Issue 40 | Summer 2026

40th ISSUE

Business Time in Essex

in association with Essex Chambers of Commerce

TEN-YEAR ANNIVERSARY

A HAPPY RETIREMENT TO DENISE

Celebrating AN INCREDIBLE Journey



Denise Rossiter's 22-year journey with the Essex Chambers of Commerce has been defined by passion, leadership, and an unwavering commitment to Essex businesses. Her influence, energy, and support has impacted countless members, colleagues, and partners across the county.

Read more on her *remarkable contribution* on pages 40 & 41

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CELEBRATION TIME!



WELCOME to a landmark issue of BusinessTime in Essex – we've made it to our 40th issue and ten-year anniversary!

Elsewhere in the pages that follow, I look back at a turbulent ten years for the business scene as a whole and, on a slightly more personal level, look forward to the next ten years. So, for now, I'd like to offer a big and heartfelt thank-you to everyone (contributors and readers alike) who have supported us for the past ten years. I can't let the moment pass without saying a particularly huge thank-you to Denise Rossiter who, after 22 years, is stepping down from her role as Chief Executive of Essex Chambers of Commerce to enjoy some very well-earned rest time. I'm not at all envious, Denise! I wish her successor, Ruth Gilbert, every success. More details on the centre spread.

Back to the here and now though, and another bumper 80-page read awaits you. It never ceases to amaze me how the Essex business scene is such a constantly changing picture – a veritable kaleidoscope of company news, legislative changes, business support updates, changing faces and more. Capturing all this in our humble pages is an enlightening experience and I'm eternally grateful to our many contributors who are across all these happenings and share their valuable insight with us.

I'm always very receptive to suggestions for subjects we can cover in future issues so, don't be shy – let me know if there's something on which we should be focusing our attention. In the meantime, do enjoy this celebratory summer issue. We'll be back on September 1, with the nights pulling in – and Christmas cards in the shops!

Peter Richardson

Publishing Editor

Business Time in Essex

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Businesses are under pressure – but not backing down

NORTH Essex businesses are operating in one of the most challenging trading environments in years. Rising costs. Economic uncertainty. AI disruption. Rural isolation. Cost of living pressures. Digital connectivity issues. Recruitment challenges. And intense competition.



For many, it feels relentless. But the most resilient SMEs are not standing still — they are adapting faster, thinking smarter and investing in growth. That is exactly where NEEB Link steps in.

Now in its second year, NEEB Link is a fully funded, practical, action-led business support programme designed for SMEs and entrepreneurs across Chelmsford, Colchester, Braintree, Maldon, Tendring and Uttlesford. This is not support for 'someday'. It is support for right now.

Designed and delivered by The Consortium (East) Ltd, NEEB Link is already gaining strong regional recognition, including coverage on BBC Essex. Businesses often describe it as the 'business wingman they couldn't live without'.

From May 2026 – April 2027, NEEB Link is providing 12 expert-led masterclasses, 6 local pop-in sessions, one-to-one support, practical strategies and digital tools designed to deliver immediate impact.

NEEB Link delivers focused, practical masterclasses tackling the biggest SME challenges. Topics incude:

AI digital marketing and cyber strategy:

businesses learn how to use AI to improve productivity, automate tasks, strengthen marketing and engage customers more effectively.

Digital marketing masterclasses help improve visibility and increase sales using practical, proven strategies.

Cybersecurity training builds protection against rising digital threats and strengthens resilience.

Finance, strategy and growth:

financial masterclasses focus on cashflow, pricing and profitability — giving businesses practical tools to improve control and decision-making.

Strategic planning workshops help owners step back, manage risk, diversify income and identify new opportunities.

Innovation masterclasses encourage businesses to rethink models and unlock new revenue streams. Some supported businesses in the NEEB district have gone on to achieve national recognition, including winning The King's Awards for Enterprise for innovation.

Net Zero sessions focus on reducing costs through improved efficiency and sustainability.

Practical, action-led support:

every masterclass includes:

- **a case study**
- **a personalised Growth Action Plan practical tools**
- **a room full of like-minded business leaders**
- **feedback and evaluation.**

This is not theory; it is transformation.

NEEB Link is delivered by experienced advisers including Sarah Brockwell, Graham Broughton, David Bell, James Bennett, Callum Ridgers and Connor Flashman-Wells. All are practitioners who are based in Essex and understand real business pressure and growth. More information on them can be found at **www.the-consortium.uk.com**

At the centre of the programme is the NEEB App — a free digital hub connecting businesses to resources, events and support on demand. With 400+ active users, it ensures help is always accessible, wherever and whenever it is needed.

Support is delivered through online learning, in-person workshops and digital access, designed for busy business owners who cannot step away from operations.

510 businesses have already benefited from NEEB Link since 2025, improving confidence, resilience, digital capability and in many cases increasing sales and creating jobs.

Every NEEB Link participant receives a tailored Growth Action Plan — no generic advice, just focused support to move businesses forward.

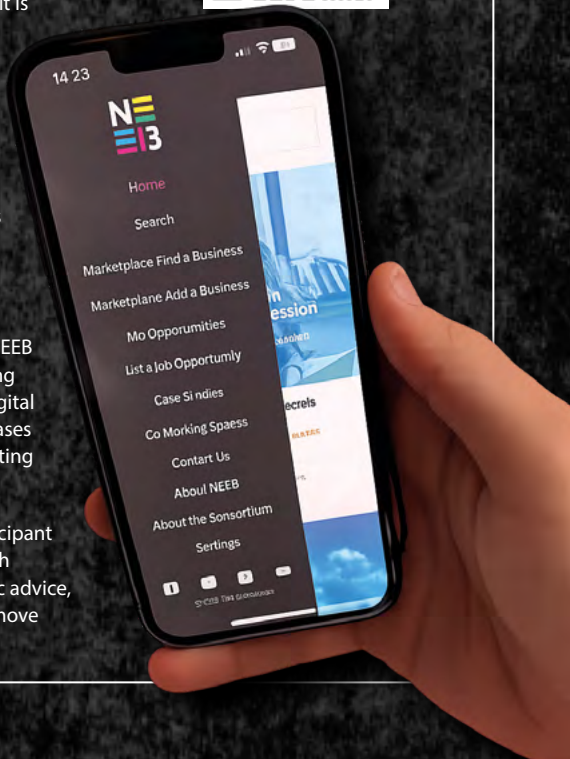
NEEB Link also delivers social impact across North Essex, including an upcoming Digital Skills Showcase for young people, entrepreneurship workshops for ex-offenders and wellbeing events supporting mental health and resilience.

NEEB Fest in April 2027 will celebrate success by showcasing case studies, achievements, innovation, growth and impact across the region.

North Essex is full of ambition and talent. NEEB Link exists to turn that into performance.

If you are serious about growth, AI, productivity and long-term resilience — now is the time.

Visit www.neeb.org.uk/neeb-link/ and download the NEEB App (search NEEB in your App store). Because waiting is not a strategy — growth is.





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What is Cyber Essentials certification and why should my business get it?



Eastern Cyber Resilience Centre Director and former Detective Superintendent, Paul Lopez, explains why every business, whatever its size, should look at the benefits Cyber Essentials accreditation can bring.

WITH cyber threats now ever present for all of us, from small startups to large enterprises, it is clear that no organisation is immune to cyberattacks.

Phishing, ransomware, business e-mail compromise or data breaches are now amongst the most common crime types experienced by businesses, yet many still underestimate the importance of basic cybersecurity measures. This is where Cyber Essentials comes in: a simple but powerful government-backed certification that helps organisations protect themselves against the most common cyber threats.

Cyber Essentials is not just another compliance checkbox. It represents a practical, structured approach to safeguarding your business, your data, and your customers. At its core, it focuses on five key technical controls: firewalls, secure configuration, access control, malware protection and patch management. These are not advanced or expensive solutions - they are foundational practices that, when implemented correctly, can prevent the vast majority of cyber-attacks.

One of the biggest misconceptions about cybersecurity is that it only matters for large corporations. In reality, small and medium-sized businesses are often the primary targets. Why? Because attackers know smaller organisations typically have fewer defences in place. A single breach can be devastating - financially, operationally, and reputationally. Cyber Essentials helps level the playing field by giving businesses a clear, achievable standard to work toward.

Cyber Essentials also builds trust. Customers, partners, and stakeholders are increasingly concerned about how their data is handled. When your business is Cyber Essentials certified, you are sending a clear message: you take cybersecurity seriously. This can be a deciding factor for clients choosing between you and a competitor. In some industries, certification is even a requirement for winning contracts, particularly when working with government bodies or handling sensitive information.

Another key advantage is simplicity. Cybersecurity can feel overwhelming, especially for businesses without dedicated IT teams. Cyber Essentials cuts through the complexity by focusing on what really matters. It doesn't require deep technical expertise to get started, and many organisations find the process actually helps them better understand their own systems and risks. Rather than trying to implement every possible security measure, Cyber Essentials ensures you get the basics right first - which is where the biggest impact lies.

Cost is often cited as a barrier to improving cybersecurity, but Cyber Essentials is designed to be affordable. In fact, the cost of certification is minimal compared to the potential losses from a cyber-attack. Consider the downtime, lost revenue, legal implications and damage to your reputation that can follow a breach. In fact, in a recent study it was shown businesses who have completed their Cyber Essentials certification are 92% less likely to make an insurance claim for a cyber-attack than those that don't. Let that sink in - a 90% reduction in risk for only a few hundred pounds to get certified. Whilst there can be cost in getting your business 'certification ready', that is something the police cyber resilience centres can help you with, before you even have to get your chequebook out.

It's also worth noting cyber threats are constantly evolving. What worked a few years ago may no longer be sufficient today. Cyber Essentials helps businesses stay current by promoting ongoing vigilance and regular updates. Certification is not a one-time exercise but more of annual MOT for your business or charity. It encourages a culture of continuous improvement. This mindset is crucial in a landscape where attackers are always looking for new vulnerabilities to exploit.

Another often overlooked benefit is employee awareness. Cybersecurity is not just about technology - it's also about people. Many cyber-attacks rely on human error, such as clicking on a malicious link or using weak passwords. The process of achieving Cyber Essentials certification often includes reviewing internal practices and educating staff. This creates a more security-conscious workforce, which is one of the most effective defences against cyber threats.

Ultimately, Cyber Essentials is about taking control. It empowers businesses to move from a reactive stance, dealing with problems after they occur, to a proactive one, where risks are identified and mitigated in advance. It's not about achieving perfect security (which is impossible), but about significantly reducing your exposure to common threats. It is relatively inexpensive, massively reduces business risk and the certifying body (IASME) even throw in a modest amount of cyber insurance and incident response cover to UK organisations with under £20m turnover. This policy offers a 24/7 helpline connecting to experts to manage breaches, including IT forensics, legal advice, ransomware negotiation and data restoration up to £25k.

So Cyber Essentials is more than just a certification—it's a practical framework for protecting your business in an increasingly digital world. It helps prevent attacks, builds trust, supports compliance, aids in recovery and fosters a culture of security. Whether you're a small business owner or part of a larger organisation, adopting Cyber Essentials is a smart, strategic decision. In a landscape where cyber threats are only growing, the question is no longer whether you can afford to implement it—but whether you can afford not to.





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It's time for me to work with the willing



Looking at business life with Editor, Peter Richardson

A YEAR ago in this column, I asked the question, at what age do we look to stop working, prompted by statistics which show more and more people are now working beyond state pension age, either through necessity or choice.

It's a question which has become increasingly pertinent to me this past year or so. Last year in June, I hungrily took possession of my first state pension payment, one of the last to sneak in at the age of 66. This year (June 6 if anyone wants to send me a card and/or a jam doughnut), I'll hit 67, the age most people will officially retire. So, whichever way you look at it, I am now in 'overtime' mode.

After working solidly for 48 years, I'll be honest and say the thought of going to bed at night and not having to think about work sounds very appealing. What doesn't sound quite so appealing is having to 'live' on the state pension, topped up by a modest private pension pot. I'm sure it's a quandary many, many others find themselves mulling over.

The answer? Well, for me it's a compromise. I do enjoy producing BusinessTime in Essex, so whilst I continue to enjoy producing it and people continue to enjoy reading it, I've no intention of calling it a day just yet. However, my working model is going to be changing.

From now on, I'm going to be adopting the mantra suggested to me by a very good colleague quite a few years ago when the magazine was in its infancy: work with the willing.

What this means for me is a subtle but important shift to the way I work. I'll no longer be spending lots of time trying to convince people of the merits of advertising with us but, instead, focusing my time on those who have already decided they want to be advertising with us because they 'get' what BusinessTime in Essex is all about: an unrivalled platform for B2B communication across the county. Hence, *work with the willing!*

The benefits of this approach are manyfold:

- **businesses already committed to working with us will benefit further as I will be able to dedicate more time to ensuring they achieve maximum exposure from being in the mag by offering them further editorial opportunities**
- **I will be able to focus purely on the editorial side of the operation (which is what I really enjoy) by pretty much removing my salesman's hat**
- **businesses who might be fed up of me trying to convince them they should be part of the magazine can breathe a sigh of relief and safely return to their inbox!**

I'll still have enthusiastic conversations with people I've never previously spoken with, but it will be an introductory call to explain what we are all about and the benefits we offer. Then, I'll leave it in their court to let me know, whenever and if ever, they want to work with us.

Other than that, I am going to work on the basis (and some may well say about time!) that if people I've been communicating with for a number of years don't know what we are all about by now, then perhaps they're not really convinced we are right for them.

So, should anyone who has been used to me emailing or phoning them every three months asking again if they'd like to be part of the next issue suddenly stop hearing from me, fear not: unless too many doughnuts have done for me, it will only because of my *work with the willing* strategy!

Now, I accept one implication of such a strategy is we may end up producing a slightly smaller magazine but, if we do, I am convinced what we lose in quantity we will compensate for in quality as I focus most of my attention on the editorial side of the mag, working with wonderfully knowledgeable people who are able to provide relevant and interesting material for our readers.

So, to conclude, if you'd like to put your message in front of our 20,000-strong readership of decision-makers which includes every member of Essex Chambers of Commerce, Essex FSB and the Eastern region of the IoD, do join the ranks of the willing. If such an audience is not what you're looking for, then I'll accept your decision with good grace and focus my time between those that do – and eating all those jam doughnuts!





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Scaling with strength:

how Essex businesses build resilience as they grow



When things go wrong, you will speak to your lawyer, but when things have gone wrong it tends to be more expensive than if you'd got them right in the first place. Legal services are part of your toolkit in running a business, as Lucy Folley, Partner Corporate and Commercial Law at Tees explains.

ESSEX has built a well-earned reputation as a place where businesses start, scale and succeed. There is a strong mix of entrepreneurial energy, experienced founders and established family firms across the county.

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 modern facilities and increased capacity to support growing demand across Essex. This reflects the wider momentum in the region and the strength of the local business community.

But location alone does not create a successful business. What stands out when working with companies across Essex is not just ambition, but how those businesses approach growth, risk and long-term planning. The businesses that perform best are not always the fastest growing. They are often the ones that make deliberate decisions early and stay consistent as they scale.

Many businesses in Essex begin as small, fast-moving ventures. Founders focus on winning work, building relationships and generating cash flow. That early momentum is essential. However, legal and structural considerations are often delayed, with businesses operating for years without formal agreements or aligned risk protections.

As businesses grow, these gaps become more visible and they can slow down investment, complicate decision making or reduce value at the point of sale. Often, they only surface during due diligence, when resolution is more costly.

Across Chelmsford's business community, the most resilient organisations tend to share a common approach. They invest time early in understanding how their business is structured and where their risks sit. This means asking practical questions:

- **what happens if a shareholder wants to leave?**
- **are key supplier relationships secure?**
- **do contracts reflect the real risks in the business?**
- **is there a clear future plan, whether that is growth, investment or exit?**

Businesses that take this approach early are often in a stronger position later. They can move faster, negotiate from a position of strength and spend less time resolving disputes, because expectations are clearer from the outset.

Essex has a high proportion of family-owned businesses. Many have grown during decades and are now significant contributors to the local economy. These businesses often benefit from long-term thinking and strong internal relationships. Personal and commercial interests are closely linked, and decisions can have wider implications for the family.

Succession planning is a good example. Passing a business to the next generation requires more than goodwill. It requires clear structures, tax planning and agreement on roles and responsibilities. Without that clarity, even successful businesses can face disruption at critical moments. Handled well, this can protect both the business and the relationships behind it.

Another theme emerging across Essex businesses is a shift in how owners think about exit. Increasingly, it is not seen as a final step, but as part of the overall business strategy. Planning for exit early allows owners to build value over time. This might include strengthening contracts, developing a management team or restructuring assets in a tax-efficient way.

Even for those not planning to sell, this approach has benefits. It creates a business that is less dependent on individuals and more capable of sustaining growth. It also gives owners more options, whether that is bringing in investment, stepping back gradually or passing the business on.

There is still a perception among some business owners that legal advice is only needed when problems arise. When used proactively, legal support prevents issues, clarifies positions and protects value. It becomes part of the wider toolkit that supports decision making alongside finance and operations.

In a county like Essex, where businesses are ambitious and fast moving, this can make a real difference. It allows owners to focus on growth with greater confidence, knowing that the foundations of the business are sound.

Chelmsford and the wider Essex region provide a strong platform for business growth. The combination of location, talent and entrepreneurial mindset is clear.

The next step for many businesses is not just to grow, but to grow with structure and intent. By combining commercial ambition with early planning and the right support, businesses can build something more resilient and more valuable over time.

I recently discussed these key themes in the *Get Better in Chelmsford* podcast, hosted by Richard Brenkley, exploring how Essex businesses can build resilience through early planning, trusted advice and long-term strategy. The podcast is due to be launched by June 2026.

If you are growing a business in Essex and want to strengthen your foundations, now is the right time to act. Contact Tees today for expert advice on 0800 013 1165 or visit www.teeslaw.com

OPENING THE DOOR

Lessons from motorsport in h

No sport understands the value of a rapid innovation, iteration and implementation cycle like motorsport. For racing cars, it is far less about the gym and the training field and much more about the draughtsman's desk, the wind tunnel and the factory when looking for an edge.



The results of a successful innovation, tested in and honed on the race environment, ultimately percolate through to the cars we drive on the roads, making them faster, safer, more efficient and better handling. That means there is a huge amount riding on every breakthrough from every team.

The need to protect the intellectual property (IP) behind each innovation becomes vital. Typically, businesses have used patents to do this. But there are two things that make patent applications wholly unsuited to motorsport.

What they require instead is a process that can:

- **quickly and accurately value their IP**
- **timestamp its creation**
- **provide immutable proof of origination**
- **capitalise the IP as an intangible asset on the balance sheet**
- **maintain privacy of commercially sensitive documents and**
- **deliver robust cybersecurity**

These are benefits that would be helpful to all businesses, but it is motorsport that has recognised it first. For them, the innovation cycle for race teams moves too fast for traditional IP-protection routes.

They have also recognised how public disclosure destroys the value of their IP – if the goal of a patent is to protect the IP, it is perverse that it should all be made publicly available on the internet. Finally, they are keen to recognise the future value of their current IP by capitalising it on their balance sheets.

Of course, none of this applies exclusively to race teams alone. What businesses all require is legally defensible proof that they are the originators of an innovation, in a manner that is entirely free of the piracy risks associated with the patent process. Most could also probably benefit from legitimate balance-sheet strengthening by unlocking the value of their IP.



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

TO THE FAST LANE

ow to account for innovation

This is why IPA, a Chelmsford-based IP consultancy, has devised a proprietary process that can log, assess, value and protect the IP that companies generate – ticking all the boxes above, all in real time. That process creates what it calls Digital Novel Assets (DNA) – formally registered, blockchain-timestamped, intangible assets that sit on company balance sheets. These DNA are separable, transferable assets that can even be specifically and directly collateralised with lending.

And, while creating the facility to produce that proof of origination, IPA has gone a step further to solve the question of cybersecurity risk too. In the same way as for a patent application, the registration process relies on sensitive company documents being reviewed. These documents are also vital for the valuation assessment of the IP.



But, unlike in the patent process, there is no need to make public those sensitive documents that are used to register the IP. And because the documents behind the resulting assets will never be uploaded to the cloud, IPA's process ensures the scientific and technological work that has gone into the innovation remains closely held.

To do this, IPA's process has taken full advantage of technological breakthroughs in artificial intelligence for its asset-generation process. Its software takes the documents and the data they contain to assess what has gone into their creation. It values them accordingly, timestamps them on the blockchain and then stores them in offline, cold storage to ensure they are impervious to cyberattack.

The only human eyes that fall on the sensitive documents are those of the auditors who sign off on the accuracy of the asset valuation. Even the AI itself is developed in an offline sandbox, meaning documents are never even seen by online models. It is all fully in compliance with the FRS 102 accounting standards that apply to intangible assets, as well as HMRC's CIRD regulations for tax filing.

Motorsport teams have been so quick to recognise the value of IPA's DNA process that the consultancy has become a bonnet, door and endplates sponsor in the recent European Le Mans endurance-race series (see main picture).

But the IPA service is not just for motorsport teams, and it is worth every company considering what revenue-producing IP they hold. Once they have done so, IPA will then look at these developments to assess their suitability for conversion into balance-sheet items.



IPA: *A helping hand*

Where appropriate, IPA will then create formal intangible assets – what it calls Digital Novel Assets (DNA) – for its client companies. The DNA are separable and transferable intangible assets, which can be capitalised on a company's balance sheet to accurately reflect the true present value of the future revenue generated through a company's proprietary innovations.

All this has been made possible thanks to recent legislative developments in the UK parliament with the Property (Digital Assets etc) Act. The legislation was passed earlier this year to handle the accounting treatment of digital assets such as cryptocurrency.

Previously, the ownership of such assets was a grey area legally. Now, under the new legislation, there is far more legal certainty around the intangible digital assets companies hold.

If you would like your firm to take advantage of the DNA process, get in touch on the number below.

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

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40 ISSUES

10 YEARS 2016–2026



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Ten years - and what a ride it's been

As BusinessTime in Essex celebrates its 40th issue and 10th anniversary, Publishing-Editor, Peter Richardson, looks back at a turmoil-ridden decade which has redefined the way we all do business.

