer. There are specific qualifying conditions which must be met, for example the company must be a trading company and have fewer than 250 full time employees.

One benefit to an EMI scheme is the employer can pre-agree a value with HMRC, to give certainty on the tax treatment. Provided the employee pays at least the grant date market value for their shares when they exercise, they suffer no income tax. Instead, they pay capital gains tax when they sell their shares (and if there has been at least two years between the grant date and sale date, then potentially their gain will qualify for the lower 'business asset disposal relief' rate of 14% - increasing to 18% from April 2026).

Nil Paid Share Allotments

This is a variation on the direct award of shares which can also be combined with an option. The employee will agree to pay the market value of the shares, but will not physically pay that price at the point of issue. Instead, it is left as owed to the company. In theory, this avoids an income tax liability for the employee, however there isn't an opportunity to pre-agree a value with HMRC like there is with EMI options.

Growth Shares

This is a way of protecting all or some of the current value of the business by offering "growth" shares to employees. These are a special class of share which are only entitled to future capital growth (whereas the existing shareholders will be entitled to the current capital value they have built to date). These shares can be offered with a lower starting value than ordinary shares (as they are only entitled to future capital growth), so the employee has a lower amount to pay for the acquisition. However, these shares are less lucrative for the employee than normal shares.

Implementing an employee share scheme is a technical and complex process. Rickard Luckin can assist with advising you on the most appropriate route for your business, prepare share valuations to ascertain the tax liabilities/exercise prices for options and work with you to implement the chosen scheme.

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ISO 9001 Quality Management



MooreMentum helps Essex businesses rise above the gloom

BUSINESS confidence across the UK has taken a hit, with the latest ICAEW Business Confidence Monitor revealing a fifth consecutive quarterly decline.

The national index now sits at -7.3, its lowest since late 2022, as firms grapple with rising taxes, regulatory burdens and stagnant growth. In the East of England, confidence has also slipped into negative territory, falling to -4.8 in Q2 2025.

The survey paints a sobering picture: 60% of businesses cite the tax rises as a challenge – a tenfold increase during five years. Regulatory concerns are also at a seven-year high and growth expectations have plummeted. Domestic and export sales have slowed, profit margins are under pressure and investment activity is waning. For many Essex-based SMEs, this economic fog has made it hard to plan, invest and grow.

However, one initiative is helping businesses in Essex rediscover their momentum – literally.

MooreMentum, a dedicated growth advisory team at Moore Kingston Smith, is proving to be a beacon of clarity and confidence for owner-managed businesses across the region. Based on the VIPI framework (vision, insight, productivity, innovation), MooreMentum offers strategic support tailored to the unique challenges of SMEs. And it's not just theory. The team has already made a tangible impact throughout the county and beyond. This includes quadrupling the operating profits of a design agency in a year and returning a distribution business to material profitability.

The feedback from business owners is phenomenal. "From the very beginning of our collaboration, the MooreMentum team made a real impact. They helped us refocus our operations and sharpen our goals, providing the clarity and direction we needed to ensure we're heading exactly where we want to go," said one client.

Businesses credit MooreMentum with helping them make more informed decisions during a challenging period through more effective use of technology and AI to deliver insight into their company, customers and competitors. "We have been inspired and are now even more confident about the future of our business," writes another client.



"James Davenport from Moore Kingston Smith suggests how Essex businesses can gather momentum and beat the gloom."

This autumn, the MooreMentum team launched the Essex growth partnership, aimed at building a community of growth-minded businesses. The launch event at Essex Cricket Club brought together entrepreneurs, advisers and partners including Allica Bank to share ideas and explore opportunities. The team is now running monthly growth club sessions, offering practical modules on succession planning, strategic growth and overcoming barriers to scale.

As part of the Essex MooreMentum growth partnership launch, the team is offering a free one-hour 2026 vision meeting to all BusinessTime in Essex readers to discuss growth prospects for next year. The only criteria are: established 3+ years; 5+ employees. Contact James Davenport (jdavenport@mks.co.uk) before December 31 to book a meeting.

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Is your business ready for AI? Here's how to find out



Chris Hodson, Programme Director at Pitman Training in Essex, explains why he's grasped the AI nettle with both hands.

I WANTED to take a moment to share something new I've been building.

During the past year, I've been working with business owners and leadership teams who are curious about AI but unsure where to start, what's realistic or how to ensure it drives results.

Everywhere you look, someone's talking about AI. It's being hailed as the biggest shift in business since the internet, but for most organisations, the question isn't if they should adopt AI, it's how.

That's the gap I set out to close when I founded HoSoMoTo, a new management consulting practice helping businesses translate the promise of AI into practical, measurable progress.

After more than a decade working with employers, education providers and business leaders, I've seen the same pattern repeat itself: technology moves faster than organisations can adapt. People feel under pressure to act quickly but aren't sure where to start, what to prioritise or how to measure success.

That's why I've established HoSoMoTo, a new management consulting practice to help organisations move from confusion to clarity, combining strategic insight with hands-on support to build capability, not just capacity.

Our approach draws inspiration from Japanese business principles such as Kaizen (continuous improvement), Gemba (grounded understanding) and Ikigai (purposeful impact). These ideas underpin everything we do, encouraging small, consistent steps that create long-term transformation.

To help local businesses get a clear starting point, we've launched the HoSoMoTo AI business health check, a free, 10-minute assessment designed to baseline your organisation's readiness for AI. It explores these four key areas:

- leadership alignment: how clearly is AI linked to your strategic goals?
- people and skills: how confident and capable are your teams in using AI tools safely and productively?
- technology and systems: how well are your existing platforms integrated and fit for purpose?
- covernance and risk: how prepared are you to manage AI responsibly and in line with new compliance expectations?

Once completed, you'll receive a personalised summary showing where your business stands today plus tailored recommendations for practical next steps. It's not a sales pitch or a tech jargon exercise. It's a simple, evidence-based way to understand where you are and what to do next.

The results often surprise people. Some discover they're further ahead than they thought; others realise a few small process or training improvements could unlock major efficiencies. In either case, the health check provides a powerful starting point for planning, budgeting and building confidence around digital transformation.

AI doesn't need to be overwhelming. The truth is, every organisation, large or small, can benefit from taking stock and identifying quick wins that make day-to-day work smoother, smarter and more sustainable.

If you're curious about how ready your business really is for the AI era, I'd encourage you to try the **free AI Business Health Check at www.hosomoto.com.**

It's a small step that could spark some very big conversations about your organisation's future.



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The director's risk zone: what happens when your company's in trouble

IF your company is facing financial difficulties, the pressure can be overwhelming, and new enforcement powers introduced for HMRC and the Insolvency Service means directors now face even greater scrutiny.

These changes are designed to tackle abuse and protect creditors, but they also have wider implications for directors who are doing their best in difficult circumstances.

What's changed?

In recent years, HMRC has gained stronger powers to recover unpaid tax from companies that are insolvent or close to insolvency. The Insolvency Service can also investigate directors' conduct more extensively, even after a company has been dissolved.

Key changes include:

- HMRC as a secondary preferential creditor: this means HMRC now ranks ahead of many other unsecured creditors in an insolvency, giving them greater influence
- joint and several liability: in some cases, directors can now be held personally liable for a company's tax debts, particularly where there's evidence of tax avoidance, evasion, or repeated insolvencies
- powers to investigate dissolved companies: the Insolvency Service can now investigate directors of companies that have been dissolved without formal insolvency, including the use of strike-off procedures.

What does this mean for you as a director?

If you're trying to trade through tough times in good faith, these changes don't mean you're automatically at risk. But they do mean you should be keeping clear, up-to-date financial records, avoid any transactions that could be seen as preferring one creditor over another, and think carefully before taking dividends or increasing director loans when the company is in difficulty

If you're considering dissolving the company, it's vital to seek advice first. Dissolution may not protect you from investigation.

Why early advice matters

The earlier you seek advice, the more options are available. If you're unsure whether your company can recover, or if you're worried about your personal exposure, speak to a licensed insolvency practitioner. They can help you understand your position, the risks and any steps you can take to protect yourself and your creditors. This is especially important if you're struggling to pay HMRC or falling behind on tax returns, PAYE, or VAT.

My team and I understand how stressful dissolving or an investigation can be. Our Insolvency and Recovery team offers confidential, practical advice to directors facing financial pressure. We'll guide you through your options and help you take control before things escalate.

Get in touch **enquiry@larking-gowen.co.uk** if you would like to speak with our team. We also welcome conversations with independent accountants who might not have the expertise in house to support or advise their clients.



Lee Green, Insolvency and Recovery Partner with leading accountancy firm Larking Gowen, urges company directors to be aware of changes which could put them more at risk.

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The $18m mistake: why SMEs must formalise agreements



Rebecca Abiona, Solicitor in the Corporate and Commercial team at Colchester-based legal firm, Thompson Smith and Puxon, urges businesses to keep arrangements formal and in writing.

IN the world of business, relationships often begin with a handshake or a phone call. But what happens when expectations aren't clearly documented? A recent case offers a cautionary tale for businesses relying on informal agreements.

The Case: H&P Advisory Limited v Barrick Gold (Holdings) Limited

Earlier this year, I attended a LawNet seminar, hosted by Michael Twomey, where we discussed commercial contract updates. One area that caught my attention was the topic of oral agreements and unjust enrichment, specifically relating to the case of H&P Advisory Limited v Barrick Gold (Holdings) Limited.

H&P (Advisory) Limited **(H&P)**, a boutique investment bank which provides advisory services, claimed it had provided financial advice to Barrick Gold (Holdings) Limited **(Barrick Gold)** during a merger that significantly benefited the mining giant. H&P sought over US$18 million in fees, claiming an oral agreement had been made. Barrick Gold denied any agreement being made, arguing that no formal arrangement existed.

The court acknowledged informal practices are common in investment banking, where firms often provide unpaid work hoping to secure future contracts. However, in this case, it was found there was no evidence of a binding oral agreement.

Despite this, the court found merit in H&P's alternative claim for unjust enrichment. On a quantum meruit basis (essentially, fair payment for services rendered), H&P was awarded US$2 million for the value it had provided.

Key lessons for businesses

1. Put it in writing

Clear communication is essential in any business relationship. Documenting a formal written agreement – whether it's between an adviser and client, or otherwise – will clarify the basis of your working together. Even following up a phone call with an email to outline what was discussed can be essential in reducing the risk of disputes.

Had H&P secured its position by agreeing a formal contract with Barrick Gold, its interest would have been better protected.

2. Ensure certainty

H&P was able to recover part of the disputed fee because the court recognised it had provided value to Barrick Gold. However, relying on courts to recognise that value is risky. Instead, proactive documentation ensures the benefits provided translate into the full reward, rather than leaving businesses reliant on uncertain legal remedies.

3. Mitigating risk

Risk is part of the game. It's often said there is no risk without reward. While the saying holds true, it makes business sense to mitigate risks where possible. Defining the terms of engagement at the outset is not merely best practice, it is essential for both legal and financial security. Clarify terms early and avoid assumptions.

Whether you're a marketing agency, tech startup or construction firm, the principles of this case apply. Many SMEs operate on trust and informal arrangements but, as this case shows, trust alone isn't enough in a legal dispute.

If your business regularly provides services without formal agreements, now is the time to review your practices. A well-drafted contract doesn't just protect your interests – it builds professionalism and clarity. In an era of increasingly complex transactions, whether local or global, written agreements are not mere formalities, they are safeguards.



If you're unsure whether your current practices are legally sound, our Corporate and Commercial team at Thompson Smith and Puxon are here to help. We work with businesses across Essex to ensure their contracts are clear, enforceable, and tailored to their needs. Contact us today by calling 01206 574431 or by emailing enquiries@tsplegal.com

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Why 'offline by default' could redefine business resilience



By Mark Fermor, Co-Founder & Director, Firevault Limited

IN 2025, cyber risk is no longer an IT issue; it is a business fact. The real question is not whether a company will face an attack, but whether it will survive one. Even with significant security spend, breaches keep landing.

Jaguar Land Rover paused production this year after a supplier ransomware incident. Marks & Spencer suffered an internal leak. The British Library spent months restoring systems. Each case shows the same truth: connection creates exposure, and exposure creates risk.

This is why Sona Insurance Solutions has partnered with Firevault, the world's first secured offline data storage platform. The partnership between the Colchester and Borehamwood-based insurance specialist and the London cybersecurity company signals a shift toward prevention. It links insurance and cybersecurity so the most important data can be taken offline and kept out of reach.

For Sona's 1,500 clients, supported by a 20-strong team, this brings assurance before the claim. Policies still matter, but now there is a way to reduce loss at the source. With Firevault, businesses can physically disconnect critical data from the internet. That single act removes a large slice of risk created by always-on exposure.

"Clients come to us after an incident," says Rob Thacker, CEO of Sona Insurance Solutions. "The real opportunity is to stop the exposure before it becomes a loss. Firevault lets us do that."

The National Cyber Security Centre has long advised keeping offline copies of important data. Its 3-2-1 rule remains the backbone of backup: three copies, two media types, one kept offline. If online defences fail, you need a clean version that attackers cannot reach.

Firevault builds on that rule by giving companies an identity-locked, verifiably separate environment for their highest-value assets. It is outside the network when not in use, beyond malware and fully under the owner's control.

At the core of the platform is Vault, a secured offline store described as a digital safe deposit box. Each Vault is identity-locked, physically disconnected when idle and designed for contracts, IP, board papers, regulatory files and other critical records.

Vaults are available through a monthly subscription in 2TB, 4TB, and 8TB options on a 36-month commitment. Each includes Backup Vault and Vault Buddy, ensuring a clean recovery path. Firevault calls the model offline by default because data is disconnected by design and only accessed during short, controlled windows.

Most of the industry focuses on response. We remove exposure. If your most important data is not online, it cannot be stolen, encrypted, or exploited.

Under UK GDPR, fines can reach £17.5 million or 4% of global turnover. Directors can face personal accountability for failures of oversight. Insurers are also tightening terms and asking for better evidence of control. Offline custody, supported by audit trails, gives boards what they need.

"Insurers reward prevention," Rob Thacker added. "When a client can prove their sensitive data is held offline, it strengthens security and can improve renewal terms."

David Bailey, Co-Founder & Director of Firevault, aid: "Cyber cover has always managed the aftermath. This partnership helps prevent loss before it happens."

For many boards, the partnership is a way to turn guidance into reality. Offline segregation becomes an operational control, not a technical preference, and it aligns with NIS2, ISO 27001 and the Cyber Assessment Framework.



Firevault supports this through physical disconnection, identity verification, time-bound access, and secure offline redundancy. For regulators and investors, this shows solid governance. For insurers, it reduces exposure. For directors, it delivers proof of control.

Firevault and Sona created a short checklist to help organisations understand where they stand:

- **what data would cause the most harm if leaked or locked?**
- **where is your clean recovery source, and is it genuinely offline?**
- **can you prove control to regulators, auditors, or insurers?**
- **what if your cloud or main supplier goes down?**
- **are directors protected against personal liability?**
- **how often do you test offline assets for recovery integrity?**

These questions cut to the heart of business continuity. They also expose how dependent many organisations have become on systems they cannot fully control.

For Sona, the partnership signals a move toward measurable, proactive resilience. For Firevault, it confirms offline by default is more than a cybersecurity idea; it is a practical strategy supported by national guidance.

Connectivity has driven efficiency, but it has also created vulnerability. We help companies draw a clear line between what needs to be online and what should never be.

In a world built on constant access, that message is beginning to resonate. Resilience may come not from adding more tools, but from rediscovering the power of disconnection.

Firevault was created by Mark Fermor and David Bailey after seeing too many good businesses suffer avoidable data breaches. The platform is built on a simple belief: the most important data should be offline by default and out of reach at all times.



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Marketing.... it's food, not medicine

By BusinessTime in Essex Editor, Peter Richardson

CAN there be any other word in the business world that causes greater confusion and defies definition more than marketing?

Look up its definition (I did and instantly regretted it!) and you'll probably come away more confused than when you started. Depending on which definition you settle on, marketing, in all its guises, is the responsibility of everyone in the business: from the MD driving strategy to the cleaner responsible for making the reception area look inviting to visitors. We're all marketers apparently – and therein lies part of the problem.

Marketing too often is looked upon as something in which anyone can dabble: a non-essential part of a businesses's day-to-day operation and an ideal way to usefully utilise the work experience youngster for an hour or two. Tell them to pop on social media and post something nice about the business. That's sure to drum up lots of new business. If only it was that simple and required so little knowledge!

The theme of this 16-page feature is the mantra, marketing is a food, not a medicine. Put simply, it means marketing should be a consistent, regular part of a business's operations, like daily nutrition, rather than be a reactive, one-time cure used only when a business is in trouble. Equally, marketing is not something which should be turned off because the order books are looking pretty healthy this month. Next month they might not look so glossy, and if there's one thing marketing is not, it's an instant panacea to a dried-up order book.

Marketing encompasses many different services, which itself is also part of the confusion. Businesses might have an advertising strategy, a PR strategy, a media relations strategy, a communications strategy: all of these and more are part of a marketing strategy – and that's before you start including elements such as exhibitions and networking. No wonder the waters seem muddied for many.

At this point I guess I might as well add my two penneth to the great marketing definition debate and suggest marketing is this: the means by which a business creates awareness of, and demand for, its product or service. How does that sound?

