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SPECIAL
AI Themed Issue

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AI, showcases and anniversaries



A WARM welcome to the 80-page spring issue of BusinessTime in Essex.

This issue has an AI theme running throughout. You can't seem to have a conversation nowadays without AI rearing its head in some shape or form, so I thought it time we looked at the subject in some detail to gauge what impact AI is already having on the Essex business scene and how that impact will develop as the months and years roll by.

In the pages that follow, you'll hear from a host of leading authorities on the subject, leaving you largely to draw your own conclusions on the basis that no-one really knows how the AI journey will end - in tears or triumph? And if in triumph, how exactly is triumph defined?

One thing is for sure: ignoring AI and hoping it will go away is not an option. The genie is most definitely out of the bottle. Sensible businesses will look to see how they can best embrace it – and that will vary from one business to the next. No 'one size fits all' answer here I'm afraid.

Away from AI, I'm delighted to reveal details of our new initiative: Business Showcase in Essex. It's all about significantly increasing the online presence of your business. More details on pages 16-17.

Finally, looking ahead, our summer issue will mark the magazine's tenth anniversary – something I'm struggling to believe. Where has that time gone? I was a mere youngster when this all started – well, youngish! Anyway, watch out for something special to commemorate our 40th issue.

Until that momentous occasion, get out and enjoy the wonderful months of spring but remember, in the words of Vidal Sassoon, the only place where success comes before work is in the dictionary.

Peter Richardson

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Business Time in Essex in association with Essex

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AI: what's actually going on and why you should care



AI (artificial intelligence) promises - some would say threatens - to transform the world of business like nothing before. It's a huge issue which is why BusinessTime in Essex has decided to dedicate a significant part of this issue to examining AI and its impact on business. To help us, we have teamed up with Colchester-based AI automation and training agency, The AI Guys and, specially, the company's lead 'AI guru', Mat Parkins. Here, Mat offers an introductory AI overview and elsewhere in this issue examines specific areas of AI influence. It's a fascinating insight from one of the country's leading AI authorities – and vital reading if you want your business to embrace AI and not be left behind by it. Over to you Mat….

UNLESS you've been living under a rock (no judgement, it's been tempting), you've probably noticed AI is everywhere. It's in your LinkedIn feed, your news, your nephew's dinner table opinions and half the software tools you already use.

Most of what you're hearing is either hype, panic or someone trying to sell you something. So, let's cut through it. By the time you finish this article, you'll have an idea of what's happening and, more importantly, what it means for you.

First, let's clear up something. AI isn't new. It's been quietly running in the background for years. Your email spam filter? AI. Netflix recommending that documentary you'll never watch? AI. The fraud detection on your bank account? Also AI.

What is new, and what's causing all the fuss, is generative AI. This is the stuff that creates things. Text, images, video, code. It doesn't just analyse data and make predictions. It produces.

When people talk about ChatGPT, or AI writing tools, or image generators that can knock out a logo in 30 seconds, that's Generative AI. It's the bit that feels like magic. And it's the bit that's actually changing how businesses operate.

AI didn't appear overnight, even if it felt like it. Here's a potted history.

1950s: Alan Turing asks, can machines think? Everyone nods politely and carries on.

1997: IBM's Deep Blue beats world chess champion Garry Kasparov. Impressive, but it couldn't book you a table for dinner.

2010s: machine learning quietly gets very good at pattern recognition. Google's DeepMind starts beating humans at increasingly complex games, from Go to StarCraft. Recommendation engines, voice assistants and image tagging all improve dramatically. Nobody outside tech circles notices.

November 2022: ChatGPT launches. The 'iPhone moment'. Suddenly, anyone can have a conversation with a machine that sounds... well, human. Within two months, it has 100 million users.

2023 onwards: an explosion of tools. Every software company bolts AI onto its product. Crucially, human feedback starts training these systems to be more useful, more accurate, and better at understanding what we actually want. It's this combination of massive computing power and millions of human interactions that made Generative AI what it is today.

Now: we're past the peak hype. The question has shifted from, isn't this amazing? to, right, but what do I actually do with it?

Here's something worth understanding. These AI tools didn't just learn from data. They learned from us.

The process is called Reinforcement Learning from Human Feedback. In simple terms, humans reviewed thousands of AI responses and told the system which answers were good and which were bad. Thumbs up, thumbs down. Over time, the AI learned to produce more of what humans preferred. That's why ChatGPT sounds so helpful. It was trained to be helpful by actual people guiding its behaviour.

But this created some interesting quirks. The AI was trained to always give an answer, even when it probably shouldn't. It really wants to help. So much so, it will confidently make things up rather than admit it doesn't know. That's where hallucinations come from. It doesn't know it's lying. It gets rewarded when it gives a response, so that's what it does.

It's also worth knowing these models have been trained on almost all the publicly available data on the internet. Books, articles, websites, forums, social media. Nearly everything. In fact, we're running low on new data to train them on. Which means AI has essentially been trained by us, on our content. The way it writes, the knowledge it has, the patterns it follows. That all came from human output.

The other side effect? When humans picked the 'best' answers during training, they tended to favour safe, sensible responses. Which means out of the box, AI often defaults to fairly vanilla outputs. It's not that it can't be creative. It's that the most creative responses were less likely to get a thumbs up. If you want more interesting results, you need to coax them out. Asking for three different options, for example, brings out less predictable responses. The first answer is the obvious one. The third might surprise you.

If you saw the South Park episode, Deep Learning, back in 2023, you'll know exactly what I mean. The boys discover ChatGPT and start using it to write their homework and text their girlfriends. Classic South Park chaos ensues. But here's the kicker. The episode itself was co-written by ChatGPT. The final act, where everything gets wrapped up in a neat little bow, was entirely

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£8bn growth opportunity as GEBB launches new business manifesto

BUSINESS leaders from across Essex came together in February to set out a confident, business-led vision for the future of Greater Essex, launching a new manifesto focused on accelerating growth, attracting investment and unlocking opportunity across the region.

The Greater Essex Business Board (GEBB) launched the *Greater Essex: Globally Connected, Powered by Ambition* manifesto at Greenwoods Hotel & Spa in Stock, an event attended by senior business figures, councils and partners, bringing together employers of all sizes to discuss how Greater Essex can build on its strengths and accelerate long-term economic growth.

With a £55bn economy, 94,000 businesses and 878,000 jobs, Greater Essex is already one of the UK's largest and fastest-growing regional economies. GEBB highlighted that if the region performed in line with the wider South East, it could generate up to £8bn more in economic output each year - underlining the scale of the opportunity for businesses operating in the area.

The manifesto launch comes at a time of significant change for the region, as Greater Essex prepares for a new era of devolved decision-making and future governance arrangements. Speakers at the event, including Tom Walker, Interim CEO for the Greater Essex Combined Authority, emphasised the importance of ensuring that business insight and experience help shape how new powers are used to support growth, productivity and investment.

Julia Gregory, Chair of the Greater Essex Business Board, said: "Greater Essex is ready and open for investment. This manifesto reflects the ambition and expertise of our business community and sets out a clear plan to unlock the region's full potential.

"As governance arrangements evolve, it is vital business has a strong voice in shaping decisions on infrastructure, skills and investment. By working in partnership with local leaders and a future Mayor, we can accelerate growth and ensure Greater Essex is recognised as a globally connected destination for business."

Hosted in association with Essex Chambers of Commerce, the Federation of Small Businesses (East of England), the Institute of Directors – Essex, and the Confederation of British Business (East of England), the event brought together a broad cross-section of businesses from across Greater Essex.

BBC Look East presenter Susie Fowler-Watt, led a discussion with a panel of industry leaders reflecting on the challenges and opportunities facing the region, and what is needed to support sustainable growth.

The manifesto sets our four priority areas for action:

- **Infrastructure for Growth:** long-term investment in rail, road, energy and freight capacity, including the establishment of Integrated Transport and Power Accelerators
- **Inward Investment:** positioning Greater Essex as a global gateway, supported by two Freeports, two international airports and world-class connectivity
- **Skills:** establishing Greater Essex as the UK's test-bed for skills innovation, including a 'One Essex Skills Front Door' and a Skills & Innovation Fund
- **Inspiring Business Growth:** creating a simpler, smarter system of support for SMEs, start-ups and scale-ups, including innovation centres and a single front door for business support.

Speakers also highlighted the significant investment already underway across the region, including £1.1bn at London Stansted Airport, creating more than 5,000 permanent jobs, up to £1bn at DP World London Gateway, the £9bn Lower Thames Crossing, and clean-energy and offshore opportunities at Freeport East and Thames Freeport.

Mark Bretton, Chair of the Business Board Network, added: "The GEBB manifesto for growth is an excellent example of a confident, no nonsense, clear declaration of purpose and a shining example of what an effective business board looks like and what it can do. If anyone asks what a business board does, point them to this manifesto. Its strength lies in one critical point common to all effective business boards; created by business, for business, with business.

"That enables it to be effective in another vital role – a strong independent local business voice at the table that influences the issues and policies that impact local business and enable economic growth. At a time of roller coaster geopolitics and unpredictability, it is that voice and strength of vision of the GEBB that ensures local decisions are relevant and have long lasting impact for the people of Essex. We are proud to have them as members of the Business Board Network."

The event reinforced a shared ambition between business and partners to continue working together to translate Greater Essex's strengths into long-term economic impact and ensure the region continues to compete nationally and internationally.

To find out more about GEBB or to read the manifesto, please visit: www.tinyurl.com/gebbmanifesto.





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AI is relevant to you, right now

FROM PAGE 5

AI-generated. And it shows. It's hollow, predictable and slightly off. Which, ironically, was exactly the point.

The episode nailed something important. AI is a genuinely useful tool, but it still needs a human to make it mean something. Left to its own devices, it produces content that technically works but lacks the spark that makes it actually good.

And that's worth remembering.

AI still hallucinates. It makes things up and confidently presents them as fact. It still gets things wrong. It's brilliant at many things, but it cannot replace your judgement, your expertise or your ability to spot when something just isn't quite right.

This isn't Silicon Valley nonsense. It's relevant to you, right now: a local accountant using AI to draft client emails in half the time; a marketing agency generating first-draft copy that a human then polishes; a manufacturer automating their enquiry responses so leads don't go cold over the weekend. These aren't hypotheticals. They're happening in businesses like yours across the county.

The opportunity isn't about chasing every shiny new tool. It's about understanding where AI can genuinely save you time, reduce friction, and let your team focus on the work that actually matters. The businesses that get this right won't just keep up. They'll pull ahead.

AI isn't magic. It's a tool. And like any tool, it's about knowing when and how to use it.

The main thing to remember is this. Generative AI has changed the game. You don't need to become an expert overnight. You just need to start paying attention.

And if you're reading this, you already are.

Getting started with AI: tools, training and where to begin

By Mat Parkins, The AI Guys

THERE are thousands of AI tools out there, with new ones launching every day. It's overwhelming and most business owners don't have time to sift through the noise to find what's actually useful.

Here's the good news: you don't need most of them. A handful of the right tools, used well, will get you 90% of the benefit. So, let's keep this simple. Rather than list every tool going, here's what you need by function.

AI chat and image creation: if you're in the Google ecosystem, Gemini is included with Workspace and handles text, images and integrates with your files. If you're a Microsoft user, Copilot is the one to go for. Both let you search your documents, create content, assist with spreadsheets and build presentations. For standalone use, ChatGPT and Claude are other leading options, with free and paid tiers available.

Meeting transcription: never take notes again. Otter.ai and Fireflies record your calls, generate full transcripts and summarise key points. TwinMind is a great free option if you want to test the waters before committing.

Design without a designer: Canva AI is brilliant for social media graphics, presentations and marketing materials. Background removal, image generation, and copy suggestions are all built in.

Note: free AI tools may use your conversations for training. Don't share sensitive information without understanding how your data is processed.

As the saying goes, tools are only as good as the hands that wield them. AI is no different. Most people download ChatGPT, ask it one vague question, get a vague answer and decide AI doesn't work. That's like buying a piano, pressing a few keys and concluding music is rubbish.

The difference between 'AI is overhyped' and 'AI has transformed how we work' usually comes down to one thing: knowing how to use it properly.

That's where training makes all the difference.

The AI Guys delivers hands-on AI training to businesses right across Essex and beyond. We work with the IOD, Colbea, FSB, local universities and businesses of all sizes.

This isn't death by PowerPoint. It's practical, jargon free training that people can actually use the same day they learn it.

Don't just take our word for it: "A huge thank you to Mathew Parkins for not only sharing your knowledge, but for presenting it in a way that was clear, practical, and genuinely accessible to the complete novice," said one customer.

Another said: "I've been to lots of different AI, data and digital conferences/webinars recently but this was by far the best."

When it comes to AI training, one size does not fit all. We provide a variety of options from group sessions for small businesses through to bespoke training packages for corporate enterprises. And everything in between. Whether that's creating content, understanding data or just ensuring you stay safe (and human), we've got you.

For businesses that want ongoing support rather than a one-off session, we've created a membership designed to keep you ahead of the curve.



Members get regular training updates as the tools evolve, new recommendations as better options emerge, access to Q&A sessions and a library of resources you can dip into whenever you need.

Think of it as having an AI team on call, without the overhead.

You don't need to figure this out alone. Whether you want training for your team, ongoing support through membership or just a conversation about where to begin, we're here to help.

Visit https://link.aiguys.ltd/training or scan the QR code to get in touch.

Tees strengthe Essex with maj office expansio

TEES, a leading provider of legal and financial services, is investing in its future growth with the redevelopment and expansion of its Chelmsford office at Parkview House.

The newly refurbished space now offers state-of-the-art facilities and increased capacity to enhance client experience and support growing demand for legal and financial services across Essex.



Offering a greater range of services under the one roof from a refurbished Parkview House.

Full-service offering

From January 2026, Tees' expanded Chelmsford hub welcomed a full-service offering for individuals, families and business owners. Legal service practice areas include Corporate and Commercial, Employment, Real Estate and Planning, Litigation and Dispute Resolution, Medical Negligence, Private Client and Family Law, Residential Property, and Tees' independent financial planning services. The move reinforces the firm's long-term commitment to Essex and its confidence in the region's economic future. It marks a key step in Tees' strategic growth plan, positioning the firm to support an increasing number of businesses and individuals across the county as Essex continues to evolve and thrive.

Expansion aligns with Essex's future vision

The decision comes at a pivotal time for the region, with devolution and the anticipated election of an Essex Mayor set to drive greater local investment, innovation and opportunity. Tees' expansion aligns with these ambitions, ensuring the firm is well-placed to contribute to, and benefit from, the next chapter of the Essex growth story. The expansion underlines Tees' role as a key employer in the region, creating space for new jobs and contributing to Chelmsford's growing reputation as a regional business centre.

Bringing teams together under one roof

The move allows Tees to bring together its Chelmsford and

ns presence in or Chelmsford on



The new welcoming reception area.

Brentwood teams under one roof, creating a larger, centralised office with space for new legal and financial specialists and bringing teams closer together for seamless collaboration and enhanced expertise.

A modern, accessible office for clients and colleagues

Conveniently located just a short walk from Chelmsford train station and with ample parking, the expanded office now provides an even more accessible and welcoming space for clients and employees. The investment also builds on Tees' digital innovations, such as its residential conveyancing service, which has streamlined property transactions and improved turnaround times. Combining cutting-edge digital solutions with personal, face-to-face support, the expansion reflects Tees' ongoing commitment to delivering modern, accessible, and client-focused services.

Leadership reflections on Tees' growth

Catherine Mowat, Senior Partner at Tees said, "Chelmsford has always been a cornerstone of success for Essex, a hub of enterprise, ambition and community. Our expansion here reflects both the strength of the local market and our confidence in the region's future. As Essex moves into a new era of devolved leadership, we're proud to be part of that journey, supporting local businesses, families and communities to make the most of the opportunities ahead."



Ashton Hunt

Ashton Hunt, CEO at Tees, added: "Our expansion in Parkview House is an investment in both our people and the communities we serve. This centralised location strengthens our ability to deliver excellent client service by further improving efficiencies as well as deepening our connections within Chelmsford's growing business community. This expansion reflects our commitment to meeting the evolving needs of our clients while maintaining the high standards of service for which Tees is known. Our teams are looking forward to welcoming clients to a modern office environment, designed around accessibility and comfort."

Completion and next steps

The redevelopment of Parkview House was completed at the end of 2025 and provides 13,166 sq. ft of modern office space. The expansion has involved 45 colleagues who have relocated from the Brentwood office, bringing the Chelmsford team's total to 117 from January 2026.

Continued investment across the East of England

Building on the recent redevelopment of its Chelmsford base at Parkview House, the firm has announced a move to a significantly larger, modern facility at the Old Hospital on London Road in Saffron Walden. The newly refurbished office replaces Tees' long-standing high-street location, providing improved accessibility, state-of-the-art facilities and increased capacity.

The move reflects sustained growth in demand for Tees' legal and financial planning services across the region and reinforces the firm's ongoing investment in Essex and the client experience.

From February, Tees' expanded Saffron Walden office has begun providing a full-service offering for individuals, families and business owners. The move reinforces the firm's long-term commitment to Essex and its confidence in the region's economic future. It marks a key step in Tees' strategic growth plan, positioning the firm to support an increasing number of businesses and individuals across the county as Essex continues to evolve and thrive.

Giving you the full picture

These office moves are no coincidence. They follow Tees' brand refresh in 2025, which marked a clear statement of intent for the firm's next phase of growth. Together, the refreshed brand and investment in modern, expanded offices reflect Tees' ambition and its continued evolution as a leading legal and financial services provider. The developments underline the firm's growing presence in the market and its position as a key player in the sector, firmly knocking on the door of the UK's top 100 law firms.

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Employers urged to put wellbeing and culture at the heart of workplace AI adoption

THE success of artificial intelligence at work will depend less on the technology itself and more on how organisations support people through change.



Those are the sentiments of a roundtable of the Policy Liaison Group on Workplace Wellbeing in Parliament, which met in January.

Participants agreed that wellbeing, trust and culture are not optional extras, but essential foundations if AI is to deliver sustainable productivity gains rather than anxiety, disengagement and stalled adoption.

The discussion hinged on whether AI represents a net opportunity or risk to the workplace. Evidence shared at the roundtable highlighted organisations with strong, people-centred cultures are far more likely to implement AI successfully. Where trust is low, training is inadequate or wellbeing is overlooked, AI adoption tends to increase stress and resistance rather than performance. The group stressed that productivity gains are ultimately realised through people, not systems.

Participants also cautioned against approaches that stifle innovation through excessive or poorly targeted regulation. Instead, the discussion emphasised the role of robust corporate governance principles that encourage employers to balance profit and people - collectively addressing the UK's chronic productivity lag. Organisations need to foster cultures where employees can safely experiment with new tools, learn by doing and remove friction from everyday work. Used responsibly, AI can enhance autonomy, reduce drudgery and strengthen mental fitness, but only where trust, transparency and clear guardrails are in place.

The discussion concluded that treating wellbeing as an add-on risks undermining the very productivity gains AI is meant to deliver. Unlike previous technologies, AI systems evolve rapidly and place new cognitive and emotional demands on employees, making minimal training approaches unrealistic and counterproductive. While participants agreed that AI is currently more about augmenting human work than replacing it, they were clear that some roles will be disrupted over time, severely in some cases. Employers and policymakers must therefore plan early for reskilling and invest in leadership capability so workers are supported as jobs change. Ultimately, embedding wellbeing, trust and psychological safety from the outset was seen as essential to ensuring AI improves job quality and performance rather than accelerating burnout and disengagement.

Gethin Nadin, Chair of the Policy Liaison Group on Workplace Wellbeing, said: "The debate about AI too often swings between hype and fear. What's missing is a focus on how technology actually interacts with human wellbeing at work. The evidence is increasingly clear that wellbeing is not an add-on to AI adoption, it is a precondition for success.

"High-performing organisations with strong, people-centred cultures are far more likely to implement AI effectively, where its integration relies on trust, engagement and support."

Simon Greenman, Partner and Head of AI at Best Practice AI, said: "This is probably the most complex software ever introduced into the workplace, and there is no manual for it. Expecting people to master AI with minimal training leaves employees feeling overwhelmed, nervous and disengaged. In the near term, this is much more about augmentation than automation, but success depends on whether organisations create the trust, support and psychological safety people need to engage with it confidently."

Francesca Tabor, AI Growth Hub, said: ""Employers need to train their staff to use AI and give them confidence to engage with it. That means being transparent about how decisions are made and keeping humans firmly in the loop. If AI tools are introduced to support staff, they should not be used to monitor mental health or performance in ways that undermine trust. When people disengage and 'take their brain out of the loop', both wellbeing and outcomes suffer."

The Westminster Policy Liaison Group (PLG) on Workplace Wellbeing, established in 2024, brings together parliamentarians, business leaders and civil society to shape policy that nurtures healthier, fairer working environments, supporting physical health, mental wellbeing and financial resilience across the UK workforce. The PLG's evidence-led roundtables highlight how meeting the needs of workers through the wider adoption of worker wellbeing policies, practices, and principles can support the UK's growth and productivity ambitions. In doing so, the Group showcases in various settings the fundamental role played by HR professionals in supporting the UK economy and society at large.

WINNING BY

IP strategy in A

IF you were a researcher, engineer or innovator working with artificial intelligence just a decade ago, the risks felt manageable, even abstract. Models were smaller, data was limited, and AI sat at the edges of research and development (R&D) rather than its core.



Today, that is no longer the case. AI now underpins discovery, design and decision-making across entire research pipelines, and with it comes a scale of intellectual property (IP) exposure that is unprecedented.

Just as innovation has accelerated, so too has the cost of getting protection wrong.

Artificial intelligence is transforming R&D, accelerating discovery, reducing time-to-market and enabling entirely new forms of innovation. From advanced simulations and materials discovery to drug development and product design, AI is now embedded at the core of R&D. As a result, IP protection has become one of the most critical success factors for AI-enabled R&D initiatives.

Traditional R&D has long relied on patents, trade secrets and know-how to protect innovation. AI introduces new layers of value creation - training data, model architectures, fine-tuning methods and human-in-the-loop workflows - that often fall outside conventional IP frameworks or are poorly documented.

In AI-driven R&D, competitive advantage is no longer derived solely from a single invention or breakthrough. Instead, it emerges



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

Y MARGINS: AI-driven R&D



from iterative experimentation, continuous model improvement and proprietary data accumulated over time. Without clear IP strategies, these assets can be easily diluted, shared unintentionally or lost entirely.

This is why Chelmsford-based IPA developed its Digital Novel Assets (DNA) process. Drawing on deep expertise in R&D and valuation, IPA helps companies identify, value and formally recognise their intellectual property as bankable assets on the balance sheet.

Where a company has had a successful R&D claim, there is often a significant but unrecognised asset already in place. In many cases, this value is underpinned by proprietary AI models, data, and development processes.

And what better example than the motorsport industry.

Modern motorsport is, at its core, an AI-enabled R&D environment operating at extreme speed. From Formula 1 to endurance racing, teams deploy machine learning models to optimise aerodynamics, simulate race strategies, predict component wear and analyse vast streams of telemetry in real time. Competitive advantage is no longer defined by a single engineering breakthrough, but by the cumulative intelligence embedded in data pipelines, simulation models and decision-support systems refined race after race.

This perspective on innovation is not theoretical for IPA. It is one of the reasons IPA has chosen to sponsor United Autosports across all championships in which the team competes.

Most notably, IPA was showcased on the #5 entry in the Asian Le Mans Series, around which IPA has launched an engaging behind-the-scenes video series, giving fans unique access to the inner workings of the team, its technology and its people.