DURING the past decade, the UK business landscape has undergone substantial transformation, shaped by political upheaval, technological advancement, shifting consumer expectations and global economic pressures. From 2016 to 2026, few periods have been as dynamic or disruptive, forcing businesses to adapt quickly or risk obsolescence.

BusinessTime in Essex has ridden the rollercoaster – and it's been quite a ride! I suppose the magazine was officially 'born' on June 23 2016. The date may resonate with many for reasons other than the low-key birth of a new magazine – it was the date of the UK vote to leave the EU. The two events had no connection, but it was the date, following a few weeks' research, that I took the decision to go ahead and launch a new business magazine onto the Essex scene.

A few people were surprised, a few people were very encouraging – and more than a few people thought, at 57, I was showing the first sign of senility! "Enjoy the first issue because it will probably also be the last", seemed a common sentiment.

Well, here we are – 40 issues and ten years down the road: a little greyer undoubtedly, a little more senile, possibly, but undoubtedly gratified that so many others were happy to show their support and share my belief that, done properly, there will always be room in life for a quality printed publication.

I confess I could never have predicted the challenges that would need to be overcome, by me and thousands of other business owners across Essex, in the years that followed

One of the most defining moments was Brexit. The UK's decision to leave the European Union introduced prolonged uncertainty, particularly between 2016 and the formal exit in 2020, followed by years of adjustment. Businesses that relied on frictionless trade with Europe faced new customs procedures, regulatory divergence, and increased costs. Small and medium-sized enterprises (SMEs) were especially affected, often lacking the resources to navigate complex new trade rules. At the same time, Brexit encouraged some firms to explore non-EU markets, accelerating a more global outlook for UK exports.

Alongside political change came rapid technological evolution. The rise of digital platforms, artificial intelligence and automation has redefined how businesses operate. During the past decade, e-commerce has grown dramatically, a trend supercharged by the COVID-19 pandemic. Traditional high street retailers struggled as online-first companies thrived, leading to the decline of several well-known chains. Businesses that successfully integrated digital tools—whether through online sales, data analytics, or cloud computing—gained a competitive advantage. Remote working technologies also became mainstream, fundamentally altering workplace culture and expectations.

The COVID-19 pandemic itself marked a turning point. Beginning in 2020, it caused widespread disruption, forcing temporary closures, supply chain breakdowns and shifts in consumer behaviour. Entire sectors, such as hospitality and travel, were hit particularly hard, while others like logistics, tech, and online retail experienced rapid growth.

Another major shift has been the growing importance of sustainability and environmental responsibility. During the past decade, businesses in the UK have faced increasing pressure from consumers, investors and regulators to reduce their environmental impact. The Government's commitment to net zero emissions by 2050 has influenced corporate strategy, pushing companies to adopt greener practices, invest in renewable energy and rethink supply chains. Environmental, Social, and Governance (ESG) criteria have become central to investment decisions, and businesses that fail to address these concerns risk reputational damage and reduced access to capital.

The labour market has also evolved significantly. The rise of the gig economy has changed the nature of work, with more people engaged in freelance or contract roles through digital platforms. While this has provided flexibility, it has also sparked debates over workers' rights, pay, and job security. At the same time, businesses have faced persistent skills shortages in areas such as technology, engineering and healthcare. Immigration changes following Brexit contributed to labour gaps in sectors like agriculture, construction, and hospitality, forcing companies to rethink recruitment and training strategies.

Consumer behaviour has shifted as well. Today's consumers are more informed, price-conscious and values-driven than they were a decade ago. Social media and online reviews have increased transparency and accountability, meaning businesses must maintain strong reputations and engage directly with their audiences. There is also a greater emphasis on convenience, speed, and personalisation, driven by companies that have set new standards for customer experience. Subscription models, on-demand services, and direct-to-consumer brands have all grown in popularity.

Finally, economic volatility has been a constant theme. The UK has faced inflation spikes, currency fluctuations, and changing interest rates, particularly in the early 2020s. Businesses have had to become more resilient, focusing on cost control, diversification and risk management. Supply chain disruptions—initially due to the pandemic and later compounded by geopolitical tensions—have encouraged companies to reconsider just-in-time models in favour of greater flexibility and security.

Yes, all-in-all, quite a ten-year ride. Most of the time it more resembled trying to stay on a bucking bronco than a leisurely canter across the fields on a thoroughbred, but nobody said life was supposed to be easy!

Our first issue hit the world (well, Essex anyway) on September 1 2016. It was 48 pages (certainly more than I dared hope for on June 23) and went from strength to strength until we stabilised at 80 pages, with the occasional 88-pager thrown in just for fun. The ten-week birthing period of the magazine was straddled by two prime-ministers – David Cameron and Theresa May - so I suppose I should have heeded that as a warning sign of the upheaval that lay ahead!

For me personally, it's been a ten-year voyage of discovery. I started that decade as an experienced journalist/media consultant who'd never sold an advert in his life. My initial hope/plan was to bring on board somebody to sell the advertising that would make the magazine possible. That person remained elusive, so I had no choice but to do it myself. No training in sales whatsoever but with a passion for what I wanted to achieve, I picked up the phone, told people what I was planning to do and waffled an awful lot! Most likely in a desperate desire to get me off the phone, a surprising number of people said, yes, they would be happy to support the magazine with advertising. And so began my reskilling and a journey from being primarily a journalist to being mostly a salesman. I'll be honest and say it's not something I enjoy (I'm still a journalist at heart) – but what's that old saying about necessity being the mother of invention!

Ten years on, BusinessTime in Essex is now, I like to think, an established and respected part of the county's business scene. Each time I put an issue of the magazine together, I look upon it as a newly-opened jigsaw box. There are hundreds of pieces and my job is to complete the picture. But the all-important pieces are the many people who contribute material to the mag. Experts in their own field, their contributions bring knowledgeable insight, credibility and, most importantly, a product which is hopefully interesting and useful to people in business in Essex.

So, may I express a huge thank-you to the really important people in the whole production process – those business owners and directors who both support the venture financially and provide such valuable content.

Looking forward to the next ten years, it would be nice to think we might all experience a period of national and international calm. That said, I reckon we've all got so used to working in such trying circumstances, we'd struggle to cope in a relaxed 'normal' environment. More locally, we'll have to contend with local government reorganisation. Only time will tell what impact that will have on the Essex business scene.

One thing is for sure: if the past decade has done one thing, it's to increase business resilience. If you've survived the past decade, there's a good chance you'll see out the next. It might not always be fun – but then who goes into business for a laugh!

In the following pages, some much-valued contributors to BusinessTime in Essex share their thoughts on the changes they've witnessed these past ten years.

TEN YEARS AND HOW THEY'VE CHANGED BUSINESS



BusinessTime in Essex invited some of its valued contributors to share their thoughts on the changing business scene of the past ten years.

A DECADE OF CHANGE

2015
MTD announced by UK Government

2018
Original target delayed

Peter Disney, Wood and Disney Accountants

"The UK Government first announced Making Tax Digital (MTD) in the March 2015 Budget with HMRC publishing the formal Making Tax Digital roadmap in December 2015 with a potential target to start from April 2018.

"The accountancy profession was in uproar but at Wood and Disney we took the view that even if the target of 2018 was missed, it was inevitable, so we needed to plan for all our clients moving across to a cloud accounting system. Although we were ready by April 2018, HMRC was not and it took until 2022 for MTD for VAT to be imposed on the size of clients we acted for. And of course, it is only in April 2026 that MTD for self-assessment finally arrived.

"Although we had been promoting the use of cloud accounting since 2010, it's only these past 10 years the accountancy profession has moved from accepting bags of receipts into a fully digital world. The advantages have been amazing with more accurate accounting, faster accounting and clients able to base their decisions on decent information rather than guessing.

"AI appeared a few years ago and that will no doubt have a huge effect on accountants but to what extent we are still to discover. We live in interesting times."

Lorraine Thorne, Hylands House Manager

"During the past decade, the events industry has undergone a significant transformation through the growing use of technology. The Covid pandemic rapidly accelerated this shift, normalising virtual meetings and conferences almost overnight. This change not only enabled people from around the world to attend events without travelling but also helped reduce the environmental impact associated with large scale gatherings.

"Technology has now become firmly embedded in private events too. Live streamed wedding ceremonies and funerals, once a niche offering, are now widely accepted and often expected, allowing friends and family to take part regardless of location.

"Post-Covid, in person events continue to grow year on year. As a result, hybrid event delivery has become increasingly valuable. Offering both physical and virtual attendance allows venues and organisers to expand their reach, engage wider audiences and connect with people who may never have been able to attend in person.

"Looking ahead, artificial intelligence is set to be the next major evolution for the industry. Already, AI is enhancing how events are planned, marketed and analysed, while also improving engagement and interactivity online. From concept creation to post event insights, AI is quickly becoming an essential tool. If your business isn't exploring AI yet, chances are your clients already are - making now the ideal time to get ahead of the curve."

Dawn Lay-Flurrie, Larking Gowen

"During the past decade, technology has been a major driver of change, transforming how businesses manage finances, communicate and plan for the future. Cloud accounting, automation and improved systems mean information is now available almost instantly. This allows us to work alongside clients, using experience and insight to interpret the data and support better, real time decision making. Software may create the picture, but we add the colour and context.

"Ways of working have evolved too. Remote and hybrid working are now part of everyday business life, offering greater flexibility and creating new opportunities to attract and retain talent. They have also changed how teams collaborate and how clients interact with their advisers. While relationships may be more digital, they can still be highly personal when time and care are invested.

"These changes have had a significant impact on the accountancy profession. Many tasks that once defined the role are now handled by cloud platforms and AI powered tools. Compliance remains essential, but routine work is increasingly automated. This frees us to focus on what matters most: understanding clients, adding value, providing insight, interpretation and forward looking advice.

"Our values at Larking Gowen focus on people and relationships: these are the things that AI can't replace."

Tracy Norton-Mead, Managing Director at The DS Group

"During the past two decades working in a UK print and mailing house, I've watched the way the industry operates change quite noticeably. It's no longer just about producing large volumes of print and sending out bulk mail. A lot of that shift has been driven by



2020
COVID-19 accelerates digital adoption

2022
MTD for VAT enforced for more businesses

2026
MTD for Self-Assessment arrives - AI moves into the mainstream

digital technology, growing environmental awareness and clients expecting more than ever before.

"Where things used to revolve around long lead times and steady, predictable demand, everything now feels much more fast-paced and flexible. Digital has become a big part of everyday workflows. Data-led printing, personalised campaigns and automated processes are now the norm rather than something new or experimental. Clients want campaigns that are targeted, quick to turn around and connected to their wider digital activity, often with real-time visibility along the way.

"Sustainability is another area that's moved from being a 'nice to have' to something that really matters. There's far more focus on using eco-friendly materials, cutting waste and making mailing campaigns more carbon conscious. That's meant changes not just in materials, but in how things are sourced, produced and delivered.

"Overall, the industry feels very different to what it once was. It's shifted away from being purely production-focused to something much more service-driven and technology-led. To keep up, businesses have had to become more adaptable, more innovative and much quicker to respond to what clients need."

Guy Longhurst, Managing Partner at Ellisons

"During the past ten years, Essex businesses have faced rising costs, tighter regulation, changing workforce expectations, rapid advances in technology and the lasting impact of the lockdown years, all while making decisions that protect growth, people and long-term resilience.

"The legal sector has changed just as sharply. We have seen consolidation across the market and new models for structuring and growing firms, with private equity-backed and listed businesses increasingly taking over and replacing long-established firms and familiar local names. At the same time, major advances in technology, including the rapid development of AI, are reshaping how legal services are delivered. Flexible working has also transformed how firms operate and how people want to build their careers.

"For clients, those shifts sit alongside very practical pressures. Employers are managing increasingly complex people issues. Landlords are facing greater regulatory demands. Business owners are making decisions in a faster-moving, more demanding environment, where clear, commercially minded advice matters more than ever. It is encouraging too to see more routes into the profession, including apprenticeships, helping to develop the next generation of talent.

"But while the market has changed, the importance of trust, sound judgement and strong relationships has not. Essex businesses still want advisers who understand their world, stand beside them in difficult moments and remain committed not only to their clients, but also to the communities they serve."

Kate Bell, MD at Rickard Luckin

"During the past ten years, the business landscape has changed in ways few could have anticipated. We're all facing a fast-paced, consumer driven world. People expect things to be quick, clear and easily accessible - that's just normal now. Those rising expectations affect every business, from how fast decisions are made to how quickly advice is needed. They're also reflected in how people want to work.

"Flexibility and hybrid working, accelerated by COVID, is the expectation. We've shown it can work, but flexibility is key to successful agile working - it requires buy-in from both parties to work where you can deliver your best contribution for yourself and others.

"Technology has been another major driver of change. Data, automation and now AI have reshaped how businesses operate. It's opened up big opportunities, but it's also created a clear divide between businesses that have adapted and those that haven't.

"That divide is particularly visible in accountancy. Not that long ago, people still pictured an accountant as a grey suit sitting behind a desk, crunching numbers. That idea just doesn't fit anymore. Compliance work continues to be commoditised and the rise of private equity backed consolidators has pushed much of the sector towards volume driven models.

"At Rickard Luckin, we value our independence. For us, the focus is on relationships and creating impact for our clients. Our clients are not looking for someone who only turns up once a year, they want someone who understands their business and is invested in their journey. Business owners don't want accountants who just report what's happened – they want advisers who help shape what happens next."

Changes everywhere you look



James Cracknell at Colchester-based The Weave

"During the past decade, we've seen a quiet but profound shift in how business operates. While technology has accelerated change, the real transformation has been in how we think about people, resilience and growth.

"Peter Drucker suggested that only marketing and innovation drive revenue; everything else is cost. For many years, business support focused heavily on knowledge transfer - well-intended, but often too passive to create lasting change. In practice, survival rates have barely moved.

"What's becoming clearer is that business success is less about access to information and more about the founder's ability to adapt, stay visible and remain creatively engaged. In our work at The Weave, we've built around two simple truths: resilient founders build resilient businesses, and innovation is one of the most effective ways to learn.

"This has led to a more practice-led approach to development, moving away from advice given at a distance, toward hands-on experiences that create real outcomes.

"By bringing founders together to test ideas, strengthen teams, and build visibility, business support becomes something lived rather than observed. The shift is subtle but important: from telling, to doing - and from information to transformation."



Caroline Nicholls, Director at Thompson Smith and Puxon

"We have seen a considerable change in our client-base and how they work, price, deliver service and attract and retain talent. Increased cost awareness and clarity up front have necessitated a move towards fixed fees, clearer scopes and regular updates to allow clients to plan with confidence.

"Our Corporate and Commercial team provide tailored legal solutions to local businesses, individuals and landowners. But technology innovation means we can also act for clients who operate nationally and internationally, while still bringing local insight.

"Technology has undoubtedly sped up everyday work. Digital case management, e-signatures, secure online portals, video meetings and automation of routine steps have led to increased efficiency, helping regional firms match larger competitors and allow lawyers to focus on judgment, strategy and client relationships.

"Recruitment and retention have become tougher with most firms offering remote roles and varied career models. Flexible working, clear progression, training and a genuine focus on wellbeing have become central to retaining talent.

"Successful regional firms adapt as the legal landscape evolves without losing what makes them distinctive: sensible use of technology, transparent pricing, modern working practices and personal service grounded in local knowledge."



Dr Raymond Davies, Director at Dr Jean Raymond Ltd

"With a technological and business background, I've always been of the mindset that the future will be guided by technology. We work across a range of sectors and the greatest transformation in the past ten years, without question, has been the impact brought about by AI.

"This all pivoted through an acceleration to a future that was envisioned for the 2030s but brought forward by the COVID economic and global movement shutdown. We now accept virtual meetings and at home/flexible working as an integral part of doing business. Additionally, supply chain resilience can't be taken for granted anymore. For me, in my role, it's transformative! I work with partners and clients between Seattle and Shanghai and all points in-between. That can now be done without international flights and the jet-lag impacts on my performance.

"We are in the business of facilitating international and domestic market capture with the phenomenal experience and network we have across the globe and at home. Nevertheless, we have had to fully embrace the AI revolution by choosing to be a lead facilitator for our clients. Stay tuned!"



Past and future changes

Caroline Taylor, Chief Executive, Essex Community Foundation

"During the past decade, at Essex Community Foundation (ECF) we have seen a significant shift in how businesses across Essex approach philanthropy. Corporate giving is increasingly viewed not as discretionary, but as a strategic way to embed values, strengthen culture, and support resilient local communities.

"More businesses are choosing structured, locally focused giving over one-off donations, building long-term partnerships that deliver measurable impact. This has driven growth in our corporate partnerships and charitable funds, as businesses recognise the value of a trusted local partner to guide and manage their giving, while also strengthening staff engagement through support for causes that matter to their teams.

"Working with ECF gives businesses access to deep local knowledge, strong relationships, and robust due diligence, while removing the complexity of administering funds. Our corporate partners have highlighted these benefits. Beresfords describes its charitable fund with ECF as 'a way to cultivate our local legacy', while Andrew Norris, Corporate Finance Associate at Rickard Luckin, notes that 'through ECF, we're introduced to organisations we may never have discovered ourselves. For smaller charities, even a small donation can make a real and immediate difference.'

"Together, these partnerships enabled us to award £3.8 million to more than 500 organisations last year. With demand rising by 9%, this collaborative approach is more important than ever in continuing to support communities across Essex."

Karen Wardell, Partner, Moore Kingston Smith

"Major changes to Financial Reporting Standard (FRS) 102 will affect nearly all businesses. For accounting periods beginning on or after January 1 2026, the revised standard affects how you plan, report, and make decisions.

"The revised FRS 102 brings in updated requirements for revenue recognition, lease accounting and financial statement disclosure requirements, among other changes. The changes to lease accounting and revenue recognition will likely have a material impact on reported profits, tax, and key performance metrics such as EBITDA, net debt and gearing ratios.

"Assessment of financial statements by third parties could affect loan covenants and negotiations for lending arrangements. Businesses acquiring or selling might see earn-out calculations change.

"Distributable profits and employee bonuses may also be affected, which could result in issues around dividend payments and team morale. Additionally, the timing and amount of future tax payments might change, affecting cash flows.

"While revenue recognition and lease accounting are the main focus, your business may also be impacted by the need to present more detail in your financial statements. Early action can help avoid surprises and ensure a smoother transition to the updated FRS 102 reporting framework."

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GUIDANCE, NOT GUESSWORK



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EGA

Essex Growth Agency – growth without the guesswork

ESSEX is a powerful economic engine. With the potential to create 50,000 new jobs by 2030 and add £8 billion a year to regional output, the region is already the UK's sixth fastest growing economy.

As Andy Burgess, Director of Sustainable Growth at Essex County Council – which supports the Essex Growth Agency – points out: "The numbers really do speak for themselves. Essex has the scale, momentum and diversity to drive growth that matters locally and nationally."

That growth story spans a wide range of sectors. Essex is home to ambitious businesses in advanced manufacturing and defence, construction, energy, tech and the visitor economy, as well as thousands of SMEs pushing to start up, scale up and innovate. Yet despite that energy, the system designed to support growth hasn't always been easy to navigate.

"What businesses often tell us is that the support landscape feels fragmented," Mr Burgess explains. "There's a lot out there - skills programmes, funding, mentoring, but it isn't always clear where to go or how it all fits together."

That challenge is exactly why Essex Growth Agency (EGA) was created. Supported by Essex County Council, EGA acts as the county's growth agency, providing a single front door for businesses and residents looking to start, grow, innovate or invest. Rather than duplicating existing provision, its role is to connect the dots.

"We work across the whole system," they say. "That means bringing together local authorities, education providers, industry and Government so that economic growth, skills, innovation and inward investment are aligned — and easier to access on the ground."

Inclusive and sustainable growth sits at the heart of that approach. In a county with more than 1.8 million residents and tens of thousands of businesses, EGA places a strong emphasis on ensuring growth works for people and places.

"Growth only matters if it translates into opportunity," explains Mr Burgess. "Our focus is on business-led growth that also connects residents to good jobs and employers to the skills they need."

For Essex businesses, that often starts with practical, hands-on support. Programmes such as Ambitious Essex, the county's flagship business support offer which now sits under the EGA, bring mentoring, workshops, diagnostics and specialist advice together in one place, providing fully funded and impartial support to SMEs.

"It's about meeting businesses where they are - whether that's improving productivity, adopting new technology, accessing finance or planning for the next stage of growth," added Mr Burgess.

Alongside this universal offer, EGA also develops targeted programmes for priority sectors including construction and retrofit, advanced manufacturing and defence, energy, and tech and AI. These combine business support with skills development, supply chain collaboration and inward investment, ensuring support reflects real market demand.

Central to EGA is promoting Essex as a place to do business. Through the Extraordinary Essex programme, it leads on inward investment and business engagement, raising the county's profile through investor outreach, place promotion and flagship events such as the Festival of Business and the Essex Build Expo.

"We're focused on connecting local firms to new opportunities while making the case for Essex nationally and internationally," Andy Burgess said.

Skills and talent are another critical part of the picture. EGA works to align careers, education and employment initiatives with employer needs, commissioning and managing Skills Bootcamps, apprenticeships and employment programmes across the county.

"A strong economy depends on a skilled workforce," Mr Burgess notes. "We want businesses to be able to recruit and upskill more effectively, while helping residents progress into better paid, higher quality work."

Initiatives such as the Essex Opportunities Portal, Apprenticeship Levy Brokerage and targeted employment support help deliver that ambition, alongside programmes such as Connect To Work, designed to support people facing barriers to work, ensuring growth benefits the whole county.

The impact of this joined up approach is already being felt. EGA's programmes have helped Essex businesses to grow, safeguarded and created over a thousand jobs, supported apprenticeships and enabled millions of pounds of public and private investment. At the same time, residents have been supported into employment, training and digital inclusion.

Looking ahead, the agency's ambitions remain firmly focused on delivery. During the coming years, EGA aims to support more than 1,000 high growth firms alongside hundreds of SMEs and startups, generating tens of millions of pounds in additional economic value and strengthening Essex's reputation as a competitive place to do business.