Whatever your definition, few in the marketing world would argue with the premise that marketing should be looked upon as food, not medicine.

A company that sees marketing as food will integrate it into its regular budget and strategy, building a proactive approach. This continuous effort helps prevent reputation rot and allows a company to gain market share, especially when competitors are cutting back during tough times. In contrast, a company that treats marketing as medicine is often caught off guard and reacts only when the situation is critical, which can be more costly and less effective in the long run – or even fatally too late.

Of course, as we all know, some food is more nutritious and better for you than others. We also know that food that looks and tastes instantly appealing isn't necessarily best for us. An instant marketing fix is similar to an instant meal – it promises far more than it actually delivers, and you'll probably regret your decision fairly soon afterwards

Marketing, as with electrics and plumbing, is always best left to the professionals. In the following pages, we have gathered together some of the county's finest marketers to give you the benefit of their great knowledge and experience. Whatever the nature, size, budget and aspiration of your business, there will be a marketing strategy that will work for you. Just take the time to discuss your needs with an expert, remember marketing is not an 'implement today, see results tomorrow' tool – and don't succumb to the temptation of a quick snack when what your business really needs is a regular diet of wholesome food.

Why not pull out and keep this 16-page feature for future reference. After all, marketing is for life, not just Christmas!

Value over volume: rethinking marketing spend for impact in 2026



Kate Everett, Managing Partner at The Write Impression, explains why turning down the volume and fine-tuning the dial is key to ensuring your marketing spend is well spent.

MARKETING isn't a side hustle or a quick fix, and it's certainly not a luxury. It's the heartbeat of your brand and the single most powerful way to build trust, influence and growth.

If that sounds dramatic, it's because I've seen too many businesses learn it the hard way: cutting marketing when times are tough, only to find themselves invisible when recovery begins.

Marketing should feed every molecule of your business every day, from customer experience to brand visibility. It's not about spending more; it's about spending wisely and with intent.

Every pound you spend should have a purpose. If you can't clearly connect your marketing to a business goal, pause and ask: what are we really trying to achieve? What do we want our customers to think, feel and do as a result?

Good marketing starts with strategy, not a shopping list of tactics. Before trimming budgets, look back at the past year. Which activities truly strengthened relationships, generated leads or enhanced your reputation? Which were vanity projects that looked busy but achieved little? You don't need to do everything - you just need to do the right things, consistently.

The best leaders aren't afraid to pause ineffective activity. The worst mistake is confusing noise for progress. If something isn't performing, stop, measure and refine. Strategy is not about being everywhere; it's about being effective where it matters most.

Building influence and trust through thought leadership, storytelling and stakeholder engagement pays long-term dividends. Marketing that nurtures reputation and credibility will outlast any quick-win campaign.

I can't not talk about AI. Yes, AI can be transformative, but only when it serves strategy, not replaces it. Used wisely, it can supercharge insight, efficiency and creativity. Used recklessly, it dilutes quality and damages authenticity.

If you do one thing in 2026, invest in a strategy for AI in marketing. Done properly, it will transform the way you work, the results you get and your competitive advantage. This is a business-critical change that should be led from the top and delivered in collaboration with external experts.

Most wasted marketing spend ends up buried under vanity metrics: digital advertising without metrics, event sponsorships without follow-up, or content that chases trends but ignores customers. If it can't be measured, tracked or tied to growth, it's not marketing – it's just noise.

Set measurable objectives – and align every tactic to them. Do fewer things, better.

Use AI for insight, not output. Track performance monthly, not annually. And above all, invest in consistency, not crisis. Marketing should never be the first thing to go when business slows down – it's the fuel that keeps momentum alive.

When things are tough, it's the perfect opportunity to shake things up and make the changes that could transform your business. I don't believe there has ever been a better opportunity than now.

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Serving a better marketing mix in the **Age of Conscience**



Gemma Rawlinson, Managing Director, Mosaic – The Conscience Marketing Agency, advices businesses to seize a new marketing strategy.

IF marketing is food, not medicine, then too many businesses are still snacking on the wrong things. Quick wins, one-off campaigns or the cheapest deal may fill a short-term hunger, but they rarely nourish your brand.

Throughout our 25 years supporting local and national SMEs, we've seen vast changes in PR and marketing and our view is that traditional marketing strategy is no longer fit for purpose. Many customers these days are no longer passive, they're conscious consumers, choosing brands that care about the people and world around them.

It's easy, then, to wonder where to start these days with marketing strategy.

The classic 7Ps of the marketing mix – Product, Price, Place, Promotion, People, Process and Physical Evidence – remain useful, but let's add another 'P' into the mix: Purpose. And that's where the 5Cs of Conscience Marketing® come in.

At Mosaic, we've re-imagined the marketing mix through a conscience-led lens, and these 5Cs underpin the marketing strategies and messaging we create for our broad range of clients. A good place to start is to consider how these 5Cs apply to your business – and how strategic you are in promoting them.

Customers: not only do you need to know who they are, but these days it's also important to understand what they care about. For example, many shoppers use apps to check out their product choices. Similarly, professional services will choose ethical suppliers and partners.

Climate: sustainability is no longer a niche talking point and public interest is only going to grow as new legislation is introduced. Even service-based firms can demonstrate climate awareness by reviewing suppliers, digital energy use or their own carbon footprint.

Communities: B2B businesses thrive when they invest in their local communities through mentoring, volunteering, supporting charities or local initiatives, to help reach their goals.

Colleagues: your people are your most credible storytellers. Values-led internal culture translates directly into external trust.

Credentials: this is where authenticity matters most. Avoid vague 'green' claims and instead back up your stories with data, certification and transparent reporting. It's the antidote to greenwashing.

When businesses align every marketing decision with conscience, the mix transforms:

- product becomes about ethical innovation
- price reflects fair value, not a race to the bottom
- place considers digital sustainability, green hosting and reducing waste in production
- promotion becomes storytelling with soul. It's genuine and evidence-based, with angles that link to the 5Cs, as do People, Process and Physical Evidence.

When we've undertaken Conscience Marketing® strategy training with our clients, we've unearthed a treasure trove of untapped stories and opportunities. These insights have not only elevated their marketing but also strengthened their reputation and purpose.

So, if you're going to keep feeding the hungry, never-ending marketing beast, don't settle for empty calories. Give it the right food – substantial, strategic and conscience-driven – that not only satisfies but sustains your brand for the long haul.

Five top tips for getting your **marketing strategy right**



A clear, focused strategy can turn your marketing from costly, sporadic activity into deliberate choices that drive growth. Matthew Rowe, Director of Colchester-based MJR Marketing and PR Consultancy Ltd, offer five practical tips every business owner should consider when setting their marketing strategy.

FIRSTLY, and very importantly, link your marketing plan to your business goals.

Start with your commercial targets. If you want double-digit growth, your plan must show how that will be achieved. Ask where the growth will come from and how many customers or contracts you need. If your product is aimed at 25- to 35-year-old women in Essex, check whether the demographics show a sizeable market.

Once the opportunity is clear, outline how you will reach them and convert prospects into customers. Work backwards from the numbers. If you need 500 new customers and convert at 10%, you will need 5,000 qualified leads. With the maths clear, your activity plan and budget make sense.

2. Understand your market properly

Good strategy begins with understanding. Talk to customers. Ask what they value, what frustrates them and who else they considered. Their answers often challenge assumptions and may reveal new competitors.

Then look wider. Segment the market, choose the best opportunity and position your business clearly so people know why to choose you.

Segment, target and position. Get those three correct and everything else becomes easier.

3. Target the right people in the right places

Trying to reach everyone usually means reaching no one. Focus on the customers who matter most and the people who influence them. Introducers, advisers and trusted peers can shape decisions long before you arrive. Pick channels with intent. A few well-chosen routes to market will outperform scattergun activity. If you sell HR software, your real target might be growing businesses in Essex with 20 to 50 employees, not every business in the county.

4. Be clear and consistent about what you stand for

No one says they provide poor service, which is why vague claims of great service do not set you apart. Real cut-through comes from a clear, distinctive position people remember.

Decide the space you want to own. Make it specific, memorable and believable, then apply it consistently. Your website, social posts, proposals and events should all feel like they come from the same brand. Consistency builds trust and distinctiveness makes recall easy.

5. Measure what matters and write down the plan

Set objectives for each stage of the funnel and focus on numbers that matter, not vanity metrics. Testimonials, referrals and case studies build confidence, move people from considering to buying and create advocates who bring others. Finally, put the plan on one page. List objectives, audience, positioning, activity, budget and measurement.

Good marketing is simple to describe and hard to do. Link it to your goals, understand your market, target the right people, stand for something distinctive and measure what matters. Do those five things well and marketing stops being guesswork. It becomes the engine that drives your growth.

How AI is creating a mar SMEs - but be careful of t

ARTIFICAL intelligence (AI) is no longer just a buzzword for big tech firms and global brands. It's quietly transforming how small and medium-sized businesses manage their marketing, attract customers, build loyalty and compete.

For many, it's levelling the playing field with much larger competitors, with big budgets now less of an advantage for those agile enough to use AI effectively.

For many business owners and those responsible for marketing, AI brings uncertainty particularly around how, why and when to use it, and who should take responsibility. Some are unsure whether they can trust it, while others worry about being left behind if they don't embrace it.

Setting these concerns aside, AI is arguably the biggest game-change in marketing since the advent of the World Wide Web. Where SMEs were once constrained by budget, skills and resources, AI offers scale, speed, knowledge, tools and sophistication once reserved for the largest corporate or blue-chip businesses.

Typically, those using AI for the first time as part of their marketing will use it for creating content, including graphics and copy, whether for social media, blogs, web content or other marketing collateral. This can dramatically improve both the speed and volume of content production. It also enables personalisation at a scale not previously achievable.

With increased confidence many then look to AI tools and apps to manage, through automation, marketing communications and sales or customer service. Increasingly businesses are using AI-driven analytics tools to interpret data, predict customer behaviour and shape marketing strategies.

AI is also playing its part in automating routine administrative tasks, workflow management and reporting, freeing up time for teams to focus on strategy and creativity.

All this sounds like a marketer's utopia, but it comes with challenges and risks if AI use isn't properly guided, understood, managed and questioned.

Quality and authenticity

AI can generate content, but not always the right content. Without human oversight, it risks bland or inaccurate messaging that damages brand trust.

Overreliance on automation

When everything is automated, businesses risk losing their human voice, and persona, the very thing that differentiates smaller brands.

Data ethics and compliance

AI tools process large amounts of data. SMEs must understand privacy rules, such as GDPR, and ensure customer data is used responsibly.

Skills and understanding

Knowing how to use AI effectively is becoming a core marketing skill. Teams need training to use tools critically, not just efficiently.

Integration and consistency

AI tools work best when connected to existing systems including your CRM, email and analytics. Fragmented tools can cause duplication or inconsistent brand messaging.

Oversight and governance

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Find out more about The Consortium at www.the-consortium.uk.com

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NEEB link

keting edge for the pitfalls



James Pinchbeck, chairman of the regional enterprise agency NWES and the Growing Enterprise Group and founder/director of Pinchbeck Marketing & Advisory, flags up the opportunities – and potential pitfalls – of AI to marketing professionals.

to understand and stay familiar with how and why AI is being used across their organisation. Clear policies and procedures should be in place to safeguard businesses.

In summary, AI is changing the game but not replacing the player. From start-up to scale-up, the real competitive advantage for businesses lies in how you use AI to promote your brand, understand your customers and markets and make your marketing spend work harder.

As AI becomes part of everyday marketing, the structure and purpose of small business marketing teams are changing. Tomorrow's SME marketer will look less like a "content creator" and more like a marketing conductor, blending strategy, creativity, data insight and an understanding of AI.

Marketers will need to know when and how to use AI tools, understanding their limits and how to apply them to achieve real results. For many smaller teams, the focus will shift from doing everything manually to directing and integrating AI into daily workflows. Content creation, analysis, and reporting will be faster and more automated, but human judgement will remain essential to maintain quality, tone and authenticity. The role moves from producing marketing materials to curating and refining them.

Success will depend on developing new skills, including:

- prompting and tool management – knowing how to brief and guide AI systems effectively
- data interpretation and storytelling – turning insight into meaningful action
- customer experience design – balancing automation with a human touch
- AI ethics and governance – ensuring transparency and brand safety.

For many SMEs, this may mean smaller, more versatile teams supported by external agencies or freelancers with AI expertise in content, analytics or strategy.
Marketing and creative agencies will continue to play an important role, but their value will shift from asset creation to partnership working and helping SMEs select tools, integrate systems and stay consistent across both human and automated marketing.

AI is also transforming performance measurement. Real-time dashboards and predictive analytics now give SMEs clearer insight into what's working, allowing faster, evidence-based decisions and a more accurate view of marketing ROI.

Those who learn to guide and question AI will build smarter, leaner and more resilient marketing operations, ready for whatever comes next.

Top PR firm hires industry heavyweights

MOSAIC - The Conscience Marketing Agency - is marking its 25th anniversary with the appointment of three senior communications heavyweights whose expertise spans national media, magazines, PR, marketing and publishing.

Helen Barnett, Anna-Marie Casas and Doug Smith have joined the Colchester-based agency as Senior PR and Digital Account Managers, strengthening its reputation as one of East Anglia's leading PR and digital marketing firms.

The new hires, who are all working part time, bring expertise across the full PR and marketing spectrum – from crisis communications and campaign management to copywriting, social media, advertising, website development and SEO, as well as media and marketing training and AI.

Helen Barnett, an award-winning journalist and former national news editor, has 15 years' experience in regional and national media, and was the Associate Editor for the Daily Express website. She holds a distinction in Professional Digital Marketing from the Chartered Institute of Marketing.

Anna-Marie Casas has more than 30 years' experience as a former newspaper journalist and senior PR professional. She has led press offices, communications teams and magazines, working with major national brands.

Doug Smith joins with a decade of experience as a creative copywriter, alongside a career as a published children's author and a background in the music industry.

Together they will drive Mosaic forward with first-class skills in strategy, storytelling and digital innovation, while also sharing their expertise through Mosaic's acclaimed Media and Marketing Training division.

CEO Karen Ainley, a former BBC radio and television reporter, said: "This is a landmark year for Mosaic - 25 years of telling powerful stories, protecting reputations and helping our clients grow. Welcoming Helen, Doug and Anna-Marie further strengthens our ability to deliver across the full communications mix.



Anna-Marie Casas, Doug Smith, Helen Barnett.

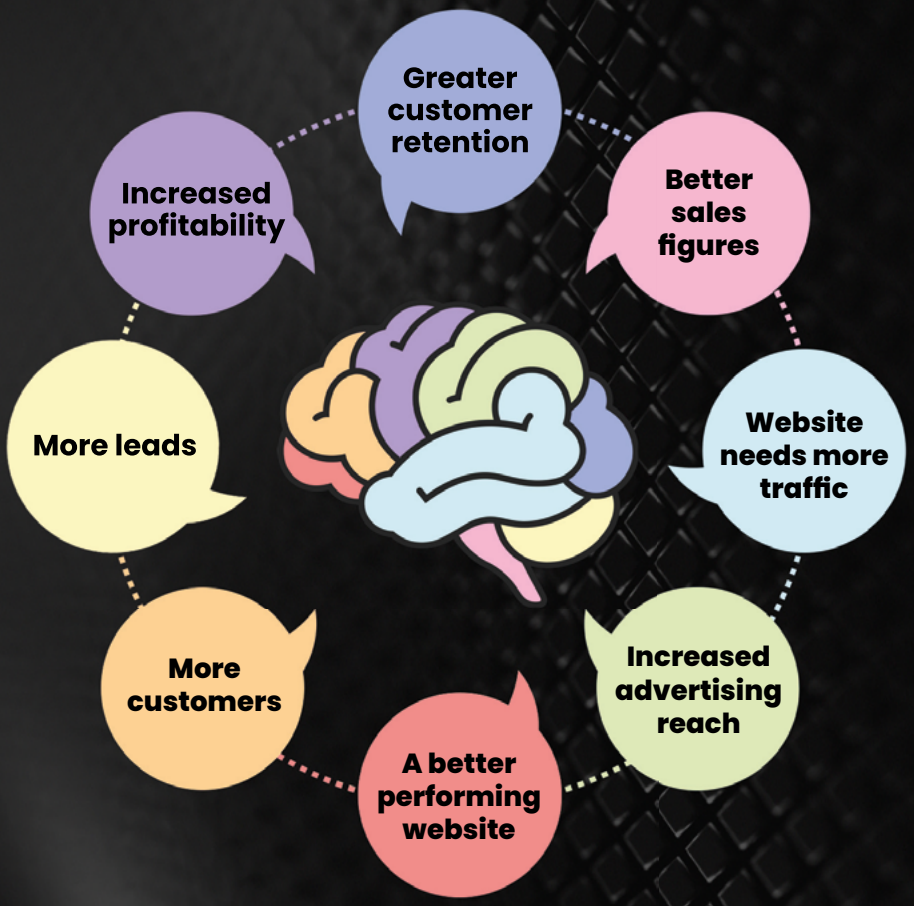
"The rapid development of AI makes this one of the most exciting times to be in PR and marketing. Helen, Doug and Anna-Marie join us in embracing new technology while also holding the key fundamental communications skills in abundance, meaning we can unlock more growth for our clients."