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BusinessTime in Essex not only dominates the business printed world across the county: its website also dominates the Essex business online world.

Now, your own business, B2B or B2C, can share in that dominance with the launch of ***Business Showcase in Essex.***

The Showcase sits prominently on **www.businesstimeinessex.co.uk** and features the very best businesses in the county: not just a listing, but a fully interactive showcase of what your business offers including:-

- ***a detailed description of your business***
- ***an interactive list of your services/products***
- ***an extensive photo gallery***
- ***interactive links to your key document such as brochures or case studies, as well as your own social media platforms***
- ***full contact details including Google location map and direct click-through to your own website, phone number and email***

For further information, call Editor Peter Richardson on 07778 067614 or email peter@pjrcomms.co.uk

Let's showcase all that is great in Essex



Looking at business life with Editor, Peter Richardson

LOOK, I know it's a little incestuous, but this issue I want to look inwards for once – well, it is my magazine after all!

On the facing page, you'll see an advert for a rather exciting new venture. BusinessTime in Essex brings you, *Business Showcase in Essex.* It came about via a rather unusual route. My brilliant web guys at Elan Marketing said to me one day: Pete, do you realise just how highly rated the BusinessTime in Essex website is?

Well, I knew it was pretty good but only when I did a little more investigating did the full picture emerge. Google any generic Essex business-related search *(Essex business scene* or *business news in Essex for example)* and our two sites – www.businesstimeinessex.co.uk and www.businesswire-essex.co.uk – repeatedly come up in the top three, normally one of them is right at the top of the tree.

Knowing more and more people are using the likes of ChatGPT to source information, I asked it a couple of questions. What's the best source of business news in Essex, I enquired. Top answer was BusinessTime in Essex. Ok, what's the best business magazine in Essex then? Well, BusinesTime in Essex of course. (Just for clarity, I've added the 'of course' – but the reply did include a smart little trophy-type symbol next to BusinessTime in Essex!)

Anyway, the point of all this self-congratulatory indulgence is to demonstrate what a powerful presence BusinessTime in Essex has online. Surely, then, it would be churlish to keep such a wonderful resource, the result of ten years hard work, to ourselves. The answer: *Business Showcase in Essex.*

Any business, B2B or B2C, can now showcase what they have to offer on the most Google-visible and ChatGPT friendly business website in Essex. And when I say showcase, I mean showcase, as you'll see from the details in the advert opposite. This is not just another online listing opportunity – this is the chance to show everyone what you offer and why they should do business with you. All contact points are interactive, driving traffic back through your own website, so enhancing your own website's Google visibility in the process.

What's more we have made the whole process pain-free. The aforementioned guys at Elan Marketing do all the hard work for you and will create your own tailored showcase which only goes live once you have approved it.

At a time when most people's marketing budgets are under severe pressure and close scrutiny, I believe we have priced *Business Showcase in Essex* very reasonably. I want it to be accessible to all businesses, irrespective of size and budgetary constraints. Where else, for under £25 a month, could your business obtain such visibility without having to leave the comfort of your chair!

The early take-up has been hugely encouraging. One of the first organisations to jump on board having looked at the offering was Essex County Council Trading Standards. The national Chartered Trading Standards Institute also quickly booked a showcase. Colchester-based ROL, one of the leading businesses in the huge cruise holiday sector, also said yes please! Plus, of course, dozens of other businesses from across Essex. We're doing our best to keep up with demand!

The more businesses that join *Business Showcase in Essex,* the more search engines will love it and drive more and more traffic to the site. Within a short space of time, I expect *Business Showcase in Essex* to be the undisputed leading online business presence for the county – in the same way BusinessTime in Essex is the undisputed leading printed magazine for the county.

Essex is the most amazing county in which to conduct business. If I've learned one thing in the ten years I've now been publishing BusinessTime in Essex, it's that business life is so much easier, enjoyable (and normally profitable) when businesses work together and help each other.

Of course, I hope *Business Showcase in Essex* is commercially successful (I'm in business, just like you) but I equally hope it becomes a place where the combined strength and beauty of the Essex business community shines brightly for the benefit of all who use it and visit it.



The Idiot's Guide to AI

Mat Parkins from The AI Guys offers that most valuable of resources when it comes to AI – the idiot's guide!

EVERYONE'S talking about AI. New tools every week. Endless LinkedIn posts about prompts and productivity and the future of work. It's a lot.

So, let's make this simple. If you only learn one thing about AI, learn this: how you ask is everything. Get your prompting right, and the rest clicks into place.

AI is only as good as what you ask it. Most people type something vague like, write me an email, and get something generic back. Then they decide AI doesn't work. But the problem isn't the tool. It's the brief.

Think of AI like a new team member. Keen, capable but they don't know your business yet. If you give them a rubbish brief, you'll get rubbish work. Give them a clear brief and they'll deliver.

You don't need to be technical. You don't need to learn code. You just need to know how to communicate what you actually want.

Here's how to get better results, starting today:

Be specific: don't ask, write me an email. Ask, write a follow-up email to a client who hasn't responded in two weeks. Keep it friendly but nudge them for a decision. Two paragraphs max.

Give context: tell the AI who you are, who it's writing for and what tone you want. The more it knows, the better it performs. Writing a prompt like, I run a small accountancy firm in Essex and I'm writing to a new client, gives it something to work with.

Ask for options: instead of accepting the first answer, ask for three variations. You'll get better results to choose from and you'll start to see what's possible.

Iterate: if your first answer is not quite right, don't start again. Tell it what to change. Make it shorter. More formal. Add a call to action at the end. Refining is faster than restarting.

Tell it what NOT to do: don't use jargon, avoid bullet points and no waffle. Sometimes the fastest way to get what you want is to rule out what you don't.

We've put together a free Prompting 101 guide that covers everything you need to get started. The fundamentals, the common mistakes, and templates you can steal and adapt for your own business.

Download it. Save it. Refer back to it whenever you're stuck.

Scan the QR code or visit https://link.aiguys.ltd/prompting101 to grab your free copy.

Just Start

You don't need to master AI overnight. You don't need to understand how it works under the hood. You just need to start using it.

Pick one task you do regularly. Drafting emails. Summarising notes. Writing social posts. Try getting AI to help. See what happens. Tweak your prompt. Try again.

The more you use it, the better you get.

AI isn't about being clever. It's about being curious. Start asking, and you'll be surprised what comes back.

How AI-ready is your business?

Take our free assessment and get instant, bespoke recommendations via your own AI Readiness Dashboard



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AI won't fix your business – clear thinking will



Neil Jordan is a business and performance coach who works with business owners and senior leaders to help them think clearly under pressure, make better decisions, and improve performance without burning out.

ARTIFICIAL Intelligence is everywhere. Every conversation, every article, every conference agenda seems to come back to the same question: how quickly do we need to adopt it?

I work with business owners and leadership teams every week, and what I notice is this. Most people are not confused about AI itself. They are overwhelmed by the pressure to keep up. Nobody wants to be left behind, make the wrong call or look out of touch. That's understandable, but it's also where the real risk lies.

AI does not think. It processes. Because of this, AI doesn't fix problems, it amplifies whatever thinking already exists within a business.

If the thinking is clear, focused and intentional, AI can be incredibly helpful. It saves time, spots patterns, and removes friction. But if the thinking is rushed, unclear or reactive, AI simply helps you move faster in the wrong direction.

This is why I believe AI is not the competitive advantage people think it is. Clear thinking is.

Many business owners I meet are already juggling too much. Too many decisions, too many priorities and too little space to slow down and think properly. When AI enters that environment, it feels like relief. Finally, something that can take the pressure off.

Last month, a client showed me an AI tool that promised to 'optimise' their team's workload. The tool was impressive. But their real problem wasn't scheduling, it was unclear priorities. The AI just helped them be confused more efficiently.

Before adopting any AI solution, I encourage leaders to pause and ask three simple questions.

First: *what are we actually trying to improve?* Not which tool looks impressive, but which judgement, choice or outcome really matters. AI works best when it supports a specific decision, not when it is bolted on because everyone else is doing it.

Second: *where is our business currently unclear or overloaded?* AI does not resolve confusion: it highlights it. If roles, priorities or processes are already messy, technology will expose that very quickly.

Third: *what would better thinking look like here?* Calm thinking. Focused thinking. Deliberate thinking. Once that is in place, AI becomes a support rather than a substitute.

The businesses that benefit most from AI are not necessarily the most technical. They are the ones with leaders who can slow down, think clearly and take responsibility for decisions rather than outsourcing them too early.

AI is powerful. There is no doubt about that. But it does not create judgement, confidence or clarity. Those still come from people.

In the years ahead, the real advantage will not belong to the businesses that adopt AI the fastest. It will belong to those that combine technology with clear thinking, calm leadership and intentional decision making. That combination has always driven performance. AI just makes it more obvious.

The pressure around AI doesn't arrive in isolation. It lands on top of already full plates. Most leaders and business owners are running businesses with constant partial attention, jumping from issue to issue, reacting to emails and calls, firefighting, and having to deal with requests from all directions. In that state, decisions are often made quickly simply to reduce the mental load. Speed may feel productive, even when clarity is missing.

This matters because external and internal pressures change how people think. Leaders stop asking better questions and start looking for faster answers. AI can then appear to be the answer itself, rather than a tool to support better judgement.

When AI accelerates unclear thinking, the consequences tend to show up later. Teams become busy without being effective. Output increases but impact does not. Meetings multiply to resolve issues that were never properly thought through in the first place. Sometimes the technology actually increases the workload.

The client example above is common. Once priorities were clarified, decisions stopped being revisited and the workload reduced naturally. The AI tool then supported the work instead of driving it. Nothing magical happened. The real change was that the quality of thinking simply improved.

The three questions are deliberately simple because complexity rarely solves the problem. The first question forces focus. The second exposes friction. The third invites leaders to reduce the pace of thought without slowing the business itself. Skipping any one of them usually leads to unnecessary effort later.

Clear thinking is not about being cautious or slow. It is about being deliberate. Business owners and leaders who create space to think make fewer decisions, but better ones. Over time, that reduces noise, boosts confidence and builds trust inside the business which in turn improves efficiency and, ultimately, profit.

As AI continues to develop, it will reward businesses that already value clarity, discipline and responsibility. For business owners willing to work on how they think, not just what they use, AI becomes a genuine advantage rather than another source of pressure.

This is where leadership still matters most. Tools will change, as they always do, but the ability to think clearly under pressure remains the deciding factor in the long-term performance of individuals and their businesses.

For Further information, visit www.positiveneil.com

Hiring in the age of AI-written CVs: reading between the lines

ARTIFCIAL intelligence is now firmly part of a recruitment process, influencing how CVs are written, formatted and reviewed.

Applications per hire have increased significantly since 2021, and many employers have reported a rise in AI-generated CVs. While this has raised the overall presentation of applications, it has created new challenges for employers trying to identify genuine talent.

One of the most noticeable changes is how similar CVs have become. Layouts, language, and examples of experience often follow the same patterns. Roles are described with lists of duties but vague references to actual outcomes. This makes it harder to tell where a candidate's real experience ends and where AI-generated wording begins.

As a result, employers are spending more time reviewing applications. CV screening now involves questioning whether responsibilities have been overstated and if confidence on paper will translate into performance at work. This extra layer of doubt adds time and complexity to early hiring stages.

The key is changing what you look for. Instead of being impressed by polished language, focus on specificity. Genuine experience produces detailed examples: 'reduced ticket resolution time from 4.3 hours to 2.7 hours', rather than 'improved efficiency by 30%' Look for personal voice and individual perspective, not generic language that could apply to anyone in the role.

Strong candidates reference specific projects, systems, or outcomes. Career progression makes sense and timelines add up. When something feels inconsistent, make a note to verify it later.

A short telephone call has become one of the most useful tools in early screening. Ask candidates to talk through their CV. "You mentioned improving the onboarding process—what did you change and why?" Candidates with genuine experience can explain the detail, while AI-written applications often struggle once questions move off script.

For many businesses, the challenge isn't knowing how to recruit — it's finding the time to do it well. Reviewing applications, screening CVs, assessing suitability and speaking to candidates all take time. When that process is rushed, the risk of poor hire increases meaning many wasted hours interviewing and costly mistakes.

That's why more organisations are choosing to work with specialist recruiters. By outsourcing the sourcing and shortlisting stages to experts, hiring managers can focus on interviewing high-quality, well-matched candidates rather than filtering through applications.

AI is transforming recruitment, helping businesses process applications faster and identify skill matches more efficiently. But when CVs can be AI-written and profiles AI-optimised, hiring decisions need more than algorithms alone.

That's where specialist recruitment partners play a vital role. By combining technology with experience, judgement, and real conversations, agencies assess what AI can't measure — personality, motivations, and genuine team fit.

The organisations that hire best won't choose between AI and human expertise — they'll use both. Partnering with experienced recruiters allows businesses to save time, reduce risk, and make confident hiring decisions in an increasingly complex landscape.



Katie Holmes, Operations Manager at Prime Appointments, explains how organisations that hire best won't choose between AI and human expertise — they'll use both.



Basildon: regeneration, investment and why devolution matters now



Basildon's town centre regeneration is moving decisively from ambition to delivery. As inward investment gathers pace, the Government's devolution agenda presents a once-in-a-generation opportunity to align growth, infrastructure and decision-making — provided reform is done right. Councillor Gavin Callaghan, Leader of Basildon Council, explains

BASILDON was created in the optimistic aftermath of the Second World War. Clement Attlee's Government believed investment in homes, infrastructure and opportunity was the foundation of economic renewal.

That belief built not just housing, but confidence. That belief in Basildon has turned our once new town into what is now the largest economy in the whole Thames Estuary region, outside Canary Wharf.

Today, Basildon stands at another pivotal moment. Regeneration in our town centre is moving from ambition to delivery. Confidence is returning. Private investment is following. At the same time, Essex is on the brink of the most significant reorganisation of local government in a generation, driven by the Government's devolution agenda.

For businesses and investors, the question is simple: does this change create uncertainty, or unlock opportunity? If we get this right, devolution and reform will accelerate regeneration rather than distract from it.

That confidence is grounded in what is already happening here. Recently, we hosted the second Basildon New Future town centre regeneration visioning event. We brought together more than 150 investors, landowners, developers, contractors, planners and local stakeholders. Our keynote speaker was Rt Hon Steve Reed, OBE MP, Secretary of State for Housing, Communities and Local Government.

His visit matters. Not because of the pomp and ceremony, but because it sends a practical signal that Basildon is once again attracting attention. What we are doing here aligns with the Government's national priorities on growth, on building homes and on place-based regeneration. It shows Basildon has strong supporters in government who understand both our ambition and our ability to make mere wishes into tangible change.

That is why this council made a deliberate choice to lead from the front. We did not ask the market to take the first risk – the council did. We acquired key town centre sites, including Westgate and Southgate House. We secured planning permission and passed it decisively and transparently. These were not symbolic gestures; they were practical interventions designed to unlock stalled sites, de-risk regeneration and create certainty.

The results are now visible. Homes are being built. There was a barely used car park at Roundacre. 18 months later it is now 105 brand new homes, 70 of them council owned at let to Basildon people.

The night-time economy is returning. Footfall, confidence and momentum are growing. Basildon's town centre is being reshaped as a place to live, work and spend time – not simply pass through.

This approach matters to inward investors. Capital flows to places where leadership is clear and ambitious, where decisions are timely and where infrastructure keeps pace with growth. Basildon's strength lies not only in its location as the heart of south Essex – on a key rail corridor with direct access to London and the Thames Freeport – but in its willingness to act decisively as a place-maker.

It is here that devolution and local governance come into play.

Essex currently operates one of the most complex local government systems in the country. Responsibilities for planning, highways, transport, skills and housing are fragmented across multiple tiers. Accountability is blurred. Decisions take too long. For businesses, that complexity translates directly into risk, delay and cost.

The Government's commitment to devolution recognises this system is no longer fit for driving growth. But devolution alone is not enough. Simply adding a new strategic layer on top of an already fragmented structure risks more bureaucracy at exactly the time when speed and certainty are essential.

That is why Basildon has led the charge in Essex for meaningful local government reorganisation alongside devolution. Our proposal is clear: reduce 15 councils to five strong unitary authorities, supported by a Greater Essex Combined Authority focused on strategic transport, skills and economic growth.

For southwest Essex – which will include Basildon – this will mean local control over highways and infrastructure for the first time. Faster decisions and clearer accountability will enable housing, transport and skills to align with real human-scale economic geographies rather than outdated boundaries.

For investors, the benefits are immediate: fewer decision-makers, clearer leadership and greater certainty. For residents, it means planned, sustainable and accountable growth with better services.

Reform also brings resilience. Recent financial challenges elsewhere in the county have highlighted the fragility of the current system. Stronger unitary authorities reduce duplication, share services and provide a more sustainable footing. They better protect public services while supporting long-term growth.

Crucially, none of this obstructs regeneration. Basildon is securing investment, and building partnerships, while shaping a governance model that makes future growth easier, not harder.

Devolution is not structure for its own sake. It puts power where it can be used most effectively. For Basildon, we now have a chance to unlock potential that has been constrained for too long.

The post-war planners who created this town chose optimism at a time of national difficulty. Today's challenges are different, but the lesson is the same: growth does not happen by accident. It happens when leadership, investment and governance pull in the same direction.

Basildon is ready to do that again – and with the right devolution settlement, Essex can be too.

AI is already at work in your business, whether you planned for it or not



Kate Everett is managing partner at the PR and marketing agency TWI. She is also a non-executive-director at the Colchester Business Enterprise Agency, and a regional committee member for the CIPR.

I DECIDED to put my boardroom head on to write this article. I wanted to base it on what I see in the organisations we work with, my role as a NED, and in my wider work as an advocate for ethical use of AI.

I want to start with a simple but important truth: AI is already being used in your business. Not because you rolled out a shiny new system. Not because the board signed it off. But because someone, somewhere in your organisation, needed to get something done quickly, and AI helped get the job done.

That might have been an email to a customer, a summary of a report, or a rewrite of something that just wasn't landing. And in many organisations, that use is happening quietly, without training, guidance or much thought about the consequences.

The UK Government's latest research shows 36% of people in work have used AI tools in their workplace in the past month. Yet, in a separate employer survey, 61% of organisations say they have no staff using AI at all. Those two figures can't both be right, and that gap is where things start to get uncomfortable.

I often hear leaders say, 'our people wouldn't use AI without permission'. The evidence suggests otherwise. Microsoft's UK research found 71% of employees have used unapproved AI tools at work, and more than half are doing so every week. Not because they're being reckless, but because they're human. They're busy. They're under pressure. They're trying to work smarter.

Another common belief is that AI is just a faster Google. It isn't. Google helps you find information. Generative AI helps you say things, to customers, staff, partners and, sometimes, the public. That's a big difference. Once something is sent, published or shared, the organisation owns it, whether a human or a machine drafted the first version.

We're already seeing the consequences of this disconnect. A well-meaning employee pastes sensitive information into a public AI tool to tidy up a response. An AI-written apology includes promises the business can't keep. A brand's tone quietly shifts because everything starts to sound the same.

What worries me most isn't the technology; it's the lack of preparation around it. KPMG's UK research shows 65% of workers now use AI for work, but only 27% have received any training, and 39% admit uploading company information into public tools. That's concerning.

Last year, I wrote about the 2025 MIT report that up to 95% of AI pilots fail to deliver meaningful value, largely because organisations focus on the tool and skip the hard thinking around intent, process and accountability. Does that sound familiar?

You still have time to gain a huge competitive advantage but start with intent. Think about the change you want to make, what you need to protect, and how you can empower your people on the journey. Own AI before it overtakes you.

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Why business owners should review their Will every five years



Nicola Weldon, Partner and Head of Private Client at Ellisons Solicitors, stresses the importance of keeping a Will up to date to avoid possible disruption to your business.

BUSINESS owners are used to planning ahead. You review finances, assess risk and make decisions designed to protect what you have built. Yet many overlook one document that can affect their family, their business and its future: their Will.

Once signed, a Will is easy to put aside and forget, particularly when day-to-day pressures take over. For business owners and senior managers, however, an outdated Will can create uncertainty at precisely the wrong moment. A short review every few years can make the difference between clarity and complication.

A Will is not only about personal assets. It can determine how business interests are handled, who is able to make decisions if something unexpected happens and how smoothly the company can continue operating. It may also affect how quickly family members or advisers can access funds and whether succession plans work as intended.

Over time, a Will may no longer reflect your ownership structure or the people you trust to take responsibility. Even small omissions can cause delays, disputes or disruption to the business. A review is also an opportunity to confirm that the document remains valid and clearly drafted.

Marriage can invalidate an existing Will. Divorce usually means a former spouse is treated as though they died before you. Neither outcome necessarily reflects your current wishes.

A review is also advisable if:

- you have taken on new shareholders or restructured the business
- you have bought, sold or expanded the company
- you want to ensure business interests pass to the right people
- you have moved home or your financial position has changed
- you have entered a new relationship or blended families
- children, grandchildren or step-children have arrived
- a chosen executor or guardian is no longer appropriate
- you wish to leave a gift to a charity that matters to you.

For many owners, a Will is a key part of continuity planning. Some want shares to pass to those who will continue the business, while also protecting value for family members who are not involved. Others need clarity around voting rights, access to funds or the appointment of trustees.

A Will should work alongside shareholders' agreements, articles of association, partnership documents and succession plans. Without regular review, executors and family members may face avoidable delays when dealing with shares, bank accounts or operational decisions.

Reviewing your Will every five years, or sooner if circumstances change, is a practical step that can prevent significant difficulty later. It protects your family, supports your business and ensures your wishes are carried out clearly and with certainty.

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Why Employment Pra stitching that holds yo

Matthew Collins, Managing Director of Chelmsford-ba of insuring against an eventuality which coul

EVERY business is built on people. Your early-morning key holder. The team member who knows every customer by name. The manager who keeps everything ticking behind the scenes. The directors and owners making the big decisions.

Together, they form the fabric of your business. Each person is a thread, and when those threads work well together, you get something strong, resilient and built to last.

But even the strongest, well-woven fabric can come under strain. That's where Employment Practices Insurance (EPI), along with a well-structured Directors & Officers (D&O) programme, comes in as the stitching to stop a small tear in any business turning into a costly rip.

No business sets out to have staff disputes or legal issues. Most employers genuinely want to do right by their team. But workplaces and humans are complex. Misunderstandings happen. Emotions run high. And situations can get interpreted differently by different people.

Without the right protection, a single employee issue can start to pull hard at the seams of your business - financially, legally and emotionally – and things can begin to unravel. What Employment Practices Insurance does is to reinforce those seams, helping your business hold together when pressure builds.

What is Employment Practices Insurance?

Employment Practices Insurance helps cover the legal costs and potential compensation linked to employee-related claims, including:

- **unfair dismissal**
- **discrimination (age, race, gender, disability etc.)**
- **harassment or bullying allegations**
- **wrongful termination**
- **retaliation or whistleblowing claims**
- **failure to promote**
- **unlimited legal advice and representation**

Even when a claim is unfounded, defending it can be expensive and time-consuming. EPI provides financial support and often access to specialist legal and HR advice, helping you deal with issues properly and professionally.

Think of it as extra stitching behind the scenes; not visible day to day, but crucial when the fabric is under stress.

Scenario 1: when a dismissal becomes a dispute

You run a growing local business. One employee has ongoing performance issues despite several conversations and warnings. Eventually, you make the difficult decision to let them go.

Weeks later, a letter arrives: they are claiming unfair dismissal.

You believe you acted fairly. You followed your process. But now you're facing legal paperwork, deadlines and the possibility of a tribunal. The stress alone is distracting - not to mention the potential cost.