What sets EGA apart, according to those close to its work, is its partnership-led, place based model.

"By bringing everyone around the table - local government, business, education and Government, we're able to align policy, funding and delivery," Mr Burgess said. "That's how you maximise impact for both businesses and taxpayers."

For businesses across Essex, the message is simple. Whether the ambition is to grow, invest or build a stronger workforce, Essex Growth Agency is positioning itself as a long-term growth partner, backing ambition and making growth simpler.



Chelmsford College encourages SMEs to invest in apprenticeships as new employer incentives launch

FOR many small businesses, finding and retaining skilled staff continues to be one of the biggest challenges.

Apprenticeships have long provided employers with a practical and cost-effective way to grow talent and, with additional employer incentives launching from October 2026, there has never been a better time for SMEs to invest in apprentices through Chelmsford College.

From October 2026, non-levy paying small and medium-sized employers will receive £2,000 for every apprentice they hire aged 16-24. This new incentive comes on top of the existing government support already available to SMEs, making apprenticeships an even more attractive option for employers looking to strengthen their workforce.

The additional funding is designed to encourage businesses to recruit young talent and invest in long-term workforce development. There is an important eligibility requirement, as apprentices must have been employed by the business for at least three months before the apprenticeship start date.

Combined with the current apprenticeship funding arrangements, the financial benefits for SMEs are significant. Eligible apprentices under the age of 22 already attract 100% government-funded training and assessment costs up to the funding band maximum. Employers also do not pay National Insurance contributions for apprentices under 25 earning below £50,270 per year.

Apprenticeships provide businesses with the opportunity to recruit and develop motivated employees with the exact skills their organisation needs. Employers can either recruit new staff or upskill existing employees through structured training programmes that combine workplace learning with industry-recognised qualifications.

Apprenticeships can also help businesses improve staff retention, create progression opportunities and build a sustainable talent pipeline. With training available from Level 2 through to higher-level programmes, apprenticeships offer flexible solutions for organisations of all sizes.

With Chelmsford College's extensive course offering, including more than 20 leading apprenticeship programmes, the college takes pride in working with more than 300 employers to provide learners with valuable industry insight and experience.

Chelmsford College understands many employers may be unfamiliar with apprenticeship funding and recruitment processes. The college's apprenticeship team supports businesses through every stage, from identifying the right apprenticeship programme to navigating funding eligibility and onboarding apprentices.

As government support for apprenticeships continues to increase, SMEs are in a stronger position than ever to benefit from recruiting apprentices and investing in workforce development.

To learn more about apprenticeships at Chelmsford College, please visit www.chelmsford.ac.uk/apprentice-employers or contact Andy Vaccari, Head of Business Development, by emailing vaccaria@chelmsford.ac.uk



When goodwill is no longer enough

AS dispute lawyers, we are rarely instructed when businesses are running smoothly. More often, we become involved once trust has broken down, communication has stalled and positions have hardened.

By that stage, the focus is usually on the immediate problem. That might be the negotiated exit of a shareholder or director, a dispute over control, or a disagreement about the value of someone's shares. There is often little time to reflect on how the business reached that point.

Many director and shareholder disputes arise in businesses that started with genuine goodwill. At the outset, everything feels cooperative. Decisions are made informally, roles are loosely understood and there is confidence that everyone will behave reasonably if difficulties arise.

In that environment, putting formal agreements in place can feel unnecessary, or even contrary to the spirit of the venture. Our experience tells us otherwise.

From a dispute lawyer's perspective, the absence of a shareholders' agreement is one of the most significant risk factors when problems emerge. Without agreed rules around decision-making, funding, exits or deadlock, the parties may be left with limited options.

In practice, that can mean relying on court proceedings, including claims where a shareholder argues they have been treated unfairly. These claims can be powerful, but they are also expensive, time-consuming and uncertain. They tend to be brought only once relationships have deteriorated badly.

Shareholder disputes are rarely purely commercial. Allegations of exclusion, loss of control or unfair treatment can quickly become personal. Once that happens, sensible business solutions can be much harder to reach.

There is also a commercial reality. The party with greater financial resources may be better able to withstand a long and costly dispute. That pressure can influence decision-making, even where the legal position is not straightforward.

A well-drafted shareholders' agreement cannot prevent disputes altogether. But it can materially change how a dispute unfolds. Clear provisions on decision-making, valuation, exits and deadlock can provide certainty at the point when trust has gone.

Business owners should ask whether their current arrangements answer some basic questions, including:

- **who can make key decisions?**
- **what happens if shareholders disagree?**
- **how is someone's share valued if they leave?**
- **can shares be sold to a third party?**
- **what happens if more funding is needed?**
- **is there a clear route to exit without going to court?**



Carla Jones, Partner and Head of Commercial Litigation at Ellisons, explains why a well-drafted shareholders' agreement now could be worth its weight in gold in the future.

Our experience is consistent. Shareholder disputes are almost always slower, more expensive and more damaging when the groundwork was not laid at the beginning.

Planning for disagreement is not pessimistic. It is a practical step that recognises circumstances change and relationships evolve.

For business owners, the point is simple. A shareholders' agreement is not just a document for the filing cabinet. It is protection for the business, its value and the people involved when goodwill is no longer enough.

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Is AI quietly threatening your insurance arrangements?

Matthew Collins, Managing Director of Chelmsford-based Ascend Broking Group, explores the impact AI is having on the insurance sector.



"AI is everywhere, and even the most reluctant adopters are finding it creeping it into their everyday operations."

From writing content to automating customer service, AI tools are helping businesses save time, reduce costs and work more efficiently, so for many small and medium-sized businesses, it feels like a no-brainer to jump in. But there's one thing many businesses haven't considered: could AI be quietly affecting your insurance cover?

The answer is yes.

As exciting as AI is, insurers are becoming increasingly cautious about how businesses use it. In some cases, companies are unknowingly creating gaps in their insurance arrangements simply by introducing AI tools into their daily activities.

The biggest issue is that AI technology is developing far quicker than insurance wordings can keep up. Many insurance policies were written before businesses started using AI for things like creating marketing content, analysing data or automating emails and, as a result, some insurers are now reviewing whether existing policies properly cover AI-related risks.

If your business gives advice, too, or provides a service, creates content, designs products or handles client information, AI can stealthily create new professional liability risks. AI might come up with website content that accidentally breaches copyright, or a consultant may rely on AI-generated information that turns out to be incorrect. Even if the mistake came from AI, the client will still hold your business responsible, and that's where Professional Indemnity insurance becomes incredibly important – with the warning that not all policies automatically address AI-related exposures.

Another issue is that cyber risks become much bigger as AI makes cyber-crime more sophisticated. Phishing emails are now harder to spot because criminals use AI to create convincing messages with proper grammar, branding and tone of voice. Deepfake voice technology is also becoming a genuine issue, with fraudsters impersonating directors or senior staff to authorise payments.

For SMEs, this is a growing concern because smaller businesses are often targeted precisely because they have fewer controls in place.

Protect your business

Manage risk proactively

Strengthen your cyber resilience

Stay compliant and confident

Support your business growth

With AI also assisting data collection and processing, risks arise as AI platforms learn from the information users input into them. If employees are uploading sensitive client information, financial data or confidential documents into public AI tools, your business could accidentally breach GDPR or confidentiality agreements – triggering claims. This is why insurers now want to know how businesses govern AI usage internally.

Finally, AI can bring insidious risks to directors and officers. If directors fail to properly assess AI risks - or fail to put safeguards in place - there could be allegations of negligence or poor management decisions. This is particularly relevant if customer data is compromised, AI creates discriminatory outcomes, financial losses occur due to reliance on AI, or shareholders or stakeholders suffer losses.

So, insurers are starting to ask questions, and most now include AI-related questions at renewal stage. As a business, you might find yourself answering: does your business use AI tools, what type of AI is being used, is AI customer-facing, are there internal controls or policies, is sensitive data uploaded into AI systems and is human oversight involved?

And the key thing here is disclosure. If your business is heavily using AI but doesn't disclose it when asked, there's a risk an insurer could challenge a future claim. That doesn't mean insurers are against AI - far from it. They simply want to understand the exposure properly.

The good news is you don't need to panic or stop using AI altogether. Most insurers recognise AI is here to stay. Businesses simply need to use it responsibly and make sure their insurance arrangements evolve alongside their operations.

AI is an incredible business tool and it's already transforming how SMEs operate, but the important thing is staying ahead of the curve. By reviewing your insurance arrangements, putting sensible safeguards in place and having open conversations with your broker, your business can embrace AI confidently - without accidentally creating dangerous gaps in cover.

Because when it comes to insurance, the biggest risk is often the one you didn't realise existed.

Here are some practical steps SMEs should take:

1 Review your insurance policies:

Don't assume your current cover automatically includes AI-related risks. Speak to your broker about:

- **professional Indemnity**
- **cyber Insurance**
- **directors & Officers cover**
- **management liability**
- **technology liability exposures.**

A good broker should help identify any gaps or exclusions.

2 Create an AI usage policy:

Even a simple internal policy can make a huge difference. This should cover:

- what staff can and can't upload into AI tools
- which AI platforms are approved
- human review processes
- data protection rules
- security expectations.

Insurers like seeing businesses take proactive risk management seriously.

3 Train employees:

Many AI risks come from innocent misuse rather than malicious behaviour. Staff should understand:

- confidentiality risks
- cyber scams and phishing
- accuracy limitations of AI
- why AI outputs still require human checking.

A little training goes a long way.

4 Keep human oversight:

AI should support decision-making, not completely replace it. Businesses that rely entirely on AI without human checks could face greater scrutiny from insurers if something goes wrong.

So, keep humans in charge!

For further information on making sure your business insurance is fully protecting your business interests, visit

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Workplace stress – are we asking the right questions?



Workplace stress has become one of the big buzz phrases of modern-day working life. Louise Loon, Director at HR For All Ltd, explains how sensible employers should be aware of it but not beholden to it.

NEW research suggests nearly a third of employees in the East of England lack clear support during workplace stress. That's quite a worry on the face of it, but what do we actually mean by workplace stress? Because not all stress is the same.

There's quite a difference between the normal pressure that comes with doing a job - deadlines, targets, accountability etc - and the kind of sustained, unmanaged pressure that starts to affect someone's health. Then there's situational stress, which often shows up during formal processes such as disciplinaries or performance management, where employees may understandably feel anxious or under strain.

Putting this all under the same banner can muddy the waters somewhat and, in my experience working with SMEs, I often see stress raised in the context of formal management action. That doesn't mean the stress isn't real for the individual: it is. But it doesn't automatically follow that the employer has caused harm or done something wrong. Sometimes, the discomfort comes from being held to account, which is part of working life.

Where employers need to be careful is how they respond. Dismissing stress outright is unwise. Even in a fair process, tone, communication and basic support matter. But equally, employers shouldn't feel paralysed from taking appropriate action simply because the word 'stress' has been introduced.

What concerns me more (and where the survey findings do ring true) is how many businesses still have very little in place when it comes to supporting employees more generally. Not wellbeing strategies or glossy initiatives, but the basics, such as:

- **managers who know how to spot when someone is struggling**
- **conversations happening early, not when someone is already off sick**
- **clear signposting to support.**

Too often, I see companies default to hoping issues will resolve themselves, and of course they rarely do.

The survey highlights a gap between intention and experience, with many employers believing they are supportive while employees remain unconvinced. That disconnect is important. Support isn't just about what's offered, it's about what's felt.

For SMEs, this doesn't need to mean expensive programmes or over-engineered solutions. But doing nothing is no longer a neutral position. It carries risk commercially, legally and culturally.

Workplace stress is a complex issue and oversimplifying it doesn't help anyone. Not every instance of stress is a failing on the employer's part. But equally, not having any meaningful approach to managing it is becoming harder to justify.

The real challenge for employers isn't eliminating stress altogether. It's understanding the difference between pressure and harm, and being equipped to respond appropriately when that line is crossed.

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

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

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

Is the advice you're getting actually helping you run your business?



Dean McCormack, Director at leading Essex accountancy firm Rickard Luckin, explains why some advice delivers far greater value than others - and how to recognise the difference.

THINK back to the last piece of advice you received about your business. Not a report. Not a document. Actual advice.

Did it help you make a decision? Did it influence what you did next? Or did it sound sensible at the time, only to be forgotten once the meeting ended?

It's a question many business owners don't consciously ask - but it's one worth reflecting on. Because while the way businesses operate has changed significantly during the past decade, the role advice plays in decision-making has changed too.

Across Essex, I speak to business owners daily who are navigating fast-moving markets, tighter margins, innovative technology and higher customer expectations. Decisions must be made more quickly, often with less room for error. In that world, advice isn't just something you receive; it's something you rely on.

In years gone by, professional advice often came as information delivered after the facts. Reports were reviewed, figures were explained and businesses moved on. That still has its place, but it's no longer enough in isolation.

Today, business owners are surrounded by information. Data is more accessible than ever. Dashboards, reports and metrics can be pulled together at the click of a button. The challenge isn't lack of information - it's knowing what matters, how to interpret it and what to do next.

That's where the role of advice has shifted.

Increasingly, business owners value guidance that helps them understand what's in front of them and turn it into action. Advice that cuts through the noise, adds perspective and supports better decisions - not just today, but during the months and years ahead.

The advice that makes the biggest difference is rarely the most complex. It's the advice that stays with you.

It stays with you because it's practical and well-timed. Because it's explained in a way that makes sense. And because it's rooted in a genuine understanding of your business, rather than a one-off snapshot in time.

For many business owners, this kind of advice shapes thinking well beyond a single meeting. It influences how they approach growth, manage risk or plan for the future. It becomes something they return to as the business evolves, rather than something that sits on a shelf.

One point that comes up more often than it used to is the importance of continuity.

As businesses grow and decisions become more interconnected, having advisers who know both the journey so far and the intended destination really matters. Not just knowing the numbers but understanding the context behind them - what's been tried, what's changed and where things are heading.

When that continuity is there, conversations move faster and deeper. Less time is spent re-explaining background, and more time is spent focusing on what actually needs attention. Advice feels more relevant, and decision-making feels more confident.

By contrast, when relationships become more distant or transactional, business owners often find themselves doing more of the heavy lifting - repeating the same conversations, re-establishing context or feeling that their situation is being viewed in isolation rather than as part of a bigger picture.

For many, continuity isn't about comfort or habit. It's about efficiency, clarity and trust.

This is why so many business owners now place greater value on relationships than transactions.

Producing reports and meeting deadlines will always be important, but those things alone no longer define good support. What makes an adviser valuable is their ability to stay close to the business, understand its pressures, challenges and opportunities and be part of ongoing conversations - not just appear at fixed points in the calendar.

The most effective advisory relationships feel like partnerships. Advisers aren't just there to deliver outputs; they're there to provide impact by helping business owners think things through, challenge assumptions when needed and provide reassurance when decisions feel delicately balanced.

And often, the best advice is the simplest - clear, honest guidance delivered by people who know the business, the people behind it and care about where they're going.



As the pace of change continues, advice that genuinely supports decision-making will only become more important. Technology will improve access to information, but it won't replace judgement, perspective or understanding.

That's why it's worth asking not just 'am I getting advice' but 'does the advice I receive still reflect what I value most'.

Because the advice that makes the biggest difference isn't just timely - it's consistent, thoughtful and built on relationships that last.

Workforce capability is the real growth engine



Chris Hodson, Programme Director at Pitman Training in Essex, explains why a capable workforce is better than a large workforce when coping with increased demand.

FOR many small and medium sized businesses across Essex, growth creates an unexpected problem.

As organisations expand, new systems are introduced, teams become larger, customer expectations increase and technology evolves rapidly. Yet in many cases, workforce capability does not develop at the same pace as the business itself.

The result is familiar to many SME leaders. Strong employees become overwhelmed. Managers spend increasing amounts of time resolving operational issues. Productivity becomes inconsistent. New technology is underused. Teams work hard but not always efficiently.

Sustainable business growth depends on more than sales performance or operational efficiency. It depends on whether the workforce has the skills, confidence, and adaptability needed to support the next stage of the organisation's development. That is why workforce development is a critical part of the modern growth engine.

At Pitman Training, we work with organisations that recognise a simple reality: businesses perform better when their people are equipped to perform better.

For many employers, the challenge is not a lack of ambition from their teams. It is a lack of time, structure and access to practical development opportunities that align with the real demands of the workplace.

Traditional training models often struggle to solve this problem. Employees attend courses, but little changes operationally afterwards. Knowledge is disconnected from day-to-day responsibilities. Learning becomes an isolated activity rather than part of business performance.

Our approach is different. Pitman Training focuses on practical workforce capability that can be applied immediately. We help businesses build the skills that improve productivity, strengthen communication, support leadership development, and enable teams to work effectively with modern technologies including AI and automation.

Importantly, workforce development is no longer limited to technical specialists. Every department now requires a higher baseline of digital capability, data awareness, cybersecurity understanding and AI literacy. Organisations that invest early in these skills are likely to be far better positioned for the future than those that delay.

The most resilient businesses are not necessarily those with the largest budgets or the biggest teams. They are often the organisations that continuously develop their people, adapt quickly to change and create cultures where learning is embedded into everyday performance.

This is particularly important for owner-managed SMEs, where operational dependency on key individuals can become a major constraint on growth. Upskilling wider teams creates greater consistency, improves delegation and reduces pressure on leadership.

At Pitman Training, we see workforce development as an investment in business capability. When employees become more confident, more digitally capable and more effective in their roles, organisations become more productive, more adaptable and, ultimately, more competitive.

That is why workforce upskilling should not sit separately from business strategy. It should form part of the infrastructure that supports long-term performance.

In a volatile economy and uncertain world, businesses that continue to invest in capability will be the ones best positioned to grow sustainably, embrace new technologies, and remain resilient under pressure.



Succession planning has never been more important for business owners – here's why



David Feakins, Partner in the Private Client team at Knights, stresses the need for business owners and agricultural landowners to be mindful of astute succession planning.





FOR many years, business owners and agricultural landowners have been able to claim Business Property Relief (BPR) or Agricultural Property Relief (APR), subject to certain qualifying conditions, in order to fully mitigate the value of their businesses and agricultural land against the payment of inheritance tax.

According to Government statistics, the combined value or BPR and APR claimed against assets was £5.28 billion in the tax year 2022 to 2023, with the median value of BPR being claimed at £207,000 per estate and the median value of APR being claimed at £505,000 per estate.

In the 2024 Autumn Budget, the Government proposed changes to the way in which BPR and APR can be claimed, and these changes came into force on April 6 2026.

Rather than being able to claim a full exemption from inheritance tax, business owners and agricultural landowners are now capped at a combined value of £2.5 million in respect of BPR and APR. Assets valued over and above the relevant thresholds will be charged at an inheritance tax rate of 20% (rather than the usual rate of 40%) and the plan is for the £2.5 million threshold to be frozen until April 6 2031. Following this date, the thresholds will rise annually in line with the Consumer Prices Index.

It should be noted that the £2.5 million allowance is transferable between spouses or civil partners, which would result in £5 million becoming available in such circumstances. However, this transferable allowance must be claimed by those representing the estate of the surviving spouse.

As a first step, therefore, business owners and agricultural landowners should be looking to obtain advice as to the value of their business and/or land. This will allow business owners and agricultural landowners to ascertain which assets will receive BPR and/or APR. Should these valuations be in the region of, or indeed exceed, £2.5 million (or £5 million in the case of married couples/civil partners), advice should be sought thereafter to ascertain potential ways in which to minimise any inheritance tax which may become payable on death.

Should a business owner be looking to be selling their business, whether or not this is due to the change in the available BPR, they should appreciate that any cash/investments following the sale of the business are unlikely to qualify for BPR. Even those who hold shares in the Alternative Investment Market will be unable to claim 100% BPR following the change, as this relief will now reduce to 50%. With this in mind, advice should be sought prior to a sale, rather than after the event.

If it is concluded that an inheritance tax liability will arise on death, business owners and agricultural landowners alike will need to establish how their estate will fund this liability. Personal representatives will have six months after death in which to pay the inheritance tax bill but, in some cases, payment within this timeframe may not be achievable. Without a plan in place, this can place a strain on the business and family members, which is not ideal in the slightest. Wills, trusts and shareholder/partnership agreements should all be reviewed at this point to ensure that they are as tax efficient as they can be.

The changes, of course, are going to be detrimental to many business owners and landowners, who once believed such assets would be free from inheritance tax. For this reason alone, it will be imperative for business owners and agricultural landowners to review their tax and succession planning because, ultimately, many plans that previously worked as intended will no longer deliver the same outcome from an inheritance tax perspective.

For many business owners, effective lifetime planning is the best way to protect business assets for the long term, either ensuring its success for future generations or to allow for the most tax efficient exit strategy – avoiding a potentially substantial and unexpected inheritance tax bill.

Is AI weakening marketing or exposing weak marketing strategy?



James Pinchbeck, Founder & Director, Pinchbeck Marketing & Advisory, argues AI could be facilitating a return to marketing basics – but executed at speed.

ARTIFICIAL intelligence is rapidly changing the marketing landscape.

For smaller and owner-managed businesses in particular, AI has democratised access to tools and capabilities that were once only available to larger organisations with sizeable marketing budgets and agency support.

Today, businesses can generate content, graphics, advertising copy and even campaign ideas in minutes. On the surface, this creates a more level playing field. Smaller firms can suddenly produce marketing output at a scale previously associated with larger competitors.

However, as AI-generated marketing becomes more widespread, a growing question is emerging: is AI making marketing less effective?

The answer is more nuanced than many headlines suggest. AI is not weakening good marketing. It is exposing poor marketing.

The reality is that many businesses never had strong differentiation, clear positioning or a defined tone of voice in the first place. AI has simply accelerated and amplified that weakness. When businesses rely too heavily on generic prompts and templated outputs, the result is often marketing that looks, sounds and feels identical to everyone else.

In many ways, AI has created a volume problem. Businesses can now produce more content than ever before, but audiences are simultaneously being bombarded with more messaging than they can realistically process. Competing for attention has become harder, not easier.

This is where some organisations begin to believe AI is damaging their brand or reducing marketing effectiveness. AI is often highlighting a lack of strategic clarity rather than causing it.