As one of the few B Corp certified agencies in the East of England, Mosaic has earned a reputation for purpose-led, results-driven campaigns. Its pioneering Conscience Marketing® approach ensures creativity and strategy go hand in hand with sustainability and social impact.

For more information visit www.mosaicpublicity.co.uk

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One key message using multiple marketing platforms



Peter Disney, of Colchester-based accountancy firm, Wood and Disney, says his marketing strategy is delivering a key message via multiple platforms.

AS an accountant and businessperson, I have never been trained in marketing but I have had to take an interest in what works for me.

Throughout the decades I have changed and tweaked my marketing as I learned more and as I have become more in tune with my clients' needs. We definitely started with a scattergun approach which I think most new businesses do but more recently we have become laser focused!

Twenty years ago, our marketing was based on the simple premise of approachability because I didn't think people saw accountants in that way, instead seeing them as remote and lacking empathy. In those days I used cartoons extensively in advertising and on our website as I felt they were friendlier than the standard photos of people in suits looking at computers. Twelve years ago, we decided cloud accounting was the way to go, especially as the Government had just announced Making Tax Digital, and so our messaging was tweaked to focus on the benefits of cloud accounting compared to desktop software and manual cashbooks. This seemed a natural progression as we had always been into technology anyway. Then six years ago, having decided the biggest threat to our future was actually the cloud accounting software companies themselves, we pivoted to the importance of human-to-human support delivering business advice.

The question put to me today is, are we genuinely laser focused in our marketing, designed to get results, or do we still have a scattergun approach otherwise excused as brand building? It made me think because we do a wide variety of marketing from use of the website, social media, adverts in magazines, advertorial pages and face to face networking. Generally, new clients tell us they liked the website but there is seldom a single explanation as to how they found it. As a high trust service, I believe the more our name is seen in a variety of places, the greater the trust in us as accountants.

I decided to ask AI to take a look at our website and social media and critique it. Its summary was: based on the content of your website and social media your marketing approach is precision-based targeting. You are clearly not using a scattergun approach. Your entire brand, messaging and service model are highly focused on a specific, clearly defined target audience. It then went on to explain we have:

- a specific audience, business owners who are ambitious, focused on long-term growth
- clients who need services beyond number-crunching and seek advisory, coaching, and long-term planning
- clients willing to pay a premium and invest time in a deep, collaborative partnership. This filters out price-sensitive or low-engagement customers
- exclusionary language which explicitly rules out businesses looking for basic, low-cost compliance services or traditional, reactive accountants.

What I have concluded during many years of trying to get our marketing 'on trend' is to have one key message but to carefully mix the platforms capable of getting that message across.

KGKgenix

The power of internal branding

AT KGK Genix, we believe a company's internal branding is just as important as the image it presents to the outside world. The way your office looks, feels and functions speaks volumes about your values, culture and attention to detail. It sets the tone not only for visitors and clients but also for the people who bring your brand to life every day.

Your workspace is a physical reflection of who you are. Consistent use of colours, messages and visual identity throughout the environment helps staff feel connected to the company's purpose and reinforces pride in the brand. This positive energy extends beyond the walls of your office, influencing how customers, partners and potential recruits perceive your business.

At KGK Genix, we help organisations of all sizes translate their brand stories into inspiring environments. From creative wall graphics and signage to full-scale office transformations, our team ensures every detail reflects the brand's personality and ambition. When employees feel inspired by their surroundings, they become stronger ambassadors for the business. Because at its heart, effective branding starts from within - and when your people believe in the brand, the world will too.

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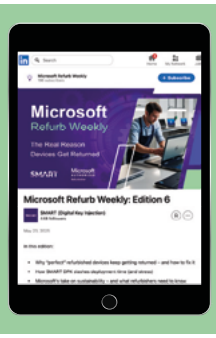


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Stop Chasing Buyers.

Start Shaping Demand.





Why leading B2B firms are moving beyond last-click lead gen - and using reputational marketing to win earlier, easier, and more often.

By Jill Willis, Co-Founder, Attract & Engage and host of Made In Essex®



Marketing Isn't Medicine – It's Fuel

Over the past 20 years working with B2B firms, I've seen this pattern come up time and time again. A construction, engineering, or manufacturing business sees the pipeline looking thin. Panic sets in. The sales team starts shouting for leads. And marketing is told to "turn something on."

So, a campaign gets fired up. A few leads roll in. Some are qualified. Most aren't. Everyone's under pressure. No one's quite sure what worked.

And then... it stops. The pipeline "problem" seems solved. The campaign ends. And the cycle begins again.

I've come to believe the problem isn't the campaign. It's when and how you're using it.

Most Buyers Decide Before You Even Know They're 'In Market'

Today's B2B buyers are smart, informed, and more autonomous than ever. Research from LinkedIn shows that 83% of decision-makers prefer to self-educate before engaging sales. They've already short-listed suppliers - and many of those decisions happen well before a brief, or invitation to tender, hits your inbox.

In the early stages, they're not looking for demos. They want clarity. Ideas. Businesses they trust to inform, not just sell.

If you're only showing up when buyers are "in market," you're already too late.

In my work with leadership teams across the industrial and commercial sectors - including construction, manufacturing and tech - I've found one consistent issue: most marketing efforts are geared almost entirely towards those ready to act now.

But the majority of your future customers are still in early-stage research: browsing, comparing, and educating themselves. When your messaging only speaks to buyers in the final decision phase, you miss the chance to build trust with the 95% who aren't yet ready to buy - but will be.

That's where smart firms gain competitive edge.

The 60/40 Rule

Les Binet and Peter Field - marketing's equivalent of Pep Guardiola - have done the legwork. Their landmark research shows that the fastest-growing B2B firms split their budget: 60% on long-term brand building, and 40% on short-term sales activation.

Most SMEs get that balance backwards. And the result?

- **Feast and famine pipelines**
- **Reliance on tactical lead gen**
- **Brand invisibility in competitive bids**

Big names win not because they're always cheaper - but because they've shaped perception early and often.

Reputation Starts Early. And It Wins Big

The firms growing fastest in Essex and beyond aren't just selling. They're shaping demand before it exists.

Take Ortus Energy, a leading on-site renewable energy solution provider. Their previous marketing centred around showcasing services - solar installation, project delivery, technical capability. But by reframing their narrative around decarbonisation, energy efficiency, and the long-term value of renewable infrastructure, they've opened up strategic conversations with Combined Authorities and major energy users across industrial and commercial sectors.

And they're not alone. At Attract and Engage, we're helping clients across the Essex Top 100 - including Ground Control, Joseph Gallagher and Foxway - as well as ambitious SMEs like Gerald McDonald, The TP









Group, and Sentinel Contracting. The common thread? Elevating the conversation from "what we do" to "why it matters" - shifting from price-led to values-led engagement that resonates earlier, builds preference, and wins on more than just cost.

This is the heart of the reputation-first approach. It means:

- **Identifying the decision-makers, influencers and users you need to reach**
- **Showing up consistently before they're ready to buy**
- **Building trust and mental availability with your future buyers**

This isn't about vanity posts on LinkedIn. It's about earning the right to be considered before the shortlist is even drawn.

Be in Their Head Before You're in Their Inbox

In B2B, reputation marketing isn't about going viral - it's about being familiar.

When Ground Control wanted to elevate their environmental consultancy offer, we helped create Green Gains - a thought leadership platform designed to shape the conversation around biodiversity, natural capital, and ESG.

By sharing insight, not sales pitches, they amplified credibility with landowners, councils, and commercial developers long before tenders were issued.

That familiarity didn't just drive traffic - it built trust, shortened sales cycles, and increased the quality of inbound opportunities.

It's not just brand building. It's demand shaping.

"The most common mistake we see is treating marketing like a light switch. It's not there to 'turn on leads' - it's there to make you the obvious choice when a buyer decides to act."

Jill Willis, Co-Founder, Attract & Engage and host of Made In Essex®

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Why photography is the secret weapon of modern marketing



IN today's fast-paced digital marketplace, attention is the most valuable currency and photography is the tool that captures it.

You only have six seconds, or less, to capture someone's attention, so don't let it be a competitor that wins your business. You need stunning imagery that stops the scroll.

Let's look at all the different marketing image assets that you need for your business.

You and your team: have high quality headshots. After the home page, the about me page is quite often the second most popular page on your website. People want to know who they are buying from, or who they will be working with.

If it's just you, then you will need to show the face behind the business. Make sure you have a high-quality professional headshot of you looking directly at the camera, so that you start to build that connection with your prospective customer.

If you have a team, create a wonderful team page as your about us section. Besides the shot looking at camera, you can also be more creative with some more fun shots, telling a bit more of your story. Increasing the number of different images people see of you and your team, the more that they feel they are getting to know you. Break down those barriers.

Your product or service: if you are a product business, especially if you have an e-commerce store, you need to show high quality photographs of what you are selling. High quality images give a higher perceived value of the product. You can show your products in and out of the packaging, but also in use, to get the full impact from your photographs.

If you are a service business, you will still need those high-quality images. You need to show the service in action, showing what you are doing and interacting with your customers. Create a visual story with your business photography to stand out from the crowd.

Your business story: everyone loves a story, and your customers love to know about how you started, what inspired you and your journey. They want to know your why, and what you are going to do for them. People 'read' images faster than text, so bring your story to life with engaging images.

Behind the scenes: your customers also love to see behind the scenes. Photographs of your products being made, you meeting your suppliers, your working day, the fun you have with your team and your premises all tell that story of your business. Curate a beautiful photographic business brand story.

Professional photography might appear a big investment, but you can never re-create that vital first impression a potential client will see of your business. And if you find the right photographer, they will help you make sure those images enhance your brand and resonate with your ideal client.



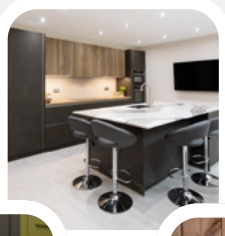
Tina Wing, founder of Tina Wing Business Photography, offers advice on why you need to use professionally taken photographs in your marketing.

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Bringing together the many pieces of the marketing jigsaw



Tracy Mead, Managing Director of The DS Group, explains how the many disparate pieces of the marketing jigsaw need to come together for marketing to achieve its full potential.

MARKETING evolves faster than anyone can keep up. New platforms, new strategies, new trends - it never stops.

Yet despite the noise, the foundation of smart marketing has barely changed. The classic four Ps - product, price, place, and promotion - are still the pillars. They sound simple but balancing them is what separates campaigns that feel disjointed from campaigns that connect, convert and stay remembered.

That's something we've learned working with businesses that don't just want flashy campaigns - they want effective campaigns. Ones that reach the right people, at the right time, in ways that leave a lasting impression.

Here's why the four Ps remain the backbone of marketing and how getting them right builds a strategy that actually works.

Product: what you deliver and what it says about you

A product isn't just something you sell. It's every physical touchpoint linked to your brand. Brochures, packaging, signage, uniforms, branded merchandise all speak before you do.

A brochure that feels substantial, packaging that fits perfectly, a clear and polished exhibition stand are details that send one message: you take your brand seriously.

Why it matters:

Quality, even when subtle, builds trust. It shows pride, care and credibility before a conversation even begins. Long before someone decides to buy, they're already forming an impression based on what they can see, hold and feel.

Price: not just cost, but confidence

Price shapes perception. It's rarely just about affordability, it's about value. Cutting corners to save a few pounds in print or production often costs more in reputation. Thin paper, dull colours, sloppy finishes weaken your message before it lands. Efficiency matters, but quality matters more. The smartest spend is doing things right once, not fixing mistakes twice.

Why it matters:

Your pricing decisions reflect your standards. Consistent, high-quality materials instantly position your business as reliable and professional. Quality quietly communicates what words alone never could.

Place: getting your brand in the right hands

Place used to mean a store shelf. Today, it's every point where your brand physically lands: doorsteps, event stands, customer desks, conference bags and postal deliveries.

Direct mail packs, fulfilment boxes, promotional kits these aren't just logistics tasks. They are brand moments. Each printed, packed and delivered item becomes part of your story. Whether it's a handful of high-value packages or a national roll-out, precision matters. Timing, condition, presentation all shape perception.

Why it matters:

Even the best idea fails if it never reaches the audience. Perfect delivery ensures your creative work doesn't get lost in transit - your brand arrives exactly as intended.

Promotion: communicating your value clearly

Promotion is the bridge between your business and your audience. It's not just visibility it's connection. Digital activity creates reach, but physical marketing creates presence. Print, signage, branded merchandise and personalised direct mail are all tangible reminders which stay when screens go dark. The strongest brands don't choose digital or physical. They combine them. Online drives awareness: print reinforces it. Together, they build trust faster and leave deeper impressions.

Why it matters:

Promotion isn't about noise; it's about being remembered for the right reasons. When executed well, it doesn't just sell, it strengthens relationships.

The four Ps aren't four separate boxes to tick. They rely on one another. Great creative loses power without thoughtful promotion. Efficient pricing means little without quality. Strategic planning falls flat if materials never reach the right place, in the right condition.

A connected approach makes marketing smoother, faster and more impactful. When design, print, fulfilment, mail and campaign planning are aligned, marketing stops being chaotic and becomes a system - a powerful, disciplined engine that consistently delivers.

That's the true intent of the marketing mix: the balance of creativity and execution. When the four Ps work together, your brand doesn't shout for attention - it earns it



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Dispelling the marketing myths

Sometimes, it would appear there are more myths surrounding marketing than there are in in Greek history! BusinessTime in Essex asked some of the county's leading marketing experts to tackle some of the more common ones

Marketing is just a posh word for selling, and people don't like being sold to.

Sarah Brockwell, director of Braintree-based saraheBee Marketing, said: "Many people believe marketing is all about selling — and that people hate being sold to. But if you swap the word **selling** with **informing,** the whole picture changes. Marketing done well isn't pushy; it's helpful. When you share something genuinely valuable — a special offer, a time-saving tip, or useful insight — your audience feels informed, not pressured. The best marketing educates, inspires and connects. It builds trust and keeps your brand front of mind. So rather than trying to "sell," think about how you can inform your audience in ways that make their lives easier or better."

Marketing is only for really large businesses, not small ones like mine.

Matthew Rowe, Director of Colchester-based MJR Marketing and PR Consultancy Ltd, said: "That is simply not true. The principles of marketing apply to every organisation, whatever its size. A corner shop and a supermarket both need customers to know who they are and why they matter. Big brands and small firms follow the same basic steps: understand your market, choose a clear target, position yourself well and build demand. The difference is scale, not strategy. Smaller businesses often see the biggest impact because marketing forces focus and drives growth efficiently. Marketing is not a luxury for large companies. It is a growth tool for any business that takes it seriously."

Business is a bit slack at the moment, so I need to cut right back on marketing.

Kate Everett, Managing Partner at The Write Impression, said: "Marketing isn't a cost to cut—it's a lever to pull. If things are slow, that's exactly when your marketing needs to work harder and smarter. The question shouldn't be whether to cut, but how to optimise. What's delivering returns? What's dead weight? Shift your focus to tactics that build momentum like lead generation, customer retention and brand visibility. Think of your strategy as a diet: focus on what's nourishing your pipeline and ditch the empty calories. Cutting marketing during lean times is like skipping meals to save energy - it backfires just when you need strength the most."



My products and services are great, surely they sell themselves?

Mark Fiddes, Director at Elan Marketing, said: "The idea that a good product will sell itself sounds appealing yet simply is not true. Even the best solution needs visibility, storytelling and proof before people trust it enough to buy. Buyers are overloaded with choice and often stick with what they know unless you give them a clear, compelling reason to switch. Strong marketing highlights value, builds emotion, removes doubt and makes the decision feel obvious. A brilliant product without communication stays hidden. A strong product with consistent, credible marketing earns attention, trust and loyalty. Quality matters, but without visibility and clarity, it rarely reaches its potential."

I don't need to do any marketing right now as I'm currently very busy.

Helen Barnett, Senior PR and Digital Account Manager, Mosaic – the Conscience Marketing Agency, said: "When you're busy, it's tempting to think you can pause your marketing efforts until things quieten down. But that's exactly when you should be feeding the beast.

"A stale website drops down search rankings fast. And if you ever wondered how ChatGPT and the like decide their sources, well, research shows us there's a huge bias towards recent content.

"Regular press coverage boosts your credibility, while updates to your website and socials keep you discoverable, relevant and trusted. A cold prospect browsing your socials only to see you haven't posted for many months will be wondering if you still operate. That lead probably won't dig further to find out.

"Marketing is your business metabolism: steady, consistent and life-sustaining. Skip too many meals and recovery takes longer. So, nourish your brand – don't wait until it gets 'hangry'!"

Marketing costs an awful lot of money which I just can't afford

Carla Beard at Koala Digital said: "Not true. Marketing doesn't have to mean big budgets. It's about being smart, not splashy. With the right approach, even small moves can make a big difference. It's about knowing where to put your time and energy so every effort counts. From SEO to social media, there are smart ways to grow without overspending. The goal isn't to do everything; it's to do what works. Because growing your business shouldn't feel out of reach. It should feel achievable, steady, and exciting."

Once upon a time in a galaxy not so far away, an SME took on the world



Why storytelling makes customers loyal and boosts your bottom line, by Hilary Collins, Founder and Managing Director of Big Wave PR.

WE all love to listen to stories; they're compelling and engaging. If we're clever with our storytelling we can build brands, make customers loyal and boost our bottom line.