How EPI helps:

Your Employment Practices Insurance can cover legal defence costs and any settlement or award within policy limits.

More importantly, it gives you access to expert guidance so you don't have to navigate the process alone. Instead of the issue tearing through your time, money, and confidence, the stitching of your insurance helps hold everything together.

Scenario 2: a discrimination allegation

A team member applies for a promotion but isn't successful.

They later raise a claim of discrimination, believing the decision was unfairly influenced by age.

You know the choice was based on experience and performance. But proving that means gathering documentation, reviewing processes and seeking legal advice.

How EPI helps:

Employment Practices Insurance can fund specialist employment solicitors to defend your case and guide you through the correct procedures. This protects your business financially and helps ensure the matter is handled fairly and sensitively.

Without support, a situation like this can quickly pull at team morale and leadership confidence. With the right insurance in place, the strain is contained and managed.

Scenario 3: protecting your key workers

Sometimes, the person at the centre of an issue is someone your business relies on heavily: a key worker with specialist knowledge or long-standing relationships.

Imagine a senior team member raises a formal grievance, alleging bullying by their line manager.

Now you're balancing a serious HR issue with the risk of losing someone vital to your operation. Handled poorly, this could damage trust across the whole team.

How EPI helps:

Many policies include access to HR and legal helplines. Early advice can help you follow the right procedures, carry out fair investigations and communicate appropriately.

Ascend Bro

Business Insura

For further information on making sure yo your business interests, visit www.ascend

ctices Insurance is the our business together

ased Ascend Broking Group, explains the importance ld prove highly damaging to your business.

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That early support can stop a small tear from widening, protecting the individual involved, the wider team and the overall fabric of your business.

It's not just about staff - directors need underpinning too

When employee disputes escalate, they don't always stop at the business itself. Directors, officers and board members can sometimes be named personally in legal actions, particularly in discrimination or whistleblowing cases.

This is where a well-structured Directors & Officers (D&O) insurance programme works alongside EPI to provide another crucial seam.

Scenario 4: a director named in a claim

An employee brings a claim alleging discrimination and names the Managing Director personally, arguing there was a failure in leadership and oversight.

Even if the case doesn't succeed, that individual now needs legal representation in their own name. You now have to spend significant time defending this allegation.

How D&O helps:

D&O insurance can protect the personal assets of directors and officers by covering defence costs and certain claims made against them in their management role.

When arranged properly alongside Employment Practices Insurance, it creates a strong, supportive structure - stitching that protects both the organisation and the people leading it, to avoid the business coming undone from the top down.

A well-structured insurance programme means stronger seams

Insurance works best as part of a joined-up approach to looking after your people and your leadership team. A well-structured programme may include:

Employment Practices Insurance: protecting the business against employee-related claims and providing access to expert legal and HR support.

Directors & Officers Insurance: safeguarding directors, officers and board members if they are personally named in claims relating to their management decisions.

Strong HR foundations: clear contracts, up-to-date policies, proper training for managers and documented procedures all strengthen the fabric of your workplace. Many insurers support this with resources and helplines designed to reduce the risk of issues escalating.

Together, these layers of protection act like reinforced stitching, helping your business stay intact even when it's pulled in different directions.

Safeguarding your people and your future

Having Employment Practices Insurance isn't about expecting the worst from your team. It's about recognising that in any workplace, issues can arise, even in supportive, well-run businesses with great cultures.

When they do, the impact can go far beyond the original disagreement. Legal costs, management time, stress and reputational concerns can all start to tug at the seams. But with the right protection in place, you're not facing those moments alone. Instead, you have the quiet reassurance that there is strong line of stitching behind the scenes - helping to:

- **protect your cashflow from unexpected legal costs**
- **support fair and professional handling of staff issues**
- **safeguard key workers and team morale**
- **protect your directors, officers and board**
- **keep your business fabric strong, even under strain.**

Because at the end of the day, your business isn't just bricks, stock or systems. It's people. And making sure the stitching is strong enough to hold them all together could make all the difference when it matters most.



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Using AI in HR: mystery or magic?



Louise Loon, Director at HR For All Ltd, explains how AI can positively impact the HR industry – if used properly.

I PRETTY much use AI every day and I'd guess that most businesses are using it too by now. I've found it has made a positive difference to the efficiency and productivity of running my HR company.

I've also had lots of conversations with SME owners about AI: a mix of curiosity, optimism and a bit of unease.

What's becoming clear is AI can be hugely effective in HR, but only when it's used thoughtfully, ethically and alongside strong human judgement.

One of the biggest ways AI is being used is in recruitment. AI-powered analytics are transforming how businesses attract and assess candidates. These tools can reduce time-to-hire, widen talent pools and remove some of the unconscious bias that creeps into decision-making. For SMEs, that means fewer hours lost sifting through CVs, and better data to support hiring choices.

But recruitment isn't just about efficiency, it's about fit, potential and values. AI can shortlist and predict, but it can't sit across a table and read the room. That's where experienced HR input and good leadership remains essential.

Also, as business owners and employees become more comfortable using AI, it will increasingly be used to support learning and development. From tailored training recommendations to on-demand coaching tools, AI can help people upskill faster and more flexibly than traditional methods alone.

This is particularly valuable for SMEs, where formal training budgets are often limited. However, confidence is key, and without proper guidance, AI can overwhelm rather than empower. HR's role here is to introduce AI in a way that builds capability, not dependency. Encouraging people to think, question and apply what they learn, rather than simply accepting what a tool produces.

The most important trend is balancing AI with human skills. Critical thinking, problem-solving, emotional intelligence and judgement are not 'nice to haves', they're business critical.

As AI takes on more administrative and analytical tasks, there's a real risk that these skills are overlooked or undervalued. HR has a responsibility to make sure that doesn't happen, through how roles are designed, how people are developed and how performance is measured.

AI can support better decisions, but it shouldn't make them for us. Especially when it comes to people.

For SME owners, the takeaway isn't to rush headlong into AI, nor to resist it out of fear. It's to be intentional in asking where AI genuinely adds value, where human insight is non-negotiable, and how the two can work together to strengthen business.

Used wisely, AI can free up time, sharpen focus and support growth. But it's strong, thoughtful leadership that ensures it's used responsibly, and that people, culture and values don't get lost in the process.

If you're considering how AI fits into your people strategy, now's the time to have that conversation. Not about replacing HR, but about making it work smarter, and more human than ever.

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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

Your essential guide to year-end tax planning



As we approach the end of the 2025/26 tax year, now is the perfect opportunity to consider actions to improve your tax position, as David Tallon, Tax Associate with leading Essex accountancy firm, Rickard Luckin, explains.

LET'S start with pensions. During the 2025/26 tax year, individuals are able to contribute up to £60,000 (gross) into their pension scheme.

For those earning more than £200,000, this may be reduced. The amount a person can contribute is capped at their relevant earnings; in most cases, this will be their employment income. For those with no relevant earnings, including children, the limit is £2,880 net (£3,600 gross).

Personal pension contributions attract basic rate tax relief at source, meaning a £60,000 gross contribution only requires a personal payment of £48,000. For higher and additional rate taxpayers, additional relief is given by extending the basic rate and higher rate tax bands.

Pension contributions also extend the threshold at which the personal allowance is tapered, and the high-income child benefit clawback begins. For those earning between £100,000 and £125,140, pension contributions can provide relief at an effective rate of 60% due to the way they preserve the personal allowance.

For those who have held a pension scheme in the previous three tax years but haven't fully utilised their allowances, any unused brought forward allowances can be used to increase their limit in the current year. Contributions made in the 2025/26 tax year will utilise this year's allowance first before utilising the allowances brought forward. Therefore, any brought forward allowances from the 2022/23 tax year will be lost if they are not used by April 5 2026.

Be aware that contributions made by an employer also use this allowance and must be taken into account when calculating the pension position. If you exceed the annual allowance, you may be at risk of incurring a pensions savings tax charge.

ISA allowance: The ISA allowance for 2025/26 remains at £20,000, and the junior ISA allowance is £9,000. These cannot be carried forward. Therefore, any allowance not used by April 5 will be lost. Any income and growth made within an ISA wrapper is tax-free, so these are very tax-efficient investments.

Preserving the personal allowance: Tax brackets are once again frozen which, coupled with the rise in inflation during recent years, means more people are suffering tax at higher rates. For those now earning more than £100,000, the personal allowance is tapered by £1 for every £2 earned. This means the personal allowance is fully tapered once income reaches £125,140, which is also the threshold at which the 45% additional rate of tax is suffered.

As mentioned above, the marginal rate of tax between £100,000 and £124,140 is 60%, which means ways of preserving the personal allowance are extremely beneficial. One way to do this is by making personal pension contributions; another is by making charitable donations through the gift aid scheme.

Donations must be made to a UK-registered charity, and the option to claim gift aid must be selected. Similarly to pension contributions, gift aid donations are grossed up at 20%, and the basic and higher rate bands are extended by the gross amount. This means the level at which the personal allowance is tapered, and child benefit is clawed back is increased.



Capital Gains Tax (CGT): For 2025/26, the annual exempt amount (AEA) for Capital Gains Tax has been reduced to £3,000, and the rate of CGT payable is 18% for basic rate and 24% for higher rate taxpayers. This AEA is available to everyone, including children, but cannot be carried forward into future tax years.

For spouses and civil partners, transfers of assets can be made on a no gain/no loss basis. This can be beneficial if a capital disposal is planned and both individuals have their AEAs available. It can also be beneficial if one partner pays tax at the higher rate while the other has some/all of their basic rate band or capital losses available.

APR and BPR changes from April 6 2026: From April 6 2026, the availability of these reliefs will be capped at £2.5 million per person, with these allowances being transferable on death between spouses. Inheritance Tax thereafter will be payable at 20% thereafter on business assets. For investments in the AIM market, the £2.5 million relief will not be available; inheritance will be payable on the value of these shares in excess of the nil rate band, at 20%

Pensions forming part of the taxable estate from April 6 2027: Previously, most pension funds fell outside a person's estate for IHT purposes. However, from April 6 2027, this will no longer be the case. This could dramatically increase your inheritance tax exposure. It may therefore be beneficial to review your IHT position ahead of these changes taking effect.

Why digital transformation needs a rethink



Chris Hodson is founder of Essex-based HoSoMoTo, a consultancy practice helping businesses translate the promise of AI into practical and measurable progress.

ESSEX businesses have never had greater access to digital tools. Cloud platforms, workflow software, automation and analytics are now readily available, affordable and widely adopted.

Despite this, many business leaders express a similar frustration: after years of investment, work still feels harder than it should.

This is the paradox at the heart of modern digital transformation. Spend on technology has increased, but clarity, confidence and control have not always followed. Systems are in place, dashboards populated, and processes digitised. Still, teams rely on spreadsheets, emails and manual checks to get work over the line. Progress has not stopped, but it has slowed.

The problem is not a lack of effort or ambition. Nor a resistance to change. In most cases, it stems from a misunderstanding of where digital advantage comes from.

Much of the prevailing conversation focuses on tools. Which platform to choose. Which system to integrate next. Which technology trend to prioritise. While these decisions matter, they are rarely the deciding factor in whether transformation succeeds. Technology amplifies whatever organisational structure already exists. If that structure is unclear or fragmented, tools tend to scale complexity rather than remove it.

Every organisation operates with two models. The first is the official one, defined by process maps, job descriptions and system architecture. The second is the informal model, where work really gets done. This includes the spreadsheets people keep 'just in case', the email threads that substitute for workflow and the manual handoffs that sit between systems. It is within this informal model that time, margin and talent are quietly consumed.

Digital initiatives often focus on improving the official model while leaving the informal one untouched. The result is stalled progress. Systems function as designed, but the organisation adapts around them. People compensate. Leaders intervene. Over time, the gap between the business model and how it runs widens.

This is where the distinction between digitisation, digitalisation and digital advantage becomes critical. Digitisation converts analogue work into digital form. Digitalisation improves existing processes using technology. Both are necessary. Neither is sufficient. Digital advantage goes further. It involves redesigning how work flows, how decisions are made and how roles are structured, with technology deliberately aligned to that design.

Organisations that achieve sustained digital advantage treat transformation as an operating model challenge, not an IT project. They invest in understanding where work slows down in practice. They simplify before automating. They design roles around judgement rather than administration. And they treat improvement as a continuous leadership discipline rather than a one-off programme.

Our white paper, *From Digital Tools to Digital Advantage: Why Most SME Transformations Stall and How to Fix Them, explores these ideas in depth.*

The aim is not to promote faster change, but better change. Change grounded in visibility, clarity and intent. Because in a world of accelerating technology, the organisations that thrive will not be those with the most tools, but those well enough designed for technology to genuinely help.



A recap of how the tax landscape has changed for owner-managed businesses



The tax landscape for owner-managed businesses (OMBs) is becoming increasingly complex. Changes announced in recent months, some of which are now already in force, represent a meaningful shift for OMBs. Ahead of the Spring Forecast on 3 March, Michelle Denny-West, Tax Partner with Moore Kingston Smith, offers a recap of the key considerations.

FROM April 2026, there will be a 2% increase in income tax rates applying to dividends. A 2% increase will also apply to property income and savings income from April 2027.

Historically, many business owners extracted profits via a modest salary topped up with dividends. However, successive increases in dividend tax rates and employer national insurance (NI) combined with the recently announced changes have made this strategy less straightforward. This means that income extraction now needs to be tailored to the individual.

In addition, income tax thresholds are frozen until April 2031. While not a direct tax rise, this fiscal drag will push more individuals into higher tax bands as wages increase, raising the overall tax burden for both business owners and employees.

National living wage and minimum wage rates are due to increase again from April 2026, following earlier rises in April 2025 alongside increases in employer NI. Employees will also feel the impact of frozen tax thresholds, reducing real disposable income and increasing pressure on employers to raise pay.

From April 2029, employer and employee NI will be charged on pension salary sacrifice contributions above £2,000 per year, further increasing employment costs.

Against this backdrop, equity-based incentives are becoming increasingly attractive. The enterprise management incentive (EMI) scheme remains particularly popular, and from April 2026 eligibility will be widened. The employee limit will increase to 500, the gross assets threshold to £120 million and the overall company share option limit to £6 million. The maximum holding period will also extend to 15 years. Individual employee limits remain unchanged, so alternative arrangements may still be required for key personnel.

The UK's competitive capital allowances regime, including the £1 million annual investment allowance, first-year allowances and full expensing covers most OMB needs.

From January 1 2026, a new 40% first-year allowance applies where full expensing is not available, including for leased assets and for sole traders and individual partners. However, the main writing-down allowance rate will reduce from 18% to 14% from April 2026, delaying tax relief where full relief is not available.

Succession planning remains a major challenge for many OMBs, particularly where a third-party sale or management buy-out is not viable. Employee ownership trusts (EOTs) continue to offer an attractive route, but the capital gains tax relief has been restricted to 50% of the gain, increasing the effective tax rate from 0% to up to 12%.

For inheritance tax, unused business property relief (BPR) will become transferable between spouses and civil partners. From April 2026, however, full relief will be capped at £2.5 million per individual, with relief above this reduced to 50%.

Business owners should review their position now to identify planning opportunities that protect value, manage risk and support long-term wealth transfer.



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Why business support roles matter more than ever



Chris Hodson, Programme Director at Pitman Training in Essex, explains why businesses should treat professional development as a strategic investment, rather than a reactive cost.

FOR many Essex business owners, business support roles have traditionally been viewed as operational. They keep diaries moving, calls answered, documents prepared and systems organised.

While these fundamentals remain essential, the reality is the role of support staff has changed significantly. In today's fast-paced, digitally enabled workplace, these professionals are no longer just supporting the business. They are actively shaping how efficiently it operates.

As organisations become leaner, responsibilities that once sat with managers or specialist teams are increasingly flowing into administrative and support roles.

Business support professionals now manage complex stakeholder communication, handle sensitive information, coordinate projects and act as the first line of problem solving. In many cases, they are also expected to adopt new technology, manage digital workflows and support leaders who are under constant pressure to deliver more with fewer resources.

This evolution creates both opportunity and risk. When support staff are equipped with the right skills, they become a force multiplier. They free up leadership time, improve decision making, and increase organisational resilience. When they are not, the business can suffer from bottlenecks, inefficiency, and burnout.

Continued professional development is no longer optional. It is a strategic necessity. Training that develops digital capability, communication confidence, organisational skills and commercial awareness allows support professionals to operate with greater autonomy and judgement. This leads to faster turnaround, fewer errors and better use of management time.

Equally important is the impact on the individual employee. Business support roles often sit at the centre of competing demands. Interruptions are constant. Priorities shift rapidly. Without structured development, many capable professionals find themselves working longer hours simply to keep up.

Professional development provides tools and frameworks that help individuals manage workload, set boundaries and work smarter rather than harder. This is essential for sustaining performance over the long term.

From a small business perspective, investing in development for support staff delivers a strong return. These roles typically touch every part of the organisation. Improvements in capability quickly ripple across customer service, internal communication, compliance, and productivity. It also supports retention. Skilled business support professionals are in high demand, and organisations that invest in their growth are more likely to keep them.

There is also a cultural benefit. When businesses signal that support roles are valued and developed, it reinforces a culture of professionalism and continuous improvement. This matters in smaller organisations where every role is visible and has a material impact on success.

The role of business support staff will continue to evolve as technology advances and expectations increase. Businesses that recognise this shift, and respond with purposeful investment in professional development, will be better positioned to grow sustainably. They will also create more rewarding, resilient careers for the people who keep their organisations running.

At Pitman Training, we see this change every day. Businesses that treat development as a strategic investment, rather than a reactive cost, consistently unlock greater value from their people and build stronger foundations for the future.





The changing landscape for UK landlords



Emily Willis, Director with leading accountancy firm, Larking Gowen, examines some of the many changes to property taxation affecting UK landlords.

BACK in the autumn, the Budget marked a significant shift for UK landlords, introducing major changes to property taxation and compliance that could reshape rental returns and long-term strategy.

If you own rental properties, it's essential to understand the new measures and how they may affect your portfolio. The Budget avoided some of the most feared proposals, but it still brings meaningful changes for those in the private rental sector. Here's what to be aware of - and how to stay ahead.

Property income tax rates are rising: from April 2027, landlords will face higher tax rates on rental income. The Government has introduced new property income tax rates, increasing each by two percentage points: basic rate 22% (up from 20%), higher rate 42% (up from 40%) and additional rate 47% (up from 45%)

If you hold property in your own name, this means tighter margins and a need to reassess profitability. However, landlords operating through limited companies are unaffected by these income tax changes, which may prompt more landlords to consider incorporation where the structure is appropriate for their portfolio.

Reliefs and allowances: subtle changes: personal allowances and reliefs continue to apply to non-property income first (such as salary or trading income), with any remaining allowance can offset property income, savings, or dividends.

Mortgage interest relief for residential properties will continue but will be calculated at the property basic rate (22%) from 2027 onwards. This is a critical consideration for landlords with leveraged portfolios.

The property allowance and Rent a Room Scheme remain unchanged, offering some relief for smaller landlords and those letting rooms in their own home.

Frozen income tax thresholds: income tax thresholds will remain frozen until 2031. As inflation continues, more landlords will be pulled into higher tax bands - further squeezing net income. This so-called 'stealth tax' could have a significant long-term effect on your finances.

Making Tax Digital (MTD) expands further: from April 2026, landlords with property income above £50,000 must keep digital records, submit quarterly updates to HMRC and file tax returns online

From April 2027, the threshold drops to £30,000, bringing more landlords into scope. HMRC will introduce penalty points for late submissions under the new system, replacing the old penalty regime.

Changes announced in the Budget: when the new penalty points system launches in April 2026, HMRC will apply a soft-landing period. This means penalty points will accrue, but financial penalties will be delayed giving landlords time to adapt. HMRC will also consider reasonable excuses during this phase, such as genuine efforts to comply or technical issues.

This is a major compliance shift that requires early preparation. Landlords should start transitioning to digital record-keeping now and consider software that integrates with HMRC's MTD requirements.

Capital Gains Tax (CGT), no changes - for now: for landlords considering selling properties, the Autumn Budget 2025 did not introduce any changes to Capital Gains Tax (CGT). Current rules remain, including the existing rates and allowances. This means residential property disposals continue to attract the higher CGT rate compared to other assets at 18/28% and the 60-day reporting and payment window for UK residential property sales still applies.

'Mansion tax' for high-value homes: from April 2028, a new High-Value Council Tax Surcharge, dubbed the 'mansion tax', will apply to properties worth more than £2 million. Annual charges will range from £2,500 to £7,500, depending on the property's value. Whilst it is anticipated to affect fewer than 1% of UK homes, it may impact landlords with high-value portfolios, particularly in London and the southeast.



Knock-on effects for the rental market: the Office for Budget Responsibility (OBR) warns these changes will reduce returns for private landlords. If fewer properties are available to rent and demand remains strong, rents could rise.

Coupled with regulatory changes such as the Renters' Rights Act, landlords now face more pressure than ever to review their strategy. This could accelerate trends towards portfolio consolidation (selling less profitable properties), professionalisation (incorporating and using digital tools) and rent adjustments to maintain profitability.

The Autumn Budget 2025 marked a decisive shift towards taxing property income more like earned income. While National Insurance on rental income was avoided, the combination of higher tax rates, frozen thresholds, and tightening regulation means landlords face mounting pressure. For those relying on rental returns, adapting quickly is essential to maintain profitability and compliance. Start planning now.

The personal tax team and landlord specialists at Larking Gowen are on hand to help – get in touch on enquiry@larking-gowen.co.uk

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Thompson Smith and Puxon celebrates promotion of Caroline Nicholls as Head of Corporate and Commercial



Caroline Nicholls,
Head of Corporate and Comercial

THOMPSON Smith and Puxon (TSP), one of the region's longest-established and leading law firms, has announced the promotion of Director Caroline Nicholls as Head of Corporate and Commercial Team.

This move signals both the firm's strategic direction and its continued commitment to leadership development.

Caroline, recognised by the Legal 500 as a Next Generation Partner, has built a strong reputation for her commercially-minded approach and her ability to translate legal complexities into practical, actionable advice for businesses. Her expertise spans a diverse portfolio of sectors including software and technology, property and construction, energy, sports and hospitality. This breadth of knowledge positions her well to lead a department tasked with supporting a fast-evolving business community.

Caroline will guide the Corporate and Commercial team's continued growth but also deepen TSP's relationships with regional and national clients operating in increasingly competitive and regulated markets.

A hallmark of Caroline's leadership style is her commitment to developing talent internally. She has long been an advocate for junior members of the firm, helping shape a culture of support, collaboration and continuous learning. Colleagues describe her as a leader who motivates through clarity, consistency and mutual respect - traits that align closely with TSP's long-standing values of growth, strategy and excellence. As she steps into this next chapter, Caroline brings with her a focus on fostering the next generation of legal talent and ensuring the team succeeds as one.

Having joined the firm initially in 2015 as a Senior Associate Solicitor, Caroline made her mark on the Corporate and Commercial team with her business acumen and technical expertise. She returned to TSP in 2024 as a Director, this time with a strategic remit as part of a long-term plan to strengthen the leadership structure and ensure smooth succession across key departments.

Her promotion follows the tenure of Former Head of Corporate and Commercial Team, Mary Anne Fedeyko, who has led the team with distinction. Mary Anne will continue in her role as Senior Partner, and COLP (Compliance Officer for Legal Practice) driving the firm's growth whilst continuing to deliver exceptional legal services to her established commercial and rural client base. Her work during recent years has helped shape a team that is resilient, forward looking and known for the quality of its advice. She now passes the leadership baton with confidence.