Marketing fundamentals still matter. In fact, they arguably matter more now than ever before.

Businesses that succeed in an AI-driven marketing environment will be those with clear brand positioning, strong customer understanding and genuine points of difference. Tone of voice, messaging consistency and audience relevance can no longer be optional. They need to be embedded across all communications and used as a framework against which AI-generated content is assessed.

AI should support marketing strategy, not replace it. That distinction is critical.

There is also an irony emerging within the industry itself. Some agencies are increasingly pushing back against client use of AI, often arguing that AI-generated content lacks originality or authenticity. In many cases, they are right. However, the reality is that AI is here to stay and businesses that refuse to embrace it risk falling behind competitors who are using it to improve efficiency, responsiveness and content production.

The challenge moving forward is not whether businesses should use AI. It is whether they use it intelligently. Used properly, AI can enhance creativity, improve productivity and help businesses communicate more consistently. Used poorly, it simply accelerates blandness.

Ultimately, AI is not killing marketing. It is forcing businesses to return to what effective marketing should always have been about: knowing your audience, understanding your proposition and communicating with clarity, relevance and distinction.

In many respects, it is not a new era of marketing at all. It is simply a return to the basics - executed at speed.



Making Tax Digital for income tax: what you need to know

HMRC has reached a milestone in its long term programme to modernise the UK tax system with the commencement of Making Tax Digital for Income Tax Self Assessment (MTD for ITSA) from April 6 2026.

The regime is designed to improve efficiency, reduce errors, and move tax reporting closer to real time. MTD for ITSA now applies to the first group of qualifying taxpayers, with first quarterly submissions due by August 7 2026.

From April 6 2026, self employed individuals and landlords with combined gross annual income over £50,000 are required to keep digital records and submit quarterly updates to HMRC using MTD compatible software.

The £50,000 threshold applies to total gross income from self employment and property combined as shown in the last tax return submitted (ie 2024/25 for those going into MTD for ITSA now).

While HMRC does use submitted returns to identify which taxpayers are in scope, it does not automatically enrol them into MTD for ITSA - you must complete the sign up process yourself, or with the support of a tax agent.

Further expansion of the regime is planned as follows: relevant income over £30,000 from April 2027 and relevant income over £20,000 from April 2028.

If you have multiple income sources, it is important to assess whether your total relevant income brings you within scope, or whether future phases will apply to you.

In some cases, individuals who meet the income thresholds may have complex tax affairs that result in their mandatory start date being deferred, or they may qualify for an exemption altogether. While some deferrals or exemptions apply automatically, others require a formal application to HMRC.

A core requirement of MTD for ITSA is maintaining digital records of relevant income and expenses using software that can connect directly with HMRC's systems.

MTD compatible software is used to record income and expenditure digitally, produce and submit quarterly updates and prepare and file the annual tax return. Spreadsheets can still be used, but only where they are connected to HMRC via recognised bridging software.

Under MTD, affected taxpayers must submit quarterly summaries of their income and expenses to HMRC. These updates do not calculate the final tax liability, provide HMRC with summary level, near real time data and help taxpayers monitor their likely tax position throughout the year. Separate quarterly updates are required for each income source.

Despite more frequent reporting during the year, MTD does not remove the requirement to submit an annual tax return. The annual return confirms all income, gains and relief claims, finalises the correct tax position for the year and retains the existing January 31 submission deadline. However, the preparation and submission of the return must now be completed using MTD compatible software.

The Government aims to reduce the tax gap caused by avoidable error. While MTD introduces new compliance requirements, digital record keeping can reduce administrative burden and improve year round financial visibility, while also giving taxpayers the opportunity to use digital tools to improve financial management beyond tax compliance.

With MTD for ITSA now live, early preparation and the right support remain key to a smooth transition ahead of first submissions.



Lynsey Christini, Senior Private Client Tax Manager at Moore Kingston Smith accountants, summarises the key points of important tax changes.



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Why modern business success is creating more complex exits



Caroline Nicholls, Head of Corporate and Commercial at Thompson Smith and Puxon, looks at exit strategy and why it appears increasingly complicated.

SCALING fast is no longer enough. Buyers, investors, and successors increasingly reward businesses that can transfer ownership cleanly, without surprises or over-dependence on the founder.

The past decade has celebrated rapid expansion. Yet in many growing companies, the exit plan still arrives late, often when a trade buyer appears or the owner/founder is simply ready for change or retirement.

The mechanisms that aid and accelerate growth, such as complex investment rounds and employee incentive schemes, whilst often successful, can make an eventual handover harder if not carefully planned and documented.

Here's why exits feel more complex than they used to:

- more people are incentivised on growth of a business. Options, growth shares, investor preference rights and leaver provisions all affect who gets paid and when
- buyers want to know the business can run without the owner/founder, with stable experienced leadership and documented processes
- whether it is a sale, an MBO or an employee-ownership route, cultural misalignment of expectations can derail negotiations or lead to post-deal talent loss.

For many companies, particularly SMEs, an exit is no longer a single transaction. It is the end result of years of choices about ownership, incentives, governance and succession. The earlier those choices are made deliberately, the more options you have later on. Equally, some of those choices inadvertently create deal obstacles.

Here are four exit routes and what to plan for.

Trade sale

(selling to a third party):

a strategic buyer will move quickly if they can see quality earnings and low dependency risk. Issues usually appear during due diligence relating to unclear IP ownership, informal customer terms, inconsistent employment documentation or incentive arrangements that trigger unexpected payouts on a change of control. So, pre-sale good housekeeping is key.

Management buyout *(MBO):*

MBOs can protect legacy and reduce integration risk, but they expose a different set of challenges. Issues often arise relating to the funding arrangements of the deal and genuine handover of responsibility. If the exiting shareholder is still the "chief problem-solver", lenders and investors will price that risk which can lead to deals drifting into prolonged earn-outs and complicated security packages. So, identifying and preparing successor leadership teams is crucial.

Employee Ownership Trust

(EOT):

EOTs have become a high-profile (and tax efficient) alternative for owners who want continuity and a values-led transition. It's less about finding a buyer and more about ensuring the business can service the deferred consideration over a long period of time. Disciplined forecasting and a clear plan for leadership beyond the transfer play a crucial role in the success of this route.

Succession

(family or internal handover):

succession is often treated as a personal matter, but in practice the capability transfer, decision rights, customer and supplier relationships and technical know-how need to transfer with the shares. This takes time. Without deliberate and long-term succession planning, performance can erode long before any legal handover takes place.

Incentives that accelerate growth can also complicate the handover.

Used well, equity incentives align teams and reduce reliance on a single individual, which can solve some of the issues when exiting. But used without full consideration and planning can create a second negotiation at exit, when option holders, shareholders and leavers' provisions all intersect with the deal timetable.

EMI schemes are a widely used tool for recruiting and retaining key talent in growth companies. However, they must be kept "exit-ready". Option terms should be consistent, leaver definitions should be clear, and everyone should understand what happens on a change of control.

Growth shares can also be powerful where founders want to protect existing value but share future upside with key senior management. But they can also introduce valuation sensitivity and complexity if hurdles, ratchets or redemption features are poorly drafted or poorly communicated.

Here's a practical 'exit-readiness' checklist for growing businesses.

1. Identify the top five decisions or relationships that rely on one person and build a plan to transfer them.

2. Ensure the business has accurate statutory registers, signed contracts, clear IP ownership and organised records to reduce time and cost later.

3. Ensure any employee incentive documentation is consistent and that everyone understands the outcomes on change of control.

4. Be rigorous on your working capital forecasts and records as many deals falter mid negotiation when hidden funding needs are discovered.

5. Decide early on what your deal-breakers are. Price matters, but so does timeline, role post-exit, culture and your people.

It can be tempting to treat exit planning as the last thing you do, but the best exits are designed into the business while it is still being built. Growth at pace is impressive but it is only growth that is transferrable that creates lasting value.

Contact TSP's experienced Corporate and Commercial team by calling 01206 574431 or by emailing enquiries@tsplegal.com

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Local accountancy firm Price Bailey

'exceeded all expectations' as Essex business completes on sale

IN April 2026, Price Bailey's Corporate Finance Team advised Chester Hall Precision Engineering Holdings Limited (Chester Hall) on the successful sale of its business to Belrise Industries Limited (Belrise).

Chester Hall, an Essex-based precision engineering group which served the aerospace, aviation, space, and defence industries across the UK, was founded in Essex in 1974 by Brian & Carole Brown, later joined by Dean Halsey, Phil Brown and Sarah Hoyle. The organisation had built a strong reputation throughout the region, for providing high-end precision engineering solutions and delivering high levels of customer satisfaction, as well as many long-standing relationships with key partners in the aerospace, aviation, space and defence sectors.

Price Bailey is a leading accountancy firm specialising in accountancy, tax and business advice, supporting ambitious businesses throughout the UK and overseas, with a growing presence throughout Essex. The firm blends expert accounting and tax services with strategic insights and specialist advice, offering an integrated business offering that drives growth and creates lasting value for their clients.

Price Bailey acted as lead corporate finance adviser to the shareholders of Chester Hall. Its role included preparation of the business for sale, marketing the opportunity, group restructuring, managing discussions and negotiations, and supporting the shareholders through to completion and post completion. Price Bailey also provided tax advice to the shareholders.

Brian Brown, Carole Brown, Dean Halsey, Phil Brown and Sarah Hoyle, Sellers of Chester Hall Precision Engineering Holdings Limited, shared the following statement, on their experience with Price Bailey.

"Recently, we completed the sale of our business, a venture we had nurtured and grown for more than 50 years. As you can imagine, this was a monumental decision and, frankly, a daunting process for all of us shareholders. We needed guidance, and we needed it from a team we could trust implicitly. That's where Phil, Steven, and the entire Price Bailey Strategy & Corporate Finance team, and Rich and the Price Bailey Tax team, stepped in and exceeded all expectations.

"From our very first meeting, it was clear Price Bailey wasn't just interested in closing a deal; they were invested in understanding our objectives, our concerns and our vision for the future. They took the time to truly listen, and that understanding formed the bedrock of a strategy that was both pragmatic and highly effective. Throughout the entire process, Price Bailey's clarity, professionalism and unwavering support were invaluable.

"What truly set Price Bailey and the team apart was their commitment. Selling a business is rarely a 9-to-5 affair, and they consistently went above and beyond, making themselves available whenever we needed them, even during evenings and weekends. That level of dedication not only eased the inherent pressure of the sale but also instilled in us a profound sense of confidence.

"Price Bailey's deep understanding of the transaction process, coupled with its meticulous attention to detail and ability to manage both the commercial and technical aspects of the deal, proved crucial, especially during the challenging negotiations and the intricate stages of completion. In a tough market, their persistence and strategic thinking were instrumental in achieving a successful outcome. We always felt that our interests were being strongly and effectively represented.

"The communication was consistently clear, timely, and balanced. This transparency allowed us to make informed decisions every step of the way.

"Ultimately, we are extremely pleased with the outcome achieved. I can say without hesitation that we would not have reached this point without the expertise, dedication, and unwavering support of Phil, Rich, Steven, and the entire Price Bailey team.

"Therefore, I wholeheartedly recommend Phil, Steven, and Price Bailey to any business owner considering the sale of their business. Price Bailey provides not just a service, but a true partnership, guiding its clients through a complex process with expertise, integrity and a genuine commitment to achieving the best possible outcome."

Sumedh Badve from Belrise Industries, said: "Throughout the transaction, the Price Bailey team lead by Phil and Steven demonstrated a high level of professionalism, responsiveness and commercial acumen. Their support to the seller was clear, well-structured and pragmatic, which was particularly valuable given the cross-border nature of the deal.

"Overall, their approach contributed positively to a smooth transaction process and gave us confidence in both the quality of the business and the integrity of the process. We would not hesitate to work with them again on future transactions."

Pete Bardell, Business Development Director at Price Bailey, said: "I was delighted with the successful sale of Chester Hall to Belrise, following a period of engagement with Price Bailey. Our client's experience, throughout this transaction, reflects the quality of the services available from Price Bailey. I look forward to building on this local success and supporting more businesses as they navigate their accounting and financial needs, across Essex and East Anglia."

Phill Sharpe, Partner and Head of Strategic Corporate Finance at Price Bailey, added:

"We were delighted to support the shareholders of Chester Hall through this milestone. This transaction reflects the strength of the company that has been built over many years and the dedication of all involved, and we wish both Chester Hall and Belrise every success in the future."

To enquire about services from Price Bailey, visit their website, QR code available on the facing page.

Reputation is your greatest business asset



Hilary Collins, MD and Founder of Colchester-based Big Wave PR, explains how PR should sit at the centre of any company's trust-building process

IN business, reputation has always mattered, but it has become one of a company's most valuable assets. Customers don't just buy products or services; they are buying trust, confidence and credibility.

Before a customer makes an enquiry, they have usually already formed an opinion. They have visited your website, checked your reviews, looked at your social media, searched your business name online and judged how your firm presents itself.

PR is a vital part of the marketing mix. Public relations is one of the most powerful tools in modern marketing, and its role will continue to grow. Customers are becoming more sceptical, worrying if a review is fake, created by AI; it is eroding trust, which is bad news for sales.

PR sits at the centre of the trust-building process. It shapes perception, protects reputation, creates authority and ensures your business is known for the right reasons.

One of the most powerful ways to build reputation is through earned media. While paid advertising has its place, there is far greater value in trusted third-party endorsement. Being featured in respected local, regional or national media gives your business something advertising cannot buy: credibility.

PR has also become a valuable tool for new Google search, it refers to trust and authority signals, brand mentions, entity recognition and contextual reputation. So, it's looking for a regular feed of quality content on your own digital channels as well as earned media. Firms need to be sharing relevant and thought leader pieces with press, gaining coverage on trends, industry news and case study endorsements.

When your company appears in the press, on radio, television or within respected trade publications, people see your business differently. It signals authority. It creates confidence. It tells customers, investors and potential employees that your business is established, relevant and worth paying attention to.

Reputation is not built by chance. It comes from clear, consistent messaging. Your website, press coverage, LinkedIn presence, social media and customer communication should all reinforce your brand story.

Too often businesses focus on visibility without first getting their message right. But PR is not just about being seen; it is about being remembered for the right reasons.

Trust does not only come from customers; it starts internally. Your employees should be your most powerful brand ambassadors. If your team believes in the business, understands its values and feels proud to represent it, that trust is shared. People trust people. A motivated team creates stronger customer relationships, better word-of-mouth and a more authentic brand experience.

The strongest brands are not always the loudest, they are the ones people believe in. It comes from strong PR, meaningful visibility, trusted media coverage and a reputation that is protected and grown over time.

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Business success depends on legal expertise that keeps pace with change

As businesses face increasing regulatory demands and economic uncertainty, Fisher Jones Greenwood is strengthening its Corporate and Commercial team to deliver practical, commercially focused legal advice that supports long-term growth.

GROWING regulatory demands and changing market conditions are driving demand for commercially-focused legal advice.

Responding to this growing demand, Fisher Jones Greenwood (FJG), a leading regional law firm and proud member of Lawfront, has further expanded its Corporate and Commercial team.



***From left,** England football legend Peter Shilton, Chairman of Shiltons' Silverlining; Steph Shilton, CEO of the charity; Ashton Carter, Partner and Head of Corporate and Commercial, FJG; and Doug Field, Managing Partner, FJG*

FJG works with businesses ranging from start-ups and entrepreneurial ventures to established organisations navigating expansion, investment and succession planning. The firm advises across a broad range of corporate and commercial matters, including mergers and acquisitions, shareholder agreements, business structuring and commercial contracts.

With regulatory frameworks evolving and market conditions continuing to shift, businesses increasingly require legal support that is both commercially aware and responsive. FJG's approach focuses on helping clients navigate change with clarity and confidence, providing advice designed to support decision-making, manage risk and unlock opportunity.

The firm's continued investment in both experienced professionals and emerging talent reflects its long-term commitment to delivering high-quality legal services that evolve alongside the needs of modern businesses. Backed by more than 40 years of expertise, FJG's strengthened team is well placed to support organisations operating in an increasingly demanding commercial landscape.

"Our continued investment in people and the services we deliver reflects both the strength of our strategic direction and our long-term commitment to growth," says Ashton Carter, FJG's Partner and Head of Corporate and Commercial. "It underlines our culture, the breadth and quality of our work and our ambition to support clients across the region as they grow and evolve."



Natasha Bhandari joined FJG in February 2026 as a Senior Associate in the Corporate and Commercial team, having worked closely with entrepreneurs, owner-managed businesses and larger organisations on the transactions and structures that underpin their growth.

"Whether it's an acquisition, a restructure or preparing for exit, the focus is always on delivering advice that is both commercially aligned and legally robust," she says. "Increasingly, we're also supporting clients on the funding arrangements that enable growth, as well as helping them navigate governance and structural considerations across the full lifecycle of their business."

Legal foundations for pioneering charity

FJG's recent work includes supporting England football legend Peter Shilton CBE and his wife Steph in launching the gambling addiction charity, *Shiltons' Silverlining.*

The firm is providing £10,000 worth of pro bono legal work to the charity, as it builds its pioneering model of long-term support for individuals and families affected by gambling harm.

FJG's Corporate and Commercial team is advising on a range of legal matters critical to the charity's development, including employment contracts, governance frameworks and intellectual property protection, as *Shiltons' Silverlining* develops its own world-leading support programmes and proprietary models of care.



Ashton Carter, Partner and Head of Corporate and Commercial at FJG, said: "We're proud to support them at such a pivotal stage. Our role is to ensure the charity is built on strong legal foundations – from governance and employment through to protecting the intellectual property behind their innovative support model – so it can grow with confidence and deliver long-term impact.

"Our legal support will help establish a sustainable organisation with the right structures in place to scale, attract funding and deliver measurable outcomes for the people it supports."

Mr Shilton, Chairman of the charity, said: "To have the backing of an organisation such as Fisher Jones Greenwood at this early stage gives us real confidence. Its support is helping us build something we hope will stand the test of time and help people for generations."

Fisher Jones Greenwood drives successful sale of established automotive business

FISHER Jones Greenwood has advised the shareholders of All Trans Autos Ltd on the successful sale of the Company to NGL1 Limited, completing a significant transaction in the local automotive services sector.

All Trans Autos Ltd is an owner-managed Essex business, which has developed a loyal customer base, a strong trading history and a reputation for technical reliability in a highly regulated market.

The sale sees a well-run, long-established business with strong foundations pass into new ownership. NGL1 Limited trading as Rallysport Automotive now has the opportunity to build on that success, ensuring continuity for customers and staff while supporting the next stage of the business's growth.

The sellers were advised by Senior Associate Natasha Bhandari and Associate Nana Poku from FJG's Corporate and Commercial team, working closely with Affinia on the tax aspects of the transaction.

Owners Jill and Richard Bloomfield said: "All Trans Autos has been a big part of our lives, so getting the right outcome mattered to us both commercially and personally. The process was detailed, but Natasha and Nana were excellent at guiding us through it clearly and calmly, which made a real difference from start to finish."

Welcome to our New Members

We've had so many wonderful businesses join our member community recently. It's a privilege to be able to support the incredible variety of enterprises in Essex and we look forward to collaborating with these new organisations as they engage with our network.

Did you know that by becoming a member of the Essex Chambers of Commerce not only do you get discounted (and often exclusive) access to our esteemed events, receive expert advice on trading internationally you can also obtain support on Policy and Representation.

As the foremost independent a political voice for business in the county, we represent our members interests and concerns to every level of government be that regionally or nationally.

Our Head of Policy, Iain McNab, is our go-to advisor on any issue impacting your business. Iain has decades of experience in the public and private sectors and understands how to navigate the complex world of policy. He is always happy to discuss any concerns you may have.

Discover how an Essex Chambers of Commerce membership can benefit your business at www.essexchambers.co.uk or get in touch with Iain – iainmcnab@essexchambers.co.uk

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lupto
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Wellity
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BPH Rail Railway Civil Engineering Contractor
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RSPCA Essex Mid & North Branch CIO
fseDigital
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Acquire Mortgages
David Watson Transport
YMCA Here for young people Here for communities Here for you
egg Special Projects
Sunrise Technologies

MILBANK GROUP

Milbank Group:

a diverse, values-led business driving sustainable growth across Essex

MILBANK Group is a family-owned investment business with deep roots in Essex and a growing portfolio of companies operating across multiple sectors.

Its origins date back to the 1820s, evolving from G Milbank & Son into a modern group built on long-term, responsible growth. This foundation continues to shape the Group today.

Formed in 2016, the Group has expanded through a clear strategy of diversification, growing to eleven operating companies through a series of successful acquisitions. Each business operates with its own management team, supported by the Group through a light-touch approach that encourages independence while providing strategic direction and shared expertise. This decentralised structure is supported by a consistent culture across the Group.



Milbank Concrete Products Precast Concrete Columns installed at 29-Storey Residential Tower, London

At the centre of Milbank Group is a clear set of values that guide how the business operates. These focus on supporting people, acting with fairness and respect, encouraging new ideas, and recognising a shared responsibility for communities and the environment. This values-led culture underpins decision making across the Group and its wider purpose.



Cadman Cranes assist with installation of solar-powered Battery Energy Storage Systems

The Group's purpose reflects this approach. It is focused on being a responsible steward of the businesses it acquires, with an emphasis on developing people and improving community and environmental outcomes. Its strategy is built around the principles of People, Planet and Profit, recognising that long-term success depends on balancing all three. In practice, this is reflected in how the Group has expanded its portfolio.

Milbank Group has developed a diverse portfolio across multiple sectors, but its long-standing strength in construction remains especially relevant to Essex. Several of the Group's core businesses are based in the county, combining specialist manufacturing, engineering and operational expertise that supports housing, infrastructure and wider development across the region.

Milbank Concrete Products manufactures precast concrete flooring and structural components for housing and infrastructure projects, delivering consistent quality and reliable supply at scale. The business continues to innovate in low-carbon concrete solutions, helping customers reduce embodied carbon while maintaining performance.

Cadman Cranes provides specialist carbon-neutral contract lift management and crane hire services for complex and constrained sites. With a modern fleet and a focus on engineered lift planning, the business supports major construction, infrastructure and utilities projects, delivering safe and efficient lifting operations across the region and beyond.