Let's face it, most of your buying choices start with an online search. Even if a company is number one in a search engine, you still want to check them out. If you've never heard of the company, you're going to delve deep looking for reassurance that you've made the right choice, so you need high awareness and trust to seal the deal.

So how does storytelling make you the number one choice? It's simple. If you invest in a brand, you become renowned in your sector. Customers know you, they understand your values, recognise the products and services you offer. If you're good at what you do, they've also heard great things about you. Naturally, this does not happen overnight. It takes time and effort, and a hefty dose of creativity, but it doesn't always take the biggest budgets. Here PR can really help you cut through with your messaging and deliver on investment.

How do we start to tell our story? Imagine you're the main character in a film. How are you going to act? Are you going to be all mighty and powerful, resourceful and caring, or quirky and unique? Defining your brand personality is key to setting the tone for your communications. Just think about the difference between Coca Cola and Red Bull. Coke is traditional, nostalgic, family orientated with broad appeal, while Red Bull is exciting, daring and youthful, its tone is edgy and it pushes the limits. Take a moment to consider your own organisation's personality; do you have one, does it need refining? Does your marketing collateral from your media relations activity and website, through to product literature reflect that personality?

Like any good story, once you've got great characters, you need to develop the plot. What is your story: family-business for the past 100 years, or maverick start-up by college drop out? We do business with people; we need human connections to engage. By telling your story, you build awareness, connection and trust. The more compelling the story, the more it is shared and awareness of your company grows.

So, it's vitally important to gain a regular flow of news stories to your trade, local and national media about the work you do. Create engaging content on your blogs and social channels to bring your story to life. And finally, encourage your employees and customers to spread the word - they're one of the most trustworthy sources for securing new business.

Take a moment to reflect on your company's storytelling. If you need help writing the next chapter, visit www.wearebigwavepr.co.uk

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Making Tax Digital: your questions answered



"Making Tax Digital is one of the most significant changes to UK tax administration in decades. But whilst it may seem daunting, early preparation and the right support can turn this challenge into a strategic advantage. To help you get prepared Graham Doubtfire, Private Client Tax Partner at Scrutton Bland Colchester answers some of your most frequently asked questions to determine just what Making Tax Digital means for you."

Q What is Making Tax Digital (MTD)?

A: MTD is HMRC's flagship initiative to modernise the UK tax system. It requires businesses and individuals to maintain digital records and submit tax returns using compatible software. The aim is to improve accuracy, reduce errors, and make tax administration more efficient.

Q: Who will be affected by MTD for Income Tax and when?

A: MTD for Income Tax will be rolled out in stages:

- from April 2026: sole traders and landlords with gross income over £50,000 must comply
- from April 2027: the threshold drops to £30,000
- from April 2028: it will apply to those earning over £20,000.

Qualifying income includes self-employment profits and property rental income, both UK and foreign. Importantly, this is gross income before expenses too, so even if your net profit is below the threshold, you may still be required to comply.

Q: What are the key requirements of MTD?

A: Those that qualify must:

- keep digital records using HMRC-approved software
- submit quarterly updates to HMRC summarising income and expenses
- submit a final declaration at year-end to confirm accuracy and make any adjustments.

Quarterly updates are due one month after each quarter ends. For example, the first quarter (April 6 - July 5) must be submitted by August 5.

Q: What's the best software to use for MTD?

A: You'll need to use MTD-compatible software that can link directly to HMRC's systems. Popular options include Dext, Xero, QuickBooks, and FreeAgent, among others. We can help you choose the right solution based on your business size, complexity, and budget. But there's also a useful software finding tool on the gov.uk website to help you decide.

Q: Are there any exemptions from the scheme?

A: Yes. You may be exempt if:

- you do not have a National Insurance number
- it is not reasonably practicable for you to comply (e.g., due to age, disability, or remote location)
- you are a specific care provider (e.g., foster carers)
- or your religious beliefs prevent you from using digital tools.

You can apply directly to HMRC if you believe you are digitally exempt, even if you've already signed up for MTD but your circumstances have changed.

Q: What are the benefits of MTD?

A: MTD is more than just a compliance requirement, it also offers numerous advantages including:

- improved accuracy through automated calculations
- real-time visibility of your financial position
- reduced admin and paperwork
- fewer errors and missed deadlines
- better cash flow management.

All of these allow you to make smarter financial decisions to support the ongoing growth of your business. Digital record-keeping also helps avoid the hassle of tracking down receipts or manually entering data. And for many of our clients, MTD has been a catalyst for modernising their financial systems.

Q: What happens if I don't comply?

A: HMRC will introduce penalties for non-compliance, including late submissions and failure to maintain digital records. While the exact penalty structure hasn't yet been finalised, it's clear businesses who delay set up or don't comply will risk fines and increased scrutiny.

Q: Can I form a partnership to avoid MTD?

A: At present, partnerships are not included within the MTD changes. Therefore, forming a partnership might seem like a workaround to delay or avoid MTD obligations. But it's important to understand:

- HMRC will eventually bring partnerships into MTD, though the start date is yet to be confirmed
- artificially restructuring ownership solely to avoid MTD could raise compliance concerns
- any partnership must be genuine, with shared responsibilities and profit entitlement.

We'd always recommend seeking tailored advice before making any structural changes to your business.

Q. Can't I just use Excel?

A. You can use Excel - but with caveats. HMRC allows the use of spreadsheets only if they are linked to bridging software that can maintain digital records and submit quarterly updates and final declarations. So, this approach can be clunky and is open to errors. That's why most people find that using MTD-compatible software is more efficient and less stressful in the long run.

Q: How to prepare for Making Tax Digital?

A: Here's five practical steps you can take now to get prepared.

1. Assess your income to determine when you'll be affected.
2. Choose your MTD-compatible software and start using it early.
3. Digitise your records and move away from spreadsheets or paper.
4. Speak to your accountant to understand your obligations.
5. Train your team or get support to manage quarterly submissions.

We're here to help

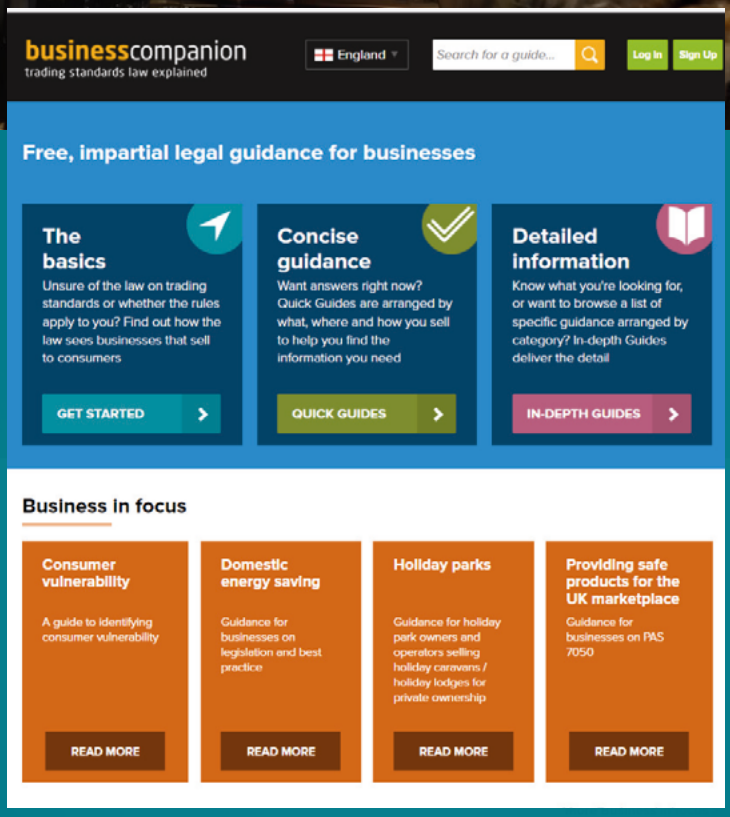
With offices across East Anglia, we're committed to helping businesses of all sizes to navigate MTD with confidence. We see MTD not just as a regulatory change, but as an opportunity to enhance efficiency, strengthen client relationships and future-proof your business. To find out more about what MTD really means for you, get in contact with Graham or one of our tax team by calling 0330 058 6559 or email hello@scruttonbland.co.uk

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trading standards law explained

www.businesscompanion.info



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Running a business can be challenging, especially when it comes to understanding and complying with consumer law. Business Companion is here to help.

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Find comprehensive information for businesses of all sizes—whether you're a retailer, manufacturer, or distributor. Business Companion helps you understand your obligations and customer rights, protecting your business from legal issues. Access free, easy-to-use resources to help your business succeed.



ctsi Chartered Trading Standards Institute

Department for Business & Trade

Make unsafe goods the Ghost of Christmas Past

Use Business Companion for safer trading this festive season

AS the festive season approaches and consumers begin their search for the perfect gifts, the risk of unsafe products entering the market rises sharply.

Thousands of dangerous and counterfeit goods were seized during the past year and a recent report from the Office for Product Safety and Standards (OPSS) revealed many small businesses lack awareness of their product safety responsibilities.

That's why the Chartered Trading Standards Institute (CTSI) provides Business Companion free of charge: a trusted, expert-backed resource to help businesses understand their legal obligations, meet product safety standards and keep unsafe goods off the shelves this Christmas.

Consumers across the UK are already browsing the shelves and scrolling through online marketplaces in search of the perfect gifts for their loved ones. However, in today's complex retail landscape, it can be hard to discern which products are safe and trustworthy when making these all-important purchases.

Unsafe items are often readily available on UK high streets or through third-party sellers via online marketplaces and can pose serious risks to consumers. This disconnect between consumer vulnerability and business responsibility is not just troubling – it's potentially hazardous and, in some cases, can be fatal.

No matter where your business sits in the supply chain, ensuring your products are safe is both a legal and ethical responsibility and stopping unsafe products from entering the market is absolutely crucial for ensuring consumers are confident when engaging with your business.

Business Companion is a free, government-backed resource designed to help businesses stay compliant with product safety laws. Since its launch in 2014, it has supported thousands of businesses in navigating complex legislation, avoiding costly mistakes and protecting their reputation. Regularly updated by Trading Standards experts, the guidance is reliable, current and tailored to real-world business needs.

businesscompanion
trading standards law explained

The platform offers sector-specific advice on safety regulations for a wide range of products – from cosmetics and candles to electronics, toys and tyres. You'll find practical guidance on fire safety for upholstered furniture, packaging rules to prevent food imitation and steps to keep unsafe goods out of circulation, whether you're a manufacturer, distributor or retailer.



Getting it right isn't just about product safety, there are many areas of the law that can inadvertently trip you up with dire consequences. Business Companion has you covered on all aspects of consumer law. You'll find guidance on the changes that came into force recently with the introduction of the new Digital Markets, Competition and Consumers Act 2024, the impact on property management with the new Renter's Rights Bill, on and off premises sales, underage sales, importing animals and much more – all for free! There are also a whole host of resources such as webinars, eLearning courses, audio guides and infographics: all developed with businesses in mind to make understanding your responsibilities easier than ever.

Business Companion also offers Business in Focus packs which cover our most pressing and in-demand topics. Most recently, we've updated our guidance on care homes, holiday law for travel agents and Installation of spray foam insulation guides – so no matter how niche your business focus is, you'll find expert help.

Alongside our guidance, Business Companion also hosts a number of free webinars for businesses on a variety of different topics. These interactive training sessions are led by industry experts, offering you the opportunity to expand your business know-how and ask any burning questions you may have surrounding these key topics.

To ensure you know about the changes when they happen, Business Companion has a feature that allows you to create a library for all the guidance relevant to your business. Register for free and you'll receive alerts on any changes in the law that impact your business.

Visit www.businesscompanion.info today to access free, expert guidance and protect your customers this Christmas.

TechWyse sets the standard for people-first IT support

IT support company, Techwyse, has rounded off a fantastic year by winning the Best in Business award at the Essex Chambers of Commerce Festival of Business.

The success follows hot on the heels of being shortlisted for Employer of the Year at the SME National Awards, earning a place among the UK's top 20 managed service providers in the MSP501 list, and achieving the Essex Working Well accreditation.

Adam Pedder, Managing Director at TechWyse, said: "Winning the Best in Business award is a proud moment for TechWyse because it reflects what truly matters - people and trust. Technology is important, but it's the relationships we build with our clients and the culture we create for our team that drive real success. This recognition shows that when you put people first, everything else follows.

"At TechWyse, trusted IT support goes far beyond technical expertise, it's about forging partnerships grounded in trust and a genuine people-first ethos. Over more than two decades, this commitment has seen success built on the positive outcomes achieved for the people we work with and support, whether they are colleagues or clients.

"For our clients, our approach means they receive proactive support, saving them valuable time and enabling clear, informed decisions. We provide tailored solutions designed to help businesses grow confidently and sustainably.

"For our team members, it means fostering a supportive culture that includes hybrid working, paying the Real Living Wage, investing in wellbeing, and creating pathways for career progression, with paid professional development time and a focus on collaboration and innovation at the heart of everything we do.

"This dual commitment to clients and colleagues has enabled us to build long-lasting relationships and deliver outcomes that make a real difference.

"This year wasn't just about accolades. We invested further in advanced support tools and expanded professional development for our team, and we have just became one of the first 100 adopters of the new Assurix trust mark, a new industry standard that will helps businesses verify IT providers on their security and best practice. This will provide clients with reassurance and peace of mind, knowing their IT infrastructure is managed with care, clarity, and compliance, even as cyber threats become increasingly complex.



"The digital landscape is evolving rapidly, bringing new opportunities but also greater risks, especially in the realm of cybersecurity. The cost of downtime or data breaches can be significant, making trusted partners more essential than ever. At TechWyse, we don't just deliver IT solutions—we build relationships that empower businesses to grow with confidence and resilience.

"As we move into 2026, our mission remains unchanged: to help Essex businesses realise their ambitions through secure, innovative, and trusted managed IT services," said Adam.

techwyse
Grow ng business through technology



Providing trusted IT support in Essex for over 25 years

We care for over 100 businesses ensuring their IT is proactive, scalable, and secure. Helping them to:

- Reclaim hours of lost time
- Gain complete peace of mind
- Reduce your cybersecurity risk

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CYBER ESSENTIALS CERTIFIED PLUS

Strengthen your email security and protect your business with DMARC



"Eastern Cyber Resilience Centre Director and former Detective Superintendent, Paul Lopez, explains the many benefits of DMARC – and urges businesses to take advantage of them, now!"

EMAIL remains central to digital communication for both individuals and organisations. Unfortunately, it's also one of the most exploited channels for cyberattacks.

From phishing and spoofing to ransomware delivery, cybercriminals have long used email as a gateway to infiltrate networks and steal sensitive data. According to the 2025 Government Cyber Breaches Survey, about 85% of cyberattacks begin with a phishing email. These messages often appear legitimate, using company logos, familiar sender names or spoofed domains to trick recipients into revealing passwords, financial information or clicking on malicious links.

Email spoofing - when an attacker forges the 'From' address to make an email look like it's coming from a trusted domain - is particularly dangerous. For example, a spoofed email might appear to come from your company's CEO, a major supplier or even your IT department. Without proper authentication mechanisms, your customers, partners or employees could easily fall victim to these scams.

One of the most powerful yet underutilised defences against these threats is DMARC (Domain-based Message Authentication, Reporting, and Conformance). This standard works behind the scenes to prevent attackers from impersonating your domain and sending fraudulent emails on your behalf. In this article, we'll explore the importance of email security and discuss what your business should be doing to protect itself.

DMARC is an email authentication protocol designed to protect domains from unauthorised use. It has been around for more than a decade and builds on two existing technologies - SPF (Sender Policy Framework) and DKIM (DomainKeys Identified Mail) - to ensure only legitimate senders can use your domain in email communications.

SPF verifies the email comes from an authorised mail server and DKIM uses cryptographic signatures to confirm the email content has not been altered during transit. DMARC ties these two together and adds a layer of policy enforcement and reporting. In simpler terms, DMARC tells receiving mail servers what to do when an email fails SPF or DKIM checks - whether to deliver it, quarantine it or reject it entirely.

Despite its effectiveness, less than 20% of UK businesses currently have a valid DMARC record; worse than that, criminals can quickly and easily check whether your business is protected or not.

Implementing DMARC offers multiple benefits for organisations of all sizes:

Prevents domain spoofing: DMARC makes it nearly impossible for cybercriminals to send emails that appear to come from your organisation. This protects your brand reputation and prevents fraud attempts against your customers or employees.

Builds trust with recipients: when customers see your emails consistently passing authentication checks, it reinforces trust in your communications. Email providers like Gmail and Microsoft 365 also use DMARC compliance as a factor in determining inbox placement, meaning authenticated emails are less likely to end up in spam.

Improves visibility: DMARC reports offer valuable insight into how your domain is being used across the internet. You can identify legitimate third-party senders (like marketing tools or CRM systems) and detect unauthorised sources trying to spoof your domain.

Enhances overall security posture: by enforcing DMARC policies, you significantly reduce the risk of phishing attacks, malware distribution and business email compromise (BEC), all of which can result in costly data breaches.

Implementing DMARC may sound technical, but with a structured approach, any organisation can do it successfully.