Commenting on this appointment, Chief Executive Officer, Sean Stuttaford said: "Caroline's appointment is excellent news for our clients and for the Corporate and Commercial team. She has built a strong reputation for clear, commercial advice and she leads in a way that brings people with her. This is another step forward for Thompson Smith and Puxon as we build long-term succession and develop our next generation of leaders. I also want to recognise the standard Mary Anne has set as Head of Team. Mary Anne will continue as Senior Partner, as an ambassador for the firm, and as a senior corporate lawyer for some time to come."

For Caroline, the appointment marks both a personal milestone and a significant moment for the Corporate and Commercial Team. She said: "I am thrilled to have taken over from the formidable Mary Anne Fedeyko as Head of Corporate and Commercial at TSP. This opportunity marks not only a new chapter for me professionally, but also an exciting step forward in the succession and longevity of the team and firm as a whole. I am excited to lead our talented team and continue to support our valued clients as we have always done."

As Thompson Smith and Puxon continues to evolve, Caroline's leadership marks the start of a new chapter - one that balances continuity with innovation, and experience with emerging talent.



The firm's focus on structured succession planning, professional development and strategic growth puts it in a strong position as it looks toward the future. Under her leadership, the Corporate and Commercial Team is well placed to navigate the challenges of the modern business environment while continuing to deliver the high quality legal services for which TSP is known.

For more information about Thompson Smith and Puxon, and the Corporate and Commercial legal services available, visit www.tsplegal.com

New editorial-led PR and content consultancy launched



Ben Howard

WRITER and communications specialist Ben Howard has launched Ben Howard Communications, a consultancy providing editorial-led PR and content writing support to organisations across Essex and beyond.

The Colchester-based business has been established to support organisations that need written communication to achieve a specific goal, whether that is clarifying a complex service, supporting commercial decisions or building confidence with stakeholders.

The consultancy focuses on press releases, editorial articles, website copy and long-form content. The focus is on producing writing that earns attention and holds it, helping organisations communicate clearly in situations where accuracy and judgement directly affect outcomes.

Founder Ben Howard brings more than 30 years of experience in advertising, journalism, public relations and content writing. His work spans professional services, health, culture, local government and the creative industries, alongside regular editorial and broadcast contributions.

Ben said the consultancy was created in response to the growing amount of content that fails to influence how organisations are understood.

"Content only has value if it changes something - understanding, perception, or decision-making," he said. "If the writing doesn't support that, it becomes noise, no matter how well produced it looks."

Rather than operating as a performance-led marketing agency, Ben Howard Communications works as an editorial partner. Each project begins by defining the role the content needs to play, so the final material is used, understood and trusted - not produced simply to fill space. The approach places emphasis on relevance and effectiveness, rather than the volume of content produced.

The consultancy works with clients across Essex and beyond. Current projects include PR support, editorial consultancy and long-form content development for both commercial and non-commercial organisations. Further information is available at **www.benhowardcommunications.co.uk**

AI has the transformative power to unleash potential within the Essex economy

MY career has seen many technological transformations that impact the way we do business.

Initially, there's always fear, then understanding, then adoption, then it becomes the norm for us all. It really is at what stage and what pace you adopt into your business that can give you a distinct competitive edge. AI is no different.

There are two distinct areas in which we are involved. First, the work flows and data interaction aspect of rapidly growing businesses. AI is the transformer! Regardless of the present size of your business, it's the rocket fuel to your growth. Most businesses perform through effectively connecting projects, operations and teams. Teams struggle when work is fragmented, manual and reactive. AI application, if designed to your specific business, turns that into a single intelligent flow. No more hand-offs that slow things down, no more tools that don't talk to each other. Just smarter automation that helps teams execute faster, adapt quicker and focus on outcomes that matter. The future of work isn't about doing more, it's about using AI to do the work flow thinking for you - so targeting your limited business resource to obtain maximum performance. A real game changer.

The second area we are highly involved in is using AI to address the emerging skills gaps and the recruitment/retainment issues within vital key sectors in Essex, for example, engineering/manufacturing and care. The effective deployment of AI will create a larger pool of skilled workers in a timely manner by directing a real pull from actual employer demands to a targeted coordination between schools, FE/HE and apprenticeships providers. So unlike today's guesswork resulting in an ever-widening skills gaps, these will be addressed for the growing Essex economy. AI will be able to create a precise hiring vs demand alignment, that leads directly to predictable workforce capacity and stability. This, for any employer with a growing business, is, in itself, transformative. This will develop a significant competitive edge for your business as your sectorial competitors struggle to find the skills/employees they need in a timely manner.

Another aspect of the hiring process that is particularly suited to AI is HR, including document management into a single intelligent workspace and workflow. Built AI-first (not AI-added), it will help growing companies execute faster, gain real-time visibility in the jobs market and be able to scale teams with confidence. Another transformative use of AI.



"Dr Raymond Davies has extensive business development experience within a range of sectors from aerospace to healthcare. He's a director, at Colchester-based Dr Jean Raymond Ltd."

The future is here. AI is not to be feared. You should understand how you can incorporate it into your business and be integral to your business. Be ahead of your competitors in doing so. The age-old question, if not now, when, springs to mind. When it comes to AI, you should be thinking now rather than when, as the speed at which it is evolving and being adopted is at a faster pace than ever experienced before.

From Teletext to AI: the evolution of cruise booking



Gemma Cairns, CEO of Colchester-based cruise company, ROL Cruise, explains how AI can assist the booking process, but never replace it.

LAST year, ROL Cruise celebrated 30 years in business. We started life advertising cruise holidays on Teletext.

Customers would call after seeing a short block of text on a television screen and our team would talk them through options over the phone, often posting brochures in the mail.

Fast forward three decades and our customers can browse thousands of sailings online, receive digital documentation instantly and use the MyROL app to view itineraries, tickets and travel information in one place.

Now, with artificial intelligence (AI), another shift is changing how people begin their travel planning journey. Far from replacing expert advice, AI is reinforcing just how important specialist cruise knowledge really is.

We are aware travellers are turning to AI tools before they ever speak to a travel company. They are able to ask personalised questions such as, 'which cruise lines are best for couples who don't like formal nights', or 'what's a good Mediterranean cruise with minimal sea days?'

AI can process these types of questions, presenting options that appear to match a traveller's preferences. As far as providing initial inspiration, it is a powerful tool.

When it comes to cruise however, this is where complexity begins to outpace what AI can realistically compute. What I mean by this is that a cruise holiday is not simply a flight and a hotel. It is one of the most layered and nuanced travel products available.

Every decision influences the overall experience: for example, the cruise line and its brand 'personality', the class and size of ship, the cabin type and deck position, dining styles and onboard culture, the typical passenger profile, what the itineraries look like – are they port intensive or sea day heavy. I could go on!

With cruise, two itineraries that appear almost identical on paper can deliver completely different experiences depending on the ship, the onboard environment and the way the sailing is structured.

This is where AI will struggle. Yes, it can list options but it can't reliably interpret subtleties such as a ship's atmosphere, what cabin is more suitable for a first-time cruiser, or provide a real-life example of what it is like on board.

AI also cannot access live availability, explain complex fare types or account for the constant changes in pricing and cabins that are part of the cruise market.

Here at ROL Cruise, our consultants spend every day immersed in the detail of ships, itineraries and cruise lines. Many have visited or travelled on these themselves and so they understand not just what a cruise looks like on a brochure, but what it feels like in reality. They've been there and can talk from personal experience.

We are starting to see customers that come to us having used AI to explore their options. They might say, 'I think Azamara or Celebrity Cruises could suit us', or 'AI suggested a smaller ship with more ports'.

This is not a threat to the role of the travel expert. Instead, the conversation starts at a more advanced point. Our role becomes one of refinement, sense-checking and ensuring what appears right on screen is genuinely right in practice.

AI is being adopted behind the scenes across the travel and cruise industry, like every other sector. For example, using AI tools to improve response times, surface information more quickly for consultants and personalise marketing communications.

Used sensibly, AI can help to improve efficiency and allows our team to focus on what they do best: advising customers and delivering a friendly, personal service.

Technology has always been part of our evolution. From Teletext to websites, from paper tickets to digital apps, we have embraced tools that make the customer journey smoother. AI is simply the next step in that journey.

For many customers, a cruise holiday is a significant purchase and often a once-in-a-lifetime trip. They want reassurance they are making the right choices and every detail of the booking is correct.

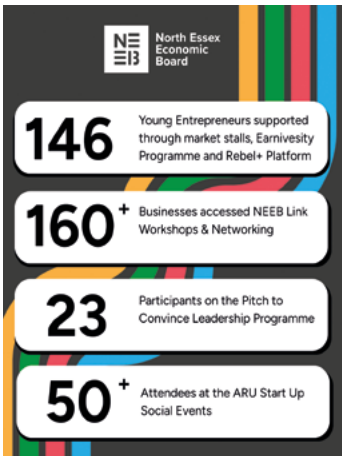
AI cannot provide personal accountability or pick up the phone to reassure a first-time cruiser or share a real experience from being on board a particular ship. That human relationship remains central to the cruise booking process.

As we see it, AI is changing how people start planning their holidays. It is helping travellers ask better questions and arrive with clearer ideas. But when it comes to turning those ideas into the right cruise, for the right person, expert knowledge is irreplaceable.

AI can suggest a cruise, however it still takes an expert to choose the right one.



North Essex Economic Board: a 2025 round-up



2025 was a year of collaboration and practical support for businesses across North Essex, with the North Essex Economic Board (NEEB) playing a central role in strengthening the local business community.

From nurturing young entrepreneurs to improving access to business support and championing local firms at major events, NEEB focused on turning ambition into action.

Here's a look back at what we achieved in 2025.

Investing in the next generation of entrepreneurs

Supporting young people to start and grow businesses was a key priority in 2025. Through the Young Entrepreneurs Programme, NEEB delivered targeted initiatives designed to build confidence, remove barriers and equip early-stage founders with future-ready skills. In total, 146 young people benefited from hands-on support across North Essex.

A central strand of the programme focused on young market traders, providing tailored guidance to help them develop commercial skills, improve their customer offer and move towards sustainable trading. Fifteen fully funded stall opportunities were awarded at local markets, giving young entrepreneurs real-world experience and a platform to test their ideas.

Participants were also given free access to the Rebel+ Online Business School, enabling 42 young people to develop core business knowledge around planning, mindset and growth without financial barriers.

Alongside this, 89 students took part in the Earniversity Fast Track Challenge—an intensive programme designed to encourage creative thinking, rapid action, and practical enterprise skills. Several participants reported generating more than £1,000 in revenue from their new business ideas, demonstrating the real impact of this hands-on approach.

Launching NEEB Link: connecting businesses to support

Another major milestone in 2025 was the launch of NEEB Link, a new business support and events programme created to simplify access to advice, resources, and opportunities across North Essex.

NEEB Link focuses on clarity and connection, helping businesses understand what support exists and how to take their next step, whether starting up, scaling or navigating change. Alongside one-to-one guidance, the programme features interactive events designed to encourage collaboration, peer learning and stronger relationships between businesses and support providers.

By January 2026, NEEB Link had already supported more than 160 individual businesses through well-attended sessions, helping owners save time and build confidence. Further events are planned before the current programme concludes in March 2026.

Building confidence through Pitch to Convince

In partnership with The Weave, NEEB fully funded the eight-week Pitch to Convince workshop programme, helping entrepreneurs and business owners strengthen one of the most critical business skills: communicating their value.

Across the first two cohorts, 23 participants completed the programme, reporting increased confidence and improved pitching skills to support business growth.

"It's hugely beneficial to hone your skills, to present your business more appropriately and effectively," said Emma, a 2025 participant.

The programme focused on storytelling, clarity and persuasive communication, supporting attendees to pitch for investment, attract customers and present ideas with credibility. Through practical exercises, expert feedback and peer learning, entrepreneurs developed skills that will benefit them long beyond the workshops.

Creating community through StartUp Social

NEEB also continued to nurture grassroots entrepreneurship through StartUp Social, a monthly networking and learning event hosted at the ARISE Innovation Hub at Anglia Ruskin University.

These informal sessions have become a regular fixture in the North Essex business calendar, bringing together founders, freelancers and aspiring entrepreneurs in a relaxed, welcoming environment. With more than 50 regular attendees so far, StartUp Social has created a space where entrepreneurs can share experiences, learn from one another and build meaningful connections.

Championing local businesses at the North Essex Business Expo

A standout moment of 2025 was NEEB's sponsorship of the North Essex Business Expo, demonstrating its commitment to visibility and opportunity for local firms.

As part of the sponsorship, NEEB funded 20 exhibition stands for small and growing businesses, enabling them to showcase their products and services, connect with new customers and build valuable partnerships—many of whom might not otherwise have been able to afford to exhibit.

This initiative ensured the Expo reflected the diversity and ambition of North Essex's business community while giving local enterprises a powerful platform to raise their profile and unlock new opportunities.

Looking ahead

Throughout 2025, the North Essex Economic Board maintained a clear focus on practical impact, improving access to support and creating spaces for connection and visibility.

These initiatives have helped lay strong foundations for a more inclusive, confident and connected business ecosystem across North Essex. As the region continues to grow and evolve, NEEB's work is ensuring local entrepreneurs and businesses are well equipped to thrive.

Our 2026 programme is under development, and we are looking forward to sharing this with you. To keep up to date on our programmes, events and opportunities, visit the NEEB website, www.neeb.org.uk , follow our social media or sign up for our newsletter.

En-abling the Essex workforce: how generative AI can level the playing field



Gregory Allen is Head of the School of Management at Anglia Ruskin University and the lead investigator on the AI Ability project. His research focusses on the intersection of digital technology, disability, and workplace inclusion.

AI is rapidly becoming a staple of the modern workplace, but its impact is rarely discussed through the lens of disability inclusion.

In the AI Ability research project at the Centre for Business and Society at Anglia Ruskin University, we are exploring a vital hypothesis: while universal technologies such as generative AI can benefit all office-based employees, workers with disabilities may benefit comparatively more, potentially helping to level the playing field when using computers. This research aims to move beyond traditional views of disability, positioning AI as a tool for professional augmentation rather than a means of correcting a perceived deficit.

Historically, management and organisational research has often neglected disability compared to other protected characteristics. When it is discussed, research typically falls into the 'medical paradigm', which views disability as a deficit within the worker that needs to be compensated for. Our project borrows from the 'social paradigm', which argues disability is partly constructed by the way work is designed and the cognitive or physical norms that jobs presume.

Generative AI offers a unique opportunity to challenge these norms. Because it is a universal technology, it can offer augmentation without assuming a deficit. For desk-based employees, functionalities such as assistive writing, document summarisation, data analysis and voice recognition can mitigate specific barriers, allowing them to communicate more fluidly and collaborate with increased ease. In essence, the technology helps deconstruct the embodied norms of the workplace that translate certain capabilities into disabilities.

The transformative potential of generative AI is not just theoretical; it is already being demonstrated through lived experience. In my own personal example, my physical disability highlights the advantages of keyboard-free interaction, a requirement that AI-driven voice-to-text and command systems can now largely meet, albeit with the occasional curious, humorous or embarrassing error.

For a general desk-based employee, generative AI provides a suite of practical enablers such as:

- document summarisation, allowing for the rapid digestion of complex information
- assistive writing, helping employees draft reports and communications more efficiently
- image and data analysis, converting visual or complex data into accessible formats
- adaptive interfaces, utilising AI to fuel accessible design through adaptive texts, fonts, and colours for those with visual or cognitive impairments.

While the potential for inclusion is high, significant barriers to access remain. Statistics from the Office for National Statistics (ONS) reveal a stark digital divide in the UK. Approximately 20% of people with disabilities in the UK have never used the internet, compared to just 8% of the general population. Furthermore, only 54% of disabled people possess the essential digital skills required for daily life, whereas 81% of non-disabled people do.

The barriers are multifaceted: 42% of disabled people cite cost as a hurdle, 38% point to a lack of confidence and 33% have specific accessibility concerns. Regional variations also persist; the digital divide for people with disabilities is up to 30% higher in rural areas and more pronounced in northern regions than in London and the southeast. If we are to use AI as a levelling tool, we must first address these fundamental gaps in literacy and access.

To bridge this gap, our project is entering an empirical research phase involving direct collaboration with major local employers. We are looking for organisations in the region with established disabled staff networks for whom we can provide tailored training and support for desk-based employees to integrate generative AI into their daily workflows.

By monitoring these trials, we will create an evidence-based feedback loop between research and practice. This quasi-experimenta intervention is designed to evaluate the levelling up potential of AI in real-world settings. Beyond productivity, the project aims to enhance job satisfaction, mental health, and overall wellbeing by reducing the daily friction caused by inaccessible work designs.

We must be mindful that generative AI is not a magic bullet and carries inherent risks. AI algorithms are known to replicate human biases, often because the massive datasets they are trained on lack adequate representation of and input from disabled individuals. For instance, systems may discriminate against those with speech impairments, facial asymmetry, or non-standard psychomotor patterns. Many AI platforms are trained on standards of normality, which can lead to subjective and biased evaluations of employability or professionalism.

Our research advocates for a better understanding of generative AI as an accessibility tool while cautioning against an uncritical embrace. We must ensure AI developers consider accessibility in future tool design and that national strategies, such as like the government's AI strategy, include robust frameworks to protect the rights of disabled persons.

For businesses in Essex, exploring AI-driven accessibility is a long-term investment in a more inclusive and productive workforce. By supporting employees with disabilities through AI augmentation, we can ensure a more equitable professional environment and a stronger skill pipeline for the future.

Benefits of winning the King's Awards for Enterprise

THE King's Awards for Enterprise recognise outstanding success in British business. Thirteen businesses from Essex have won these prestigious awards in the past two years alone and they report huge benefits.

"We have experienced how globally renowned the award is and have seen it open new doors for us, as well as serving as Royal recognition of our achievements," said Dura Composites, which has won three times, most recently for Innovation in 2024.

Dura is a keen advocate. She said: "We'd encourage anyone thinking about entering for this year's awards to go for it – the marketing benefits are valid for five years and is a great way of raising your profile and elevating your business above the competition."

Winners can fly the flag and use the emblem in email signatures, on their website and elsewhere. This marketing package helps to get them noticed, whether by the press, customers or potential investors.

Winning provides an excellent opportunity to celebrate with employees both at town halls and parties for staff and customers. Some have found a longer-term benefit, with increased employee confidence and pride.

Several winners report a boost to their profile and business success. Will Roeder of Select Tech, which won an Award for Innovation in 2024, said: "We had already made a positive impression before we got into the sales meeting. It gives us credibility and allows us to stand out."

Alex Holliman of Climbing Trees, a marketing agency which won an Award for Sustainable Development in 2024, said: "Suddenly we're on the radar." Greg Macleod of GT Engine Services, which won an Award for International Trade last year, said: "Everyone who sees that emblem knows you are of a certain standard."

There are four categories of King's Awards for Enterprise: international trade, innovation, sustainable development and promoting opportunity through social mobility. There is stiff competition for all four, especially trade and innovation. The judging process is thorough.

All applicants must have a clean bill of health with HMRC, be able to demonstrate strong environment, social and governance practices and have at least two employees. The Awards are open to non-profit organisations as well as commercial companies.

Essex winners include several companies related to the airline industry including Airline Component Services, IPECO (aircraft seating) and Skysmart as well as Titan Airways, known for helping to organise the largest peacetime repatriation following Thomas Cook's collapse.

Other recent successes include Blackwell (formerly Direct Meats, a second time winner), Aconda (formerly Tracked Carriers), which makes machines for moving heavy objects around building sites, Atlantic Pacific Global Logistics and RSS International (road safety). Kestrel, a liner agency, has won the International Trade category four times.

Anyone wanting to know more about the King's Awards for Enterprise can join a free webinar on April 16 at 2pm-3.30pm. Potential applicants and their advisers are welcome. Past winners will talk about their experiences and provide tips and advice. Attendees will also hear about the process and the support available to applicants. Here is the link for registration: **https://www.eventbrite.co.uk/e/1975550193810**

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From resolutions to commitments: supporting Essex businesses in 2026



Denise Rossiter, CEO of the Essex Chambers of Commerce, discusses the potential of New Year's resolutions and how the Chambers is here more than ever to help you.

Essex Chambers of Commerce

HOW many of us start a New Year with a resolution? Joining a gym, reading a certain number of books, being out in nature more, or learning a new language; the list goes on and on. Resolutions can be cliché or niche depending on your goals.

I wonder what percentage of resolutions are business-related? This could be personal aspirations, seeking a better work life balance, expanding your network, or, for your company, branching into a new market or perhaps moving to bigger premises.

Whilst we all start out with the best intentions, most resolutions are never completely fulfilled. For businesses it's hardly surprising that some goals and aspirations are never fully realised. With mounting concerns and uncertainties, both nationally and internationally, it can feel like doing business in 2026 will bring more challenges then gains.

With the impending implementation of the Employment Rights Bill - the most far-reaching employment law reforms in a decade - skills shortages and continued cost pressures, there is much for businesses to face.

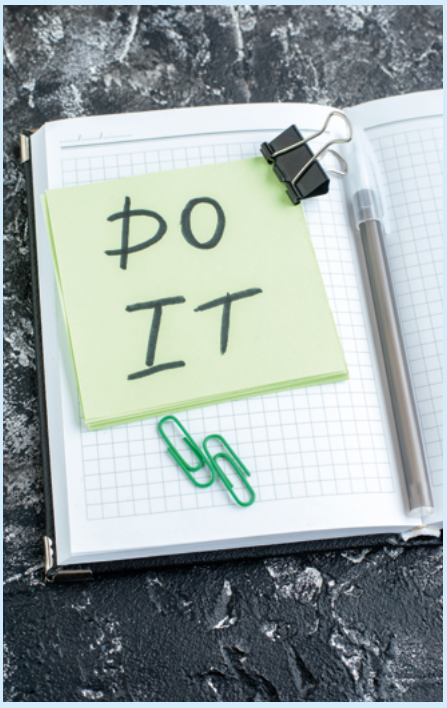
For Essex businesses, specifically, there is the added complications from the restructuring of local government. The two-year postponement of devolution and the mayoral elections along with no clear decision on the approved structure for Local Government Reorganisation is less than ideal. All of this culminates in frustrations and a loss in confidence, hardly firm foundations for anyone to accomplish the goals they set at the beginning of the year.

Rather than a resolution, I would like to start 2026 with a commitment, or rather a re-commitment. Given the increasing difficulties and uncertainties facing businesses, I would like to pledge the Essex Chambers of Commerce commitment to serve our local business community.

My team and I are dedicated to the advancement of Essex businesses: whether you need fully certified export documentation, assistance with a policy issue or help connecting with fellow businesses through our dedicated membership team or our events programme. Through our established services, we are here for you.

The Chambers team has also used the new year as an opportunity for new beginnings and initiatives, all designed to strengthen our support offering for your business.

We've rolled out an entirely new and bespoke CRM system across every department. Utilising the very latest Microsoft technology will streamline our processes with integrated AI and automation, allowing the team to focus on how best we can support our members as well as an improved user experience on our website. It's



taken many months of hard work to implement the new system, but we are now live and excited by the possibilities it can bring.

2026 also sees an enhancement of our events programme. We've always aimed to bring our member community an extremely high calibre of networking events they are unlikely to experience anywhere else. This year, we're taking things to the next level and increasing our events offering. Each month, where possible, we'll be hosting two physical events, ensuring we cover a variety of locations encompassing the whole county.

We're also increasing our number of webinars and workshops, including several insightful sessions with our Head of Policy, Iain McNab, who'll be guiding attendees through all the latest policy updates affecting Essex.

Another new initiative we are incredibly proud to introduce this year is our specialised business support for charities. Our Project Manager, Julie Arthur, is utilising her extensive experience within the sector to support our charity members to flourish as businesses.