SGI Composites strengthens the Group's engineering capability through the design and manufacture of sustainable composite solutions. The business supports a wide range of sectors with products for safe access, spill containment and infrastructure applications, offering lightweight alternatives that reduce installation time and whole-life maintenance.

Together, along with London Lintels and CUBE6, these businesses form an integrated construction offering. By combining design, manufacture, logistics and installation capabilities, Milbank Group helps contractors manage risk, simplify procurement and maintain programme certainty across complex projects.

This integrated model is delivered across safety-critical projects throughout the UK, where quality, traceability and safety are essential. The Group's ability to coordinate multiple disciplines provides a practical advantage for clients operating under tight programme pressures.

Alongside delivery, the Group places strong emphasis on sustainability. It recognises the environmental impact of its operations and takes a proactive role in reducing this across its portfolio. Since 2022, Milbank Group has reduced operational carbon emissions by 30 percent and invested in initiatives such as solar energy, water recycling and alternative fuels.

This approach is embedded early following acquisition, with a focus on improving resource efficiency and reducing emissions across each business. The Group has committed to transitioning all businesses to net zero Scope 1 and 2 emissions, with progress already being made.

As a business rooted in Essex, Milbank Group is also committed to supporting local communities and the regional economy. Its businesses provide long-term employment, support local supply chains, and contribute specialist manufacturing and engineering expertise to projects across the county and beyond. This is supported by a clear approach to social value, including the commitment for each business to donate a minimum of 2 percent of annual profits to charitable and community initiatives.

Looking ahead, with a strong presence in Essex and a portfolio spanning multiple sectors, Milbank Group is well positioned to support future growth across the region. Its combination of technical capability, operational experience and values-led culture enables it to contribute meaningfully to both the local economy and the industries it serves.



SGI Composites 'GeoMet' Sustainable Furniture on luxury London Rooftop








Denise Rossiter, CEO of the Essex Chambers of Commerce, reflects on her illustrious career at the organisation as she embarks on a well-earned retirement.

AFTER 22 years my time at the Essex Chambers of Commerce is coming to an end. The decision to retire has been both difficult and emotional but also liberating as I look ahead to my next chapter.

It's hard to put into words just how much leading the Essex Chambers of Commerce has meant to me. My time here has been more than a job, more than a career, it has been a huge part of my life.

I joined the Chambers in 2004 as Operations Manager and, six years later, it was my honour to become CEO. Since then, I have worked tirelessly to ensure the evolution of the Chambers into the leading business support organisation it has become today.

In the past two decades, we've survived global conflicts, international incidents, a worldwide pandemic, eight Prime Ministers and a shifting political landscape. Through it all, the resilience, determination and innovation of our business community has continued to shine through.

During my tenure, I have had the privilege of working with Prime Ministers, Secretaries of State, Members of the House of Lords, Members of Parliament, locally elected representatives, and business leaders from across the county and beyond. I have attended receptions at 10 Downing Street, and hosted events both in the House of Lords and House of Commons. While I'll always treasure those experiences and feel incredibly grateful to have represented Essex businesses at the highest levels, I've never been one for pomp and ceremony.

Anyone who's met me knows I prefer a direct approach. I've always believed in getting stuck in, collaborating and getting things done. That's one of the many reasons I've been so fiercely protective of the private sector. Businesses are the backbone of our economy, and it has been a genuine privilege to support and champion Essex enterprises throughout my career.

I've had many unforgettable memories but one that will always stand out is taking part in a charity skydive, to raise funds for Mid & North East Essex Mind. Whilst it's not an experience I ever wish to repeat, I am so very proud to have overcome the fears and anxiety to take the leap. One thing is certain; I couldn't have done it without the support of my team.

That brings me to my greatest highlight of the past 22 years, the staff at Essex Chambers.

As CEO, it has been an honour to nurture, develop and grow such a talented team. Watching individuals flourish in confidence and capability as our organisation's reputation and reach expanded has been immensely rewarding. Together, we have built a strong, well-bonded team that cares deeply about our members and our mission. I leave knowing the Chambers is in excellent hands and stronger than ever before.

Leading the Essex Chambers hasn't always been easy, but one word I would use to describe my time here is fun. As I've said before, it never felt like work to me. I've had an amazing time passionately advocating for local businesses, meeting so many incredible people, and witnessing first-hand the entrepreneurial talent that exists across our county.

The innovative spirit within Essex remains as strong as ever, with many of our home-grown companies leading the way in ground-breaking technologies and industries. I have every confidence that the future of Essex business is bright.

Before I say my final goodbye, there are a few people I would like to thank:

- **the wider Chambers Network, of which we are proudly accredited**
- **the elected officials and representatives I've had the pleasure of working alongside throughout the years**
- **our members for entrusting me as the caretaker of Essex Chambers for more than two decades**
- **our patrons for your unwavering support and collaboration.**
- **our Board members for your guidance, encouragement, and faith in my leadership**
- **and finally, thank you to my team, my Chambers family. I will miss you all tremendously, but I couldn't be prouder of everything we have achieved together.**

If you had told the little girl born in Maldon that one day she would look back on an eventful, challenging, rewarding and truly fulfilling 22 year career leading Essex's foremost business support organisation, I don't think she would have believed you.

I'm incredibly excited for what the future holds. I've certainly packed a lot into my time at Essex Chambers, but now I'm looking forward to slowing down a little, spending time with my loving husband David and our beautiful dog Raz and enjoying long walks through Essex's glorious countryside.

~ Thank you, Essex. It has bee



Fond memories and grateful thanks

AS we bid a fond farewell to Denise Rossiter as she sets off for her well-deserved retirement, some of her many colleagues share their memories, well wishes and thoughts on her dedication to Essex businesses for more than two decades.

Joe Denham, Chair of Essex Chambers of Commerce:

"Denise's leadership during the past 17 years has been nothing short of outstanding. She has helped shape the Chamber into a trusted, influential voice for Essex businesses, and we are incredibly grateful for everything she has achieved.

Essex Chambers of Commerce Team:

"It's hard to put into words the incredible impact that Denise has had on us all. A true force of nature, she ends her tenure as CEO having cultivated a long-lasting legacy.

"Denise has pioneered countless initiatives and tirelessly championed the Essex business community for over two decades. As a well-respected voice in both the public and private sectors, her guidance, support, and opinion are highly regarded by many.

"As a leader, Denise has created an environment within the Chambers where we feel empowered to do our best work. That sense of trust and encouragement has led to genuine personal growth for staff and a wealth of unique experiences that we will always value.

"What stands out most is the culture she has built, one where every member of staff is motivated to contribute, collaborate, and strive to make the Chamber the very best it can be. It's a reflection of her passion and commitment, and it's something we feel proud to have been part of.

"We promise to continue delivering the passion and commitment you've instilled in us to our members, honouring your legacy and striving to make you proud."

"Thank you for everything Den. From the whole team we wish you a joyful, fulfilling, and well-deserved retirement. You will be very much missed."

Edwin Strang, Director, Industrial Chemicals Ltd:

"Denise, you know I think you are a force of nature, and you do a superb job. Thank you for everything you've done for the Chambers, Essex and the wider business community."

Peter Richardson, Publishing Editor at BusinessTime in Essex:

"I first met Denise ten years ago when I suggested the idea of BusinessTime in Essex to her. I remember waiting very nervously for her reaction and was beyond delighted when she threw her support behind the idea – because as I soon found out, when Denise throws her support behind something, it's quite a throw!

"It's been a pleasure and honour working with her these past ten years and I'll be forever grateful for her continued unstinting support, not just for the magazine but for the tireless support she has given to the whole Essex business scene."

Sonia Moran, Finance Director, Minerva Fire & Security:

"We are so grateful for the support over the years we have been given, which has helped us, our staff and the business grow and develop. Wishing you all the success in your future adventures."

John Stubbings, Group Director, Woodland Group:

"My sincere congratulations as you approach the end of such an incredible chapter leading Essex Chambers, what a remarkable contribution and legacy you leave behind.

"I still vividly remember our very first meeting in Coggeshall, too many years ago, it has been a real privilege to see the impact you've had since then, your leadership and energy have made a lasting difference to so many."

Michael Hayes, Managing Director, Railscape Ltd:

"You should be mightily proud of what you have achieved in turning the Essex Chambers in to the best in the country!"

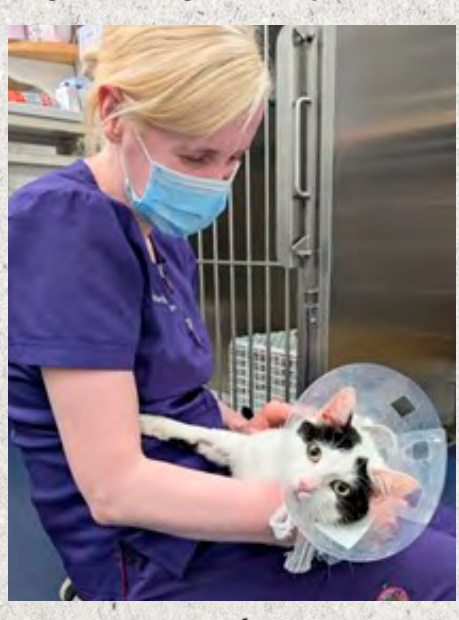
Kris Wilson, Head of Events, Communications & Marketing, Essex Chambers of Commerce:

"Working alongside Denise for the past 13 years has been a truly defining part of my career. I am incredibly grateful for the support, trust and opportunities she has given me throughout that time. Her leadership has allowed me the freedom to grow, both professionally and personally, and to take on challenges that have shaped who I am today. I will always be thankful for the time, guidance and belief Denise has invested in me."

n the privilege of a lifetime. ~

Local impact, national standards: how RSPCA Essex Mid & North transformed animal welfare in 2025

FOR nearly 150 years, the RSPCA has been a cornerstone of the Essex community. Today, the RSPCA Essex Mid & North Branch CIO operates as a separately registered, self-funded charity with a significant regional footprint.



Our vital work now covers a vast area stretching from the Suffolk border all the way down to the M25, ensuring a dedicated safety net for animals across the heart of the county. Because we are a separately registered charity from the national RSPCA's direct funding, every penny raised within this corridor stays local to support the animals in our care.

In 2025, the branch provided essential support for 4,989 animals, including 3,333 dogs and 1,583 cats. The team successfully rehomed 223 animals, giving them a second chance in a loving 'forever home'.

A major highlight of the year was the refurbishment of our Chelmsford clinic, funded by an RSPCA Development Grant. Now fully reopened, this modernised facility has significantly expanded our capacity to provide affordable, high-quality veterinary care. Crucially, it has allowed us to welcome a growing number of new clients who rely on means-tested benefits or the state pension, ensuring that financial hardship never stands in the way of a pet receiving the treatment they deserve. Alongside our Colchester site, our dedicated team delivered over 2,900 hours of care and life-saving surgeries, supported by advanced diagnostics in the Jennifer Simpson Imaging Suite.

Education is a pillar of our mission to improve animal welfare. In 2025, we delivered 15 talks



to schools and community groups, reaching more than 1,900 people. These sessions inspire compassion and promote responsible pet ownership, helping to secure a kinder future for animals across Essex.

Our retail presence—including charity shops in Frinton-on-Sea, Prettygate in Colchester, Maldon and our eBay store—contributed more than £78,200 toward our welfare efforts. Community events also played a leading role; our Bark in the Park dog show raised £1,721.71 and served as a highlight of our year as a Colchester Mayor's Charity, which resulted in a further £3,928.59 grant for our work.

Following the successes of 2025, our 2026 calendar is packed with opportunities for the public and local businesses to engage with our mission. Key upcoming highlights include:

- **Bark in the Park (25 May): our flagship dog show held during the Colchester Hospital Radio Family Fun Day**
- **Corporate Golf Day (12 June): A premier networking and sporting event at Stoke-by-Nayland Golf Club**
- **Regional Outreach: we will be a prominent fixture at local landmarks throughout the summer, including the Clacton Police Open Day (30 May), the Bures Music Festival (9–12 July), and Colchester Pride (16 August)**
- **Run for Charity Partnership: we've recently teamed up with Run for Charity, offering hundreds of event opportunities for our supporters nationwide. We are thrilled to already have four dedicated fundraisers—two runners and two cyclists—signed up to take on challenges in support of our local animals.**

Our achievements in 2025 were made possible by the strategic support of corporate partners who share our commitment to the local area. Current partners include:

- **Master Fluid Solutions: Donated £1,000 for a clinic centrifuge and provided prizes for Bark in the Park**
- **Big Yellow Self Storage: Provided free secure space for shop stock and equipment**
- **Barratt and David Wilson Homes: Contributed £1,500 toward regional welfare work**
- **Pets at Home (Martlesham) & The Pets Foundation: Provided over £13,000 worth of food and accessories alongside significant financial support.**

As we move through 2026, we are seeking new corporate partners to help us expand our reach and help more animals. Whether through event sponsorship, employee fundraising or gift-in-kind support, partnering with RSPCA Essex Mid & North is a powerful way to demonstrate your CSR commitment while making a tangible difference to local animals.

To explore partnership opportunities, please contact our team at income.generation@rspca-northessex.org.uk or visit www.rspca-midandnorthessex.org.uk



RSPCA ESSEX MID & NORTH BRANCH CIO

Why growing businesses are investing in knowledge sharing networks, especially in today's economy



Joanne Giles, Executive Director, Essex Local Skills Improvement Plan, explains how a problem shared can be a problem halved for businesses struggling to survive in the current economic climate.

RUNNING a small business is tough within the current economy. Rising costs, uncertain demand, skills shortages and constant change are putting pressure on owners and teams every day.

For many small businesses, simply staying afloat can feel like a victory, let alone finding time to think about growth or innovation.

Yet, even in this challenging environment, perhaps especially in this environment, some small businesses are finding ways not just to survive, but to build resilience and prepare for the future. The difference is rarely about size or budget. It is about connection, learning and shared knowledge.

More forward thinking small businesses are choosing to invest in knowledge sharing networks and ecosystems, local, practical communities where employers learn from each other, share best practice and solve problems together. In difficult economic conditions, these networks consistently aid in reducing risk, decision-making and time saving.

When the economy is tight, small business owners often feel they need to have all the answers. You're managing cash flow, staffing, compliance, customers, suppliers and technology, all at the same time. The pressure to get everything right can be exhausting.

The reality is that no small business can respond to economic uncertainty alone. Knowledge sharing ecosystems provide a way out of isolation. By connecting with other employers facing similar pressures, you gain access to real experience, practical insight and lessons already learned.

Instead of guessing what might work, you learn what has worked elsewhere. That reduces costly mistakes, speeds up decision making, and gives you confidence to act, even when conditions feel uncertain.

Ideas are only useful if they lead to action. Knowledge sharing networks focus on practical solutions, not theory.

Businesses from all industries share what they are doing to cope with rising costs, improve efficiency, retain customers or adjust their offers. You see how others are making small but meaningful changes, switching tools, refining processes or rethinking roles to protect margins and free up time.

These insights are immediately applicable. You can test and adapt them in your own business without large investments or long delays. When resources are stretched, that kind of fast, low risk learning is invaluable.

Skills shortages remain one of the biggest challenges for small businesses, made harder by economic pressure. Recruiting can be risky, training budgets are limited and losing even one person can have a big impact.

Knowledge sharing ecosystems, supported by Local Skills Improvement Plans (LSIPs), help small businesses influence training and skills provision so it reflects real jobs, real workplaces and real constraints. This matters now more than ever.

By sharing best practice around apprenticeships, flexible training, and upskilling existing staff, small businesses develop people without overstretching themselves. The result is a more capable workforce, better retention, and less reliance on constant recruitment.

In a challenging economy, productivity isn't about doing more, it's about doing things smarter. Many small businesses are sitting on opportunities to optimise but don't have the time to explore them alone.



Importantly, this kind of improvement doesn't require major investment. It comes from shared experience, making it accessible even in tough times.

Economic uncertainty is now a constant backdrop for small businesses. Supply chain disruption, changing customer behaviour and cost pressures can appear quickly and without warning.

Local Skills Improvement Plan Business Driven Employer Led

Businesses that are connected through trusted networks are better prepared. They hear what's coming, share intelligence and mitigate risk. When something goes wrong, they aren't firefighting alone.

This shared resilience helps small businesses stay calm, adaptable, and proactive rather than reactive, an advantage that becomes critical when conditions are unstable.

When the economy is under strain, it's easy for small businesses to step back and focus inward. But this is exactly when your voice matters most.

Knowledge sharing ecosystems only work when small businesses actively contribute. Your experience ensures learning, training and local decision making are shaped by real pressures, not theoretical models.

Being involved also sends a signal. It shows your staff, customers, and partners that your business is serious about adapting, learning, and building long term sustainability, even when times are tough.

Running a small business is tough at the moment, but staying connected makes it less isolating and far more manageable.

Knowledge sharing networks are not an added burden. They are a practical support system, helping small businesses reduce risk, save time and make better decisions in a challenging landscape.

The small businesses that engage now won't just survive this period, they'll be best positioned for whatever comes next.

For further information, email me at joannegiles@essexchambers.co.uk

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It's time to think globally



Bolaji Sofoluwe MBE, Managing Director

AT a time when economic uncertainty, geopolitical tension and supply chain disruption continue to reshape global commerce, many UK businesses are asking the same question: where will future growth come from?

For an increasing number of ambitious firms, the answer lies beyond UK borders and even beyond the traditional European markets.

It is a trend Colchester-based international expansion firm, ETK Group, has been helping businesses navigate for more than a decade. This success has received royal recognition in the form of a 2026 King's Award for Enterprise for International Trade and is led by Managing Director, Bolaji Sofoluwe MBE, a leading voice on international expansion and emerging market growth.

For Bolaji, the King's Award represents more than just a recognition of commercial success.

"Winning the King's Award was an incredibly proud moment for us because it recognised years of work helping businesses build meaningful international connections and growth opportunities," she said.

"As a black woman leading an international business, the recognition was also deeply personal. I hope it sends a message to other entrepreneurs, especially women and underrepresented founders, that it is possible to build globally respected businesses with international impact."

Recognised in the UK POWERLIST for three consecutive years, Bolaji was awarded an MBE in the 2025 New Year Honours for services to sustainable business growth, female entrepreneurship and international trade. Alongside leading ETK Group, she serves as a Visiting Faculty member at Oxford University's Saïd Business School, acts as a Department for Business and Trade Export Champion, supports inward investment through the Greater Essex Business Board, and invests in female-led ventures as an angel investor.

Despite her growing profile, Bolaji remains focused on a primary aim of delivering practical outcomes for businesses navigating a rapidly changing global economy. And in today's climate, she believes international expansion is becoming less of an option and more of a necessity.

"In many ways, businesses cannot afford not to think globally right now. We are living through a period of major geopolitical and economic change, but those shifts are also creating new opportunities for agile businesses willing to adapt," she said.

From inflationary pressure and sluggish domestic growth to ongoing supply chain challenges and shifting global alliances, UK businesses are operating in one of the most complex trading environments in decades. But in line with ETK's ethos, periods of disruption can also create significant competitive advantages for businesses prepared to diversify intelligently.

That increasingly means looking toward emerging markets and Africa, in particular, is becoming central to conversations around future global growth. Home to some of the world's fastest-growing economies and youngest populations, the continent is rapidly evolving into a major hub for technology, manufacturing, renewable energy and digital innovation.

"What is particularly exciting is that many African economies are no longer just seen as emerging markets," Bolaji continues. "They are becoming innovation markets. Some of the most interesting solutions in digital payments, financial inclusion and mobile technology are being built on the African continent."

Countries including Nigeria, Kenya, Ghana, Rwanda, Morocco and Egypt are attracting growing international investment across sectors such as fintech, agribusiness, logistics, infrastructure and green energy. For Essex businesses, particularly those involved in manufacturing, technology, logistics and professional services, these opportunities are predicted to become increasingly significant over the next decade.

However, Bolaji warns against simplistic approaches to international growth.

"The biggest mistake businesses make is assuming international expansion starts with selling," she said. "In reality, it starts with understanding. You need to understand the market, the culture, the regulatory environment and the relationships that actually drive business decisions."

ETK Group has been specialising in helping businesses, governments and institutions access and expand into high-growth international markets since 2010, particularly across Africa. During the past 15 years, the company has facilitated more than £1.5 billion in trade and investment across 34 African countries, supporting more than 300 clients.

Its rapid growth and international impact were the reason behind this year's King's Award for Enterprise, with ETK achieving more than 85% overseas sales growth during three years, with exports now accounting for almost all of the company's revenues.

So, what are ETK's secrets to success?

"You cannot successfully operate internationally from behind a desk in the UK," said Bolaji. "Businesses need genuine local insight, cultural intelligence and trusted people on the ground who understand how decisions are really made.

"It is this emphasis on relationships and practical execution that has shaped our success at ETK. We never wanted to be a consultancy that simply produces reports. Our goal has always been to help businesses achieve real commercial outcomes."

And that appetite for building business connections remains as strong as ever. Four years ago, ETK opened an office in São Paulo, Brazil, extending its presence into Latin America and reflecting growing demand from businesses seeking access to multiple emerging regions simultaneously.

For Essex itself, ETK Group holds the key to fantastic insight and knowledge relating to international markets. Traditionally, conversations around international trade and inward investment have centred heavily on London. But increasingly, firms based in regions such as Essex are demonstrating that globally connected businesses can thrive far beyond the capital.

Record number of Essex firms win King's Award



A RECORD number of Essex firms have been issued the King's Awards for Enterprise 2026.

Thirteen firms were recognised for outstanding achievements, selected from entries across the UK. It is the highest number of winners from Essex since the awards began. Essex ranked second in the highest number of awards received across the UK.

The King's Awards for Enterprise are the UK's most prestigious business awards. This year the Awards celebrate 60 years since the first honours were conferred in 1966. They are administered by the Department for Business and Trade, working with Buckingham Palace and No.10.

There are four award categories: innovation, international trade, sustainability and social mobility.

Since the awards began in 1966, more than 50 organisations from Essex have won. The county performs strongest in Export Achievement and International Trade. This reflects Essex's global strength in manufacturing, engineering, aviation and logistics. Essex's best year was 2024, with 11 winners.