Our advice to all businesses is to do the following immediately:

- go to the NCSC website and put your domain name into the e-mail check tool. This free government checking service will tell you whether your e-mail is protected and if not what you should do next
- contact the Eastern Cyber Resilience Centre to arrange a free 30-minute consultation with one of the centre's police officers or staff to discuss DMARC and other cyber resilience issues affecting your business
- sign up to the Eastern Cyber Resilience Centre newsletter to ensure you keep up to date with all the changes and development in the world of cyber and make sure that you take advantage of all the free government services
- if you have one, sit down with your IT team or Managed Service Provider to ensure your DMARC is appropriately set.

With cyber threats becoming more sophisticated, email authentication standards such as DMARC are no longer optional, they're essential. Many governments, financial institutions and major tech companies now require DMARC compliance as part of their security frameworks.

Email remains a critical business tool, but it's also a common target for attackers. By implementing DMARC, you not only protect your brand and customers but also strengthen your organisation's overall security posture.

Whether you manage a small business or a global enterprise, DMARC is a low-cost, high-impact solution, that ensures your emails are trusted, authenticated and secure.

So do something pro-active today - review your e-mail security and take control of your domain's reputation before cybercriminals do it for you.



Free business waste quote – no obligation

SINCE April 1 2025, all businesses in England must legally separate their waste. If your business isn't compliant yet, now's the time to act before fines and disruptions hit.

The good news? With Colchester City Council, it's quick and easy to get started. Just fill out its short online form - it only takes a couple of minutes, and the council will follow up with your free, no-obligation quote and consultation.

The service takes the stress out of compliance and covers all key recycling streams, including paper, plastics, glass and food waste, with the bonus of no hidden weight charges and no long-term contracts. Whether you run a small business or a large organisation, the council can tailor a solution that works for you.

Even better, its profits are reinvested back into the local community so when you choose the council's services, you're supporting sustainability beyond waste collection. Stay compliant. Save money. Make a difference.

Get your quote in minutes and see how simple recycling can be. Go to www.colchester.gov.uk/business-waste-quote/



The Renters' Rights Act: it's not all bad news for good landlords



Aimee Phillips, an Associate in the Property Litigation team at regional legal and professional services business, Knights, explores the implications of the Renters' Right Act.

THE Renters' Rights Act 2025 received Royal Assent on October 27 2025 and is expected to come into force in early 2026. Amongst other measures, the Act abolishes 'no-fault' evictions and fixed term contracts and introduces more streamlined regulations for landlords.

Showing his support for the Act, Prime Minister Kier Starmer, said "For too long, millions of renters have lived at the mercy of rogue landlords or insecure contracts, with their futures hanging in the balance. We're putting an end to that."

The Secretary of State for Housing Communities and Local Government, Steve Reid, stated: "Now we're levelling the playing field between renters and landlords. We are tearing down the walls of injustice in the private rented sector and building a future where tenants are protected, respected and empowered."

Given the language used by the Government, it is no wonder the benefits of the Act to landlords may not be readily apparent and it may feel more like a witch hunt against them. However, in reality, it's unlikely that these legislative changes will have a huge impact on good landlords who are already committed to best practices.

The biggest concern comes with the abolition of section 21 evictions and the fear it will be increasingly difficult for landlords to evict tenants. Section 21 currently allows a landlord to evict their tenant at the expiry of the fixed term without having to satisfy one of the grounds for eviction. In practice though, section 21 is largely used when a landlord wishes to sell their property or in circumstances where one or more of the grounds for eviction under section 8 would be satisfied anyway. The new legislation expands and simplifies the grounds for eviction, introducing a new ground which allows landlords to seek possession in order to sell their property. The previous grounds entitling the landlord to evict genuinely problematic tenants remain with some amendments.

Some landlords are able to use the accelerated court procedure following the expiry of the section 21 notice which, historically, was quicker and not as costly given a possession hearing is not required. In reality, tenants raise defences to these claims which results in a possession hearing being listed anyway, making it no quicker or less costly than the ordinary procedure under section 8.

Another major concern is fixed term tenancies will be abolished. Instead, all tenancies will be periodic by reference to the rental periods (one month or less). Tenants can therefore end tenancies on short notice and landlords lose the certainty of fixed term tenancies. However, tenants do not vacate good homes at short notice. After all, one of the aims of the Act is to give tenants greater security. Therefore, as long as the landlord is compliant, tenants are likely to stay long-term regardless.

Tenants do however want freedom to leave when there is a change of circumstances, for example, if they can no longer afford to live there. But from a landlord's perspective, is it preferable for a tenant to leave voluntarily on short notice, thereby allowing them to rent their property to another tenant, or to rack up months of rent arrears which the landlord is unlikely to recover anyway?



The move to periodic tenancies also eliminates the need to constantly renew and reissue tenancy agreements, thereby reducing the administrative burden and lowering administrative costs.

Additionally, private sector landlords will be required to register their name and property details in a private rented sector (PRS) database and join an independent ombudsman. The idea is local authorities will enter details of any banning order offences against the relevant landlord in the database, which will highlight 'rogue' landlords and make good landlords stand out.

The ombudsman will hold rogue landlords to account and offer a route for disputes to be resolved without costly legal battles.

Lastly, I want to mention the Decent Homes Standard (DHS). The DHS is not a new concept. It is a minimum standard that social housing is required to meet and which is being extended to include all private rented homes under this new legislation. For most landlords, their properties already meet the DHS. This will only feel like a burden to the rogue landlords who do not give enough attention to what condition their tenants live in.

It is understandable good landlords feel under scrutiny and are struggling to recognise the advantages of the Renters' Rights Act and its potential impact on their livelihood. However, the key point to take from this is that the reforms are intended to crack down on rogue landlords, not good landlords; and the reforms are intended to "level the playing field", not tip the scales heavily in favour of tenants.

Those who adapt early will be best placed to thrive in this new rental market. Now is the time for landlords to review their tenancy agreements, prepare to register with the PRS database and join an independent ombudsman, assess their properties against the DHS, communicate openly with tenants to encourage long-term occupancy and seek early legal advice about anything they are unsure of.

who's supporting Essex's businesses?



so what's the catch?

There isn't one. Free support. Real impact. Now's the time to get involved. Currently, businesses and people located in the **Basildon borough** as well as the districts of **Braintree, Colchester, Chelmsford, Epping Forest and Maldon** can fill their boots with free support from The Consortium via the flagship programmes NEEB Link and Elevate Basildon Business. Fully-funded by the UK Shared Prosperity Fund., **there is no cost to participate in either programme**. (The QR codes link to the respective websites).

Directors of The Consortium, **Sarah Brockwell** and **Graham Broughton**, explained "We know that life as a business leader can be challenging - that's why free support is so valuable. Our advice to business leaders is make use of fully-funded programmes while they are available. and if there's nothing that you're currently eligible for, don't be disappointed - new schemes are launching all the time. Our team has its finger on the pulse of what's coming, so be sure to connect".

THE CONSORTIUM

If you're a business leader in Essex looking for guidance, mentoring, training or access to funding, you may have come across The Consortium — the Essex-based team behind many of the region's most successful business support programmes.

Since 2017, The Consortium has helped **over 2000 Essex businesses** start, grow and thrive. The award-winning team brings real-world expertise in growth, sales, marketing, HR, innovation and funding. Every programme is tailored — beginning with a conversation to understand each business's goals before designing a bespoke blend of mentoring, workshops and access to grants or finance.

Currently delivering the fully-funded, flagship **NEEB Link** networking programme as well as **Elevate Basildon Business**, The Consortium is viewed as a trusted partner to the Essex business community.

but is it really for free?

The answer is **yes.** With help from UK Government"s UK Shared Prosperity Fund, eligible businesses can benefit from fully-funded support from The Consortium.

The Consortium delivers measurable results for Essex businesses. Previous business support schemes have delivered a **£27 economic development return for every £1 invested** by the programme commissioner: proof that targeted, expert-led support creates measurable economic impact. Local firms receiving structured guidance are more likely to innovate, grow and create new jobs than those who go it alone.

The Consortium delivers strong social value. The team has so far educated over **1200 Essex students** in digital workplace skills — preparing young people for modern careers. This not only supports local employers, but builds a future-ready workforce for Essex.

Whether you're refining your strategy, up-skilling on sales and marketing, planning for growth or exploring funding options, The Consortium offers practical, grounded support designed to help businesses succeed — with clarity, confidence and community.

Find out more about The Consortium at www.the-consortium.uk.com

Email the team at info@the-consortium.uk.com
Follow The Consortium (East) Ltd on LinkedIn

ELEVATE BASILDON BUSINESS

NEEB link

ISO certification: the smartest move your business hasn't made yet

Kathy Clements, Head of Business Development and Partnerships at Assent Risk Management, explains how small businesses in Essex and beyond are using ISO standards to grow, win contracts, and build trust.



RUNNING a business today means juggling trust, efficiency, compliance, and growth, all at once.

For many, ISO certification is the key to managing that complexity. But here's something we've learned over the past 23 years of helping businesses get certified: ISO isn't just for big corporations. It's for everyone.

At Assent Risk Management, we've supported businesses of every shape and size—from one-person startups to global enterprises with thousands of employees. Our experience spans sectors as diverse as charities, universities, manufacturers, and scientific tech firms. While our work has taken us across the globe, our roots remain firmly in Essex. We started out in Benfleet, we're now based in Southend, and we've always been proud to call Essex our home.

And while we've spent years guiding others through the ISO journey, we recently took a moment to reflect on our own.

The truth is, we've always operated to the standards of ISO 9001 (Quality Management), ISO 14001 (Environmental Management), and ISO 27001 (Information Security). These principles have been baked into our culture from the beginning. We just hadn't stopped to get the certificates. So last year, we did.

We're now proudly certified to ISO 9001 and ISO 14001, and our ISO 27001 audit is scheduled for December.

So, why now? Because we believe in leading by example. Certification isn't just a badge - it's a statement. It tells our clients, partners, and peers that we don't just talk about quality, sustainability, and information security - we live it.

And that's the message we share with every business we work with. ISO standards are designed to be flexible and scalable. You don't need a huge team or a complex operation to benefit. In fact, small businesses often gain the most. ISO helps clarify your processes, eliminate duplication, and prepare you for growth. It's like giving your business a blueprint for doing things better.

Every organisation which takes on an ISO has a goal they want to achieve, but they quickly recognise a wealth of benefits from their certification.

These benefits include:

Enhanced efficiency: streamline operations and reduce duplication.

Reduced risks: identify, act on, and prevent risks to your business and staff.

Improved credibility: gain trust from clients, partners, and regulators.

Competitive advantage: stand out in tenders and procurement processes.

Customer satisfaction: deliver consistent, high-quality service.

Global recognition: simplify international expansion and partnerships.

Most companies start with ISO 9001 because it's the most similar to everyday business operations. It's about improving what you already do—not reinventing the wheel.

Some organisations start with ISO 27001 (Information Security) or ISO 45001 (Occupational Health & Safety), because those are the most pressing concerns.

However, once you've got one ISO it's easy to integrate others, as they follow a similar format and are designed to be 'clipped together' to build your own risk management system.

If you're not sure where to begin, that's where we come in.

We make the process simple. Our consultants support you through every step. They can check to see what you already have, help you put in place any documents or processes you need, support awareness and training for your employees and be by your side whilst your certification body conducts their audits.

We're flexible in how we work too. Whether you need us on-site or prefer remote support, we'll tailor our approach to suit your business.

Once you're certified, the benefits go beyond operations. ISO is a powerful marketing tool. It builds trust, boosts credibility, and helps you win contracts—especially in competitive tenders.

You'll need to maintain your ISO certification, including keeping up with requirements such as internal audits. Your Certification Body will also conduct an audit once a year to make sure everything is still running well.

Of course, you don't need to be on your own with it. Our consultant can be there to help with whatever you need.

Every ISO certification journey starts with a conversation — about where you are now and where you want to be. Whether you're new to ISO standards or looking to expand your certifications, come and have a no-obligation chat with us about all things ISO. We're always happy to share our knowledge and help you get started.

For further information, visit www.assentriskmanagement.co.uk or call 01268 799228.

• Four-page special on plans for new legislat

Government proposing new legislation to tackle late payment – but will it make a difference?



The Government plans to tackle late payments with the most significant legislative reforms in 25 years. The UK could be set to have the toughest late payments laws in the G7 as part of reforms to back small businesses and unlock growth as part of the Plan for Change. But will it all make a significant difference? Iain McNab, Head of Policy at Essex Chambers of Commerce, offers his thoughts.

DON'T worry, the cheque's in the post! Maybe we don't hear that one so much anymore as increasingly cheques and chequebooks are consigned to the past, along with cash, seemingly.



But although money can move at lightning speed now and 'delayed in the post' is unlikely to wash as an excuse anymore, businesses continue to suffer from late payments as customers or suppliers hold on to money for as long as they can get away with – and often beyond an acceptable time period.

From time-to-time, governments make efforts to recognise and tackle this problem and the current Government has just conducted a consultation prior to planned legislation. The consultation ran from July until 23 October.

It is estimated late payments cost the UK economy almost £11 billion a year and contributes to the closure of 38 UK businesses every day. More than1.5 million businesses are affected by late payments, representing a significant drag on the country's growth and productivity at a time when economic growth is a top priority. A healthy cash flow is critical for the survival and growth of the UK's smaller businesses, which are the most vulnerable as they tend to be less cash-rich. Paying employees, settling their own bills with other businesses and investing in new capital, skills and research for the future all depend on timely and fair payment.

The Government has taken some actions, such as legislating to require large companies to include their payment performance in annual reports. This will give greater board-level oversight of payment practices and increase the transparency of large companies' payment performance.

There is also a new Fair Payment Code, delivered by the Small Business Commissioner. This is showcasing those companies which are setting an example by paying their suppliers quickly and fairly.

And a new Small Business Commissioner has been appointed – Emma Jones CBE. The Small Business Commissioner has a statutory duty to review complaints by small businesses regarding late payments, as well as provide advice and support on issues relating to late payments and payment practices in the private sector.

It's probably fair to assume that whilst these measures may be helpful, they won't be gamechangers and more will need to be done. Accordingly, the Government is proposing a package of new measures, in line with its manifesto commitments, that it believes amounts to the most significant legislation to tackle late payments in more than 25 years.

These measures (there are eight of them) are set out in some detail in the consultation paper but essentially take a carrot and stick approach, aiming to incentivise better payment practice and penalise those who are persistent late payers. Some of the changes (those relating to maximum payment terms, deadlines for disputing invoices and mandatory statutory interest) will be brought about by amending existing legislation, such as the Late Payment of Commercial Debts (Interest) Act 1998. Others will give new powers to the Small Business Commissioner. These will require new legislation but will use payment behaviour data submitted by businesses under the Reporting on Payment Practices and Performance Regulations (2017) to identify and issue financial penalties to persistently late-paying businesses, with penalties based on businesses' unpaid statutory interest liability.

The Government believes these measures support their ambition to make the UK the best place in the world to start, run and grow a business – a place where businesses are paid on time for the goods and services they deliver, a place where money flows quickly through supply chains, a place where small companies and the self-employed spend their time and resources running their business effectively instead of chasing unpaid invoices.

We must hope a greater focus on scrutiny, transparency, identification and ultimately penalising late payers produces a change in behaviour, but it's likely to take time. At the Chambers we are always interested to hear businesses' experience of this sort of issue so please get in touch if you have something to say.

ion to tackle the scourge of late payments •

Leading the fight against late payment



Emma Jones, Small Business Commissioner, explains the importance of ensuring businesses are paid on time – and the cost of this not happening.

SINCE I set up my first business 25 years ago, the challenges faced by small businesses have ebbed and flowed, but one has remained constant – getting paid on time.

Technology has transformed the systems businesses of all sizes use to manage their payments; e-invoicing is mainstream and automatic payments managed by AI is showing potential.

Yet technology alone is not enough to tackle the significant impact of late payments in the UK. Research has shown 14,000 businesses close each year because of late payments, equivalent to 38 businesses every day, with businesses owed an estimated £26 billion in late payments at any given time. The day-to-day impact of this equates to 133 million hours of staff time chasing late payments, across the economy each year. This is standing in the way of business growth and success.

The UK Government has committed to tackling late payments. When the Prime Minister launched the Small Business Plan earlier this year, late payments were front and centre, with the Government's consultation on late payments opening the same day. The consultation has been led by the Department of Business and Trade (DBT) and covered a range of suggestions including maximum payment terms, a deadline for disputing invoices, mandatory statutory interest and financial penalties for persistent late payers. It was suggested in the consultation that the power to levy financial penalties on persistent late payers could be given to the Office of the Small Business Commissioner (OSBC) as an additional power.

During the consultation period, I met with businesses of all sizes and across sectors to understand how the Government's proposals would impact them. At the OSBC, we want to see businesses get paid quickly and on time, so naturally were keen to be involved in the direct engagement with businesses from day one of the consultation. We are committed to improving payment culture and, to do that, working with all businesses to raise payment practice standards, but we also accept different businesses have different ideas on how this can best be done.

We heard from small businesses where long payment terms were business as normal and others who thought that 60 days maximum payments terms were too long. Across the board, businesses welcomed the discussion and the opportunity to explain what the changes would mean for them.

The Government response to the consultation will be published in the new year. I encourage businesses to continue the conversation, share their experiences and actively engage with this important part of the Government's agenda.