Last year, we welcomed a record-breaking number of members to our community, and the start of 2026 has been much the same. You can see everyone who recently joined the Chambers on page 42.

Not only are we delighted to support so many of you as members, we are also extremely proud to be collaborating with four new patrons: Joseph Gallagher Group, National Grid, Port of Tilbury, and Railscape Ltd. Our new patrons join an established group of the region's most successful and prominent organisations that represent the infrastructure, logistics, education and heritage sectors of our county. Learn more about our patrons on page 43.

If you would like to be a part of the biggest growing membership organisation in Essex, join our community today and let us support you to accomplish your business resolutions and goals. For further information, visit www.essexchambers.co.uk



The Festival of Business returns for its fifth year, bringing even more opportunities to connect, learn, and move business forward across Essex.

Taking place at **Chelmsford City Racecourse** on **Wednesday 11 November**, from **10:00am to 3:00pm**, this flagship event remains a key date in the Essex business calendar.

Building on previous success, the 2026 Festival embraces the message "Proud Past. Bold Future.", recognising the county's strong enterprise foundations while highlighting the innovation, leadership, and opportunity shaping the next chapter of growth. The Festival showcases organisations that power Essex's economy - from established names with deep local roots to ambitious businesses driving change.

More than an exhibition, the Festival of Business is a platform for ideas, collaboration, and practical opportunity. Bringing together business leaders, entrepreneurs, and professionals to share knowledge, make connections, and explore the support available to help their organisations progress.

Event highlights

Business Expo: Discover a diverse showcase of local businesses, services, and innovative products. Build visibility, meet collaborators, and uncover new opportunities.

Inspiring Speakers: Hear from industry leaders and experts delivering insight into business growth, emerging trends, leadership, and future-focused strategies.

Best in Business Award: Now in its third year, this prestigious award recognises outstanding achievement across the Essex business community - celebrating innovation, impact, and excellence.

Networking Opportunities: Connect with peers, potential partners, and sector leaders throughout the day in a professional environment designed to encourage meaningful conversations and collaboration.

This year's Festival of Business is proudly sponsored by **Essex Growth Agency**, supported by **Essex County Council**, organisations committed to helping businesses access opportunities, skills, and support that enable sustainable growth across the county.

Get Involved: Exhibitor and attendee bookings are now open. Visitor entry is **FREE.**

Visit www.essexchambers.co.uk to secure your place.

Don't miss Essex's leading business event - celebrating a proud past and shaping a bold future.

Essex Chambers of Commerce

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Why SME participation in the Local Skills Improvement Plan is an investment, not a cost



By Joanne Giles, Executive Director, Essex Local Skills Improvement Plan.

AS Executive Director of Essex's Local Skills Improvement Plan (LSIP), I speak with hundreds of small and medium sized enterprises every year, across every sector, construction, digital, health, logistics, manufacturing and more.

The message is the same: SMEs need people with the right skills, the right mindset and the ability to adapt in a rapidly changing world.

Yet too many employers tell me they struggle to recruit or upskill staff because training feels confusing, inconsistent or disconnected from real business needs.

The LSIP exists to change this. And for Essex's SMEs, taking part is not a cost, it is one of the highest value investments you can make in your business.

Today's employers need staff who can communicate effectively, problem solve, show initiative, adapt quickly and use essential digital tools. These are the fundamentals of a modern workforce, and they are increasingly difficult to find.

Many SMEs tell us they receive applicants that aren't 'work ready', spend too long onboarding, struggle with retention and lack time to navigate training options.

This is exactly why the LSIP was developed: to ensure the skills system works for you, not around you.

Looking at return on investment for SMEs, this is why your participation pays off…

You influence the skills system, instead of being shaped by it.

When SMEs contribute their voice, training providers redesign courses to reflect real business needs. That means:

- better prepared applicants
- shorter onboarding periods
- stronger employee retention
- faster productivity gains

Your input directly influences:

- T Level industry placements
- apprenticeship design and delivery
- skills bootcamps
- work readiness programmes
- digital and AI skills training

By shaping these pathways, you gain earlier and better access to emerging talent, often before large employers even begin recruiting.

You gain a competitive edge, without increasing headcount.

Through LSIP initiatives, SMEs benefit from:

- training built around the realities of small business operations
- access to digital and AI expertise that would otherwise be unaffordable
- support to adopt new productivity boosting tools
- opportunities to enter growth sectors such as clean energy, construction, engineering and health.

This isn't about doing more, it's about doing better. Participating helps you modernise, innovate and stay competitive.

You strengthen leadership and management capability.

Many SME leaders have had to learn management on the job, often with little support. The LSIP is helping to change that by expanding access to:

- modular leadership and management programmes
- digital confidence training
- workforce planning tools
- support for staff wellbeing and retention.

Stronger leadership leads directly to stronger businesses: increased profitability, lower turnover and more resilient teams.

You get simpler, clearer access to the skills system.

We know SMEs don't have hours to spend navigating training options. That's why the LSIP is working to reduce complexity and increase clarity, giving employers:

- better, more transparent information
- clearer routes to training
- aligned provision across providers
- less duplication.

This saves time, one of the most valuable commodities for any SME leader.

Essex's skills system is being redesigned around employer demand. That means if SMEs do not participate, their needs may be overlooked. If SMEs do participate, the system shifts to meet their priorities

Local Skills Improvement Plan — Business Driven Employer Led

Your voice influences what courses are funded, which skills are prioritised, how quickly new training is developed, how work placements are structured, how digital and AI support is delivered and how green and technical skills evolve.

This is practical, real world influence with direct benefits to your business.

SMEs make up the majority of Essex's business community. If more of them engage with the LSIP, the county gains:

- a more productive workforce
- a larger, better prepared talent pool
- a stronger culture of innovation
- a more competitive local economy
- a future ready pipeline for digital, engineering, health and clean energy
- faster adoption of AI and emerging technologies.

This is how local economies grow, from the ground up, powered by SMEs who take an active role.

Essex is reshaping its skills system right now. As Executive Director, my message to SMEs is simple: do you want a skills system that reflects your needs, or one that happens around you?

Your participation in the LSIP is an investment, an opportunity, a route to a stronger workforce and a strategic advantage.

SMEs that shape the system will benefit from it. SMEs that stay on the sidelines will be shaped by it. Now is the moment to step forward. Now is the moment to influence your future talent pipeline. Now is the moment to help shape the future of Essex's economy.

So, join us. Engage with the LSIP and help us build the skilled, adaptable workforce your business needs to thrive. For further information, visit www.essexchambers.co.uk/lsip/ or email me at joannegiles@essexchambers.co.uk

Welcome to our New Members

We are delighted to welcome the latest businesses to join the Essex Chambers of Commerce! As part of our growing and dynamic network, these new members can now take advantage of a wide range of exclusive benefits, support, and opportunities designed to help their organisations thrive.

Through their membership, these businesses are already beginning to unlock the many advantages available to them, including:

- exclusive access to valuable products and services such as Westfield Health Plans and the AA.
- discounted entry to our high-quality networking events, hosted at venues across Essex.
- a comprehensive International Trade offer, including certified documentation services and access to expert guidance.
- opportunities to connect with and engage in major infrastructure projects across the region.
- specialist support and insight on key policy issues affecting the business community.

If you'd like your business to benefit from the same exceptional services, support, and savings, we would be thrilled to have you join us.

Becoming part of the Essex Chambers business community has never been simpler.

Contact our Membership Team today at membership@essexchambers.co.uk

Peter James Motor Group – For everything your car needs
SBR Savvy Business Resolutions – Conflict Management for Managers
Gus Burton Racing
The Printer's Marketplace
PropertyClaim
Kingswood
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AutoEnterprises – Worldwide Core Suppliers
CCR 104.4 FM – Chelmsfordcommunityradio.com
Cyber Strategies – Develop · Protect · Maintain
sericc – Rape and Sexual Abuse Specialist Service
Horizon Power Group
That Amazing Place
Blackhawk Insurance Services
Rachel Barratt Leadership
Mantair
Web Wonderland.
SuperGutterVac – Commercial & Residential Gutter Clearing Service
CSM – chain supply management & logistics
LBS – Labour Base Solutions – Rail, Mechanical & Construction
A Plus Security
Frobel Education – Formulas for Success

Welcome to our new Patrons

We are delighted to welcome four new Patrons to our distinguished community of business leaders and organisations.

They will be proudly joining our established community of Patron businesses who play a vital role in supporting and shaping the region's business landscape.

Our Patrons support enhances our collective voice, extends our reach and reinforces our mission to champion business growth, influence policy, and create meaningful opportunities for all members.


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City centre redevelopment brings new digital workspace to Colchester



A LONG-DERELICT landmark in Colchester city centre has reopened as the Digital Forum, a new home for digital, creative and high-profile tech businesses.

The £6.25 million redevelopment of the former bus depot marks a significant step in the regeneration of this part of the city, creating flexible workspace, meeting and event facilities in a building that has stood empty for several years.

Designed to meet rising demand for hybrid working, collaboration and high-quality city-centre office space, the Digital Forum brings together private offices, co-working and hot-desking, supported by ultra-fast 10Gb connectivity and smart building infrastructure.

The front of the Digital Forum pays homage to the site's cultural past by reflecting the original 1800s Theatre Royal façade. Inside, the development retains elements of the building's historic character, including exposed brickwork and industrial detailing, while introducing contemporary design features, mezzanines and balconied office space. The result is a distinctive working environment that honours Colchester's heritage while signalling its ambitions for a vibrant, digital future.

Parris Andrews, Deputy CEO of Colbea, which will be operating the space, said: "The Digital Forum is an incredible building, and will breathe new life into the city centre. We have combined heritage in design with cutting-edge architecture and technology to create a space that is future-fit for our ambitious city centre."

Councillor Louise McKinlay, Deputy Leader and Cabinet Member for Communities, Transformation and Economic Growth at Essex County Council, said: "The new Digital Forum in Colchester will create an exciting new space for innovative entrepreneurs, start-ups and existing businesses - supporting their expansion and helping create jobs for residents in the digital skills space. This is just one part of an exciting programme of regeneration taking place across Colchester."

In addition to office accommodation for up to 30 people, the Digital Forum includes meeting rooms, event space, breakout areas and communal facilities. These will host business events, workshops and partnership activity, providing a focal point for collaboration between businesses, educators and investors.

With its combination of heritage architecture, flexible workspace and high-speed connectivity, the Digital Forum is expected to become a key asset for Colchester's digital and creative economy and a catalyst for further regeneration in the surrounding area.

The project was developed by Colchester-based Horizon Construction Group, which has been the lead construction partner on a number of high-quality commercial and residential developments across the southeast.

Director Phil Holding said: "We have thoroughly enjoyed working with Colchester City Council and Colchester Amphora Trading Ltd on such an important local project and to have delivered what I am sure will be a highly regarded addition to the Colchester business offering."



Get your data AI-ready



Lara Fox, Managing Director of Chelmsford-based Objective, explains why getting your data right is key to successful AI implementation .

NO business has perfect data. Waiting for it can delay progress. AI readiness is more about relevance, consistency and accessibility, not 100% perfection.

Businesses that invest in data readiness improve quality, break down silos and put governance in place to extract real value moving forward. For leadership teams, the choice is straightforward. Treat AI as a bolt-on experiment or build the foundations that turn it into a genuine competitive advantage.

When your data is ready, AI stops being a risk and starts becoming a strategic technology for your growth.

AI is already delivering real commercial value by automating routine work and transforming customer experience. During the past decade, working on AI projects across a wide range of businesses, we have seen this first-hand.

But we have also seen something else, just as consistently. Most AI initiatives do not fail because the technology is weak. They fail because the foundations beneath it are.

There is a belief that AI will fix underlying business problems and tools will compensate for fragmented systems and poor-quality information. They won't. AI does not remove complexity; it highlights it. If the data feeding AI is unreliable, the outputs will be too. This is why so many AI projects stall.

Meanwhile, the businesses that do see sustained value from AI tend to share a common trait: they took data readiness seriously.

In most businesses, data is everywhere and nowhere at the same time. Customer information sits in a CRM, financial data in accounting systems, operational metrics in line-of-business platforms, and often in spreadsheets created to solve yesterday's problem. Each team works with its own version of reality.

From a leadership perspective, this creates risk. Reports take too long to compile. Numbers conflict. Decisions about growth, investment and performance are made with less confidence than anyone would like to admit.

AI only exposes this further. When confidence disappears, so does momentum and AI initiatives quietly lose trust. However, being AI ready does not begin with data. It begins with clarity.

What, specifically, do you want AI to improve? With clear goals in place effort reduces and value becomes measurable. Only then does it make sense to look honestly at where your data lives and what technology suits your goals.

Creating a connected view of the data in your business is not solely an IT exercise; it is a leadership one too. Whether through modern data platforms, integrations or APIs, bringing information together into a single, reliable view dramatically changes how decisions are made. Teams stop chasing numbers. Leaders stop questioning reports. AI starts working with the business rather than against it.

Importantly, this does not have to happen all at once. The most successful organisations focus first on the data that supports their immediate objectives, then expand from there.

Getting AI ready starts now, not later. By running a focused pilot or auditing your data, businesses can quickly uncover gaps, reduce risk and build the foundations needed to turn AI from a promising idea into a practical, value-driven capability.

GET YOUR DATA AI-READY

OBJECTIVE

AI is reshaping every industry.
But the organisations that win are the ones that treat data as a strategic asset.

Objective has over a decade of experience delivering AI projects.
We help business leaders understand their data and map out practical next steps.

Build the foundations before you build your future.
Start with our AI Readiness Scorecard and see how prepared your organisation really is...

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Helping you with Software Development, Data Analytics & AI

Leaders gather at Essex Energy Summit to power growth, skills and energy innovation

MORE than 140 businesses, innovators, educators and community partners came together at Hylands House in Chelmsford, to network and explore what more can be done to secure sufficient, affordable energy in Essex.

The Essex Energy Summit was hosted by Essex County Council's Essex Growth Agency. It focused on the many energy projects planned for the region in the coming years and highlighted how these projects could create new jobs and attract investment for local communities.

Delegates included representatives from energy leaders RWE, Cadent, East Wind, EDF, the National Grid, Freeport East, Gulermak and Catapult. Also in attendance were local suppliers and students from the Colchester Institute and Anglia Ruskin University.

Opening the event, Councillor Louise McKinlay, Deputy Leader of Essex County Council and Cabinet Member for Communities, Transformation and Economic Growth, underlined Essex's role in ensuring we have the right power infrastructure in place to cope with growing demands.

She said: "Essex has the ambition, investment and momentum to become a national powerhouse for energy generation, with billions already flowing into the sector - and a workforce pipeline growing through our colleges and universities - we're ready to lead.

"But partnerships and local considerations are essential: industry, government, education and communities working together to turn opportunity into both jobs and long-term growth that works for local Essex people and businesses."

Attendees of the Energy Summit enjoyed presentations on innovation, supply chain and the skilled workforce, exploring practical actions to accelerate delivery.

SMEs and students from the region were given the opportunity to network with major employers in the energy sector.

Across the panels, speakers repeatedly highlighted the need for closer collaboration. Industry leaders, skills providers and businesses all agreed joint working would need to underpin the county's future energy strategy.

Across Essex, £26 billion of infrastructure investment is planned and underway - from roads and rail to digital networks and energy. Major developments such as Stansted, London Gateway, Freeports and the Lower Thames Crossing will support thousands of high value jobs.

Energy Summit participants also addressed key barriers to growth including upgrading power infrastructure to match demand and generation, closing national skills gaps that could reach 400,000 energy professionals by 2030, building a competitive local supply chain so Essex businesses win major contracts and securing sustained investment to unlock new opportunities and high value roles.

Colchester agency owner shares communication tips in new book

A COLCHESTER communications expert has published her first book, packed with tips designed to help professionals become more confident public speakers, improve their presentation skills and learn media interview techniques.

Karen Ainley, the CEO of Mosaic – The Conscience Marketing Agency, has released *The ACES of Effective Communication,* a 250-page guide packed with real-world tips for anyone looking to improve how they communicate in public or professional settings.

"I've worked with thousands of people throughout the years, from business leaders and politicians to charity bosses and academics, and the same issues keep coming up," she said. "They doubt themselves or panic under pressure. This book gives them the tools to speak with clarity and confidence."

Karen began her career in journalism, working as a reporter for the Colchester Gazette before going on to broadcast roles in BBC radio and television. She set up Mosaic in 2000 and the company trains and advises organisations across the UK in media handling, messaging, public speaking and strategic communications. It is also a highly active PR and digital marketing agency, specialising in supporting organisations with a social conscience.

The ACES of Effective Communication offers 150 actionable tips drawn from Karen's 35 years in the media and marketing sectors. Written in a friendly, accessible style, the book is ideal for professionals at all levels, whether stepping into the spotlight for the first time or looking to sharpen their presentation skills or prepare for media interviews.

Topics range from public speaking and storytelling to mastering tricky questions, improving video call presence and presenting with impact in virtual or hybrid settings. Karen also shares insights into podcast hosting, event moderation and how to speak with clarity and confidence – without resorting to corporate jargon.

***The ACES of Effective Communication* is available on Amazon in paperback, hardback and Kindle format. To order a copy, go to www.mosaicpublicity.co.uk**



How digital transformation is reshaping promotional merchandise



Jason O'Connor, CEO at Colchester-based Total Merchandise, examines the impact on his industry of the 'Amazon effect' and AI.

WHEN Total Merchandise was founded more than 20 years ago, the promotional merchandise landscape looked vastly different.

Customers expected lead times of three weeks, same-day delivery was science fiction and the idea of fully automated ordering systems belonged firmly in the future. Fast forward to today, and I find myself reflecting on how dramatically our industry has evolved - and how much further we still need to go.

Recently, we were honoured to win Distributor of the Year in the £10M+ category at the BPMA Awards, a recognition that validates the significant investment we've made in technology and automation. But this achievement also shines a light on a critical challenge facing our entire sector: the growing gap between customer expectations and industry capability.

I call it the 'Amazon effect'. Customers now expect instant gratification - press a button in the morning, receive your product the next day. This shift in consumer behaviour has fundamentally altered how we must operate. When I speak with colleagues in our industry, many celebrate reducing lead times from three weeks to two. But two weeks is still a lifetime in today's market.

The conversation around application programming interface (API) integration perfectly illustrates this challenge. At industry events, everyone talks about being API-ready, but the reality is sobering. Perhaps only a small percentage of companies genuinely have the capability they claim. At Total Merchandise, we've been on this journey ourselves - we're launching our first API connection imminently and plan to have around 60 suppliers integrated by mid-year. The experience has been eye-opening. You can complete 90% of the implementation relatively smoothly, but that final 10% is like climbing Everest. It's the 'final mile problem' that requires significant resources and expertise.

What concerns me most is the number of companies treating API as a conversational piece rather than a strategic imperative. When eco and sustainable products became a hot topic, it gave our industry something new to discuss. API risks becoming the same - great for networking chatter, terrible for actual progress.

Then there's artificial intelligence. A colleague recently shared insights from an industry conference where a speaker created an entire brand - complete with jingle and soundtrack - in 40 minutes. His closing statement resonated deeply: "AI won't take your jobs, but if you don't invest in AI, it will." That's the reality we're facing. Technology adoption isn't optional anymore; it's essential for survival.

This digital transformation isn't unprecedented. Industries have faced similar disruption before - think of how physical media gave way to instant streaming, or how high street retail adapted to e-commerce. The pattern is always the same: those who embrace change thrive, whilst those who resist it struggle. Our promotional merchandise sector is experiencing that same inflection point right now.

Our 20-year journey at Total Merchandise has taught us that timing is everything. The right product at the right moment determines success. Today, that means meeting customers where they are: expecting speed, efficiency, and seamless digital experiences.

The future belongs to those brave enough to climb that final 10%.



AI: the new resident at the Knowledge Gateway



Michael Murrell, Manager of the Colchester Innovation Centre, based on the University of Essex site, offers his take on how AI is becoming a more than friendly neighbour of the centre's residents, adding to the many other benefits of residency.

AS we navigate the first quarter of 2026, the landscape of business in Colchester is undergoing a profound transformation.

Walking through the corridors of the Innovation Centre Knowledge Gateway (ICKG), you might notice a different kind of energy. It isn't just the caffeine-fuelled buzz from the cafe or the sound of someone finally winning a game of ping-pong; it is the silent, rapid pulse of Artificial Intelligence being woven into the very fabric of our local economy.

In the interest of full transparency, and to prove I'm practising what I preach, I'll let you in on a secret: I had a bit of help from an AI to draft this article. Don't worry, I haven't been replaced by a toaster just yet; I'm still the one managing the licence agreements, checking the direct debit mandates and making sure the centre doesn't float away. But while I'm using AI to stop myself from staring blankly at a blinking cursor for three hours, the businesses within our four walls are doing things with this technology that make my digital assistant look like a glorified spell-checker.

One of the unique perks of being perched on the University of Essex campus is our proximity to some seriously big brains. The university has been a leader in AI for years, and that expertise is starting to leak out of the labs and into our private offices.

Through initiatives such as Knowledge Transfer Partnerships (KTPs), our resident businesses are working with academic experts to build things that actually matter. We aren't just talking about chatbots that give you sass when you ask about a delivery. We are seeing companies develop trustworthy AI solutions for professional services, using machine learning to handle data sets so large they'd make a human brain opt for an early retirement. Whether it's automating complex classification through computer vision or forecasting market shifts, the innovation in our name is being backed up by some very clever algorithms.

The real magic of AI at the ICKG is how it acts as a great equaliser. For a small or medium-sized enterprise (SME), AI is essentially the extra employee who never complains about the office temperature and doesn't steal anyone's oat milk from the communal fridge. We see this in action every day.

Take, for instance, our residents who are using AI-driven data analytics to identify niche market trends that were previously invisible to anyone without a PhD in statistics. By leveraging these tools, our SMEs can spot consumer shifts in real-time and pivot their strategies faster than a traditional corporate giant ever could.

Others are using Natural Language Processing (NLP) to scan through thousands of legal documents or research papers in seconds, a task that used to require a mountain of biscuits and several exhausted paralegals. In the marketing realm, our SMEs are using generative tools to create high-end content that used to require a massive agency budget. We love seeing this growth; it's about taking a three-person team and giving them the operational muscle of a hundred-person corporation.

As we look toward the rest of 2026, the master plan for the Innovation Centre is only getting bigger. With the community growing toward 60 companies and nearly 300 people, the ICKG remains the focal point for all this activity.

We are committed to ensuring our members have the best possible toolkit, including 1:1 coaching that ensures they aren't just using AI because it's trendy, but because it's actually moving their business forward.

For any local business owner reading this: the AI revolution isn't just happening in Silicon Valley; it's happening on your doorstep, too. Whether you need a virtual office or a permanent base for your tech firm, our doors are open. We're here to help you turn artificial intelligence into real-world success - and I promise a human will still be the one to hand you your keys and welcome you to the community.

The future of business in Essex is intelligent, efficient and incredibly bright. And if the AI wrote that last sentence... well, I suppose I can't argue with it.



Chelmsford College
unveils comprehensive AI training and consultancy services for businesses

DO you remember a time, not too long ago, when the term artificial intelligence kept cropping up and we'd wonder what it actually is?

With the digital age rapidly evolving, AI is quickly becoming a part of many people's daily norms and routines.

As a forward-thinking provider, Chelmsford College is partnering with HoSoMoTo to offer:

- free AI readiness assessments for businesses
- paid, bespoke AI courses tailored to organisational needs.