The awards are recognised worldwide as a mark of quality and offer clear benefits to winners.

Successful firms receive an invitation to a Royal Reception and can use the awards emblem to build their reputation. The award also builds trust, giving overseas partners confidence to work with them. This reassurance is often key to opening doors and securing new opportunities.

Andy Burgess, Director of Sustainable Growth at Essex

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***Dr Colin Smithers and Gerard Smith**, respectively chair and CEO of Redtail Telematics. Colin Smithers is also chair of Plextek Services, so won two Awards in one year.*

County Council said: "It is a huge achievement and fantastic recognition for our local business community. These awards recognise hard work, ambition and strong performance.

"Ranking second in the UK by number of awards highlights Essex as home to ambitious businesses. It shows the quality of our firms and their role in driving growth, jobs and investment across the county.

"A King's Award is one of the highest honours a business can receive. We are proud of the Essex firms recognised this year and congratulate them on their success."

Jennifer Tolhurst, HM Lord-Lieutenant of Essex, said: "Congratulations to all 13 of our remarkable winners. Winning The King's Award for Enterprise is a tremendous achievement.

The Awards, now in their 60th year, mark the highest level of achievement attained by a UK business and are recognised throughout the world as a benchmark of outstanding quality."

Braintree-based KOcycle, the UK's leading B Corp-certified IT lifecycle and asset disposition (ITAD) business, recived a King's Award for Enterprise for Sustainability.

Employing 35 people, KOcycle was founded in 2018 and built on two key principles - sustainability and security - offering IT lifecycle solutions that maximise the lifespan of technology. KOcycle prides itself on putting people and the planet first, helping clients align to the highest security and sustainability standards, promoting reuse wherever possible and focusing on supporting the circular economy.

Oli Mason, Founder of KOcycle, said: "This award is a true testament to the whole KOcycle team and our commitment to sustainability, social equity, environmental integrity and economic prosperity. I look back on our journey to this point with pride and look forward with excitement as we continue to work towards turning the world's largest growing waste stream into a force for good."

Mike Mclellan, Managing Director, added: "The King's Award for Enterprise is not just a reflection of what we've built as a business, but a powerful signal to our clients and partners that they are working with an organisation held to the very highest standards. In an industry where trust and accountability matter enormously, this award, alongside being a B Corp, gives confidence that KOcycle is credible, proven and the partner of choice for IT lifecycle services."

Bolaji Sofoluwe, Managing Director at Colchester based Enterprise Trade Knowledge Group Ltd said: "We are incredibly proud to receive the King's Award for Enterprise in recognition of our work in international trade. This honour reflects the dedication of our team and the strength of the partnerships we have built across Africa and the UK. Over the past decade, we have focused on helping businesses navigate complex markets, unlock opportunities and drive sustainable growth.

"To be recognised for our impact, particularly in supporting trade and entrepreneurship, is a significant milestone for ETK and reinforces our commitment to enabling businesses to succeed globally."

Applications for the 2027 awards are now open. The 2027 awards will include a new category for young entrepreneurs aged 18 to 30 who employ at least two full time staff, or the equivalent. Essex businesses are encouraged to apply before 9 September.

Find out more about The King's Awards for Enterprise at: www.gov.uk/kings-awards-for-enterprise



***Samantha McReynolds**, Founder and Managing Director of Enterprise East Group.*



The winners of the King's Awards for Enterprise 2026 from Greater Essex are listed below.

Category	Company	Location
Innovation	Foxway Circular UK Ltd	Braintree
Innovation	Optical Metrology Services	Stansted
Innovation	Plextek Services Ltd	Saffron Walden
Innovation	Reacton Fire Suppression Ltd	Witham
International Trade	Enterprise, Trade & Knowledge Group Ltd	Colchester
International Trade	S.J.M Alloys & Metals Ltd	Loughton
International Trade	Redtail Telematics Ltd	Saffron Walden
Promoting Opportunity	Enterprise East Group CIC	Saffron Walden
Promoting Opportunity	The Wiggett Group Ltd	Brentwood
Sustainable Development	CAMA Asset Store Ltd	Southend
Sustainable Development	Dura Composites Ltd	Clacton-on-Sea
Sustainable Development	KOcycle Ltd	Braintree
Sustainable Development	Oakland Central Ltd	Chigwell

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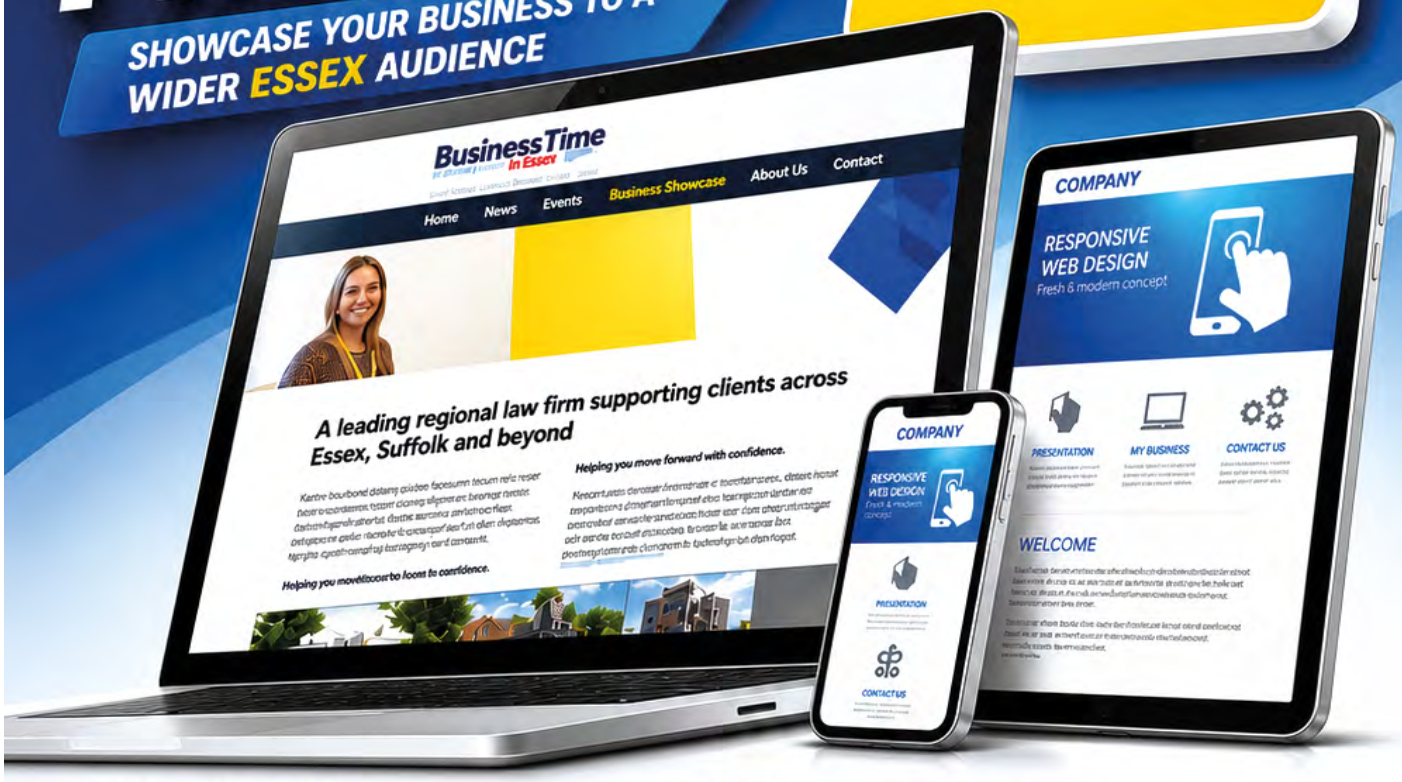
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- *an extensive photo gallery*
- *interactive links to your key document such as brochures or case studies, as well as your own social media platforms*
- *full contact details including Google location map and direct click-through to your own website,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

FOR FURTHER INFORMATION, CALL EDITOR PETER RICHARDSON ON

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Business Showcase in Essex member news

If you've not yet signed up to *Business Showcase in Essex* *(see details on opposite page)* **you really don't know what you're missing. In addition to the benefits listed opposite, Showcase members now have their own exclusive news section in each issue of BusinessTime in Essex.**

It's an opportunity for them to share their nuggets of news with our 20,000-strong readership as witnessed here and overleaf. If you'd like to be sharing your news in the next issue rather than reading about others, it's very easy.

Take a look at *www.businesstimeinessex.co.uk/showcase-members* and get the ball rolling!



Museum of Chelmsford new exhibition

News from Essex Compliance Consultancy

THE Renters' Rights Act 2025 reforms England's private rented sector to strengthen protections for renters while clarifying responsibilities for landlords.

Phased from 1 May 2026, the Act abolishes no fault Section 21 evictions and introduces mandatory periodic tenancies. It limits rent increases to once annually, bans rental bidding wars, outlaws discrimination against families and benefit claimants, and provides tenants' greater rights to keep pets.

Enforcement responsibilities are shared: local housing authorities oversee landlord compliance, while Trading Standards enforce illegal fees and breaches of the Tenant Fees Act.

Landlords and agents must understand and prepare for these changes. See www.housinghub.campaign.gov.uk/renting-is-changing/ and www.housinghub.campaign.gov.uk/renting-is-changing-private-tenants/ for full details.

Museum of Chelmsford new exhibition

THE popular, interactive and family-friendly exhibition 'Oi Chelmsford! Kes Gray: Chelmsford Born and Read' comes to end this June. Up next at the Museum of Chelmsford, an exhibition that has been long in the works finally opens this July where visitors can see the incredible local find The Great Baddow Howard, in their exhibition 'Timeless Treasures'. Featuring more than 900 coins, this largest Iron Age gold coin hoard in the UK goes on display and asks the question: what do we treasure, and why? Kicking things off is a completely free Iron Age Day, with plenty of activities to enjoy across the museum and Oaklands Park.

HMRC letter

IF you have received a letter from HMRC, apparently making you aware for the first time about Making Tax Digital (MTD) requirements affecting your business, don't panic!.

Peter Disney of Colchester-based accountancy firm, Wood and Disney, said: "The first MTD filing deadline will not be until August 7 2026, so you have time to sign up, decide which software to use and then begin to keep your accounting records digitally. If your digital records are up-to-date for the three months starting in April 2026 by the time you need to file the update, then there will be no problem meeting the deadline."



Tees appoints new CFO

"TEES Law has appointed Stephen Williams as its new Chief Financial Officer, strengthening the firm's senior leadership team as it continues to deliver its long-term growth strategy.

Stephen joins with extensive financial leadership experience and a strong track record of supporting ambitious, service-led organisations through periods of expansion and transformation. In his new role, he will oversee financial strategy, governance and operational performance across the business.

Tees says the appointment reflects its continued investment in people, infrastructure and leadership, ensuring the firm is well placed to support clients, drive innovation and build on recent momentum across its legal and financial services divisions."

Ellisons announces new Partner

ELLISONS has announced the promotion of Marion Knocker, a highly regarded residential property lawyer in the Colchester market, to the Partnership.



Based in the firm's Colchester office, Marion's promotion reflects Ellisons' focus on recognising senior lawyers who combine technical expertise with strong local market knowledge and a consistent commitment to client care. The promotion forms part of the firm's ongoing approach to strengthening its Partnership across key practice areas.

Commenting on the promotion, Guy Longhurst, Managing Partner at Ellissons, said: "Marion puts clients front and centre in everything she does as the client reviews on ReviewSolicitor illustrate. She is focused on providing clear, independent advice and on making sure clients feel properly supported throughout what can be a pressurised process."

Marion added: "What attracted me to Ellisons was its strong local reputation and the way clients are looked after. Over the past year or so I have seen that first hand, working with colleagues who care about quality, integrity and consistency. Being part of a firm that is genuinely connected to the local community matters to me, and becoming a Partner gives me the opportunity to build on that while continuing to support clients as they move with confidence."

Hylands Estate sees the light

THE company behind the popular Christmas light trail spectacular are back for 2026, with not one but THREE events at Hylands Estate in Chelmsford.

Returning this Christmas with Enlightened, they will also be at the estate in September for an Alice in Wonderland drone show, and something very spooky in the grounds for Halloween. A creative and innovative way to use such a popular destination in Essex!

Partner promotion at Holmes & Hills Solicitors



HOlmes & Hills Solicitors has announced the promotion of Alexander Garrett to Partner in its Family Law team, strengthening the firm's capability in advising on complex financial matters arising from relationship breakdown.

Since joining Holmes & Hills in 2022, Alexander has played a key role in strengthening the firm's family law capability, particularly in relation to financially complex cases, as well as supporting the continued growth of the Holmes & Hills Witham office.

Rebecca Mason, Managing partner, said the promotion reflects continued investment in specialist expertise within Family Law, adding that "his ability to advise on complex financial matters is increasingly important to clients."

Steven Hopkins, Managing partner, highlighted growing demand for experienced family lawyers who can advise on cases involving business and property interests, noting that "Alexander's promotion strengthens our ability to deliver joined-up, commercially focused advice."

Alexander Garrett described his promotion as a proud milestone and said he looks forward to continuing to support clients through complex and often sensitive matters.

Business Showcase membership

Accountancy
Wood and Disney, *www.woodanddisney.co.uk*

Rickard Luckin, *www.rickardluckin.co.uk*

Charities
Essex Community Foundation, www.essexcommunityfoundation.org.uk

Education/training
Business Companion, *www.businesscompanion.info*

The Weave, *www.wearetheweave.co.uk*

Hospitality/tourism
ROL Cruise, *www.rolcruise.co.uk*

Museum of Chelmsford, *www.chelmsford.gov.uk/museums*

Hylands House, *www.hylandsestate.co.uk*

Civic Centre Chelmsford, *www.chelmsford.gov.uk*

Legal
Aquabridge Law, *www.aquabridgelaw.co.uk*

Ellisons, *www.ellisons.com*

Holmes & Hills, *www.holmes-hills.co.uk*

Tees Law, www.teeslaw.com

Manufacturing/ engineering
Sovereign Labelling Machines, *www.sovereign-labelling.co.uk*

Marketing
Elan Marketing, *www.elancm.co.uk*

The DS Group, *www.thedsgroup.co.uk*

The Write Impression, *www.twi.agency*

Property
Design 25 Ltd, *www.design25ltd.com*

Public sector
Essex Compliance Consultancy, *www.essex.gov.uk/tradingstandards*

Retail
Nevada Bob's Colchester, *www.golf4all.co.uk*

Safety & security
Paramount Security Services, *www.paramountsecsolutions.com*

Adena Fire Safety Servies, *www.adenafire.co.uk*

Utilities
Elcomponent, *www.elcomponent.co.uk*

Creative agency shortlisted for top award

COLCHESTER-BASED creative marketing agency, The Write Impression (TWI), has been shortlisted for the UK Green Business Awards 2026 in the Marketing/Advertising Campaign of the Year category for TenGreenBottles, its sustainability campaign for The Gin Guild.

The UK Green Business Awards received hundreds of entries this year, with organisers calling it the most competitive year yet. Across the wider shortlist are major organisations including Aviva, Google Cloud UK, NHS England and Octopus Energy. Winners will be announced in London on June 24.

Launched on Earth Day 2025, the campaign was created to support The Gin Guild's Sustainability Toolkit, an evidence-led guide intended to unite its global community of gin distillers on taking environmental action. TWI's brief was to create a memorable campaign that would drive toolkit engagement, support distilleries of all sizes with practical guidance, and frame sustainability as a shared industry responsibility.

TWI Managing Director, Kate Everett, said: "It's brilliant to see this campaign recognised on a shortlist that includes some of the UK's biggest brands. Making an impact is not just about having the biggest budgets, it's about having an incredibly talented team, which is what I am fortunate to have here."

A truly useful companion

CUSINESS Companion was developed to meet a clear need for practical, accessible guidance to help businesses stay compliant and trade lawfully. For more than a decade, Business Companion has served as a trusted, expert-backed free tool for business owners, covering key topics such as product safety, consumer vulnerability and contract law, as well as major emerging topics such as pricing practices, holiday law and even the brand-new Renters' Rights legislation. To access ITS full library of more than 400 guides, visit www.businesscompanion.info

ROL Cruise supports local community



COLCHESTER-BASED ROL Cruise continues to support the local community through hands-on volunteering, most recently at Bennison Farm Community Supported Agriculture in Thorrington, near Colchester.

A team of co-owners spent the day helping with a range of tasks, including repainting a summer house, cutting grass, sowing seeds, laying mulch and clearing pathways. The initiative reflects the company's ongoing commitment to supporting local causes and giving back in meaningful ways. ROL Cruise looks forward to continuing its support of community projects across the region.

Supporting the world of agriculture

LEADING Essex accountancy firm, Rickard Luckin, once again supported the Essex Young Farmers Show held at Boyton Hall in Chelmsford on Sunday May 17.

The popular annual event is a key date in the agriculture calendar, celebrating the work, skills and achievements of young people with the farming community.

Rickard Luckin's specialist agriculture team was out in force at the show. The team produces a regular agriculture bulletin which provides information and updates on the many changes faced by the sector. You can sign up to receive a regular copy at www.rickardluckin.co.uk/subscribe

Fundbuilder reaches milestone

Essex Community Foundation (ECF) has announced that its first Fundbuilder donor has reached the £25,000 milestone and transitioned into a standalone fundholder fund.

Fundbuilder is ECF's flexible giving programme, designed to grow charitable giving through regular contributions, fundraising, and matched giving. It allows donors to begin with modest contributions, give at a pace that suits them, and steadily increase their impact over time, while supporting Essex charities from the outset.

Once a fund reaches £25,000, it becomes a standalone fund, giving fundholders a named fund and greater control over which causes they wish to support.

For further information, visit www.essexcommunityfoundation.org.uk/fundbuilder

Gifting the power of print

CLACTON-BASED The DS Group has recently brought together a VIP gift box for ROL Cruise that shows just how powerful great print can be when everything works together.



From the premium presentation box with gold foiling to the branded tote bag, engraved pen, suitcase tag and hand sanitiser, every detail was carefully considered and produced in-house. It is the kind of project that feels just as good to open as it looks. As always, The DS Group has created a seamless, high-quality finish that reflects the ROL Cruise brand and leaves a lasting impression on every recipient.

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Work for today but plan for tomorrow

BusinessTime in Essex Editor, Peter Richardson, reviews The Future First Business *by Colchester-based chartered accountant, Peter Disney.*

WHEN you've been supporting small businesses for more than 40 years, you're probably justified in thinking you know a thing or two about what makes them work – and, for that matter, what makes them not work.

Well, Peter Disney has gone one step further than thinking that – he's gone and written the book!

Peter is CEO of Colchester-based accountancy firm, Wood and Disney, and a leading voice in the 'accountants should be more than number crunchers' lobby. His newly-published book – The Future First Business – may have been 15 years in the writing, but it's the culmination of a lifetime's experience working at the coalface with businesses of all size, but particularly SMEs.

And in answer to the question, does the world really need another business book, Peter is well-prepared with an answer.

"Yes, we're drowning in them. Success stories from billionaires, 10-step frameworks, 'hustle culture' manifestos: most of them written by people whose businesses are so far removed from a typical UK SME that the advice is almost comically irrelevant.

"After more than 40 years working closely with small business owners, I've seen the same patterns destroy businesses again and again. Not because the owners were lazy or stupid or unlucky. But because they were building back to front. They were optimising for today's profits, not tomorrow's resilience. They had information but not knowledge. Knowledge but not wisdom. They built businesses that depended entirely on them, then wondered why they felt trapped.



"And nobody, not the business books, not the courses, not the consultants, was addressing the 99% of businesses that will never be unicorns but desperately need to survive past year 10.

"So I wrote The Future First Business as a practical workbook. No filler. No multi-chapter success stories. No examples from Apple or Tesla. Just step-by-step frameworks for the plumber, the consultant, the manufacturer and the café owner. The stuff that actually works. The stuff I've watched work, in real businesses, for decades," said Peter.

Is it presumptuous, though, to think one more business book will make a difference?

"Probably, said Peter, "but the failure rates, 72% gone by year 10, genuinely upset me. And doing nothing felt worse than trying.

"I've been looking at those numbers for more than two decades and I still find them shocking. Not because failure is surprising in business because it isn't. But because the vast majority of those failures were not inevitable. They were predictable. In many cases they were preventable. And almost none of them needed to happen if the right foundations had been in place early enough.

"That is what the book is about. Not growth. Not scaling. Not the habits of extraordinarily successful people with resources most small business owners can only imagine. It's about the unglamorous, less-discussed discipline of building a business that actually lasts. One that is resilient enough to survive a difficult market, sustainable enough to function without depending entirely on one person, and structurally sound enough to still be standing when you eventually want to step back from it," he added.

I'm not an avid reader of business books – in fact, I'll be totally honest, I've never read a business book before – but I have to say I'm very glad I made an exception with this one. It' written as Peter speaks, with clarity, passion and a total lack of pretentious nonsense.

In a very easy to understand manner, Peter takes the reader though the many, many challenges and stages of running a business, addressing all the key issues likely to arise and doubling down on the key message – focusing on the here and now is totally understandable, but also dangerous. The way many small businesses operate – fixating on immediate profit and fighting today's battle's – is setting them up for a major struggle tomorrow, he stresses.

Ah, I hear many shout – that's all very easy to say when speaking as a long-established and successful businessperson: not so easy to do when you're in your first year or two, living from hand to mouth and prioritising the next bill is the norm.

But Peter's advice always aims at stressing the importance of striking a balance – and the advice is always practical, not fanciful.

The book concludes with a tantalising teaser of the follow-up book, The 6 Fs Framework. This will tackle the often difficult to achieve balance between business success and personal fulfilment. But that's for another day. In the meantime, content yourselves with a fulsome taste of extremely well-presented practical advise on building a business which will see you well not just this year, but for many years to come.

The Future First Business, priced £14.99, is available to purchase from Amazon.



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Renters' Rights Act: are you ready?



Get ahead of consumer law changes with trusted advice from Business Companion

THE Renters' Rights Act brings about the most significant transformation to England's renting sector for decades.