Getting money moving through the economy and freeing up time for founders by tackling late payments has been my priority since taking on the role of Small Business Commissioner. As the Government takes action to give businesses the strongest legal framework on late payments in the G7, I encourage you to speak up against long payment times and late payments – together we can change payment culture in the UK.

Timely payment should be seen as a mark of respect, not a favour

CRISTINA Carnerero is the founder of Essex-based EvolveBooks Accountancy Services.

She said: "If you run a small business, you'll know that getting paid on time can sometimes feel like a luxury rather than a standard. We send invoices, we chase, we wait and somewhere between the 'payment run next week' and the 'I'll get that sorted soon', our cash flow starts to wobble.

"Late payments are more than just an annoyance. They have a real impact on the day-to-day running of a business. They can delay our own supplier payments, affect our ability to invest in growth, and sometimes even cause us to dip into personal savings to keep things ticking over. For small businesses, where every invoice counts, waiting 30, 60 or even 90 days can feel like an eternity.

"What's worse is that chasing late payments takes time and energy, two things business owners are already short of. It's not just about the money; it's about the mental load that comes with constantly following up and worrying about cash flow.

"So, what can we do? There isn't a perfect fix, but there are ways to reduce the impact. Clear payment terms and upfront communication go a long way. Don't be afraid to talk about payment expectations before starting a job; it sets the tone from the start. Using accounting software with automated reminders can also make a big difference (and save a few awkward emails).

"For ongoing work, consider setting up direct debits or payment schedules, so you're not waiting for manual transfers. And if a client is consistently late, it's okay to have that honest conversation. It might feel uncomfortable at first, but protecting your business has to come before keeping everyone happy.

"At the end of the day, small businesses deserve to be paid on time for the work they do. Reliable cash flow is what allows us to plan, grow and sleep a little easier at night. The more we talk about this issue openly, the more likely we are to see a cultural shift, one where timely payment is seen as a mark of respect, not a favour."

How late payments are killing small business growth



"Ann Scott, Regional Business and Stakeholder Manager (East of England) at the Federation of Small Businesses, stresses the vital importance of prompt payments."

LATE and slow payments remain one of the most damaging and persistent challenges facing small businesses in the UK.

Despite some progress in recent years, far too many firms still wait too long to be paid for work they've already completed.

For small business owners, this isn't just an administrative frustration - it's a daily cashflow crisis. When payments are delayed, small firms are forced to spend valuable time chasing invoices, seek hard-to-access finance to plug gaps or reluctantly accept long payment terms to preserve key client relationships.

According to Government data, late payment costs the UK economy £11 billion every year, leading to the closure of more than 10,000 businesses annually.

The Federation of Small Businesses (FSB) has long led the campaign to end poor payment practices. Building on years of policy work, FSB helped shape key commitments secured through the Government's Small Business Plan, launched in August 2025 - a major step forward in addressing the issue. But for many business owners, change cannot come soon enough…

A consultation, which has now closed with outcomes expected in early 2026, includes several ambitious proposals developed in partnership with FSB. Among the key measures are:

- giving audit committees in large companies formal oversight of payment practices
- setting a maximum 60-day payment term across the economy
- mandating interest on late payments
- increasing the powers and resources of the Department for Business and Trade (DBT) and the Small Business Commissioner (SBC) to investigate and penalise poor payers
- requiring large firms to report their payment performance in annual reports.

These steps aim to drive a long-overdue cultural shift, ensuring accountability for late payment reaches the boardroom.

The Small Business Commissioner (SBC) plays a vital role in resolving payment disputes and promoting fair treatment of small firms. Following persistent FSB campaigning, the SBC has received greater resources and is expected to gain enhanced powers to investigate and enforce penalties against repeat offenders.

The Commissioner's work has already begun to shift business attitudes, but lasting progress depends on robust enforcement and continued political commitment.

The Fair Payment Code (formerly the Prompt Payment Code) is helping to lift standards by recognising businesses that pay on time. Firms can achieve gold, silver, or bronze status, with gold reserved for those paying at least 95% of invoices within 30 days.

FSB continues to call for regular auditing of signatories to maintain credibility and accountability.



Public procurement reforms, also influenced by FSB campaigning, mean that from 2024, any business averaging over 55 days to pay suppliers is barred from bidding for new government contracts. FSB is now urging Government to lower this threshold to 30 days, setting a stronger example across both public and private supply chains.

While FSB continues to fight for systemic change, it also offers practical, direct support to help small firms manage the impact of late payment:

- FSB Legal Hub: A wide range of expert guidance and template documents to help small business owners manage contracts, payment terms, and debt recovery
- FSB Legal Protection Scheme: Cover to pursue unpaid invoices through legal channels, helping to recover what is owed
- FSB Legal Helpline: 24/7 access to qualified legal advisers for free, unlimited advice on chasing overdue payments, contract disputes, and rights as a supplier.

These services ensure that FSB members aren't alone when tackling late-paying clients-providing both practical protection and peace of mind.

FSB's Small Business Index shows 64% of small businesses experienced late payments in Q2 2025. The public agrees action is overdue with 62% of people believing that suppliers should be paid within a week.

Prompt payment isn't just good manners; it's good business. For large companies, paying on time should be a central measure of social responsibility and ESG performance. Stronger supply chains and faster payments drive innovation, stability, and growth.

Ending the UK's late payment culture isn't optional - it's essential for the long-term health of our small business community and the wider economy.

Surviving the scourge of late payments



Peter Disney, of Colchester-based accountancy firm, Wood and Disney, explains why improved Government legislation must go hand-in-hand with greater business responsibility to tackle the scourge of late payment.

FEW business dangers are as destructive as poor cash flow. A business can be profitable on paper yet still face the risk of insolvency because of one simple, widespread failure: the late payment of invoices.

This issue is not merely an inconvenience; it is a systemic threat, costing the UK economy billions annually and acting as a significant drag on productivity and growth.

Late payment creates a chasm between the revenue recorded and the cash available, undermining the ability of suppliers to pay their staff, settle their bills and invest for the future. For SMEs, which typically lack the deep reserves of larger corporations, this delay can be fatal. The challenge requires a dual approach: robust legislative intervention to enforce prompt payment practices, and proactive internal financial strategy to build business resilience regardless of external payment behaviour.

The Government has acknowledged that voluntary codes alone are insufficient to combat poor payment practices. Recent consultations propose a package of legislative measures representing a significant step forward in tackling the scourge of late payments. These proposals aim to fundamentally reset the dynamic between large purchasers and their smaller suppliers.

One of the most impactful measures is mandatory statutory interest. Under proposed changes to the Late Payment of Commercial Debt (Interest) Act 1998, the ability for contracting parties to negotiate away the right to statutory interest will be removed. This change makes it mandatory for businesses that pay late to compensate their suppliers at a fixed statutory interest rate, set at 8% above the Bank of England base rate creating a real financial incentive for prompt settlement.

Furthermore, regulatory efforts are targeting not just late payments, but long payment terms. The law currently sets a maximum payment term of 60 days, allowing longer periods only if they are not deemed 'grossly unfair'. The consultation seeks to strengthen this provision, ensuring extended payment terms cannot be used as a tactic to displace the burden of late payment regulations.

Transparency is also being significantly enhanced. Large businesses are already required to publish payment performance data. The new proposals aim to augment this by mandating additional reporting on the total statutory interest owed and paid out to suppliers. This added layer of disclosure brings greater public accountability to persistent offenders. Finally, the introduction of financial penalties for businesses that habitually pay late, giving new teeth to the Small Business Commissioner, signals a shift from mere reporting to active enforcement.

This regulatory framework creates the necessary stick for large businesses, but for the majority of suppliers, resilience requires more than just reliance on legal enforcement.

While the Government works to improve payment culture, proactive businesses must secure their own financial health by focusing on strategic cash flow management.

Building a business as a long-term asset means adopting 'strategic cash retention', holding sufficient reserves to ride out economic volatility or absorb the impact of lengthy debtor cycles. Cash comfort, while sometimes criticised as un-invested capital, is the foundation of business resilience. Businesses must rethink the holding of cash, seeing it not as a missed investment opportunity but as a necessary buffer against payment delays and market shocks. This approach strengthens the business for the future, irrespective of external payment behaviour.

The root of most late payment issues is weak credit control. Businesses must implement a strict, systematised invoicing procedure involving:

- clarity: ensure all invoices are accurate, detailing payment terms, due dates, and dispute mechanisms to avoid any excuses for delay
- monitoring: monitor debtors in real-time. Identify invoices the instant they become overdue, not weeks later
- follow-up: institute an escalating series of follow-up communications, beginning before the due date, followed by scheduled calls and emails once the payment is late.

The administrative inefficiencies that often cause payment delays, misunderstandings, manual processing or similar can be mitigated through technology. Cloud accounting offers automated invoicing, debtor reporting and integration with payment gateways, dramatically speeding up the entire order-to-cash cycle.

While 30-day or 60-day terms are common, they are not mandatory. Businesses should re-assess their clients and, perhaps, offer incentives for early settlement. Conversely, if the regulatory landscape is strengthened, explicitly referencing the statutory interest and collection costs in the payment terms can act as a powerful deterrent against late payment.

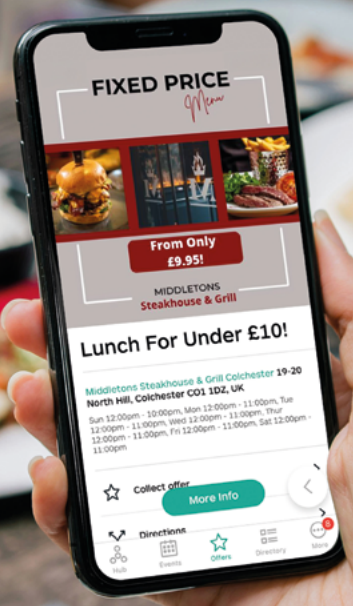
Counterintuitively, rapid business growth is one of the quickest ways to trigger a cash-flow crisis. As a business expands, it needs immediate cash to fund increased production, stock, and staffing before the resulting sales invoices are settled. Businesses must anticipate this drain and arrange necessary working capital finance in advance, rather than waiting for late payments to create an emergency.

For the Government, the goal is to create a truly fair payment culture enforced by mandatory penalties. For businesses, the task is to seize control of their cash cycle, building a fortified balance sheet and implementing stringent collection processes. Ultimately, a business's survival and ability to thrive hinges on a simple truth: profit is important, but cash is king.

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Rickard Luckin looks to the future with a new generation of leadership



TEN years on from its creation following a merger, leading Essex accountancy firm, Rickard Luckin, has appointed a new Managing Director who can genuinely say she knows the company inside out.

Formed from the successful merger of Rickard Keen and Bird Luckin in 2015, the business has announced some exciting changes reflecting its deep and ongoing commitment both to the area and the clients it serves.

Steve Revill stepped down as Managing Director at the end of September 2025, after five years of expert leadership and dedicated service. His successor is Kate Bell, heralding a new phase of leadership and vision for the future.

Kate said: "It is an honour to assume the role of Managing Director of Rickard Luckin. The firm has literally been part of my whole life. I have vivid memories of when my mum used to drive my brother and me to Nelson Street in Southend to pick up my dad, who was a Tax Partner at Rickard Keen."

After a few twists of fate, Kate followed in her father's footsteps and joined Rickard Keen as an ACA Trainee in 1998. After qualifying as a Chartered Accountant and Chartered Tax Adviser, she rose quickly through the ranks, becoming the firm's first female Partner in 2006.

"When I started my career, the accountancy profession felt very different," Kate said. "Each Partner had their own office, it was all quite formal and a lot of our time was spent manually summarising figures and data in order to complete our work for clients. Fast-forward to today, the working environment is much more open and the culture is far more collaborative.

"In fact, when I reflect on these past few decades, it's mind-blowing how much change and innovation has taken place in our firm. We've moved on from the rear-view mirror focus of preparing the historic figures and tax calculations, now we work closely with our clients to help build and shape their future – acting as trusted advisers and sounding boards, helping them to realise their potential and achieve their business aims and personal goals."

As Rickard Luckin's People Director, Kate spent the past five years continuing to build a firm that supports and nurtures great talent and was instrumental in shaping the firm's strong Work Well, Live Well culture, where career progression is blended with creating time to enjoy all that makes life so rich.

"The fact that I can take on this role as Managing Director and be a mum to a toddler is testament to our approach. Along with vision and purpose, for me role-modelling is an important part of leadership, because people need to see what's possible. I received great training myself, and I love that we have such a good track record of developing our people. Our leadership team reflects many success stories of people who trained with us and achieved promotions. We have also welcomed people back who trained with us, left to gain more experience, then wanted to return.

"We don't recruit according to a cookie-cutter set of skills and experience. We're all about talent, values and potential. We place people in roles that enable them not just to play to their strengths, but to thrive. Because of this approach, one of our towering strengths is our expertise, our 'bench-strength' across our business teams and corporate services teams is awesome!

"We maintain our culture by listening to our team, understanding what's going well and where we can do better, using the Best Companies methodology to keep us true. We always hear that the best part of working at Rickard Luckin is the people. That makes me feel proud."



Looking ahead to the future, Kate is keen to emphasise that Rickard Luckin will remain proudly independent. "We occupy the same marketplace as many of our clients, which is important as it helps us understand the day-to-day challenges they face. That proximity means we can offer relatable advice, as well as drawing on our extensive network in the wider business community to help our clients further."

Rickard Luckin's exciting new chapter is underlined by its Southend team's relocation to a new office at 1279 London Road, Leigh-on-Sea.

The move highlights the firm's ongoing commitment to the business community in Essex, as well as providing an even more open, modern, and welcoming space for clients and contacts.

Kate added: "I am deeply proud to be part of Rickard Luckin and all that we stand for as a firm. We're a driven and motivated team who instinctively work collaboratively to deliver our services to our fantastic clients and support them in the Rickard Luckin way, as we strive to be the market-leading independent firm in Essex."

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"Daniel Chidgey, Business Development and Partnerships Manager with ACL (Adult Community Learning) Essex, explains how recruiting an administration apprentice could power up your business."

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WORKING IN PARTNERSHIP

Telecoms on your land? Here's why your rent offer just dropped



"It's important for landowners to understand that while rent offers may have dropped, there are still important rights and negotiation points to be aware of which land agents, surveyors and lawyers can assist them with, as Jen Rayner, Associate, Commercial Property at Holmes & Hills explains."

IF you own land with telecoms equipment on it, you may have recently received a letter from an operator asking to renew their lease.

Perhaps you were expecting a rent increase in line with inflation, or at least a continuation of the existing rent. Instead, the offer on the table is dramatically lower than before. You might be wondering if this is a mistake? Unfortunately, it's not. This sudden drop in rent isn't due to a clerical error or a change in how much your site is worth to the operator. It stems from a significant legal shift that occurred several years ago – one that continues to redefine the relationship between landowners and telecoms companies across the UK.

The root of the issue lies in the revised Electronic Communications Code (the Code), which came into force in late 2017. The Code was designed to make it easier and cheaper for telecoms operators to roll out and maintain digital infrastructure – an essential part of the UK's ambition to achieve fast, reliable connectivity nationwide. While this policy goal is understandable, the reforms have come at a cost to private landowners. The Code gives operators stronger statutory rights to install, access and maintain telecoms equipment on private land, even allowing them to remain in situ after an agreement expires. Most importantly, it changed how rent (or, 'consideration') is calculated when new agreements are made.

Under the current Code, site valuation is carried out on what's known as a 'no network' assumption. This means when determining the rent, the site must be valued as if it were not being used to facilitate a telecoms network at all. In other words, the land should be assessed as though it's simply being used for a general purpose like storage, parking, grazing or otherwise as permitted under planning legislation.

Previously, telecoms sites attracted a special value because operators depended on them to deliver mobile coverage, data connectivity and emergency services. This strategic importance meant operators paid a premium rent. However, since the introduction of the 'no network' assumption, that premium has effectively been stripped away. The result is rents which were once several thousand pounds a year have, in many cases, plummeted to just a few hundred. For many landowners – whether private individuals, farmers, local authorities, or businesses – the change has been both surprising and disappointing. Sites that once generated a healthy secondary income are now barely covering the administrative costs.

Beyond the financial aspect, negotiations under the new Code can also feel one-sided. Operators have statutory powers that can, in some cases, allow them to impose new agreements or seek Tribunal Orders if landowners don't agree to their terms. That said, landowners do still have rights, and there is often scope to negotiate some aspects of the agreement.

If you've received a proposal from an operator to renew or replace your telecoms lease, it's important not to rush into signing anything. Take time to review the draft agreement carefully and consider seeking professional advice (from both lawyers and land agents/surveyors) about the level of rent proposed, as well as in relation to the legal documentation. While rent levels are now governed by the 'no network' principle, other terms remain negotiable. A well-negotiated agreement can still protect your land, your operations and your peace of mind, even if the rent itself is now limited.

The legal and valuation principles behind the Code are highly technical and continue to evolve through case law. Operators often have experienced surveyors and solicitors acting on their behalf, so it's worth ensuring you have professional representation too. At Holmes & Hills, our specialist commercial property team regularly assists landowners in agreeing to legal documentation of this nature. We understand both the legal framework and the practical realities of managing land affected by telecoms equipment. Whether you are reviewing a new lease proposal, considering a renewal or simply unsure what your rights are, we can help you assess your options and ensure you are not giving away more than you need to.