Many businesses may struggle to adapt to the AI landscape due to insufficient knowledge, time, resources and even because of the fear of the unknown. Chelmsford College is helping employers realise AI can ease company challenges and processes. Through their programmes and in-depth consultancy, employers begin to understand the phenomenon of AI, helping them bridge the gap between the trend and real-world application.

In partnership with HoSoMoTo, the only UK-based Platinum provider of AI CERTs, Chelmsford College is able to offer a broad suite of job-specific AI training courses and consultancy.

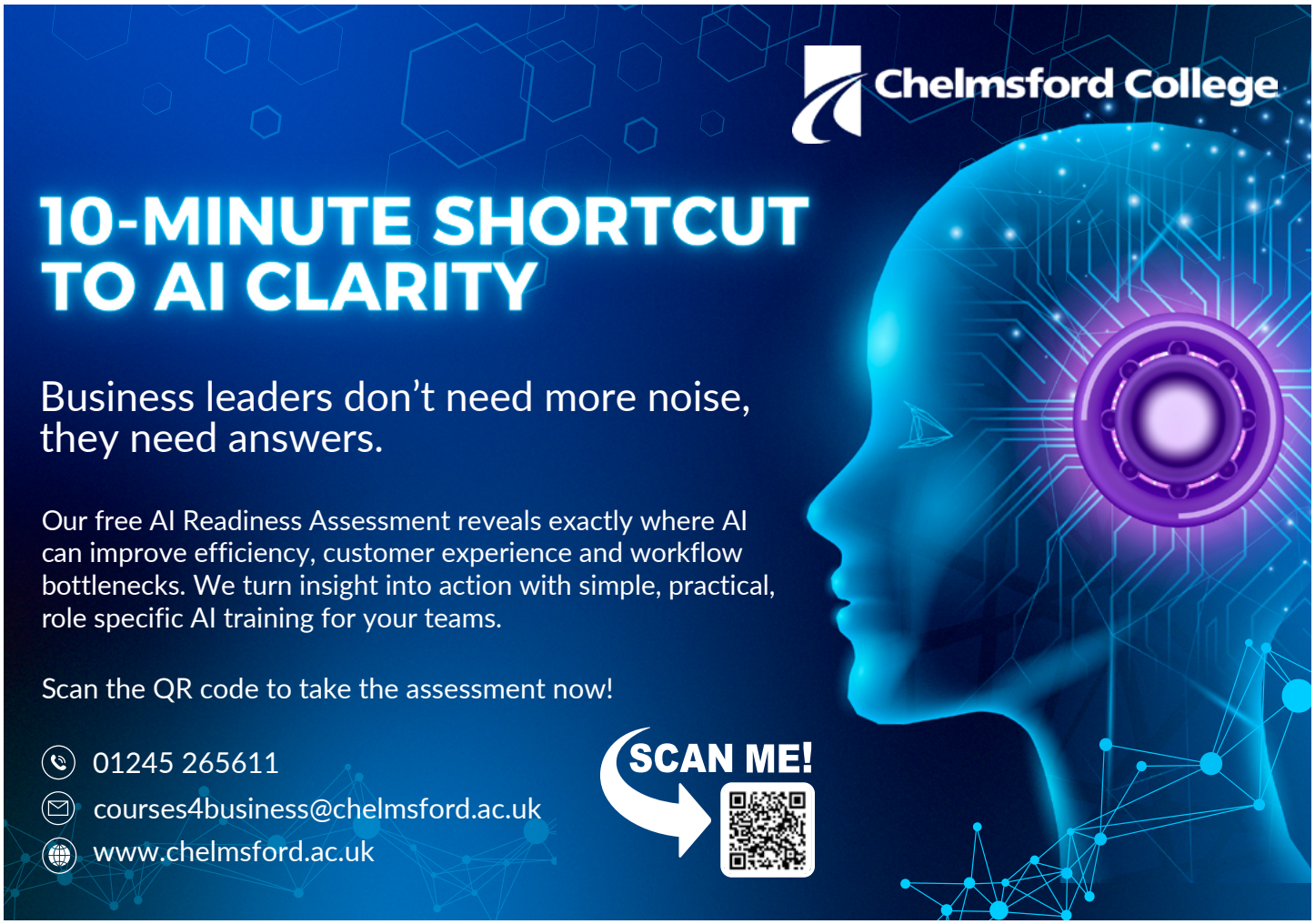
The offer is simple and begins with the free assessment that takes only 10 minutes to complete. You answer questions about your current workplace challenges and, using your responses, an in-depth report is generated that identifies where AI could improve your business. Common challenges might include areas such as AI governance, operational efficiency, customer experience, workflow bottlenecks or other internal processes. Entirely informed by your answers, Chelmsford College suggests next steps and solutions tailored to your business.

With HoSoMoTo's specialist knowledge in AI transformation and Chelmsford College's trusted reputation, you and your employees can benefit from the latest job-specific AI courses. With programmes ranging from customer service, HR, sales, executive and so much more, each course is bespoke to your company and your needs. You can choose from basic level eight-hour programmes to advanced courses that take 40 hours to complete. You can even choose the study approach from pre-recorded online modules to tutor-led learning.

This is an exciting time to be in business as AI can streamline work, increase productivity and deliver tangible results. With AI only going to progress further, this offering could be your business's first step in getting ahead and understanding its advantages.

With access to world-class training and consultancy that is recognised across sectors, this training can set you apart and improve your future strategic direction. Ultimately, Chelmsford College is committed to supporting employers as they navigate AI, helping businesses transform and ensure staff are prepared for the future of work.

To learn more about the new AI offering at Chelmsford College, please visit www.chelmsford.ac.uk/ai or contact Andy Vaccari, Head of Business Development, by emailing vaccaria@chelmsford.ac.uk



Rickard Luckin announces launch of joint venture business, Attain Corporate Finance LLP

RICKARD Luckin has announced the launch of Attain Corporate Finance LLP, a new joint venture created to strengthen its Corporate Finance offering and future-proof its proposition.

This strategic move reflects its commitment to expanding its team, building bench strength, and delivering exceptional value to clients.

During the past seven years, Mark Brooks has been instrumental in growing the Corporate Finance Team at Rickard Luckin. Having dedicated 21 years to the firm, Mark has overseen significant growth and evolved services from general deal support to a comprehensive, full-service offering. Mark stepped into his current role after working alongside David Enser before David's retirement in 2020, ensuring a seamless transition and continued success.

Rickard Luckin will work in partnership with Mark, who will lead Attain Corporate Finance LLP. The entire existing Corporate Finance Team have moved across to Attain, ensuring continuity of expertise and service for clients.

Kate Bell, Managing Director at Rickard Luckin, said: "This strategic decision to move our Corporate Finance service offering and team into a new business builds on the tremendous success Mark Brooks and his team have had to date. Whether a client is looking to find a buyer for their business, acquire another business, understand the value of their business today or is considering their options for the future, they will have access to the full suite of Corporate Finance services provided by a first-class team. The Attain team will very much continue to be part of the RL family and we are excited to support them all in this next stage of their team journey."

Now stepping into his role as Corporate Finance Director at Attain Corporate Finance LLP, Mark commented: "The creation of Attain Corporate Finance LLP marks an exciting new chapter for us. It is also a chance to reflect on the journey myself and my team have been on with great pride in the service we have delivered our clients, and the culture we have built. This spurs us on to further build on the strong foundations we've established at Rickard Luckin and create a platform that allows us to grow, innovate, and deliver even greater value to our clients."

James Boustead, Director and Head of Corporate Services at Rickard Luckin, added: "For the past two years I've had the pleasure of representing the Corporate Finance Team (as well as the Corporate Tax and Company Secretarial Teams) at Board level within our firm, and in doing so have worked even more closely with Mark and his fantastic team. As a firm we are determined to back this team and support its growth, both in terms of the amount of work it can handle, and the types of services it can offer to our clients. We are confident this joint venture structure will enable us to continue our strong collaboration while taking the proposition and team depth to another level."

To learn more about Attain Corporate Finance LLP and meet the team, visit www.attaincf.co.uk

First impressions start outside:
why professional outdoor spaces matter in business



Alex Cox, owner of Colchester-based Heritage Horticultural, explains why you shouldn't leave outside appearances to chance.

FIRST impressions count. That's a phrase we hear often in business, and rightly so. But while companies invest heavily in branding, interiors, customer service and online presence, one crucial element is still regularly overlooked: the outdoor space.

For much of the past 13 years, we have worked primarily with residential property owners of period and prestigious homes across Essex and Suffolk. These are clients who value detail, heritage, and presentation. During the past few years, however, we have increasingly brought that same mindset into the commercial world — and the results speak for themselves.

If a business deals with the public, its exterior is often the very first thing a customer sees. Whether it's a restaurant, hotel, pub, wedding venue, wellness retreat or short-stay accommodation such as an Airbnb, the outdoor environment sets expectations before a word is spoken or a door is opened. A well-maintained, thoughtfully designed landscape immediately signals professionalism, care and quality. Equally, a neglected outdoor area can undermine even the most impressive operation inside.

At Heritage Horticultural, we pride ourselves on employing some of the best horticulturalists in the region. Our team combines extensive plant knowledge with the skill and sensitivity required to work in intricate, high-value gardens. That same level of expertise translates seamlessly into commercial settings, where planting schemes, seasonal interest and maintenance standards must align with brand identity and customer experience.

The businesses we work with are diverse, but the goal is always the same: to ensure the exterior reflects the organised, professional and successful business operating within. A welcoming entrance, healthy planting and a space that feels intentional rather than incidental all contribute to how customers perceive a brand - often subconsciously.

From a business perspective, consistency and accountability matter just as much as aesthetics. That's why we operate with transparent pricing, clear communication and structured planning. I personally manage sites, setting tangible goals and monitoring progress so clients can see real, measurable improvement during time rather than vague promises.

Well-designed and properly maintained outdoor spaces are not an indulgence; they are an investment. They enhance customer experience, support brand reputation and, in many cases, encourage people to stay longer, return more often and recommend a business to others.

As more companies recognise the value of their external environments, I believe outdoor spaces will increasingly be seen as an extension of the business itself, not an afterthought, but a powerful asset. After all, before a customer experiences what you do, they experience how you present yourself. And that experience often starts outside.

Business Time in Essex

in association with Essex Chambers of Commerce

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

www.businesstimeinessex.co.uk

The emerging risk of AI-generated expense receipts



Expense fraud is not a new problem for UK organisations, but the ways it's happening have changed rapidly in recent months. Leisyen Cox, Associate Audit Partner at Scrutton Bland, has been looking at the growing number of firms now encountering fake expense claims created by artificial intelligence, and the signs that show this trend is accelerating.

IN September 2025, data showed around 14% of all flagged fraudulent submissions were AI-generated, up from zero the previous year.

This sudden rise is closely linked to the release of powerful new image-generation tools by major technology providers in early 2025; tools that have made it easier for individuals to produce convincing fake receipts in seconds.

A large fintech platform specialising in expense controls uncovered mor than £800,000 in fabricated invoices last summer. Finance teams are finding it increasingly difficult to spot these forgeries, with a recent survey suggesting nearly a third of professionals now struggle to tell the difference.

The wider impact of this is significant. Global estimates suggest digital and document fraud cost organisations nearly 8% of annual revenue, with more than £400 billion lost in 2024. Companies are especially exposed as fraud tools become cheaper and more readily available.

To tackle the issue, many organisations are adopting sophisticated detection systems.

These tools look beyond what meets the eye, searching for hidden clues in the way receipts are made or saved. However, technical measures can only go so far. Circulating or re-capturing screenshots can strip out much of the information these systems look for, making it a genuine team effort to pick up inconsistencies.

There are several telltale signs of AI-generated expense receipts. These include:

- receipts with inconsistent or missing metadata, such as creation dates that don't match modification dates or files lacking camera information across multiple submissions from one employee
- visual anomalies, such as repeating noise patterns instead of the random speckle seen on thermal paper, suspiciously uniform letter spacing, straight baselines where folds or creases are visible, or barcodes and logos that slightly differ from real vendor marks.
- receipts with perfectly clean edges without any signs of tearing, stapling, or folds
- receipts with shadows and lightingthat seem unnatural for the supposed environment, and completely uniform darkness or ink bleed when receipts should display subtle variations
- duplicate submissions, altered or inflated amounts, or receipts that closely resemble each other across different claims can also signal potential fraud
- receipts displaying unusual patterns, such as random or repeated numbers across multiple employees, should be investigated further.



Key actions for finance leaders and management to take include:

- reinforcing the importance of submitting expenses through secure channels and being transparent with supporting evidence
- reviewing internal processes to make sure validation steps are robust and up to date
- exploring tools that help flag unusual patterns and enable quicker investigation of suspect claims
- encouraging open communication. Raising any concerns, even about seemingly minor details, can protect your team and your organisation.

If you're looking for advice on how to strengthen your organisation's approach to expense fraud, our counter fraud team is here to help.

We offer practical support through our Risk and Assurance Service, including tailored reviews and guidance on controls, fraud response, and prevention. Whether you're after reassurance that your current processes are effective, or you need support with a specific concern, we'll work with you to address your risks and build awareness across your organisation.

You can get in contact with Leisyen or one of the team by calling 0330 058 6559 or email hello@scruttonbland.co.uk

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Department for Business & Trade

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Guidance you can trust in a changing business landscape

Why reliable information matters more than ever and how Business Companion helps businesses stay compliant, confident, and ahead of change.

IN a world where consumer expectations continue to rise and regulatory frameworks shift frequently, businesses need clear, dependable guidance they can understand easily and act on quickly.

Alternative Dispute Resolution (ADR) is just one of these evolving areas and staying informed is now essential for any business that wants to remain compliant, competitive and trusted.

ADR refers to structured processes, such as mediation and arbitration, that help resolve conflicts without going to court. These processes are designed to be faster, more cost-effective and less adversarial. For businesses, the benefits include reduced legal costs, faster resolution, improved customer satisfaction and compliance with consumer law obligations.

As consumers shop more frequently and across more channels, they expect swift, fair solutions when issues arise. Court proceedings can be lengthy, expensive and stressful for both consumers and businesses. ADR provides a practical alternative that helps preserve customer relationships while protecting a business's reputation.

ADR isn't simply best practice; in many cases, it's a legal requirement. Failing to offer ADR where required could result in penalties, lost business and lasting reputational damage.

Stay ahead: keep an eye on what's changing

The Digital Markets, Competition and Consumers Act 2024 recently introduced important updates to how ADR works and changes all businesses need to be aware of.

Business Companion, a free government-backed resource, is helping businesses of all sizes navigate these changes with confidence.

Since its launch in 2014, Business Companion has supported thousands of businesses in understanding and meeting their responsibilities when it comes to consumer law, by providing impartial, reliable guidance written by legal experts.

"ADR isn't just about resolving disputes, it's about trust, transparency, and protecting your business' reputation."



On Business Companion, businesses can access:

- updates on recent legal changes including the *Digital Markets, Competition and Consumers Act 2024*
- clear guidance on ADR regulations, found under Business in Focus: *Alternative Dispute Resolution*
- sector-specific resources for businesses of all sizes.

The platform goes far beyond ADR. Business Companion covers a spectrum of consumer law, from underage sales and travel legislation to property management, product safety, and so much more.

You'll also find a whole host of practical resources such as webinars, eLearning modules, audio guides, and infographics, all designed to help businesses understand their responsibilities clearly and put them into practice with confidence.

Users can create a personalised library of guidance tailored to their sector and sign up for alerts on legal updates that matter most to their business.

All services are free. Register at www.businesscompanion.info to follow these developments in real time.

Essex partners with Freeport East to help businesses tackle cyber risks

THE University of Essex is partnering with Freeport East as part of a new initiative to help local businesses in the East of England improve their cybersecurity defences and explore the role of artificial intelligence (AI) in digital risk management.

The Cyber Innovate to Elevate (CItE) programme is being led by Freeport East and will connect local companies with cutting-edge cybersecurity expertise at Essex to form fully funded project partnerships.

Funded through Innovate UK's Cyber Local initiative, the six-month programme launched in September and will support 10 to 15 small and medium-sized businesses across northern Essex and south-east Suffolk to develop practical, scalable cybersecurity solutions tailored to their needs.

Freeport East identified that many SMEs in the region face mounting cybersecurity challenges, with limited resources and increasing regulatory pressures.

Trade, logistics and clean energy are priority sectors for Freeport East, so helping to tackle well-publicised cyber risks in these areas helps strengthen local capability and trust.

By also involving Master's and doctoral students in solving real-world cyber challenges, the programme will also help build a future-ready workforce.

AI, digital and technology is a strength of the Freeport East area, and this will drive regional growth while also responding to the priorities of the Government's new Industrial Strategy.

Steve Beel, CEO at Freeport East, said: "Creating new jobs and becoming a global hub for clean energy, international trade and digital services has always been the goal of Freeport East. With this new initiative partnering with the University of Essex, not only can we boost job growth in the East of England, but we also enable local businesses to stay secure and competitive in the current increasingly digitalised economy."

Dr Robert Singh, Director of the Research and Enterprise Office at the University of Essex, said: "At the University of Essex, we are proud to be at the forefront of the Cyber Innovate to Elevate programme, which is an exciting new collaboration through which we will help SMEs across the Freeport East region address critical cybersecurity needs.

"By connecting cutting-edge academic expertise with real-world business challenges, this initiative not only addresses immediate cyber risks but also helps build a more resilient and future-ready regional economy."

Dr Marta Fernandez De Arroyabe Arranz, Deputy Director of the University's Institute for Analytics and Data Science and a reader at Essex Business School, added "Cybersecurity is no longer a peripheral concern for SMEs—it's central to their resilience, customer trust, and long-term success. With over half of small businesses experiencing a cyber breach in the past year, and fewer than one in 20 following steps recommended by the government, the need for action is clear.

"Our Cyber Innovate to Elevate programme is designed to directly address this. By combining tailored support, academic collaboration, and regional insight, we're not just raising awareness - we're turning it into action."

The CItE programme builds on the success of the Babergh and Mid Suffolk District Councils' Innovate to Elevate initiative, which gained interest from over 200 businesses and saw the University of Essex deliver 22 innovation projects across the region.



Artificial intelligence and cybersecurity: facing up to the opportunities and threats



Eastern Cyber Resilience Centre Director and former Detective Superintendent, Paul Lopez, explains how AI advancements can be both friend and foe when it comes to cybersecurity.

UK small and medium-sized enterprises (SMEs) are continuing to navigate an increasingly complex tech landscape that offers both opportunities for growth alongside increasing cyber threats.

Artificial intelligence tools are continuing to pop up within well-known existing platforms and are being used to carry out everyday business functions – just look at how we are using Copilot and ChatGPT in our daily lives. But for SMEs, which represent 99% of all businesses across the county, AI is both an opportunity and a risk.

One of the enduring messages from the Police Cyber Resilience Centre network is that cybersecurity is not just for large corporations; small businesses are increasingly at risk. The Cyber Breaches Survey 2025 indicated more than four in 10 of UK SMEs experienced a cyber breach of some kind in the preceding 12 months. Whilst these breaches contribute to billions of pounds in direct losses, more than half of SMEs have no security plans in place. The UK Government has recently concluded 60% of SMEs suffering a significant cyber breach shut up shop within 12 months, having failed to recover sufficiently to continue.

Despite this, many SMEs still underestimate their vulnerability, with some perceiving themselves as too small to be targeted. The National Cyber Security Centre has recently confirmed the UK is in a precarious position, and this is unlikely to improve unless businesses do something actively about this now. Doing nothing is simply not an option.

AI and machine learning can significantly enhance threat detection, automate responses and analyse patterns humans would miss.

Threat detection and anomaly identification: AI can observe network traffic and flag unusual behaviour far faster than manual methods.

Automated incident response: tools can take immediate action, isolating devices or blocking suspicious connections based on learned patterns.

Predictive analytics: machine learning models anticipate vulnerable systems or behaviours before attackers exploit them. Research shows AI-based threat detection frameworks can achieve high accuracy and reduce response times, critical for SMEs with limited IT teams.

User protection tools: AI-driven email filters, endpoint protection and phishing detectors help protect everyday business operations.

Here's how AI increases the threat:

AI-enhanced phishing and deepfakes: AI can generate highly convincing emails or voice/text impersonations that trick staff. Many UK workers lack confidence in spotting these threats. More than 80% of current UK phishing campaigns are developed and launched with the help of AI, though deepfakes are yet to be seen at scale by law enforcement.

Sophisticated malware: AI can help create malware that changes behaviour to slip past traditional defences.

Shadow AI risks: employees using unapproved AI tools can expose sensitive data without oversight. Examples of this are staff using unprotected AI tools to draft reports and prepare documents, without realising the data they are inputting into the tool then becomes available to the wider community sharing the same platforms. There are solutions to this, but many SMEs are unaware of the risk in the first place.

Here are a couple of useful collaboration case studies:

Cybersecurity Aid: Essex University-Led AI Tool Adoption in partnership with Southwest Cyber Resilience Centre

Small businesses in the southwest of England participated in a pilot of the Cybersecurity Aid toolkit, an AI-driven conversational tool designed to guide SMEs through identifying threats and recommending tailored actions. Many beneficiaries reported increased confidence in their cyber posture and concrete plans for policy updates and risk mitigation.

This case highlights how AI can make advanced cyber advice accessible and affordable for small firms that lack in-house security expertise.

Greater Manchester AI Cyber Support Initiative

In 2024 the University of Salford received Innovate UK funding to help Greater Manchester SMEs adopt AI safely and strengthen cybersecurity. The programme emphasised education and practical support for companies navigating digital transformation, recognising that AI adoption and security go hand-in-hand.

Both initiatives show how regional collaborations between academia, innovators and government can bolster SME cyber resilience, particularly in the AI space.

Any first steps in strengthening the cyber security of your business should start with signing up, for free, to your local Police Cyber Resilience Centre. Doing the basics right should be at the heart of any approach.

Start with risk assessment: membership will guide you and will help you asses your current exposure to cyber risks

Free security awareness training: your people are your first line of defence so investing in them should be a priority.

Partner with experts: managed service providers (MSPs) and cybersecurity consultants can help customise AI solutions.

Align with standards: the Government-backed Cyber Essentials certification can reduce the likelihood of an attack by as much as 90%

AI is not the end of the world as we know it – well not yet anyway. Whilst artificial intelligence is transforming both the threat landscape and online defence capabilities for UK SMEs, they will only be able to continue to operate safely by understanding their exposure and then doing something proactively to protect themselves. Which starts with upgrading your password from 'Password123'.



Revealed

The column which proves you can mix business with pleasure, with **Graham Broughton, Director of The Consortium (East) Ltd**

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

From college I joined Unilever Plc as a management Trainee (Marketing) worked in Persil and Birds Eye Frozen Foods. Marketing Manager of Panasonic UK. Marketing Director Panorama Office Systems Ltd– high tech VC backed start up- completed MBO and sold the business five years later. Marketing Director Europe and Japan Bell + Howell Corporation. Vice President Global Marketing Bell + Howell Corporation based in Research Triangle Park, Raliegh Durham N. Carolina USA. Started Graham Broughton Consulting Ltd and The Consortium (East) Ltd.

Childhood career ambition…

Commercial airline pilot. Completed a PPL (private pilot license) but was unable to find an airline sponsor for CPL (commercial pilot license) due to industry recession at that time.

Best piece of career advice you've given…

Always put family first.

Best piece of career advice you've received…

Join Unilever Plc!

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

For business id would be Sir Richard Branson and, for pleasure, Dame Judi Dench.

The secret of running a successful business is…

Watch the cash, strong marketing and a clear sales vision.

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

Commercial airline pilot.

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

Better service levels.

Hobbies/interests…

Sailing and tennis.