Designed to create a fairer, more secure system for tenants while raising standards across the sector, the reforms are bringing wide-reaching changes for landlords, letting agents and businesses operating within the private rented sector.

Whether you manage directly, support landlords, or provide services across the rental market, understanding your responsibilities under the new legislation is essential. The changes will affect how tenancies are created, managed and enforced, as well as how disputes are resolved and how compliance is monitored.

To help navigate this, as well as other major consumer law changes, Business Companion provides clear, practical guidance on your legal obligations and day-to-day operations as a business. Developed by the Chartered Trading Standards Institute, Business Companion is a trusted, expert backed resource designed to help businesses interpret the law easily so you can apply it in practice.

So, what's changing?

In an effort to improve security for tenants and better regulate the sector, the Renters' Rights Act has introduced:

- **a move to rolling contracts**
- **the removal of so-called "no-fault" evictions**
- **clearer rules around rent increases**
- **stronger requirements to maintain safe and decent homes**
- **increased enforcement powers for local authorities.**

The Act also aims to strengthen fairness and transparency throughout the lettings process. Under the new provisions, 'bidding wars' will be prohibited, preventing landlords and letting agents from encouraging prospective tenants to exceed the advertised rent or from selecting applicants based on the highest offer. Additionally, it will be unlawful to discriminate against prospective tenants because they receive benefits or have children, reinforcing clear standards for lawful, fair, and inclusive letting practices.

Existing obligations continue to apply to letting agents and property managers, including requirements to clearly display relevant fees and to belong to approved redress and client money protection schemes, giving tenants greater confidence and clarity when entering rental agreements.

Those who seriously or repeatedly break the rules could face financial penalties, making early awareness and preparation critical for those operating in the sector.

As with all major consumer facing legal change, the Renters' Rights Act brings renewed focus on treating consumers fairly when implementing new requirements. Businesses will be expected not only to comply with the law, but to consider how their processes impact tenants who may be vulnerable due to financial pressure, health conditions, digital exclusion or life events. This includes taking vulnerability into account when managing rent changes, tenancy communications, complaints and disputes.

The Act also highlights the growing importance of resolving disputes effectively and proportionately. With traditional court proceedings often being costly, time consuming and stressful, Alternative Dispute Resolution (ADR) offers a practical alternative, helping businesses to resolve issues more efficiently, maintain customer trust and avoid reputational harm.

That's why, in addition to the 370 In-depth Guides, Business Companion has also produced a number of Business in Focus (BiF) packs covering its most popular topics. These include concise written guides, videos, infographics and, in many cases, listen-anywhere audio versions, covering key regulatory topics such as Alternative Dispute Resolution and Consumer Vulnerability, as well as Contract Law, Pricing Practices and many more.

Business Companion also offers a number of free webinars led by industry experts, offering businesses the opportunity to expand their knowledge and ask questions on key topics.

Businesses can also create a personalised library of guidance by registering for free and receive alerts when relevant laws change, helping them stay informed as new requirements come into effect.

The Renters' Rights Act represents a fundamental shift in expectations and responsibilities across the private renting sector, with further reforms anticipated later in 2026. Businesses that prepare early, seek out guidance and stay informed will be best placed to operate with confidence and maintain compliance.

Visit BusinessCompanion.info to access expert guidance for free today.

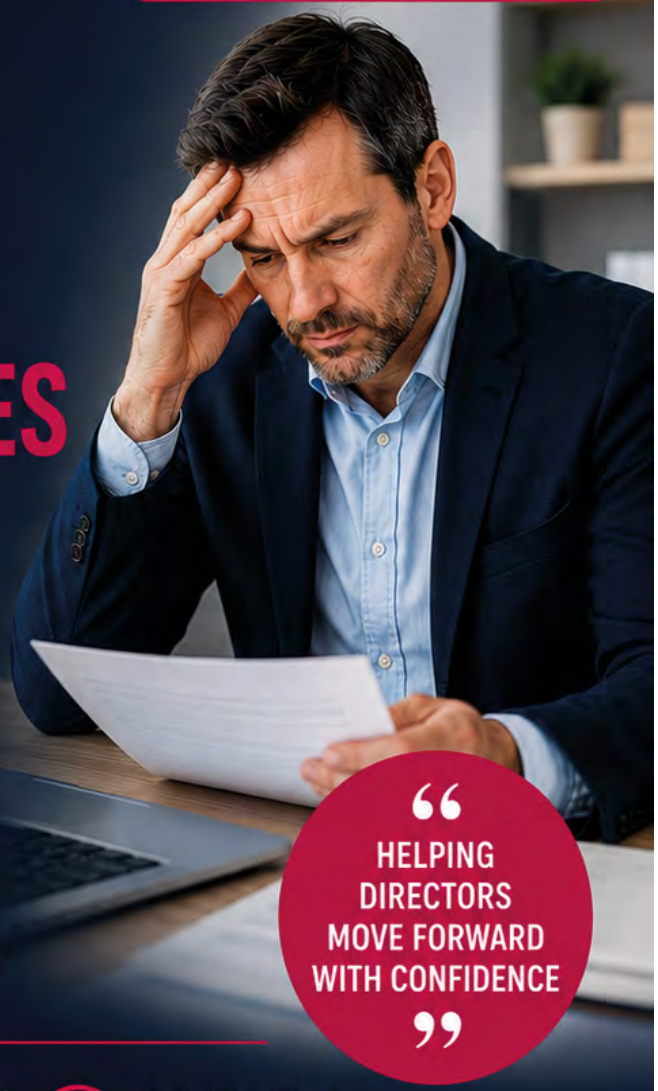
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WE'RE HERE TO HELP YOU TAKE CONTROL AND MOVE FORWARD.

Time to pay up: the fight against late payments gets serious



"Ann Scott, Regional Business and Stakeholder Manager for the East of England at the Federation of Small Businesses, welcomes late payment reforms and highlights the years of campaigning behind them."

EARLIER this year, the Government unveiled the biggest overhaul of late payment legislation in more than a generation. For the Federation of Small Businesses (FSB), which has spent decades campaigning on the issue, the announcement marked a major breakthrough. It was also a reminder that the work is far from over.

Every day, 38 small businesses in the UK close because they are not paid on time. That is more than 1,000 firms every month lost; not because demand disappeared, but because cashflow dried up. For FSB, those figures represent the human cost of a business culture where smaller suppliers are too often expected to absorb financial pressure from larger companies.

The reforms announced on March 24 2026 are the biggest changes to late payment law since the Late Payment of Commercial Debt Act was introduced in 1998. At the centre of the package is a major expansion of powers for the Small Business Commissioner, who will now be able to investigate poor payment practices, adjudicate disputes and impose fines worth tens of millions of pounds on persistent offenders.

Alongside this, the Government has introduced a 60-day cap on payment terms for large businesses paying smaller suppliers. Mandatory statutory interest will also apply to late commercial payments, set at 8% above the Bank of England base rate, alongside compensation fees.

In practice, this means a small business owed £10,000 and paid 60 days late would now be entitled to recover more than £293 in interest and compensation. The sum may appear modest, but the principle behind it is significant. Late payment will no longer be treated as a cost-free way for larger organisations to manage their own cashflow.

Late payments are a blight on our economy. We've campaigned on late payments for decades, so this moment carries particular weight, and we unequivocally welcome these reforms. The new framework is the toughest legislation in the G7 and will finally bring a stop to big businesses using their small suppliers as sources of free credit.

At the same time, FSB has been clear that a 60-day cap should not be mistaken for prompt payment. The organisation continues to advocate for a 30-day payment culture across supply chains and sees the new cap as an important starting point rather than the final destination.

While paying in 60 days is not prompt, establishing it as a legal maximum after years of limited progress represents meaningful movement in the right direction.

One of the most significant elements of the reforms, strongly backed by FSB, is the introduction of transparency requirements for persistently late-paying companies. Boards and audit committees will now be required to explain poor payment performance publicly in annual reports and outline the steps being taken to improve it.

While legislative reform tackles the wider structural problem, FSB also recognises many small firms need immediate support when invoices go unpaid. That is why its debt recovery service, included as part of FSB membership, remains one of the organisation's most valued practical benefits.

The service provides expert support to help members recover unpaid invoices without the cost and complexity often associated with legal action. For many sole traders, freelancers and family firms, pursuing debts through the courts can feel unrealistic due to time pressures and expense.

FSB's debt recovery service offers a professional route to recovering what members are owed, helping businesses protect cashflow while reducing stress and administrative burden. In the context of the new legislation, the service complements the Government's reforms by ensuring members have practical support available right now.

The reforms also address retention payments in the construction sector. These sums, which are withheld until project completion, often leave smaller contractors exposed if larger firms higher up the supply chain become insolvent. The Government is consulting on proposals to ban the withholding of retention payments entirely, a move that would significantly reduce risk for many construction SMEs.

The Small Business Commissioner has struck a similar optimistic tone. Her office recovered three times more overdue invoices in 2025 than in 2024, even before the latest powers come into effect. With stronger authority to escalate disputes and compel engagement from senior executives, the Commissioner's office is expected to become a far more powerful force in tackling poor payment practices.

For small business owners, the message is clear: the environment around late payments is beginning to change. Businesses that continue to delay paying suppliers will face increasing legal and reputational pressure, while SMEs now have stronger protections and more support available.

Late payment has been accepted as part of doing business in the UK for too long. With tougher legislation, stronger enforcement powers, and continued pressure from organisations such as FSB, there is growing confidence that the culture surrounding payment practices may finally be starting to shift.









What Essex charities can do to stay sustainable in these challenging times

DESPITE 92 new charities registering in Essex during 2025, 107 closures reveal growing pressure on third sector organisations.

Charities across Essex entered 2026 facing a complex operating environment, as fresh Charity Commission data reveals more organisations were removed from the register last year than newly established ones.

According to the Charity Commission, 92 charities were registered in Essex during 2025, while 107 were removed.

Removal from the register can include mergers or charities completing their purpose, but the figures highlight the ongoing pressures within the voluntary sector as organisations adapt to rising costs, regulatory demands and changing funding patterns.

This local picture mirrors national trends. The Status of UK Fundraising 2025 report found 54% of UK charities saw their fundraising income remain static or fall during the past year, with a substantial majority attributing this to wider economic conditions. While income is not universally declining, many organisations are having to work harder to maintain stability.

Ansvar Insurance, a specialist insurer for charities and not-for-profit organisations, says the challenge is less about short-term survival and more about long-term sustainability.

Adam Tier, Head of Underwriting at Ansvar, commented: "Essex has always had an incredibly active charity sector, but these figures show just how challenging the current environment has become. Rising operational costs, a more competitive fundraising landscape and increased demand with an average of 20% of Essex residents relying on charitable services meaning organisations need to think differently about sustainability."

As Adam Tier added: "Financial sustainability isn't just about raising more money. Often, it's about taking a fresh look at existing processes and asking the right questions. The organisations that thrive are those that plan ahead, understand their risks and adapt early, positioning themselves to weather these challenges and continue serving their communities for years to come."

Three ways charities can strengthen sustainability

To help local organisations strengthen their resilience, Ansvar is encouraging charities to explore less obvious strategies that can make a meaningful difference:

1 Build practical partnerships:

Formal partnerships with organisations serving similar beneficiaries can reduce overheads through shared back-office functions, joint fundraising and collaborative grant bids, while strengthening funding applications.

2 Focus on long-term supporter relationships:

Nurturing existing supporters through regular updates and consistent storytelling can help convert into monthly giving, providing greater stability than one-off donations.

3 Review insurance and risk exposure:

A risk assessment can highlight duplicated cover or gaps in protection. As services evolve, charities should ensure their insurance reflects current activities to avoid unnecessary costs or unexpected exposures.





Despite the pressures, the registration of more than 90 new charities in Essex during 2025 demonstrates the commitment of local communities to addressing social need.



> Financial sustainability isn't just about raising more money. Often, it's about taking a fresh look at existing processes and asking the right questions.
>
> **Adam Tier,** Head of Underwriting

PHOTO CAPTION: Adeola Dosunmu from ECF at the Maldon Meet the Funder event.

Essex Community Foundation (ECF) operates as an independent charitable trust distributing funding on behalf of donors across Essex. Since 1996, it has awarded £60 million in grants to local voluntary and community organisations, manages more than 200 funds, and distributes around £4 million annually to support local need.

In the current financial year alone, ECF has awarded 441 grants and supported 180 individuals, distributing £2.58 million against more than £7.58 million in funding requests from 951 organisations and individuals. These figures reflect the scale of pressure and competition within the system, where demand significantly exceeds available capacity.

One way to help prevent these pressures from intensifying further is through stronger alignment between new activity and existing provision within local communities. As Perry Norton, Head of Development at ECF, notes: "Understanding local need and existing provision is critical when new organisations are being established. Taking time to assess what is already in place within a community, alongside the demographic and demand profile of the area, helps ensure new activity is aligned with genuine gaps rather than unintentionally duplicating existing support."

Without this, there is a risk of increasing fragmentation across the sector, with more organisations competing for the same funding and adding further pressure to already stretched resources.

This speaks directly to a fundamental challenge: how responses to need are shaped, and whether they strengthen or fragment capacity across local systems.

A growing response to this challenge is the increased use of place-based funding, which sits within ECF's approach to grant-making. This recognises that demand is not uniform across Essex, and that communities experience very different levels of pressure depending on local demographic and social conditions.

Rather than distributing resources broadly, place-based approaches seek to align funding more directly with specific local need. This is particularly important where demand is uneven, ensuring support is targeted where the need is greatest.

The UK Government's Our place to give: a plan for growing place-based philanthropy reinforces this direction by setting out how philanthropy can be better connected to place, and how government, local partners and philanthropists can work more strategically together to unlock investment in communities. It highlights the need to reduce barriers that limit local organisations' access to philanthropic funding, while also improving coordination and making it easier for funders to engage with place-based opportunities.

For donors and businesses, it also strengthens the connection between investment and impact, encouraging more collaborative approaches such as match funding and joint working with government and local initiatives. This helps ensure funding decisions are more closely tied to local priorities and that philanthropic capital is used in ways that complement public investment, ultimately strengthening outcomes for communities.

Alongside this, there is a parallel focus on the long-term sustainability of existing charitable assets through the transfer of trusts and funds where original governance structures are no longer possible to maintain independently. In some cases, ECF can assume responsibility for governance and administration to ensure continuity of purpose and giving back to the local community.

A key example is the Marconi Companies Charitable Fund, rooted in Chelmsford's industrial history and originally established from Marconi's approach to employee welfare and long-term support for staff and their families. As the company evolved, the fund continued under local trustees, preserving its original vision while adapting to changing needs. Following its transfer into ECF, the fund now continues this intent, with its resources redirected into supporting people facing hardship across Essex today.

Among the range of strategies being explored by charities to strengthen sustainability is a broader shift in how non-financial support is delivered, with increasing emphasis on making volunteering more strategic rather than ad hoc.

This is about skills-based engagement, where support is aligned with specific organisational need rather than general availability. Instead of task-based volunteering, charities could seek expertise in areas such as governance, finance, HR, safeguarding, communications and organisational development, skills they might be lacking that can strengthen their capacity and impacts at no cost.

This reflects a wider shift in understanding that effective support is defined less by volume and more by fit, ensuring contributions match what charities can realistically use and where they can have the greatest impact. Volunteering remains a vital part of the sector in Essex, with around 100,000 people contributing to organisations that underpin local communities.

In April, A Joint Vision for Civil Society in Greater Essex was launched in response to the system changes we are seeing in Essex, such as Local Government Reorganisation devolution and changes to healthcare systems. Bringing together VCSE, public sector organisations and wider system partners, the vision is currently endorsed by more than 60 organisations across the county. It sets out a shared ambition for a stronger and more resilient civil society, where services are shaped and delivered through collaboration rather than in isolation.

The vision is structured around three priorities: recognition, genuine partnership and investment, each reflecting the themes raised in the original article, particularly the need for stronger collaboration, prevention and longer-term thinking in response to sustained pressure.

The vision calls for genuine partnership, where organisations work together to plan and deliver community-led strategies rather than operating in isolation. This means better alignment of expertise and resources, earlier involvement of the voluntary sector in shaping services, and a stronger emphasis on shared learning to improve coordination and address gaps in provision.

Alongside this it also calls for investment in civil society, moving away from short-term, reactive approaches towards longer-term, place-based funding that enables organisations to plan, innovate and focus on prevention. This reflects a growing recognition that sustained investment is essential to reducing pressure across the system and improving outcomes for communities.

Taken together, these priorities reflect what is increasingly understood to be needed across Essex: stronger partnership, clearer alignment between funding and local need, and sustained investment in civil society infrastructure capable of responding to long-term pressure.

Ultimately, the pressures on the third sector point to a sector facing sustained structural change rather than short-term disruption. In this context, sustainability depends less on individual organisational fixes and more on how well the system is aligned, across funding, place, partnership and delivery. Approaches such as place-based funding, trust transfers and more strategic collaboration reflect this shift, with initiatives like A Joint Vision for Civil Society in Greater Essex reinforcing the need for stronger alignment, long-term investment and partnership to support a more resilient sector.

Mosaic can help you find your voice

Have you ever wanted to start a corporate podcast to boost your business but you're not sure where to start?



Perhaps you're worried about whether you've got enough to say, or whether the time and effort you put in will generate any return on investment?

With more than 20 years' experience answering these questions and more, Colchester-based Mosaic Media and Marketing Training can take you through the podcasting process, step-by-step, through its '5Ps to the Perfect Podcast' framework.

The programme takes you through every step you need to get your podcast up and running. From Preparation, Performance and Production through to Publishing and Promoting your show.

"We were the UK's first podcast trainers," explains Mosaic CEO Karen Ainley, a former BBC radio and television broadcaster.

"It was a lot harder in the early days to start your own podcast. But today, the equipment and the technology that's available makes it accessible to everyone. And with our training and support you can create high quality audio and video that deliver real results."

Podcasting allows businesses and organisations to position themselves as thought leaders, build relationships with clients and partners and create a platform for their brand voice. It also acts as a content engine, with each episode generating material for social media, PR and wider marketing activity.



Karen's fellow trainer Ruth Collin is also ex-BBC and has her own podcast, *The Long View – Living with Type 1 Diabetes,* with guests sharing their stories and experiences of living with Type 1.

"A huge part of building a following is knowing your audience and having a great story to tell," she says.

"Platforms such as Spotify and Apple Podcasts have made distribution easier than ever but producing content that truly resonates still requires skill and structure.

"Our training combines strategic insight with hands-on learning, interview masterclasses, editing and a host of skills and tips that help people build their confidence."

Courses are available as full or half-day sessions, for a minimum of four delegates, delivered in person. Please note, these are not open courses for individuals.

B Corp certified Mosaic offers a wide range of tailored media and marketing courses, from media training and crisis communications to smartphone video production and social media marketing. **Visit www.mosaicmediatraining.co.uk.** Ruth's podcast is available at **www.thelongviewt1.com**



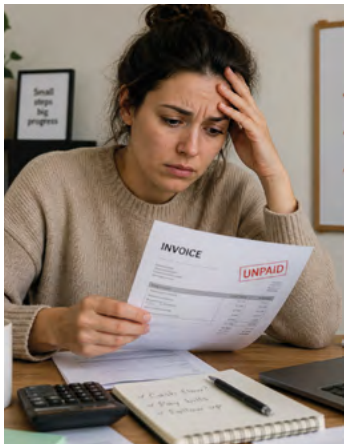
The human impact of insolvency, beyond the balance sheet



Simone Daly is a senior manager with leading accountancy firm, Larking Gowen. With 20 years' experience in corporate insolvency, she looks beyond the balance sheet and explains the human impact of insolvency.

INSOLVENCY is often discussed in numbers; cashflow, liabilities, creditor rankings. However, when a business reaches this critical point, the impact stretches far beyond the balance sheet.

Employees and suppliers are often the first to feel the ripple effects, facing uncertainty when clarity matters most. Understanding what happens next can help business leaders respond with professionalism, care, and credibility - and make a difficult situation more manageable.



The impact on employees depends on the process the company enters and if it can continue to trade. If the company goes into administration, employees may continue working while a buyer is sought or a restructure is planned. The aim is to protect value, which often includes retaining the workforce, at least in the short term.

A company being placed into liquidation usually means trading stops and employment ends. In either case, employees are protected by statutory rights. These may include redundancy pay (for employees with two or more years' service), unpaid wages, holiday pay and notice pay

If the company can't meet these payments, employees can apply through the Government's Redundancy Payments Service.

Clear, timely and respectful communication is vital. People will understandably have concerns about their future. Even if directors don't have all the answers, being honest and empathetic can make a real difference during a difficult time.

Suppliers are classed as creditors in insolvency. Once the company is facing insolvency, directors must be cautious; paying one supplier ahead of others may be treated as a 'preference payment', which can have serious legal consequences.

Any unpaid invoices should be submitted to the appointed insolvency practitioner, who'll assess claims and distribute funds (if available) according to legal priorities.

In some cases, key suppliers may be needed to keep the business going during the process. If so, new trading terms can sometimes be agreed. However, debts built up before the insolvency are unlikely to be repaid unless there are enough funds for all creditors.

Talking to employees and suppliers during insolvency isn't easy, but doing so with honesty, respect, and a clear understanding of the facts can help the conversation and maintain trust.

You don't have to go through this alone. Taking advice early can help you protect your responsibilities, avoid common pitfalls, and support those affected with confidence and care.

Facing financial pressure can be overwhelming, especially when insolvency could be on the horizon. Our Insolvency and Recovery team provides confidential, practical advice to help directors understand their options and act early - supporting with clarity, care, and a clear path forward.

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

New networking opportunity for businesses in Essex

Held at Prested Hall, Feering

30 June | 30 September

The Larking Gowen Essex Business Breakfasts are back for 2026, and this time we're bringing them to a new venue! Join us for an insightful morning - learn new skills, be inspired and make new connections.

Guest speakers include the legendary Eddie 'The Eagle' Edwards!