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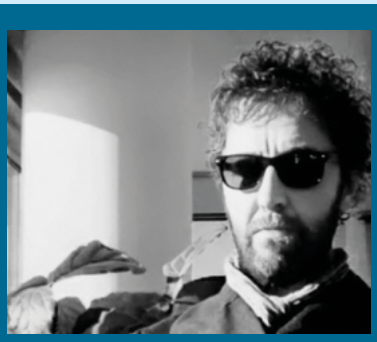


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Apprenticeships

The audacity of optimism



After 20 years in New York, Duncan Bird takes this issue's guest columnist slot and has a message from the University of Essex Innovation Centre: stop moaning and plug into the future.

After two decades in New York, coming home to Britain feels like swapping a high-voltage power grid for a flickering candle.

The culture shock isn't the price of a coffee or the unbreakable grip of the roundabout. It's the optimism. Or rather, the profound, bone-deep lack of it.

Americans, bless their gung-ho souls, wield optimism as a form of blunt-force trauma. It's not just cultural, it's constitutional. The American Dream is their default setting. It may be delusional and exhausting but it's also frankly exhilarating. Their unwavering belief that some miraculous future is only a TED Talk away is both baffling and magnetic.

Then you land back in England's green and pleasant land only to discover we have developed a kind of artisan grumpiness. We've embraced a national identity of competitive misery. Our pessimism is a comfort blanket, a perverse badge of honour. Complaining about the trains, the potholes, the politicians and the weather (always) isn't just small talk; it's our national sport. We are a nation of Eeyores, perpetually surprised when our gloomy little corner of the woods gets rained on. But it wasn't always thus.

Those of a certain vintage will remember the brief, blazing 90s. We swaggered through Britpop, roared through raves and flaunted our way onto that iconic Vanity Fair cover: Liam Gallagher and Patsy Kensit, tousled and insouciant beneath a Union Jack duvet. Even Tony Blair got in on the act, eager to drape himself in this new 'Cool Britannia' (before promptly spilling something down it). Britannia was the cultural epicentre for everything creative and optimistic. For a while, the world wanted in - a VIP pass to our party. The UK became the planet's creative petri dish. Then, the hangover arrived.

So, what happened? Where did the swagger go?

The 21st century has thrown up an industrial-scale buffet of reasons to keep the chin down: financial collapse, grinding austerity, that endless Brexit vaudeville, not to mention a pandemic chucked in for variety.

But here's the thing. This memo about our terminal decline? It clearly never made it to my desk.

My day job at the University of Essex's Innovation Centre would give even the most committed naysayer a migraine of positivity. The glass here isn't just half full - it's threatening a flood. Every day, I see ideas being born and built - students, academics, founders and business veterans coming together not to moan, but to make. Real jobs. Real growth. Real, roll-up-your-sleeves results.

The catalyst? Technology, and especially the much-maligned, frequently misunderstood field of generative AI.

I know what you're thinking. AI: the great bogeyman. The narrative we're fed by the uniquely dreary British mainstream media is one of replacement, of obsolescence, of robotic overlords coming for our jobs. This is, to borrow some of my New York bluntness, garbage!

The pessimism narrative sees AI as the thing that replaces us. The optimism narrative - the one I see playing out in real-time - sees it as the thing that unleashes us. It is not here to replace human creativity; it is here to augment it.

Here in Essex, AI is leveling the playing field. It's helping tiny start-ups play global. It's turning dreamers into doers, letting smart people test big ideas at lightspeed. Suddenly, the only limit isn't cash or connections - it's ambition. It gives us the power to execute on ideas that, five years ago, would have been logistically impossible. It democratises innovation on a scale we've never seen.

Britain isn't short on talent. Or brains. Or kit. What we lack is the collective insanity to believe we might actually be any good. We are, as a nation, almost superstitious in our reluctance to own our achievements. We'd rather complain about the rain than chase the rainbow.

We are still clinging to this 'British disease' of finding comfort in the gloom, of seeing every opportunity as a potential crisis.

We don't need to 'go back' to the 90s. That was a moment, built on guitars and headlines. This is a new one, built on data, code and genuine innovation. But it requires us to consciously trade our comfortable cynicism for the audacity of optimism. It means embracing technologies like AI not as a threat, but as the single greatest lever we have for progress.

It's time to trade 'mustn't grumble' for 'why not us'? And while we are at it can we all stop saying sorry the whole time, for literally everything.

Britain can be the envy of the world again. But first, it needs to stop feeling sorry for itself, get out of its own way, and start acting like it.

Sorry not sorry!



Succession: keep the drama on the telly

IT'S a tricky process: replacing the leader of an SME is nothing like replacing the CEO of a large organisation. We see seven key differences:

Over-dependence on the current leader: smaller, flatter structures mean the MD/CEO is often deeply involved in daily operations. Their personal style, decisions and relationships have an outsized impact.

Short-term pressures crowd out long-term planning: market shifts or urgent business needs can easily divert attention from succession planning, delaying meaningful preparation for months at a time.

Cultural barriers and emotional dynamics: in close-knit teams, MDs may feel guilty or disloyal exploring external options, or fear damaging relationships - resulting in avoidance, secrecy or last-minute decisions.

Reluctance or inability to look externally: without the funds or confidence to engage in professional searches, smaller firms may not explore external hires, reducing the chance of finding a well-suited successor.

Limited internal experience and exposure: internal candidates often have long tenure in one company or only SME experience, resulting in narrower perspectives and less strategic or cross-functional capability.

Underinvestment in leadership development: limited financial headroom often means less investment in leadership development or financial literacy, leaving internal successors underprepared for top-level responsibilities.

Underestimation of the time required: effective internal succession can take years. Our most successful client followed a transparent five-year plan to prepare their Sales Director through full strategic exposure - leading to a seamless handover and rapid business growth.

So, what to do?

Early Preparation (3–5 years out)

- Start the conversation early - make succession a standing board agenda item.
- Define the role - clarify what the future MD/CEO role should look like; it may differ significantly.
- Conduct a capability gap analysis — assess internal leaders' readiness against future business needs.
- Create development plans — offer stretch assignments, mentoring and exposure to finance, strategy and governance.
- Bring in external perspectives - use non executive directors or advisors to challenge assumptions and normalise succession discussions.

Mid-Term Actions (2–3 years out)

- Formalise talent development - identify 1–2 internal candidates and agree clear pathways.
- Encourage external benchmarking - support peer networks or board shadowing to broaden experience.
- Review remuneration and incentives - ensure packages attract and retain suitable leadership talent.
- Communicate intent transparently - manage expectations to reduce anxiety and rumours.

Final Phase (12–24 months out)

- Establish a structured handover - gradually transfer decision-making, strategy and key relationships.
- Document critical knowledge - get it out of the leader's head!
- Support cultural transition - co-present at key meetings to build confidence.
- Consider external recruitment - if no internal successor is ready, begin a targeted search early.

Post-Handover Support

- Offer a transition role for the outgoing MD (e.g., Chair, NED or ambassador) with clear boundaries.
- Continue mentoring the new leader through coaching or a peer network.



Throughout the years, Essex-based McCormick Consultants Ltd has supported many small businesses where the Managing Director (MD) is preparing to retire. Director Lis McCormick offers guidance on how best to prepare.



Double celebration for Halo Corporate Finance

IT'S a double celebration for Halo Corporate Finance this year, as the firm marks its 20th anniversary and takes home the prestigious NACFB Cashflow Finance Broker of the Year title for the second year running at the Commercial Broker Awards, 2025.

Sponsored by Funding Circle, this award recognises larger firms with four or more brokers who place cashflow solutions at the heart of SME success. It focuses on businesses that provide high-quality support, foster strong lender partnerships and those who have built a proven track record of helping clients overcome challenges and unlock new growth opportunities.

Sales Director, George Parker, said: "2025 has been an incredible milestone year for Halo, as we celebrate 20 years in business. To have that achievement crowned with a second consecutive win as NACFB Cashflow Finance Broker of the Year is something we're immensely proud of."

In addition to its award win, out of a record 357 entries, Halo was also a finalist in a second category for Asset & Leasing Finance Broker of the Year (4+ Brokers), a remarkable achievement and testament to the breadth of the company's expertise.

The award ceremony brought together the UK's best firms, individuals, and teams in the broking space.



Managing Director, Luke Hultquist, said: "This award is not just recognition of our team's hard work and expertise, but also of the trust our clients and partners place in us every day. It's the perfect way to enter Q4 as we finish off the year, and to motivate us to keep raising the bar for the businesses we support."

Established in 2005, Halo Corporate Finance is a nationally recognised finance brokerage, with a team of more than 70 professionals. As one of the UK's leading partners in business finance, Halo has helped more than 22,000 businesses secure funding, partnering with 130+ lenders and £1bn+ funded - a testament to the firm's expertise, commitment and trusted reputation in the industry.

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New recruitment company welcomes the challenges of recruitment 2026 style

AS we prepare to enter 2026, recruitment faces a complex set of challenges driven by technological evolution, shifting workforce expectations and global economic uncertainty – challenges a new Colchester-based recruitment company is eager to accept.



After more than two decades in the recruitment industry, Gilda Nolan has launched Nolan Recruitment. She said: "This business is a proud achievement built on years of experience, insight and a genuine passion for connecting exceptional talent with outstanding opportunities. At Nolan Recruitment, we are not just filling roles, we are building careers, strengthening teams and helping businesses grow through strategic hiring.

"We specialise in helping SMEs find the right talent to grow, offering tailored recruitment services with a personal touch — connecting companies with professionals who align with their values, skills, and long-term goals.

"Organisations across all sectors are struggling to attract, assess and retain top talent in an environment that is increasingly digital, data-driven and competitive. Several key issues define the current recruitment landscape, including talent shortages, skills mismatches, automation pressures and evolving candidate expectations.

"One of the most pressing challenges is the persistent talent shortage. As industries rapidly adopt artificial intelligence (AI), automation and advanced data analytics, the demand for highly skilled professionals has outpaced supply. Roles in areas such as cybersecurity, machine learning, renewable energy, and data science remain difficult to fill. Many educational institutions are still catching up with the pace of technological change, resulting in graduates who may lack the practical, interdisciplinary skills that employers require. This has led to intensified competition for a limited pool of qualified candidates, pushing companies to rethink their sourcing strategies and invest more heavily in reskilling and upskilling initiatives.

"Another significant challenge is the mismatch between employer expectations and candidate priorities. The pandemic years of the early 2020s reshaped what workers value in employment. By 2025, flexibility, purpose, mental health, and work-life balance have become core considerations for job seekers. Hybrid and remote work remain popular, yet many employers continue to struggle with implementing effective hybrid policies that balance productivity and culture. Organisations that fail to offer genuine flexibility or inclusive environments often find themselves unable to attract or retain top talent, particularly from younger generations who prioritise autonomy and social responsibility.

"Technology itself, while a powerful recruitment tool, introduces its own set of difficulties. The widespread use of AI-driven recruitment systems and automated screening tools has streamlined hiring processes but has also raised ethical and practical concerns. Bias in AI algorithms remains a major issue, potentially leading to discriminatory outcomes if not properly monitored. Candidates are also becoming more aware of how automated systems assess them, prompting scepticism and distrust in overly mechanised recruitment experiences. Balancing efficiency with fairness and human judgment is therefore a central challenge for HR leaders in 2025.

"Furthermore, the globalisation of the workforce presents both opportunities and complications. Remote work has enabled companies to tap into talent pools across borders, but it has also created logistical challenges related to compliance, taxation and data privacy. Recruiters must now navigate varying labour laws, time zones, and cultural expectations, requiring a more nuanced and globally informed approach to hiring.

"Employer branding has become more critical and more fragile than ever. In a transparent digital age where candidates can easily research company reputations on platforms like Glassdoor, LinkedIn, or TikTok, even minor missteps in communication or culture can deter potential applicants. Organisations must therefore maintain authentic, values-driven messaging to attract candidates who align with their mission.

"Recruitment in 2025 demands adaptability, empathy and innovation. Companies must leverage technology responsibly, align with evolving worker values and develop sustainable strategies for closing skills gaps. The organisations that succeed will be those that combine data-driven decision-making with a genuine human touch, balancing efficiency with empathy in an increasingly competitive global talent market.

"I have launched Nolan Recruitment in the belief we are aware of these issues and able, as a recruitment company, to provide both candidates and employers with the answers they are seeking," added Gilda.



Revealed

The column which proves you can mix business with pleasure, with
Karen Ainley, CEO of Mosaic – The Conscience Marketing Agency

Career to date
I'm a journalist by profession, having begun my career in newspapers before moving into radio and television with the BBC. After years in broadcast journalism, I swapped the newsroom for the boardroom, founding Mosaic in Colchester 25 years ago. Today, our agency combines PR and digital marketing expertise with a thriving media and marketing training division. We're proud to work across the public, private and third sectors, helping clients promote their organisations and campaigns more effectively. My passion lies in Conscience Marketing – supporting organisations to make a positive impact on people and planet.

Childhood ambition
To act – until I met a few actors who warned me it wasn't the path to financial stability!

Best career advice you've given
Never stop learning. Marketing has transformed dramatically since Mosaic launched in 2000 – and the pace of change keeps accelerating. Embracing AI tools has helped us work smarter, not harder.

Best career advice you've received
Focus fiercely. Distraction is creativity's biggest enemy. I'm currently finishing two books – ***Conscience Marketing*** and ***The ACES of Effective Communication*** (with 150 practical tips for mastering interviews and presentations). Getting them across the finish line means plenty of late nights and strong coffee.

Two perfect dinner guests
Sir David Attenborough and Bill Gates – to discuss saving the planet over dessert. Both bring wisdom, science and conscience to the conversation.

The secret to running a successful business
Resilience. Over 25 years, we've weathered recessions, a pandemic and digital revolutions. How? By constantly adapting and maintaining our sense of humour.

If you weren't in your current profession
I'd probably have joined the world of cyber-crime investigation. My degree is in computer science, and before journalism came calling, I seriously considered IT.

If you had a magic wand to change one thing in business
Late payers! Imagine the time and energy we'd save if everyone just paid on time.

Hobbies and interests
Long-distance cycling – though after breaking my arm twice, I've temporarily retired the bike!

Favourite books and entertainment
I love audiobooks, especially sweeping historical epics like The Pillars of the Earth by Ken Follett.

Something that might surprise people
I've been ***kidnapped*** – by the British Army! During a press trip to Cyprus, I was "taken hostage" as part of a surprise training exercise. They forgot to tell me it wasn't real…

If I ruled the world
I'd stop the bombs and end all wars. It's senseless, brutal and heartbreaking that humanity still hasn't learned how to live in peace.



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Colchester Innovation Centre: the blueprint for tomorrow



Michael Murrell was recently appointed Manager of the Colchester Innovation Centre, based on the University of Essex site. Here he gives his early impressions of the centre and what it offers aspiring businesses.

JOINING the Innovation Centre two months ago was a massive professional shift for me; my background is completely different.

But I came here for one reason: the chance to have a front-row seat watching and supporting ambitious businesses accelerate and grow. I can happily say I haven't been disappointed.

What I've found isn't just a building, but an incredibly focused, collaborative machine. This centre is clearly a deliberate catalyst for growth in our region, a real investment in turning disruptive ideas into market hits, and watching it unfold from my desk has been genuinely exciting.

The most striking element of the centre is the sheer breadth of innovation housed under one roof. Unlike traditional hubs that focus on a single industry, we have deliberately cultivated a diverse ecosystem. Innovation here isn't confined to one area; it's spread across multiple sectors, from next-generation fintech and health technology to sustainable advanced manufacturing and digital creative services.

This variety turns the building into a living laboratory, where our tenants get daily exposure to problems and solutions far outside their usual domain. This wide scope ensures the ideas generated here are robust and ready for a multi-faceted commercial world.

Most importantly, the centre runs on the real-life teamwork between our tenant companies. They aren't just sharing a floor; they're actively building a supportive community. I've already had the pleasure of witnessing three companies who are housed here work together to create a marketing tool that was so innovative it hadn't been seen in their sector (or any other sector I've ever seen) before. This casual exchange of knowledge and resources is a powerful internal advantage. It speeds up problem-solving and unlocks huge growth potential for everyone working here.

Ultimately, Colchester Innovation Centre is much more than just a place to rent space. It's a confident, smart investment in what's coming next. As a new manager here, I can clearly see that the business world has changed, with more changes over the hill, and the biggest wins will come from helping people collaborate, giving ambitious teams the right tools, and believing in what they can achieve together.

I fully expect these initial positive impressions to turn into serious, long-term economic returns for the local area and beyond! My first impressions of this centre are, simply put, exciting, impressive and unbeatable!

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Essex businesswoman wins Best Green Business at national awards

CAROLINE Fright, Managing Director and co-founder of Colchester-based energy performance consultancy Carbon Numbers, has been awarded Gold in the Best Green Business category at the 2025 Best Business Women Awards.



She also received a silver award as a finalist for Best Business Woman in Business Services, recognising her leadership, innovation and impact in the sustainability sector.

Now in their 11th year, the Best Business Women Awards celebrate exceptional female entrepreneurs from across the UK. At a gala ceremony, Caroline was recognised not only for the environmental results delivered through Carbon Numbers, but also for her advocacy and leadership as a woman in a traditionally male-dominated field.