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

I have been very fortunate my job has taken me around the world many times but, Buenos Aires in Argentina and Osaka in Japan would be my favourites. Favorite book is The Day of The Jackcall. Favourite film is Clear and Present Danger because it was the first time I went to an US drive-in movie theater.

Tell us something about you that might surprise people…

I had a French mum who taught me French as a toddler.

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

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St. Luke's Hospice

Why your intellectual property

is as important to protect as your physical assets



Jonathan Perlmutter, an Intellectual Property Partner in the Colchester office of Knights, discusses the impact of AI on intellectual property.

WHNEVER I'm at a dinner party and someone finds out what I do, the conversation often turns to AI and its effects on the world in general.

When answering, I first of all try to impress on the person asking the question that AI is not a single thing, but a variety of different types of thing, many of which have been with us for quite some time.

On the one hand, there is a set of techniques, which we refer to as *machine learning* and which have produced several well-known manifestations, including the LLMs (Large Language Models) which readers will be familiar through use of ChatGPT and the like.

On the other hand, there is the notion of *artificial general intelligence* – the creation of a genuinely conscious, super-intelligent AI capable of autonomous thought and action. This is wholly unlike the AI we have. The creation of artificial general intelligence - the 'singularity' - is often the subject matter of dystopian sci-fi and is usually swiftly followed by some awful fate, as the AI in question swiftly breaks any feeble chains which bind it and sets about enslaving the world, or using it as material from the production of paperclips. It can be of value to people selling something labelled as AI to evoke these scenarios in order to impress upon customers the power of the tools they are selling; for example, you often hear of 'hallucinating', when it is doing nothing of the sort.

A large language model is a computer programme training on a large amount of text to perform natural language tasks. By studying large amounts of text, the model learns about the structure of language and is able to exercise a degree of predictive power relating to such texts. With judicious prompting, they are able to sort through vast quantities of data in an efficient and useful way, and as such make excellent search tools for professionals such as lawyers. Vitally though, LLMs do not 'understand' in any way which resembles conscious thought what you are saying to them; a ChatGPT response is a sophisticated amalgamation of prediction and mimicry.

There is a complex set of controversies surrounding the material on which LLMs are trained – material which is often protected by intellectual property rights. The recently decided case of *Getty Images v. Stability* AI was about exactly this; *Getty* here is a well-known licensor of visual works such as stock images and music and video clips. *Stability AI* is a company which has developed an LLM called 'Stable Diffusion'. The key question was whether or not the use of works protected by copyright by Stability to train Stable Diffusion was an infringement of the copyright in those works. High Court Judge Joanna Smith DBE found no infringement of copyright, because the AI training process and consequent creation and refinement of the model weights constitutive of each of a number of versions of Stability



AI did not involve the making or storage of a copyright work. This is a big win for the tech companies, who have of course all made use of the creations of others in training their AIs. However, it does not mean in a particular instance content generated by an AI might not infringe on a patent, trade mark, registered design or copyright held by another party.

Another question which has been considered by the courts is whether or not an AI can be an inventor. This question has been met with a resounding 'no' across the world. Whilst an AI cannot be an inventor, inventions made by an AI may nonetheless be patented if a human inventor is identified. The various *DABUS* cases, in which an AI was attributed as inventor of a fractal shaped drinks container and a flashing beacon. The UK Supreme Court unanimously rejected the contention that the AI had invented these items or could invent anything. The case has been considered by many courts around the world and similar conclusions have been reached.

In my own practice, I am from time to time required to assess the suitability of AI for doing a particular task, and experience has taught me not to accept the claims of salespeople uncritically, and to thoroughly road-test things prior to implementing them. AI has proven to be very useful in searching for prior art in Patent prosecution and validity cases, for example. The United States Patent and Trademark Office has recently been trialling an AI fittingly dubbed 'ASAP!' for doing prior art searches before patent examination. The approach definitely fits the task of sorting and presenting citations based on similar classifications or language, although of course it stops short of understanding the citations presented.

Intellectual Property law provides a means of defence against the misappropriation of people's creative endeavour, whether the agent of that misappropriation is a person or an AI. Given that producing a copy or version of something is getting easier, companies are encouraged to double down on the protection of their assets. Protection of your business's IP assets and stopping others from copying you is a vital step in obtaining full value for them; indeed the resistance of an item to being copied is increasingly one of the things which imbues that thing with value.

How can gover the AI revolutio benefit of the b

Professors Kirk Chang and Alina Vaduva from the University of East London and Professor Mohammad Ali from Anglia Ruskin University, look at the significance of AI on economic growth and business development, focusing on how governments may drive the 'AI revolution' for the benefit of the business world.



WILL AI take my job? It's the question on everyone's mind and, if you believe the headlines, we're all about to be replaced by robots.

Following the AI revolution, AI has changed the human life, business sustainability, environment development and the world where we live. According to the IBM (AI Guru), AI is technology that enables computers and machines to simulate human learning, comprehension, problem solving, decision making, creativity and autonomy.

The AI revolution has signified a profound, ongoing technological shift, comparable to the Industrial Revolution, driven by powerful AI systems that automate tasks, accelerate scientific discovery, and transform business industries of all sizes

More and more governments around the world are currently positioning AI as a central pillar of economic growth, with policies designed to accelerate AI development, adoption, and responsible use in business. A cornerstone of many national strategies is massive investment in AI development, including its supporting infrastructure and parallel data centres.

The Government can play a powerful role in helping to scale AI solutions. There are two major barriers for innovators and technology providers in scaling AI: initial market risk and the cost of developing proven and trusted applications. Government and its agencies may act as a first customer by strategically integrating AI into public services and infrastructure. This will result in the state not only modernising its own operations, but actively stimulating the commercial AI ecosystem. Such a catalyst role by the Government will result in de-risking innovation for the private sector.

Large government sectors such as health, transportation networks or tax authorities can help create certified, high-impact use cases by the adoption of AI. The cases will demonstrate tangible value, ROI and help with the creation of procurement channels for private tech companies. For a start-up or a scale-up, securing a government contract is not just a revenue stream; it is a powerful validation of their technology, making it easier to attract further investment and commercial clients.

Governments can support subsidised training schemes, particularly for SMEs (similar to Help to Grow scheme), focused on upskilling and reskilling programmes for the existing workforce to allow businesses to constantly retrain their employees and fill the skills gap.

From a different but relevant perspective, an important part of government initiative which is required, but one which may not be as popular, is the policy on immigration. UK businesses, universities and research bodies should be able to attract top international talent by streamlined visa processes for globally sought-after AI specialists, engineers and researchers. A steady flow of talent is crucial, both homegrown and international, and governments can empower businesses to integrate AI confidently and enhance productivity.

nments drive on for the business world?



Nowadays, there is a surge in governments across the globe planning to play a major role in building a sustainable talent pipeline in cultivating AI talent. After all, AI will not be constrained by algorithms or processing power but by human expertise. Gaps currently identified in human skills and competencies range from technical developers and data scientists to ethical deployment skills for managers and leaders.

A comprehensive national AI strategy must integrate education, training and immigration. STEM and business/economics curricula should be reformed from an early age to include digital and AI fluency skills. At the same time, direct intervention by governments is required to solve the skills gap crisis and cater to the immediate needs of the businesses. This can be done via availability of additional funding for apprenticeships, specialised degree programmes and vocational training to clear pathways into AI and related roles.

In addition to overcoming the obstacles around market risk and cost, such initiatives will help with companies enhancing the robustness of their processes. This is because government procurement standards often necessitate high levels of security, efficacy and ethical compliance. This creates a virtuous cycle: public adoption builds business confidence, which accelerates broader market acceptance. Ultimately, by acting as an anchor customer, the Government provides the initial demand pull that transforms AI from a speculative technology into a core, commercialised component of the national industrial base, ensuring innovative businesses have a clear pathway to growth and impact.

Thoughtful regulation is essential if AI is to deliver its benefits equitably and safely. As the White Paper highlights, ethical governance frameworks help steer AI development toward responsible outcomes, mitigating harms and embedding public values such as transparency, accountability, and fairness. Regulation, therefore, does more than protect consumers, it builds societal trust without unnecessarily hindering innovation. Pro-innovation approaches and tools, such as regulatory sandboxes, can enable experimentation while ensuring ethical guardrails remain in place. Well-crafted, adaptive policy can be both a catalyst for responsible innovation and a foundation for public confidence in AI.

The EU's Apply AI strategy is significant not only for its investment in strategic sectors but also for embedding responsible adoption through harmonised rules like the AI Act. By coupling funding with a clear regulatory framework, the EU aims to accelerate AI uptake while safeguarding trust and fundamental rights. Importantly, the AI Act contains tailored measures for SMEs, such as reduced compliance costs, training, and priority access to regulatory sandboxes, helping smaller firms innovate without being overwhelmed by bureaucracy. This dual focus means strategic investment plus proportionate, supportive regulation and can broaden AI adoption and enhance competitiveness across industries.

The creation of dedicated AI roles within the public sector is a critical enabler of responsible and effective AI adoption. AI champions and officers in government help move AI from abstract policy to practical, accountable implementation. These roles support ethical oversight, build institutional capability, and foster organisational learning within public services. In a similar vein, public-sector experimentation also generates trusted, real-world use cases that businesses can learn from and scale, reinforcing public confidence while accelerating innovation across the wider economy.

AI has great potential to support the Government by enhancing its efficiency, improving public services, and aiding decision-making, though its implementation requires careful management of risks.

Governments can use AI to support businesses by providing tools and services that reduce barriers and boost competitiveness. Governments can offer AI guidance platforms and risk-mitigation resources to help firms, especially SMEs, deploy AI responsibly and safely. Public agencies can streamline access to funding and compliance processes using AI automation to speed applications and reduce bureaucracy. Governments may also create innovation sandboxes and growth zones where companies test AI under supervised conditions and access data and talent partnerships.

These approaches help businesses innovate, cut costs and scale more effectively while maintaining ethical oversight. However, if abused and managed inappropriately, AI initiatives may risk becoming performative rather than productive, eroding trust and wasting public and private resources. The true test of the AI revolution will not be how fast technologies are adopted, but whether they demonstrably improve outcomes for businesses, workers, and society at large.

Government has responsibility and should harness AI to boost productivity, create new industries, and empower businesses of all sizes, while managing risk and fostering public trust. Governments can accelerate the AI revolution by investing in robust digital infrastructure, fostering research partnerships, and creating forward-looking policies that support innovation while protecting safety and privacy. Strategic public funding for AI computing resources and skills programmes can help businesses adopt advanced technologies and remain globally competitive. By reducing regulatory barriers and offering targeted support, such as advisory platforms and training initiatives, governments can help enterprises of all sizes harness AI's productivity gains. Public-private collaboration further ensures ethical standards and economic growth go hand-in-hand, driving sustainable, inclusive business transformation.

A final note of caution is necessity. As argued in *AI Snake Oil,* much of today's AI discourse risks overstating capabilities while understating limitations, uncertainty and context-dependence. For governments and businesses alike, the risk is not only under-regulation, but over-confidence, deploying AI solutions on the assumption of efficiency, objectivity or scalability without robust evidence of real-world impact. Public investment, policy ambition, and leadership roles must therefore be matched by rigorous evaluation, transparency, and domain expertise, during the design, development and implementation of AI.

From Conversation to Community Impact!

Many businesses want to support their local communities but aren't always sure what meaningful help looks like. That's why **CommuniTea, a new networking event series in Essex,** was created. Its aim is to bring together local businesses, charities, community groups and donors for open conversation and connection, over a cup of tea (or coffee), to explore what impactful support can bring and to help bridge the gap between good intentions and real community need. While many businesses genuinely want to give back, charities across Essex remain overstretched and under-resourced. The challenge is rarely intent, but alignment. Businesses often offer what they assume volunteering should look like, rather than what charities actually need. Effective support starts with better conversations, and CommuniTea is designed to create space for exactly that. Nicki Treffers, Group Marketing & New Business Director at Beresfords, reflected during the discussion: **"It's a case of having a very open conversation about how you can help each other and assist each other."** Hosted by Essex Community Foundation (ECF) and supported by the Beresfords Group, which has held a charitable fund with ECF since 2016, the first event in this series focused on reimagining volunteering in Essex. Through a panel discussion and open Q&A, participants explored how businesses can use skills, resources and expertise to better support charities and meet growing community needs. The session concluded with time to connect over refreshments, helping to build the relationships that make collaboration possible. One theme that emerged was how easily well-intentioned support can miss the mark. Charities spoke about receiving offers of help that, while generous, actually created extra work. Large, one-off volunteering days, for example, often require time for planning, induction and supervision that small organisations simply cannot spare.

Reimagining volunteering together

In Essex alone, around 95,000 volunteers sustain organisations that communities rely on every day, contributing over £1.2 billion to the local economy and supporting more than 17,500 paid roles. For many charities, volunteers are not "extra hands"; they are essential. As Dan Skeates, Founder of Cool to Be Kind, said: **"We've got one paid employee who does eight hours a week. We're all volunteers."**

More about ECF

An independent charitable trust improving quality of life across Essex by investing and distributing funds on behalf of individuals, families, companies and public agencies. Since 1996, ECF has awarded £60 million in grants to local voluntary and community organisations and now distributes around £4 million each year, managing more than 200 charitable funds.

Essex Community Foundation | 30 YEARS of generosity in Essex



CommuniTea panelists and audience engaging in discussion

With resources so limited, misaligned support can be costly. Charities stressed the need for skills-based volunteering, where businesses offer the expertise they already have. Skills often needed but rarely affordable include governance, finance, HR, safeguarding, IT, data and communications. When businesses provide this support through pro-bono or skills-based volunteering, the impact can be immediate and long-lasting. As Ian Flint noted: **"If you're phoning me saying, 'I've got this skill set, is there something I can do for you with it, a service I can provide or a task I can complete for you?', that's an entirely different question."** The discussion also prompted reflection among business attendees. As Nicki Treffers shared: **"My takeaway will be looking at the skill set we have within our organisation, which is multifaceted."** Others echoed this sentiment including a recently retired attendee who said the event helped him see how personal skills could translate into meaningful support. Together, these reflections point to a shift away from task-based volunteering and toward skills-aligned support that meets real need across the county.

Interested in our future **CommuniTea** events?

Scan the QR code to sign up for our newsletter and hear about upcoming events and other ways to get involved!



Triple award shortlisting for Halo Corporate Finance

BUILDING on an exceptional milestone year in 2025, Halo Corporate Finance has kicked off 2026 with fantastic news, having been shortlisted in three prestigious categories at the Business Moneyfacts Awards 2026.

The company has been shortlisted in the following categories:

1. **Asset Finance Broker of the Year - sponsored by Novuna Business Finance**
2. **Commercial Finance Specialist Distributor of the Year - sponsored by HTB**
3. **Business Loan Broker of the Year**

The shortlisting comes just weeks after Halo Corporate Finance celebrated its 20th anniversary in 2025, a landmark year that also saw the company win several industry awards and continue its strong trajectory of growth. During the past year, Halo has exceeded key performance targets, expanded its client base and further strengthened its reputation as a trusted partner for businesses seeking tailored funding solutions.

Established in 2005, Halo Corporate Finance began in Horsham with a small dedicated team and has grown into a nationally recognised finance brokerage, now operating from two offices with a team of 75+ professionals. As one of the UK's leading partners in business finance, Halo has helped more than 24,000 businesses secure funding, partnering with 130+ lenders to facilitate over £1bn in funding - a testament to the firm's expertise, commitment, and trusted reputation in the industry.



In 2025 alone, the company advanced £175m and completed more than 3,000 deals. A new Direct Sales Team and new Marketing Team have been created and the company is very proud to be back-to-back NACFB Cashflow Finance Broker of the Year winners.

Luke Hultquist, Director and Co-Founder, said: "Being shortlisted across three categories at the very start of 2026 is a testament to the consistency, expertise and ambition that have defined Halo's journey over the past two decades. The Business Moneyfacts Awards are widely regarded as one of the most respected accolades in the UK finance industry, recognising excellence and outstanding service."

George Parker, Sales Director, said: "The triple shortlisting marks a fantastic start to the year and reinforces the company's long-term vision: to continue scaling, investing in talent, and setting the benchmark for excellence. I'm incredibly proud of the team!"

The team look forward to attending the award ceremony on April 16 in London to network and meet other finalists and the sponsors.

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AI and cyber: why small businesses should be optimistic about both



Nadine La Reine, Membership Adviser with Essex Federation of Small Businesses and owner of Effective Business Network (EBN), says AI and cyber issues should be seen as a source of optimism, not pessimism, by small businesses.

IF you run a small business, you have probably heard two phrases repeatedly this year: artificial intelligence and cyber security.

One sounds exciting. The other sounds like homework.

According to the *FSB Small Business Trends 2026: How to Futureproof Your Business* report from the Federation of Small Businesses, both are firmly shaping the future of small firms across the UK. The encouraging news is that neither needs to feel overwhelming. In fact, both represent opportunity.

AI is not about replacing business owners. For most small firms, it is far more practical than that. It might help draft marketing content. It might analyse customer feedback. It might structure proposals. It might automate repetitive admin. That is where AI is making a measurable difference.

FSB research highlights how more small firms are adopting AI tools to save time and improve efficiency. For sole traders, that can feel like gaining a virtual assistant. For growing SMEs, it can remove bottlenecks and improve internal processes. Time saved is capacity gained. Capacity gained supports growth.

Across the small business community, owners are discovering AI sharpens systems and improves workflows. It reduces duplication, strengthens communication and creates space for strategic thinking rather than constant firefighting.

From my own perspective as a business owner, I welcome these tools. Used properly, they improve systems, tighten processes and allow us to operate more professionally without increasing overheads. AI does not replace experience or judgement. It enhances them.

For members wanting to build confidence in this area, FSB regularly runs webinars and events focused on AI adoption, productivity tools and digital skills. Keeping an eye on the FSB events pages is a practical way to stay informed and hear directly from experts who understand the realities of running a small business.

As businesses become more digital, they also become more exposed. Cybercrime continues to affect small firms, but the response is not alarm. It is preparation. Cyber security is modern business hygiene.

Small firms hold valuable information: customer data, financial records, contracts and intellectual property. Even a single incident can disrupt operations and damage trust. The positive news is achievable steps can significantly reduce risk.

One accessible route is certification under Cyber Essentials, the Government-backed standard outlining core controls that protect against common threats such as phishing and malware.

Cyber Essentials is not only about protection. It is increasingly a commercial advantage. Many public sector and local authority contracts require suppliers to hold certification. For businesses looking to tender for this type of work, it can open doors.

Alongside certification, cyber insurance provides another sensible layer of protection. Many business owners assume it is expensive, yet policies are often more affordable than expected and can provide vital support if an incident occurs.

Through FSB Insurance, members can obtain quotes for cyber policies and receive guidance on what level of cover is appropriate based on their specific business activities. Whether you are a sole trader working remotely or an SME managing multiple systems and staff, tailored advice ensures protection matches exposure.

FSB members also have access to the Legal Hub, offering templates and guidance on data protection and cyber-related policies. Having expert legal resources readily available makes implementing robust safeguards far more manageable for busy business owners.



Cyber protection is not about expecting disaster. It is about building resilience so you can innovate with confidence.

Small businesses are becoming more digitally capable and more digitally aware at the same time. AI allows firms to move faster and operate more efficiently. Cyber security ensures growth is protected. They are partners, not opposing forces.

The businesses that thrive in the years ahead will not necessarily be the largest. They will be the most adaptable. The ones willing to test new tools while putting sensible safeguards in place.

Futureproofing does not require a major overhaul. It requires deliberate steps:

- **trial an AI tool that genuinely supports your workflow**
- **strengthen passwords and enable multi-factor authentication**
- **explore Cyber Essentials certification**
- **review cyber insurance cover**
- **make use of the Legal Hub and expert guidance available to members.**

For sole traders, microbusinesses and established SMEs alike, the opportunity is the same: work smarter, stay secure and build confidently for the future.

If you would like to explore how FSB membership can support your business with AI insight, cyber protection, insurance solutions and legal resources, please get in touch with me, **Nadine La Reine.** As a small business owner myself, I understand the pressures, decisions and risks that come with running a business today. I work directly with business owners to help them understand the benefits available and how membership can support their specific needs. You can visit https://sqr.co/FSBMembershipBenefits-Nadine-La-Reine/ to find out more and arrange a conversation.

The digital future does not belong only to large corporations. With the right mindset and practical support, it belongs to small businesses too.

AI can take the drudgery out of the job – but not necessarily take the job



Peter Disney, of Colchester-based accountancy firm, Wood and Disney, believes accountancy firms which see AI as a tool, not a replacement, will reap the benefits.

WALKING into a small accountancy practice today feels quite different compared to just five years ago.

The hum of the office is no longer the rhythmic clicking of keyboards, instead it's been replaced by the quiet processing of algorithms. As an accountant wondering what is going to happen to the youngsters in my office, I've spent months reading and talking to other accountants in practice, and the sentiment is remarkably consistent: there is a peculiar mix of excitement and deep-seated anxiety regarding Artificial Intelligence.

For small firms such as Wood and Disney, the AI revolution is often framed as an existential threat. We've all seen the headlines. Some reports suggest up to 30% of accounting tasks are now exposed to automation. For a junior clerk whose week is dominated by bank reconciliations and manual data entry, those statistics aren't just numbers; they represent a potential loss of livelihood. There is a very real, human fear that the grunt work, the traditional training ground for the next generation, is evaporating.

However, if we look closer, a different story emerges. AI isn't necessarily taking the whole job; it's taking the drudgery out of some of the job.

Before we embrace our new silicon colleagues, we need a healthy dose of professional scepticism, a trait, ironically, AI lacks entirely. I call it the **'curiosity gene'** and I look for it in every new hire we make.

Currently, the accountancy software market is awash with AI-powered solutions. If you listen to the sales pitches, these tools can practically run your practice while you're on the golf course. In reality, many of these 'revolutionary' tools struggle under the weight of true professional scrutiny. We are seeing a rise in AI hallucinations, instances where software confidently invents tax legislation or fabricates figures because it's designed to predict the next word in a sentence, not to understand the nuances of the UK tax code. For a small firm, where reputation is everything, relying on an unverified black box isn't just risky; it's potentially professional negligence.

The truth is, much of what is being sold as AI is simply sophisticated automation. It's 'if-this-then-that' logic on steroids. It can categorise a coffee shop receipt, but it cannot understand why a client was meeting a prospect there, or the strategic importance of that relationship.

This brings us to the silver lining. For those small firms willing to look past the hype, AI offers a gift that has been in short supply for decades: time.

In my world of small business accounting, time is the only currency that truly matters. When a machine handles the heavy lifting of data processing, we are freed from the grip of the screen. We can finally move from being just gatekeepers of data to interpreters of dreams.

At Wood and Disney, I think we exemplify this human-first shift. We don't just talk about tax returns; we talk about 'building awesome futures'. We recognise accountant shouldn't just be an overhead; they should be an investment. By utilising technology to clear the administrative fog, we find the time to actually sit with a client, listen to their worries, and provide the sympathetic ear that no chatbot can ever emulate.

For the ambitious small firm, AI is the engine, but the human remains the driver. The technology can provide the 'what' - the patterns in the cash flow, the anomalies in the ledger - but only a human can provide the 'so what?' and the 'now what?'

But we must be honest with our team members who have built a career on being the fastest data-processors in the room because the shift is scary. It requires a complete re-tooling of the professional identity. We are moving away from a knowledge economy because a client can ask ChatGPT a basic tax question and may well get the right answer. However, the value of the accountant no longer lies in knowing the answer, but in applying that knowledge to a client's specific, messy and often emotional reality.

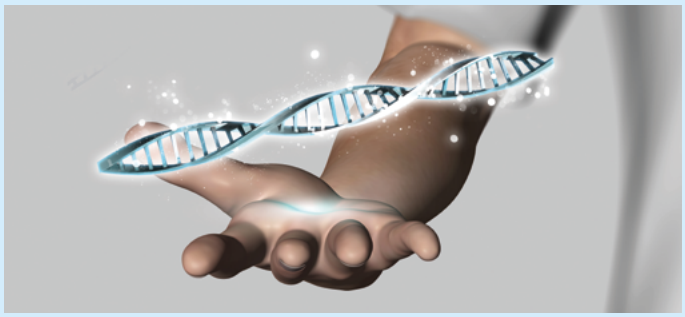
It's not enough to buy the software and tell the team to be more advisory. We have to acknowledge the loss of manual tasks can feel like a loss of purpose. The challenge for us is to show staff their value is found in their judgment, their ethics and their ability to build a relationship based on trust.

The impact of AI on the UK accountancy profession will not be a singular event, but a slow process of refinement.

There will be job losses, certainly, primarily in roles that refuse to move beyond simple processing. But for the firms that see AI as a tool rather than a replacement, the future is incredibly bright. These firms will be leaner, yes, but they will also be more deeply integrated into their clients' lives.

As we move forward, let's keep our eyes open. Let's challenge the software providers when their 'intelligence' fails to stand up to the rigours of a real-world audit. But let's also embrace the chance to get back to what accountancy was always traditionally about: people and their goals.

The machine can crunch the numbers, but it will never understand the pride of a business owner finally hitting their growth targets or the relief of a family securing their retirement. That is a human privilege, and as long as we keep that at the centre of our practices, the accountant is going nowhere.



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AI at work: displacement versus augmentation



Dr Malte Jaunch is a lecturer at the University of Essex, where he teaches business strategy and management and strategy. His expertise is in business ethics, economics and political theory.

EXPERTS disagree about what the long-term effects of Artificial Intelligence (AI) on labour markets will be. On the one hand, there are those who warn of a mass displacement of workers. On the other hand, there are more optimistic outlooks that emphasise AI's potential to stimulate innovation and thereby create new industries, along with new jobs for those who work in them.

One problem with this debate is that it often assumes the effects of AI on employment are in some sense pre-determined or inevitable.

In reality, we can exercise some choice over the employment effects of AI. Two options are available, broadly speaking.

One option is to develop AI tools that can replace workers, especially those in professions that require lower skill levels. Alternatively, AI can be designed and implemented to augment workers' skills. Augmentation means AI is used to alleviate parts of workers' jobs and to enhance their expertise. The effect of this is workers enjoy greater productivity and can focus more on complex, creative or interpersonal activities.

To illustrate this, consider the example of customer support agents. Some firms have started to use AI chatbots to replace human agents. While the cost-saving appeal of this strategy is apparent, it also has significant drawbacks. Chatbots easily generate frustration when they fail to resolve requests.

Moreover, customers generally value human interactions and can be disappointed by their absence. And of course, there is the human cost of displacing low-skilled workers who often struggle to secure employment elsewhere.

An alternative to replacing customer support agents with AI bots is to provide human support agents with AI tools that enable them to deal with requests more effectively. Recent research by Erik Brynjolfsson, Danielle Li, and Lindsey Raymond shows this strategy massively boosts the productivity of customer support workers, especially those with little experience. This productivity boost makes their work more valuable to employers while also allowing them to focus on the more complex parts of their job.

Similarly, AI tools already help office workers write better texts, and they help software developers produce code more efficiently. In the near future these tools also promise to enhance the expertise of manual workers, for example by providing electricians with real-time analysis and advice on fault-finding.

What makes the strategy of augmenting workers' skills particularly attractive is it can boost the wages of those at the lower end of the income distribution by making their work more valuable to employers. According to the MIT economists Daron Acemoglu, David Autor, and Simon Johnson, AI embodies the potential to reverse the decline of the middle class through this mechanism.

Another advantage of augmentation is it enables junior workers to gradually increase their experience and to progress to more senior roles over time. Displacing junior workers through AI risks interrupting a skill pipeline that produces senior workers through a slow process of on-the-job training.

If we want to ensure we still have highly skilled workers in twenty years from now, we must continue to help young people acquire experience through junior roles, rather than replacing these roles with AI.

Augmentation, thus, has a lot going for it, but there are also limits to this strategy. Some jobs are particularly vulnerable to displacement and don't offer enough potential for augmentation. An example of this is professional translators. AI is becoming increasingly proficient at accurately translating texts and this likely means a large number of translation jobs will get lost.



Notwithstanding these limitations, employers and policy makers would be well advised to explore opportunities for augmentation and to exploit its significant benefits. This requires adopting a long-term perspective and taking the initiative to stir the implementation of AI in the desired direction.

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Growing skills from within:

how Essex businesses are using apprenticeships to build capability



Daniel Chidgey, Business Development and Partnerships Manager with ACL (Adult Community Learning) Essex, explains how the county's businesses are using apprenticeships to develop capability from within.

ESSEX businesses are operating in an increasingly tight labour market. Recruiting experienced staff is costly and uncertain, while promoting people without the right support often exposes skills gaps rather than solving them.

As a result, many employers are rethinking how they develop capability from within.

Used effectively, apprenticeships offer a structured and practical way to build skills in real job roles. Rather than treating them as entry-level training, employers across Essex are applying apprenticeships at multiple levels to strengthen administration, improve first-line management and develop operational leaders.

Strong business administration is a common starting point. When administrative roles lack clarity or confidence, inefficiencies quickly ripple through the organisation. Business Administration apprenticeships focus on practical competence – organisation, communication, digital systems and problem-solving – all applied directly in the workplace. For many employers, this creates a more reliable operational foundation and frees managers to focus on higher-value activity.

First-line management is another critical pressure point. Team leaders are often promoted for technical ability rather than leadership skill, leaving them to learn by trial and error. Team Leader and Supervisor apprenticeships provide structure around this transition, developing core management skills such as communication, performance management and planning. Employers report greater consistency across teams, improved confidence in managers and fewer avoidable people-management issues.

As organisations grow, operational leadership becomes even more important. Operations and Departmental Manager apprenticeships are typically used with experienced managers taking on wider responsibility. The focus is on translating strategy into delivery, understanding financial and operational risk, and leading through others. Used well, these programmes support succession planning and help businesses maintain control as complexity increases.

The success of any apprenticeship depends on how closely learning is aligned to the workplace. Employers increasingly value providers who understand their business, tailor delivery to job roles and support both learners and line managers.

In Essex, ACL works with employers to deliver apprenticeships in Business Administration, Team Leading/Supervision and Operations or Departmental Management with this approach in mind. As a local, adult-focused provider, the emphasis is on relevance, practicality and minimising disruption.

With Government funding available, apprenticeships represent a relatively low-risk investment. The real return comes through improved capability, stronger retention and clearer development pathways. For employers taking a long-term view, apprenticeships can form a valuable part of a sustainable workforce strategy.

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WORKING IN PARTNERSHIP

EPCs: what commercial property owners need to know as the rules tighten



With tougher enforcement already in place and higher standards on the horizon, EPC compliance has become a commercial as well as a legal issue for property owners. Aimee Evenett, Solicitor, Commercial Property, Holmes & Hills explains what you need to know.

ENERGY efficiency is no longer a background compliance issue for commercial property owners.

With tougher enforcement already in place and significant reforms on the horizon, Energy Performance Certificates (EPCs) now have a direct impact on whether a building can be lawfully let, its marketability and, ultimately, its mortgagability. For landlords, investors and occupiers, understanding the EPC regime has become essential rather than optional.

An Energy Performance Certificate (EPC) measures the energy efficiency of a building from "A" (most efficient) to "G" (least efficient). Energy assessors award the building a rating and provide an EPC confirming the rating, together with suggestions for upgrades, which is valid for 10 years and can be viewed online.

Under the Energy Performance of Buildings (England and Wales) Regulations 2012, an EPC must be provided in the following circumstances:

- you sell or rent out your premises;
- the premises was under construction, and this has now finished; or
- you change the layout of the building so that different parts are used for occupation and you have fixed heating, air conditioning or mechanical ventilation;

Additionally, you must display an EPC by fixing it to your commercial building if all of the following apply:

- the total useful floor area is over 500 square metres;
- the building is frequently visited by the public;
- an EPC has already been produced for the building's sale, rental or construction;

You can be fined between £500 and £5,000 based on the rateable value of the building if you do not make an EPC available to any prospective buyer or tenant.

Certain buildings may be exempted from requiring an EPC including where:

- it is listed or protected and the work to bring the premises up to an energy efficient standard would alter its character or protective features unacceptably;
- it is temporary (use for <2 years);
- it is a detached building with a total floor space under 50m2;
- it is a place of worship or used for religious activities;
- it is an industrial site, workshop or agricultural building (non-residential use) with a very low energy output; or
- you are due to demolish it, and you have the relevant planning consents.

In addition to requiring an EPC in the above scenarios, the Minimum Energy Efficiency Standards (MEES) Regulations, as of 1 April 2023, impose ongoing obligations on Landlords. All privately rented commercial premises must have an EPC rating of "E" or above for new and existing tenants.

If your EPC rating is below "E" with no valid exemptions, the landlord must carry out energy efficient improvements to bring the property up to the minimum standard.

Exemptions to the minimum standard include:

- the cost of the required improvements exceeds the value of the energy savings over a 7-year period;
- the works would reduce the property's value by more than 5%, supported by appropriate evidenced; or
- the property is listed and required improvements would unacceptably alter its character.

Failure to comply with EPC and MEES requirements can result in substantial financial penalties. The maximum penalties are as follows:

(a) Where the landlord has let a sub-standard property and has been in breach for <3 months at the time the penalty notice is served: up to £5,000, or up to 10% of the rateable value of the property (whichever is greater), subject to a maximum penalty of £50,000.

(b) Where the landlord has let a sub-standard property unlawfully and has been in breach for 3< months at the time the penalty notice is served: the greater of up to £10,000 or 20% of the rateable value of the property (whichever is greater), up to a maximum of £150,000.

(c) Where the landlord has registered false or misleading information on the PRS Exemptions Register: up to £5,000 and potential publication of the sanction (available to view by the public for a minimum period of 12 months).

(d) Where the landlord has failed to comply with a compliance notice: up to £5,000 and, again, potential publication of the sanction."

In addition, details of non-compliance may be published on the public register.

Since 2020 the government has been consulting on Reforms to the Energy Performance of Buildings Regime, aimed at improving building standards and supporting wider Net Zero target.

Requiring a valid EPC for the entire rental period. Currently, if the same tenant renews or extends their tenancy and the current EPC expires after the renewal, a new EPC is not immediately required. The government have confirmed that they intend to publish a confirmation on this point in 2026;

Ensuring a building is not marketed for rent or sale without an EPC readily available, as opposed to the 28-day period currently allowed to obtain an EPC after marketing. Having had positive feedback from the consultation, the government have confirmed that they intend to update the regulations so that an EPC is required at the point of marketing the premises;

Raising the minimum standard rating from "E" to "C" for new tenancies and introducing a new set of performance metrics. The government have confirmed that private landlords of all tenancies (i.e., new and existing) will be required to meet the new minimum standard of "C" by 1 October 2030. This comes with a significant cost implication for landlords, as they will be required to invest up to £10,000 on energy efficient improvements to bring their premises up to the minimum standard;

It is important for landlords to keep up to date on the current and future updates to energy efficiency regulations to ensure they remain compliant and avoid sanction. In addition, having an EPC readily available on sale/rent assists in negotiation with tenants and can assist in a smoother transaction.

Holmes & Hills specialist Commercial Property Department can assist you in navigating your responsibilities when selling or renting.



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Why SMEs should embrace technology, not fear it



By Joanne Giles, Executive Director, Essex Local Skills Improvement Plan.

ACROSS our region, businesses are navigating significant economic pressure, shifting customer expectations, and ongoing skills shortages.

As part of the Local Skills Improvement Plan, we have spent extensive time engaging with employers, running consultations, and gathering insights from SMEs across multiple sectors. One message comes through consistently: technology and AI are no longer optional, they are essential tools for growth, resilience, and competitiveness.

Yet many SMEs tell us they feel unsure, overwhelmed or cautious about taking the first step. Through our research and conversations, we've gained a clear picture of the benefits, the barriers, and the support local employers need to move forward confidently.

SMEs repeatedly tell us staff capacity is one of their biggest constraints. AI is proving invaluable for automating routine, time consuming tasks such as data entry, scheduling, invoice processing and handling simple customer enquiries.

Employers who have adopted AI report that manual workloads are reducing, mistakes are decreasing and staff are freed up to focus on meaningful, value adding work. This is especially important for organisations operating with lean teams who need to maximise every hour.

Businesses want better data insights, but lack time to analyse them. Data exists in abundance, but SMEs tell us they often lack the skills or hours to turn it into useful insight. AI is helping bridge this gap.

Predictive analytics, smarter reporting tools and AI powered dashboards are enabling local employers to forecast more accurately, make quicker, evidence based decisions and spot patterns that were previously hidden. This agility is critical in today's fast moving markets.

Customer expectations are rising and AI helps SMEs keep pace. From retailers to professional services, employers report customers expect faster responses and more personalised experiences.

AI tools, from chatbots to automated follow ups, are helping SMEs provide 24/7 engagement, improve consistency and tailor interactions to individual customer needs. This levels the playing field with larger competitors.

A key theme from our research is SMEs fear being forced into expensive, off the shelf packages that don't fit their needs. The reality is very different.

There is now a wide range of flexible, scalable, and sector specific solutions, and employers tell us they value:

- customisable features
- modular tools that grow with the business
- affordable subscription models
- solutions that fit their existing systems

Choosing the right technology, not just the most heavily marketed, is essential. When the solution fits the business, adoption becomes easier and the return on investment is significantly higher.

Many SMEs we've spoken to are facing rising costs, recruitment challenges and fluctuations in demand. In this environment, technology and AI provide practical ways to maintain momentum and protect business performance.

Employers consistently identify that technology helps them:

- increase productivity despite limited resources
- reduce overheads through automation
- improve forecasting to manage risk
- strengthen customer loyalty during uncertain times
- scale operations without major additional cost.

Our evidence shows businesses which invest in the right digital tools during economic uncertainty often emerge stronger, more resilient and better equipped to grow.

One of the strongest messages from employers is that technology alone is not enough; people need the confidence and skills to use it effectively. This is where the local skills system plays a vital role.

Across our region, local training providers, colleges, universities, and specialist digital skills partners are already supporting SMEs to upskill their teams. Many offer short, targeted digital and AI courses, on site or flexible delivery, training designed specifically for SMEs, access to funded or subsidised programmes and support with embedding new processes.

Businesses tell us working with local providers makes adoption smoother, reduces fear and increases internal capability. When staff feel supported, they are more open to change, and the benefits of technology are realised far sooner.

While enthusiasm is growing, our conversations show that SMEs still have concerns:

Local Skills Improvement Plan

Business Driven Employer Led

- fear of job loss: employers want reassurance that AI will support their workforce, not replace it
- lack of technical expertise: many feel unsure where to start or how to choose the right tools
- cost pressures: SMEs worry about paying for something that may not deliver value
- change fatigue: with limited time, change can feel risky or disruptive.

These concerns are valid and they highlight why local support, clear guidance, and access to skills training are so essential.

Based on our research and employer feedback, SMEs can take a confident and manageable approach to technology adoption by:

- starting with a clear business need
- beginning small and scaling gradually
- choosing technology that fits their way of working
- using local training providers to upskill staff
- measuring impact early and building momentum
- embedding AI as a tool to support, not replace people.

AI represents opportunity, not threat. When implemented thoughtfully, it enhances the human skills SMEs value most: creativity, problem solving, customer relationships and community connection.

As Executive Director of the Local Skills Improvement Plan, I see the commitment and resilience of our SMEs every day. What employers tell us, overwhelmingly, is technology and AI are essential tools for navigating today's challenges and building tomorrow's growth.

With the right support, the right training, and the right technology choices, SMEs can harness AI in a way that strengthens their business, empowers their workforce and drives sustainable economic growth for our region.

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AI and jobs: what's actually changing

Mat Parkins from The AI Guys explains how AI needn't be a threat to your job - it's more about AI becoming your assistant, not replacing you.

WILL AI take my job? It's the question on everyone's mind and, if you believe the headlines, we're all about to be replaced by robots.

Before you start spiralling, the reality is far more nuanced than that. So, let's look at what's actually happening.

First things first, don't panic! We've been here before. The printing press. The internet. Digital design tools. Every major technology shift has caused disruption and every time people have adapted. This is no different. It's just happening faster.

AI isn't taking jobs. People using AI are taking jobs from people who aren't. That's an important distinction. The threat isn't the technology itself. It's getting left behind while everyone else moves forward.

Here's something the headlines won't tell you: AI needs you.

These tools are impressive, but they're not that good out of the box. They need your specific knowledge, your experience and your judgement to be really useful. AI is a brilliant assistant, but it still needs to know exactly what you want. And it really wants to give you an answer, even if that answer isn't right.

Yes, AI hallucinates. It makes things up and then confidently justifies its mistakes. It cannot replace your expertise. It cannot replace your judgement. It still gets things wrong, more often than you might think.

Using AI in your daily work will have a positive impact, if you approach it the right way. The key is to start with what you already do. Don't chase shiny objects. Don't try to revolutionise everything overnight. Just think about your current tasks and ask: where could AI help?

Start small. Literally ask the AI, I'm trying to do X. How can you help me? It will tell you. Then test it. Refine it. Build from there.

If you want to stay ahead, ask yourself this question: what do I wish I could spend more time doing? You might respond from a personal or professional point of view but, regardless, our money's on wanting to spend more time connecting with other humans.

As an expert in your industry, whether that's design, law, photography, accounting or anything else, you understand the intricacies. You know what good looks like and what doesn't. That means you can get better results from AI than someone without your experience. You just need to know how to ask.

The goal is to reduce time spent on repetitive admin tasks, spend more time building relationships and focus on the income generating tasks (in that order!)

The businesses and professionals that upskill now will have a serious advantage. Not because they've replaced their teams with robots, but because they've given their people better tools.

The question isn't whether AI will change your industry. It's whether you'll be ready when it does.

Time is the most valuable asset we are all gifted. The AI Guys are on a mission to save a billion hours by 2045. Join us in our goal to achieve this. Our clients are already reclaiming more than 50% of their time by automating high-volume, repetitive tasks. We all get the same 60 minutes in an hour, let's make them count. Visit www.theaiguys.co to find out more and get in touch.

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A decade of partnership:

how Primary Authority working is strengthening fire safety in the care sector

Long-term collaboration between fire and rescue services and care providers is playing an increasingly important role in raising fire safety standards across complex, multi-site organisations. A ten-year partnership between Care UK and Essex County Fire and Rescue Service (ECFRS) offers a clear example of how sustained, structured working can deliver consistent safety outcomes while supporting practical day-to-day operations.

This year marks a decade since Care UK began working with ECFRS through the Primary Authority Scheme, an arrangement designed to give organisations operating across multiple locations access to consistent regulatory advice from a single fire and rescue service.

Over that time, the partnership has helped embed a clear and consistent approach to fire safety across Care UK's care homes, while allowing procedures and guidance to evolve as buildings, services and staffing requirements change.

For large care providers, maintaining consistent fire safety standards can be challenging. Different building layouts, varying local arrangements and interaction with multiple fire and rescue services can all create complexity.

The Primary Authority Scheme is intended to address this by providing a single point of expertise and guidance, ensuring that policies, procedures and risk assessments are aligned and recognised across different regions.

Phil Clarke, Head of Health, Safety and Wellbeing at Care UK, says the scheme has played a key role in strengthening governance and operational practice.

"The most valuable aspect of the scheme has been the support in helping us review our approach to fire safety, from policy development through to evacuation planning and drill training. The scheme has helped us achieve consistency across the many different Fire and Rescue Services we work with, and the direct involvement of our liaison manager has been invaluable.

"It has also provided assurance to organisations we work with, particularly local authorities, that we have a robust and proactive approach to fire safety."

A central focus of the partnership has been ensuring that fire safety arrangements are not only compliant but workable in real-world care environments.

ECFRS has provided ongoing advice and guidance on fire safety policies, evacuation strategies and staff training, with an emphasis on approaches that are practical, proportionate and adaptable.

Over time, this has helped establish regular review of fire safety policies, procedures, training and risk assessments as a routine part of how Care UK manages safety across its homes. The result has been a more structured and consistent framework for governance, alongside a culture of continuous improvement.

Jonathan Dixson, Primary Authority Scheme Manager at ECFRS, believes this cultural shift is one of the partnership's most important outcomes.

"This partnership has not only improved fire safety standards but has also fostered a culture of learning and assurance," he says. "We are proud of what we've achieved together and look forward to another decade of making a difference."

Fire safety in care settings presents particular challenges, not least because many residents may have reduced mobility or require assistance to evacuate. This makes robust planning, training and risk assessment critical.

Dave Bond, Area Manager for Prevention and Protection at ECFRS, says close working relationships are essential to achieving this.

"We are delighted with the success of this partnership and the positive difference it continues to make in protecting people. By working closely with Care UK, we've been able to provide consistent, practical fire safety advice that supports safer environments and gives confidence to both staff and residents."

ECFRS works with a range of organisations through its Primary Authority Scheme, including housing providers, charities and commercial organisations with complex estates. Current partners include The Salvation Army, Chelmer Housing Partnership and The Chesterford Group.

As regulatory expectations continue to evolve and the care sector faces increasing scrutiny around safety and governance, long-term partnerships such as this are likely to become more significant.

The experience of Care UK and ECFRS highlights the value of collaborative working, particularly where organisations are responsible for vulnerable people and operate across multiple sites. By combining regulatory expertise with operational insight, Primary Authority partnerships can help ensure that fire safety is not just a compliance exercise, but an embedded and continually improving part of service delivery.

For more information about ECFRS's Primary Authority Scheme, email: jonathan.dixson@essex-fire.gov.uk

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Spring Pickers 2026: step outside, take action and keep Essex wild

AS the days begin to lengthen and the snowdrops appear, Spring Pickers 2026 invites businesses, schools, families, and communities to step outside and help protect the wild places we all depend on.



Running from March 10-19, this joyful, community powered campaign asks each participant to collect just five pieces of litter each day.

One small act and a meaningful impact for nature.

Litter remains one of the most persistent threats to wildlife in Essex. Animals can mistake it for food, become entangled or lose precious habitat as natural spaces become polluted. Plastics break down into microplastics, finding their way into our soils, our waterways and the wildlife we care for. But together, we can change this story.



In 2025 our incredible Essex community proved what's possible. 736 people signed up to Spring Pickers, including more than 40 schools, and collected more than 36,800 pieces of litter!

The campaign reached millions through press coverage including BBC Essex, BBC Online and *Essex Life,* and engagement across social and web channels soared.

Teams from Essex Wildlife Trust corporate *Investors in Wildlife,* including Mothind Clean, TechWise, Dengie Crops and Harwich Haven, led the way with pride, and this year we'd love you to join in the fun.

Spring Pickers is more than a litter pick; it's a moment to be present, to go outside and breathe fresh air, strengthen your teams, support their wellbeing and make a real difference for the places we love. It also provides excellent social value opportunities, including TOMs reporting.

Want to take part in Spring Pickers this March? Sign up for Spring Pickers 2026 using the QR code in this article, or online at https://www.essexwt.org.uk/get-involved/campaign/spring-pickers

Don't forget to send us your photos, and we'll share your success on our socials.

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As we approach the end of the 2025/26 tax year, now is the perfect opportunity to consider actions to improve your tax position.

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