Founded in 2012 by Caroline and her husband Neil, Carbon Numbers helps organisations reduce energy consumption, achieve measurable carbon savings and build smarter, more sustainable environments. The company has delivered more than £45 million in verified energy savings to clients across sectors, from global retailers and universities to healthcare and financial services.

The judging panel commended Caroline as a 'superb example of practising what you preach', highlighting her 'commendable focus on female engineer developers', and the business's transparency and performance through innovation. Judges also noted her leadership in accelerating Net Zero strategies, describing the company as having 'market leader potential – it's just a matter of time'.

Speaking after the win, Caroline said: "This was one of the highlights of my career. To be recognised on a national stage among so many inspiring female entrepreneurs is incredibly humbling. Winning the Best Green Business award is a testament to the brilliant team behind Carbon Numbers that I am proud to lead. To be a finalist in both categories demonstrates the recognition the judges had for the pioneering energy-saving and carbon reduction services we provide for our customers.

"At Carbon Numbers we are focused on innovation and attracting new talent to our industry. Development of solutions is as important as development of people. As a female business leader in a technical field, I know the challenges that still exist for women in engineering and energy. But I also see the opportunities.

"We're creating space for people to succeed. Awards like these help shine a light on what's possible, and I hope it raises awareness on the diverse nature of energy management and inspires more women to take up space in industries where they've been underrepresented."

Debbie Gilbert, founder of the Best Business Women Awards, said: "Each of our winners is an exceptional woman who demonstrate innovation, vision and a deep commitment to excellence. Caroline's passion for sustainability, her impact on carbon reduction, and her leadership in bringing more women into engineering make her a worthy winner and a role model in her field."

The Best Business Women Awards were established by entrepreneur Debbie Gilbert to recognise the achievements of female business leaders across a range of industries in the UK. The awards celebrate women who combine innovation, resilience and commercial success with a commitment to making a difference in their sector or community.

Essex joins Connected Innovation

ESSEX County Council has partnered with Norfolk and Suffolk County Councils to co-fund and deliver the Connected Innovation Programme and Innovation Grant Mentoring for 2025/26.

This marks a major step in expanding the region's innovation ecosystem, with Essex joining a network that has already secured over £10 million in funding and supported hundreds of SMEs.

The programme will run from October 2025 to October 2026 under a unified brand, showcasing a shared commitment to innovation-led growth. The partnership was formally launched at the Innovate Local: East of England event on October 22.

Further information at www.connectedinnovation.co.uk

Essex County
Fire & Rescue Service

We're recruiting **on-call firefighters**



Could your business help protect your community?

Many on-call firefighters work within five minutes of a fire station, balancing the role with their day job. Supporting employees to be on-call — especially during the day — helps keep fire crews ready for emergencies and makes a real difference to local safety.

Search: Join Essex Fire

Keep up to date with the latest news from the Business Fire Safety team at Essex County Fire and Rescue Service.

Sign up to the ECFRS Business newsletter.

Go to: essex-fire.gov.uk/sign-up



Leaders in safety

Daniel Wastell on helping build a safe and resilient Essex business community.



As Head of Protection at Essex County Fire and Rescue Service, Daniel Wastell brings over 20 years of experience in the fire service to leading a highly qualified team keeping Essex's businesses, buildings, and people safe.

His department of around 70 fire safety professionals works with organisations across Essex, from small independent shops to large commercial and residential developments, to help them meet legal requirements and protect staff, customers, and residents.

"Good fire safety is good business," says Daniel. "Our goal isn't just compliance; it's resilience."

The Protection team carries out thousands of fire safety audits every year, visiting premises including offices, factories, and high-rise residential buildings to ensure those responsible for day-to-day management are maintaining the right safety measures. When serious risks are found, the team can issue enforcement notices or, in extreme cases, temporarily close buildings to keep people safe.

"We don't take these decisions lightly," Daniel explains.

"Our approach is always to work alongside building owners and managers to put things right. But when we have to act, it's always in the interest of protecting lives."

That balance between support and enforcement is central to how ECFRS operates. Under Daniel's leadership, the fire service has moved into a modern data-led approach for inspection planning, digital reporting, and closer collaboration with councils, developers, and partner agencies to ensure Essex remains a safe and thriving place to do business.

Recent years have brought high-profile cases where unsafe buildings have been identified and Essex residents temporarily rehoused while fire safety defects were addressed. Those experiences have reinforced the importance of proactive engagement, and Daniel's team is now working even more closely with responsible persons to identify and manage risks early.

"Fire safety is most effective when it's built into design and culture from the start," he says.

"We want businesses to see us as partners, not regulators."

With new legislation such as the Fire Safety (Residential Evacuation Plan) Regulations 2025 on the horizon, ECFRS's Protection function is already preparing to help building owners and duty holders understand what's expected of them.

The fire service's proactive stance aims to make Essex a model of safe, sustainable growth, where safety and success go hand in hand.

"Partnership is at the heart of our work" Daniel adds.

"When we work with businesses, everyone wins, lives are safer, and businesses are stronger."

Did you know?

- ECFRS carried out over 3,200 business inspections last year.
- ECFRS have a dedicated Business Engagement Team who provide free support and advice to business and property owners in Essex.
- Free online fire safety tools and guidance are available at essex-fire.gov.uk/business

Visit: essex-fire.gov.uk/business



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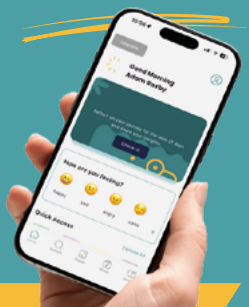


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Robins may rule Christmas, but sparrows need a corporate hero

Why Essex businesses are key to saving one of Britain's most beloved birds

Essex Wildlife Trust

WHEN it comes to Christmas cards, robins steal the show. But this year, we're asking Essex businesses to spare a thought for the House Sparrow—a bird that's quietly disappearing from our gardens. While robins are thriving, sparrows have declined by 69% since the 1970s, earning a spot on the UK's Red List.

To understand more about this decline, this year we launched the House Sparrow Project, a citizen science initiative where hundreds of you surveyed your gardens for sparrows in spring 2025.

Thank you if you took part. Your desire to help this declining species has helped us learn how we can support sparrows in Essex.

Key findings include:

- houses built after 2019 were less likely to have sparrows
- greater numbers of sparrows were found in gardens with ponds, less artificial grass and less decking/ paving
- more sparrows were observed in gardens that had bird feeders, regardless of food type
- breeding sparrows were more likely to be seen when there were nest boxes, arranged in clusters with entrance holes of 31-35mm
- higher numbers of sparrows were seen in properties that were within 100m of green recreational spaces.

Here's how you and your business can help.

Some of the indicators of house sparrow abundance, such as property age and proximity to green spaces, can't be helped. But many of the features highlighted in our analysis can be added to gardens and outdoor spaces around your business premises to help sparrows thrive.

Creating a house sparrow haven is easy, with just three easy steps to provide them with food, water and a home:

- provide food – sparrows enjoy visiting gardens and outdoor spaces with clean bird feeders ,containing all types of food from mealworms to fatballs
- create a pond – ponds provide a drinking source, somewhere to bathe and feeding opportunities
- build a nestbox cluster' – nestboxes arranged in clusters, with hole sizes of 31-35mm can help sparrows.

Wildlife isn't just a countryside concern; it's a community concern. Healthy ecosystems improve wellbeing, boost biodiversity and create spaces where people want to live and work. For businesses, supporting nature is a powerful way to demonstrate ESG leadership, enhance brand reputation and engage employees. Imagine office grounds with wildflower borders, bird boxes, and green space. These aren't just nice-to-haves; they're tangible steps toward sustainability.



Our research revealed sparrows thrive where there's green space, ponds, feeders and nesting opportunities. They struggle in areas dominated by paving and artificial grass. Simple changes like adding bird boxes or planting native shrubs, can make a big difference.

As 2025 draws to a close, we want to say a heartfelt thank you to every corporate partner who has worked with us this year to Keep Essex Wild. Your support has restored habitats, protected species and inspired thousands to connect with nature. Together, we've made a real impact, and we couldn't have done it without you.

From all of us at Essex Wildlife Trust, we wish you a very merry Christmas and a prosperous New Year. May your festive season be filled with joy, and maybe even a robin or sparrow or two!

If your business would like to join our growing network of Investors in Wildlife Corporate Members, now is the perfect time. By partnering with us, you'll help protect wildlife and enrich communities across Essex. Together, we can create a future where nature and business thrive side by side. Let's make 2026 the year we bring the sparrow back. For more information, please email corporateinbox@essexwt.org.uk

Rethinking Tech: Why Business and IT Must Move in Parallel



Rob Klarner
Director

HOW TO ALIGN BUSINESS AND TECHNOLOGY TO UNLOCK ENDLESS POSSIBILITIES

It's time we recognised that tech isn't just a support function; it's the backbone of modern business. Too often, strategy and IT run on separate tracks, creating friction instead of flow. Technology isn't a back-office function anymore. Yet too often, strategy and IT run on separatetracks, creating friction instead of flow.

When systems don't talk to each other, when compliance feels like a burden, and when innovation stalls because of complexity, the result is wasted time, missed opportunities, and rising risk.

The solution?

Stop treating technology as an afterthought and start making it part of the conversation from day one. The conversation about growth should start with technology, not end with it. Framed correctly, technology can be an enabler rather than a blocker.

At Parallel Innovations, we believe technology should be a growth engine, not a roadblock. It's about clarity, alignment, and asking the right questions so IT and strategy move in the same direction.

Rob Klarner, founder of Parallel Innovations, puts it simply:

"Technology should be your growth engine. To move forward, you need to understand what you have and how to use it. Our Baseline Maturity Assessment helps you to do that."

What Goes Wrong

- **Fragmented systems** lead to disconnected tools, creating silos in shadow technology and hindering decision-making.
- **Compliance pressures** are escalating, with regulations like GDPR, ISO 27001, and Cyber Essentials emerging as industry standards.
- **Reactive IT** practices, where departments respond to unforeseen issues, prove more costly than proactive planning.

"With over 100,000 new applications being developed every day, shadow IT should be at the top of your agenda to tackle. Shadow IT brings operational inefficiency, as well often a double provisioning of technical capabilities."

The Parallel Way

Our vendor-agnostic approach means solutions are tailored to your business, not the other way around.

Our Core Services Include:

- **Strategic direction:** Plans that keep tech and business moving together.
- **Data Governance & Security:** Compliance and collaboration made simple and secure.
- **Pulse. Your Virtual IT Team:** All complemented by expert support on demand. Flexible, scalable, stress-free.

Looking Ahead

AI-driven analytics, cloud-first strategies, and advanced security aren't future trends, they're today's reality. Businesses that fail to integrate technology into their strategic planning risk falling behind. AI, cloud strategies, and advanced security aren't tomorrow's trends, they're today's baseline. Ignoring them will leave you behind.

"We're strengthening client collaboration by expanding our team with new expertise and deepening integration with organisations. By prioritising operational technology over sales, we offer a unique perspective that helps organisations fully embrace technology."

Your Next Step

Assess whether your tech is supporting your growth and business needs? And if it's not, explore **Parallel Innovations** or book a consultation to start the conversation.

Is your tech supporting your business needs? Book a consultation and let's find out.

www.parallelinnovations.co.uk

The continued rise of private equity in professional services firms – is there any alternative?



Streets Colchester partner Dan Insley looks at what is happening in the local accountancy and legal services market and provides his insight into why so many firms are choosing the private equity (PE) route.

WHAT used to be a fairly static, possibly even staid, array of small to mid-sized firms of accountants and solicitors forming the local professional services market has in recent years been swooped upon,

With the exception of a few stalwarts, a significant number of firms have been rebooted with new identities or even rather sadly disappeared. Amongst those firms to go the reboot route is my own. Now fully transitioned to embrace the full Streets identity, Whittles, the firm I joined in 2012, aligned with Streets in 2022.

However, significantly, the Streets route is not about private equity. Undeniably, our Managing Partner Paul Tutin has an ambitious buy-and-build strategy. However, acquisitions are funded internally, with no third-party involvement and executed with a clear commitment to cultural alignment, client continuity and local leadership.

Streets may be bucking the PE trend but in its expansion it is still tapping in to all the issues and challenges that professional service firms, particularly those considered small to medium, are facing on a daily basis. The traditional partnership structure of firms is being challenged; the modern private equity approach is looking decidedly more attractive.

Driving the PE trend are a number of factors. One of the most fundamental is the regulatory change which has allowed PE investment in the first place. For solicitors it has been The Legal Services Act 2007 in the UK which enabled Alternative Business Structures (ABS). It is a little greyer for accountants, which have to navigate the audit eligibility criteria. Nonetheless, in terms of regulation, it can now happen.

For smaller partnerships, one of the most obvious motivations to embrace PE is the increasing shadow of succession and pressure put on the younger, more junior partners by the older and more senior members looking for a financially secure path to retirement. The need for an injection of capital to keep up with modern business growth and operational efficiency is also a given and PE investment can look more palatable than the more traditional partner contributions or bank loans.

There are many constructive angles to responding positively to approaches of interest from PE houses but looping back to our decision, careful thought needs to be also given to the impact on the firm culture and values, team continuity, career confidence and, of course, client perceptions as they will care less about who owns you as long as the quality of service for a fair fee is retained. When embracing the inflow of much needed PE cash and the stability brought by consolidation, remember to balance your consideration with exploring the degree of autonomy you will have on a local level. There may be other ways you can plan for a future without the strings attached to external investment.

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Fundbuilder

The programme making it possible for Essex businesses to build a legacy of local giving.

Philanthropy is evolving in Essex

Through Essex Community Foundation's (ECF) Fundbuilder programme, companies can now support the communities they serve in a way that is simple, strategic, and accessible, whilst building a lasting local legacy. Modern philanthropic giving doesn't have to start with a large donation, instead meaningful impact can begin with small, consistent contributions that grow over time. This approach helps achieve bigger, impactful long-term charitable goals. Opening the door for more individuals and businesses alike to experience the rewards of place-based giving. For businesses, corporate giving is more than generosity; it's an investment in people, place, and purpose.

Who are ECF?

ECF is an independent charitable trust, established in 1996 by a local family inspired by a vision to create a permanent financial resource for voluntary organisations across Essex. Today, ECF is a trusted partner in the voluntary and community sector. We work with businesses, donors, and trusts to facilitate local giving. Our model is rooted in strong business principles: we invest and manage funds to ensure long-term sustainability and measurable impact. **Each year, ECF awards around £4 million in grants,** supporting hundreds of local charities and community groups. We carry out due diligence on applications and match the needs of charities with the priorities of donors.

Essex Community Foundation | 30 YEARS of generosity in Essex



The first Fundbuilder programme grant was given out to the food equality action group, 3Food4U

Making giving simple & strategic

Launched two years ago, Fundbuilder was designed to make philanthropy easy, flexible, and effective for everyone. Donors' contributions are pooled and invested together, generating long-term growth. Each year, around 5% of the total pooled fund is distributed as grants to local charities, so donors see immediate impact while their fund continues to grow. What makes Fundbuilder different is its strategic approach. It applies the principles that drive corporate success, planning, measurement, and sustainability, to charitable giving. "You can be a bit scattergun in your giving' but as Fundbuilder donor Gail Cunningham explains **"Fundbuilder allows us to be more intentional and to really understand where our money is going."**

A trusted partner for corporate giving

Businesses are often approached by many charities, all doing valuable work. But assessing impact and ensuring donations are used effectively can be complex, often resulting in donations to larger national charities, which is wonderful, but giving locally allows you to see the direct impact of your support. For smaller community groups, even modest donations can make a transformative difference. That's where ECF comes in. With nearly three decades of experience, we ensure every grant goes where it can have the most impact. Companies can trust that their contributions are meeting real community needs, supported by ECF's deep local knowledge and expertise. Nicki Treffers, Group Marketing & New Business Director at Beresfords, a Corporate Fundholder with ECF, shares "**By establishing a charitable fund with ECF, we are supported in identifying charities and initiatives that align with our values and objectives, ensuring our contributions create a meaningful and lasting impact for years to come."**

Engage your team and build a legacy

Building a charitable fund isn't just about writing a cheque, it's an opportunity to engage your staff, clients, and community. Contributions can come through payroll giving, matched funding, employee-led fundraising, or direct donations. Employee engagement is one of the most powerful benefits for companies joining Fundbuilder. Many businesses find their teams value the chance to support local charities and causes that matter to them, often with personal connections. Turning corporate giving into a shared experience, building pride, purpose, and a stronger sense of company-wide community.

To enquire about Fundbuilder contact:
Perry Norton, Head of Fund Development
07495 548383 & Perry@essexcf.org.uk
Or visit **essexcf.org.uk/fundbuilder**
to register your interest today.

Introducing our new Leigh-on-Sea office

Ground floor, 1279 London Road, Leigh-on-Sea, Essex, SS9 2AD



www.rickardluckin.co.uk | enquiries@rickardluckin.co.uk | 01702 347771

Rickard Luckin are pleased to announce that our Southend Team has relocated to a new office in Leigh-on-Sea

Having formed part of Southend's thriving business community for the best part of a century, this move marks the next chapter in our long-standing commitment to the area and reflects our continued investment in providing the best possible environment for our clients, contacts, and people.

We look forward to welcoming clients and contacts to our new Leigh-on-Sea office.

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