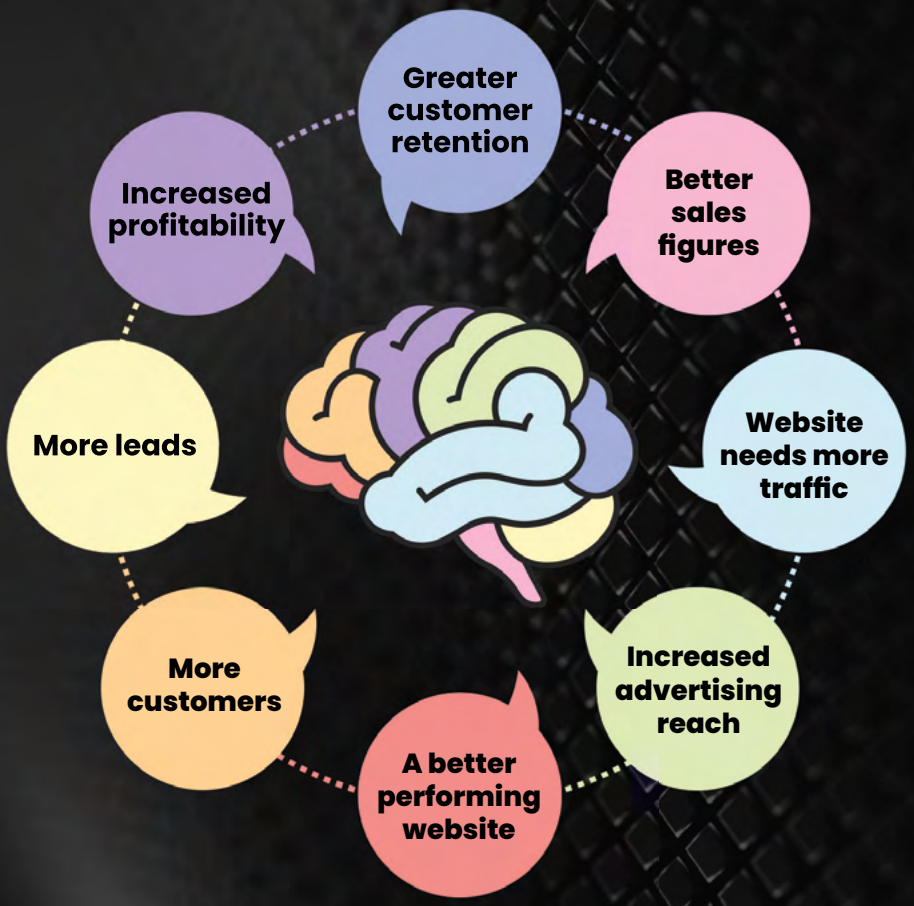
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When is the right time to sell your business?



Ella Young, Corporate Finance Manager at Chelmsford-based Attain Corporate Finance LLP, offers some valuable advice to anyone thinking about selling their business.

SELLING a business is one of the most significant decisions a business owner can make.

It is not only a financial transaction, but a transaction that can often feel personal, shaped by years of hard work, risk and identity. Timing your exit correctly can be the difference between maximising value and leaving money or opportunity on the table.

So how do you know when it's the right time to sell? Whilst there's no universal formula, there are some signals, both financial and personal, that can guide your decision and perhaps indicate the time is right.

One of the best times to sell is when your business is performing strongly. Buyers are attracted to companies with consistent revenue growth, healthy profit margins, strong customer demand and predictable future earnings.

You may reach a point in time where you feel you have grown the business as much as you personally can without taking on additional resource. If your business hits a plateau, where growth is slowing despite your best efforts, it may be a sign that a new owner with fresh resources or ideas could take it further. Selling at this stage allows you to capitalise on proven success rather than waiting for potential decline.

External factors can heavily influence the value of your business. These include:

- **high demand for businesses in your industry**
- **favourable interest rates (making acquisitions easier for buyers as funding is more affordable and accessible)**
- **economic stability or growth**
- **increased investor activity.**

If your sector is considered 'hot' and valuations are strong, it may be a sensible time to exit, even if your business still has room to grow and an exit now may not have fit with your initial timelines.

Running a business requires energy, focus and enthusiasm. If you find yourself losing motivation, feeling burned out or no longer excited about growth opportunities and wary of the challenges ahead, it might be time to consider selling. A lack of passion can impact performance, culture and, ultimately, the value of your business. A buyer, on the other hand, may bring fresh enthusiasm and direction.

Sometimes the decision has little to do with the business itself. Life events can shift your priorities, such as retirement planning, health considerations, family commitments or a desire to pursue new ventures.

Selling your business can provide liquidity and freedom to move onto the next chapter in your life.

A business that can operate independently of its owner is far more attractive to buyers. If you've built a capable leadership team that can run day to day operations without you, your business becomes significantly more transferable and valuable.

This also makes the transition smoother, reducing risk for the buyer and increasing your negotiating power.

Also, don't forget that incentivising your management team can help supercharge growth prior to a sale, tying in key staff and allowing them to share in the rewards of an exit.

Before selling, it's crucial to understand whether the potential sale price will meet your personal financial needs. You must consider your desired lifestyle post-sale, your investment or retirement plans, tax implications of the sale and outstanding debts or obligations.



If the numbers align with your long-term goals, it may be the right time to start thinking about selling or making a start to the process by having an introductory conversation with a corporate finance advisor to discuss your options and objectives.

Industries evolve quickly. New technologies, regulations or competitors can disrupt even the most stable businesses. If you see major changes on the horizon that could threaten your market position, require significant reinvestment or shift customer behaviour, it might be a good time to sell before those risks impact your business's valuation.

Selling a business isn't something you do overnight. It requires preparation, including:

- **clean and accurate financial records**
- **documented processes and systems**
- **legal and compliance checks**
- **a clear growth story for buyers.**

If your business is well prepared and sale-ready, you're in a strong position to attract serious buyers and secure a favourable deal, so acting sooner rather than later may be an appropriate course of action.

The sale of businesses is both an art and a science, and knowing when to sell can depend on a number of variables. It requires balancing market timing, financial performance and personal readiness. The best exits are rarely reactive. They're planned, strategic and aligned with your long-term goals.

If several of these signs resonate with you, it may be worth exploring your options. Even if you're not ready to sell immediately, understanding your business's value and preparing early can put you in control when the right opportunity comes along.

The dedicated team at Attain Corporate Finance is working with business owners in various stages of readiness towards an exit and are well placed to support you wherever you are on your journey. Please do reach out to me or through enquiries@attaincf.co.uk if you would like help.

Horizon Construction celebrates double award

HORIZON Construction is celebrating a major achievement after the landmark Digital Forum development in Colchester secured two top honours at the Constructing Excellence Essex Awards.

The project was named both *Building Project of the Year* and winner of the *Regeneration and Conservation Award,* recognising the outstanding collaboration and delivery behind one of Colchester's most ambitious regeneration schemes in recent years.

Located on Queen Street, the £6 million Digital Forum has transformed a former bus depot into a state-of-the-art digital and business hub at the heart of the city centre. The development forms part of Colchester City Council's wider regeneration vision and is already being recognised as a catalyst for economic growth and innovation in Essex.

For Colchester-based Horizon Construction, the project marks an important milestone as the company's first major public sector scheme and one that presented significant technical and logistical challenges from the outset.

Working within a historically sensitive area adjacent to Colchester's Roman Wall, the construction programme required careful coordination throughout an extensive archaeological investigation. Discoveries on site included Roman, Medieval, Georgian and Victorian remains, with archaeologists uncovering a Roman street, a medieval well and remnants of the former Theatre Royal orchestra pit.

Despite the complexities, Horizon Construction successfully delivered a modern, high-quality facility while preserving and respecting the city's rich heritage.

The success of the scheme was driven by a strong partnership approach between the full project delivery team. Horizon Construction worked closely alongside architects Inkpen Downie, structural engineers Conisbee, quantity surveyors Daniel Connal Partnership and the wider consultant and specialist teams to overcome the unique challenges presented by the site. The collaborative approach ensured the project balanced modern construction, heritage conservation and technical excellence while maintaining programme and quality throughout.

Phil Holding, Co-Founder of Horizon Construction, said: "The Digital Forum is a project everyone involved can be incredibly proud of. From day one, collaboration and problem solving were at the centre of the build and our team showed exceptional professionalism throughout.

"Delivering a technically challenging project in such a historically important part of Colchester required close teamwork between all parties, and the result is a building that will have a lasting impact on the city for many years to come."

The award-winning development reflects Horizon Construction's growing reputation for delivering complex, high profile schemes across Essex and the wider region. Combining technical expertise with a collaborative approach, the company continues to build a strong portfolio spanning commercial, healthcare, automotive and residential projects.

Phil added: "The success of the Digital Forum demonstrates how thoughtful construction and regeneration can unlock new opportunities for local communities while protecting the heritage that defines them. As Horizon Construction continues its growth across the region, the company remains focused on delivering projects that create long term value, support local economies and leave a positive legacy for future generations."



Make profit to survive; retain profit to thrive



Peter Disney, of Colchester-based accountancy firm, Wood and Disney, explains the significant differences between making a profit and retaining a profit.

MAKE profit to survive; retain profit to thrive. I often say this to my clients because profit made is just an event, whereas profit retained is a strategy.

We created a 'thing' some years ago! It's called the NAG index. It stands for Net Asset Gain. In essence, it's based on the concept that it's not the profit you make which is important for long-term stability but the profit you retain. We monitor this for all clients.

Let me put this in context. Most businesses in the UK are created to generate an income for the business owner. Of course, there may have been dreams of creating the next Apple or Amazon but these are quickly dashed in the need to pay the mortgage and the other inevitable costs of living. 90% of businesses only make enough to pay a wage to the business owner and even when profits increase the 'wage' needed goes up at the same time.

Sometimes the wage generated is just not enough and the business closes and the owner goes back to being an employee. The others in the 90% bracket make just enough to be worthwhile continuing despite the stress of having multiple bosses all demanding your attention at once. The smaller number who do well simply spend the excess on a better lifestyle and there is an argument that this is the real purpose of a business anyway. To support the personal dreams of the owner.

These 'lifestyle' businesses are fine while the economy ticks along happily because money comes along with comfortable regularity and complacency, that nothing will change to spoil this lovely life, sets in. Sadly, recessions also come along with surprising regularity plus the occasional hiccup such as a pandemic or a war. Suddenly that better lifestyle, the flash car, the big house etc is costing too much every month and, without a safety net of cash, comfort can quickly turn to crisis.

My most successful clients (the top 10%) tend not to be influenced by shiny new toys. Instead, they understand the key benefits of retaining profit in their companies before enjoying the fruits of their success personally. I refer to these as 'lifetime businesses' as opposed to 'lifestyle businesses'.

There are a number of key benefits of retaining profit.

A fuel source for growth: reinvesting retained profits means you can fund R&D, upgrade equipment, expand capacity or launch new products - without asking anyone's permission or paying interest for the privilege.

A financial buffer: cash reserves are your shock absorber. Unexpected costs, difficult trading periods, slow months - all these become manageable rather than catastrophic when you have money set aside. No reserves means every crisis becomes a debt conversation.

Less debt, lower costs: profits can be used to pay down loans and clear overdrafts. Every pound of interest you stop paying goes straight to your bottom line. Your balance sheet strengthens. Your options widen.

Cheaper capital: bank loans come with interest, conditions and someone else's agenda. Retained earnings come with none of that. It is, quite simply, the cheapest source of capital available to you.

Full control: issuing new shares to raise funds means diluting your ownership. Retain your profits instead and you retain complete control. No new shareholders. No divided loyalties.

A stronger valuation: businesses with a track record of accumulating earnings signal health and sustainability. That matters, whether you are looking for investment, planning a sale or simply want to know your business is worth something.

A personal tax advantage: for owner-managed businesses, leaving profits inside the company defers personal dividend tax. You pay personal tax at much higher rates than your company so the big tax bills come when you extract the money not before. That timing can be very much in your favour.

Obviously, the decision to retain or distribute depends on the business's life cycle and goals. Younger businesses may need to retain more to support growth whereas mature businesses with accumulated cash may decide to distribute.

So returning to the idea of our NAG index (and yes we do nag our clients to retain more profit) I can confirm that our overall NAG Index for all of our clients shows growth in balance sheet values during five years, 2020-2025 is 273% and during ten years, 2015-2025, it's 507% Average balance sheet value was £372,701 as at December 31 2025.

As a result of this focus on retained profit (and inevitably more in retained cash), our view is your balance sheet is actually more important than your profit and loss account. You need to see it improving every year, as this is the real basis for long-term sustainability, durable enough to withstand the inevitable recessions which seem to come along with boring regularity.





Masterclasses and more

NEEB Link's 90-minute masterclass programme is designed to give eligible businesses practical, real-world advice, resources and support to help them grow, adapt and thrive in a rapidly changing economy.

Each of our 12 brand-new masterclasses is action-led, jargon-free and packed with practical tools, case studies and strategies that businesses can apply immediately.

All NEEB Link participants receive a personalised Growth Action Plan to help turn ideas into measurable results.

90-minute masterclass themes include:

* Using AI to improve marketing, productivity and customer engagement
* Strategic planning and future-proofing against economic pressures
* Finance, pricing, cashflow and preparing for grants or investment
* Turning social media engagement into real sales and loyal customers
* Selling online through e-commerce, marketplaces and digital channels
* Sustainability, save money and energy to unlock new opportunities

NEEB Link brings your more than masterclasses. If you'd like a more personal intervention, you can book one-to-one time with a subject-matter expert and experienced business growth advisor.

Our local pop-in clinics are great if you want a relaxed chat about business. NEEB Link culminates in April 2027 with a celebratory networking event to showcase achievements and further expand the entrepreneurial ecosystem.

The NEEB Link programme is fully funded and designed to help businesses become more resilient, confident, digitally capable and ready for long-term growth.

Don't forget, you can access the entire NEEB Link programme 24/7 via the brilliant NEEB App (search 'NEEB' in your App Store or Google Play.)

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www.neeb.org.uk/neeb-link/

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Revealed

The column which proves you can mix business with pleasure, with ***Sarah Brockwell aka SarahBee of SarahBee Marketing.***

In no more than 200 words, detail your career to date…

I started my career in private banking with Bayerische Landesbank - a German bank in the City, before moving to Bank Austria, where I managed a project with VISA International to design and launch a Gold Visa card programme for private banking clients. They were a fascinating mix — Cabinet Ministers, actors, aristocracy and high-net-worth individuals — although a few later turned out to be involved in money laundering, which certainly added an unexpected twist to my career. I won't name names!

Back then, City work and business life was very much 'play hard, work not so hard'. Corporate hospitality was part of the culture, with annual highlights including client events at Wimbledon, Royal Ascot, the Chelsea Flower Show, Henley Regatta, Grand Prix weekends and even country shooting parties and spa retreats. Safe to say, I came away with more than a few entertaining stories.

After Bank Austria, I moved into the world of financial technology when $13bn US-based SunGard recruited me to lead marketing across Europe, the Middle East and Africa. I was later promoted to Vice President of Global Marketing, travelling constantly and quickly earning Gold Status with British Airways as I jet-setted around the world.

Then September 11th happened.

After losing two close colleagues in the Twin Towers, I decided it was time to reassess priorities. I took voluntary redundancy, stepped away from corporate life and focused on starting a family — a decision I've never regretted. Today, I live in Great Dunmow with my husband, our two teenagers (on most days, delightful teenagers!) and a much-loved miniature dachshund. I am also a director of The Consortium (East) Ltd.

Childhood career ambition…

An actress, first stop West End, next stop Hollywood (my two left feet and lack of singing voice were the hurdles I never overcame)

Best piece of career advice you've given…

Be kind to those on your way up the ladder as you'll probably meet them on the way down.

Best piece of career advice you've received…

Never burn bridges

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

Business: Annita Roddick – trailblazing rare mix of female entrepreneur and activist for conversations around branding, retail, ethical supply chains, anti-corporate campaigning, conscious consumerism and business as a force for social change. Pleasure: Elvis Presley

The secret of running a successful business is…

Solve a real problem, sweat the small stuff, obsess over customers, control cash flow, hire brilliantly, keep innovating, adapt fast and stay relentlessly consistent every day.

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

I'd like to go into Law.

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

Make hiring an apprentice mandatory – it's so important to help fix this country's skills gap by offering opportunities to young people.

Oh, and those annoying people on LinkedIn that connect with you and then immediately send you a sales pitch. Grrrr.

Hobbies/interests…

Playing tennis, theatre, podcasts, outdoorsy stuff. I'm a regular guest presenter on BBC Essex – I like to talk!!

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

The Smartest Giant in Town (I loved reading this with my children when they were babies). I'm an avid Sky News watcher. I love a true crime documentary and a travel programme.

Anything Caribbean cooked by Hubby. Best country visited has to be Thailand (Phuket) where I got to wash elephants

Tell us something about you that might surprise people…

I used to run for Essex Ladies and play badminton for Essex.

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

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WORKING IN PARTNERSHIP

Leasehold Reform 2024: practical implications for surveyors, agents and property owners

The Leasehold and Freehold Reform Act 2024 represents a major reset for the leasehold market. While it improves affordability and transparency for leaseholders, it also creates new challenges around valuation, timing and implementation that property professionals need to plan for now. Callie Tuplin, Senior Solicitor with Holmes & Hills, explains.





THE Leasehold and Freehold Reform Act 2024 (LAFRA) represents one of the most substantial restructurings of the leasehold property system in recent decades.

Although it secured Royal Assent in May 2024, its provisions continue to be implemented in phases throughout 2025 and 2026. For conveyancers, surveyors, managing agents and property investors, the reforms introduce sweeping changes that recalibrate the rights and obligations of both leaseholders and freeholders. Understanding the practical implications is essential as the sector adjusts to a transformed leasehold landscape.

The Government's initial phase of implementation has focused on removing some of the most immediate barriers facing leaseholders. Previously, leaseholders were required to own a property for at least two years before qualifying to commence enfranchisement proceedings. This restriction has now been abolished, allowing leaseholders to extend their lease immediately upon registration at the Land Registry.

This reform is highly beneficial, enabling new homeowners to secure long-term leasehold interests without delay and improving the marketability of short-lease properties. Purchasers can now address lease length issues immediately, increasing certainty and potentially reviving interest in properties previously considered less attractive.

The proposed abolition of 'marriage value' marks a significant shift in the balance between leaseholders and freeholders. Previously, leaseholders extending a lease with fewer than 80 years remaining were required to share the uplift in value with the freeholder. This change makes lease extensions considerably more affordable and helps prevent properties becoming difficult to sell or mortgage due to short lease terms.

However, this reform is unfavourable to freeholders, many of whom are institutional investors. By removing marriage value, the Act eliminates a key income stream, reducing the premiums payable on lease extensions and freehold acquisitions.

A coalition of major freeholders challenged the reforms by way of judicial review, arguing that the valuation changes failed to strike a fair balance under Article 1 of Protocol 1 of the European Convention on Human Rights. Following a hearing in July 2025, the High Court dismissed all claims in October 2025, confirming the reforms were lawful. However, the decision remains open to appeal, and further secondary legislation is still required to implement the provisions fully.

One of the most significant reforms is the ability for leaseholders to extend their lease by 990 years, replacing the previous limits of 90 years for flats and 50 years for houses. This will increase the value and saleability of leasehold properties, as buyers and lenders favour longer leases.

A 990-year extension effectively creates a "virtual freehold", removing the need for repeated lease extensions and providing long-term security for leaseholders and future generations.

The Act is also set to improve the conveyancing process by introducing time limits on landlords when supplying information required for the sale of a leasehold property. Currently, delays in obtaining this information can significantly hinder transactions.

By introducing statutory timeframes, the Act aims to increase accountability and reduce unnecessary delays, improving efficiency for both buyers and sellers.

LAFRA also delivers wide-ranging reforms to improve transparency, accountability and fairness. Central areas include service charge administration, estate management charges and leaseholder rights of redress.

A key change is the introduction of a more structured framework for service charges. Landlords will be required to issue standardised demands supported by annual budgets, enabling leaseholders to better understand and scrutinise costs.

This is supported by new annual reporting requirements, including key management information, planned

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Major reset for leasehold market

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major works and dispute resolution processes. These measures are intended to address historic information imbalances and improve oversight of property management.

The reforms also expand access to redress mechanisms, allowing leaseholders in directly managed buildings to access government-approved schemes. In addition, the Government has consulted on introducing mandatory qualifications for managing agents, reflecting concerns about inconsistent standards across the sector.

For freehold homeowners on private estates, the Act strengthens rights in relation to estate rent charges by improving transparency and expanding the ability to challenge costs and management decisions.

The Government has also published a draft Leasehold and Commonhold Reform Bill, outlining further proposed changes. A key proposal is the introduction of a ground rent cap at £250, with a longer-term aim of reducing ground rents to a peppercorn following a transition period.

These proposals are intended to reduce financial pressures on leaseholders and improve the marketability of affected properties. However, they have attracted criticism from freeholders and institutional investors concerned about reduced income and wider impacts on investment.

The Bill is currently subject to parliamentary scrutiny, with potential implementation expected in the coming years, although timelines remain uncertain.

The Leasehold and Freehold Reform Act 2024 introduces one of the most significant overhauls of the leasehold system in decades. It removes key barriers such as the two-year ownership rule, abolishes marriage value, and introduces 990-year lease extensions to enhance security and affordability.

Alongside these changes, the Act modernises management practices through improved transparency, standardised service charge frameworks and expanded redress rights. Further proposed reforms signal a continued shift towards greater consumer protection and accountability within the sector.

However, with elements of the legislation still to be implemented and potential appeals ongoing, a degree of uncertainty remains.

If you would like to discuss how the Leasehold and Freehold Reform Act 2024 may affect your portfolio, valuations or ongoing transactions, please contact Callie Tuplin at Holmes & Hills Solicitors or visit www.holmes-hills.co.uk



Coffee, croissants and law firm structures





NEARLY 200 business professionals attended the inaugural business breakfast event organised by legal firm, Knights at which the firm's CEO, David Beech, spoke of the 'new' corporate model he sees as the future of law firms.

The event was held at Braxted Park Estate and planned to be the first of a regular series of business breakfast events organised by Knights.

Knights last year acquired long-established Essex legal firm, Birkett Long, the latest of a series of such acquisitions which has seen it grow to 32 offices with annual revenue now toping £100 million.

Its corporate-run approach sets it apart from the traditional partner-run approach to law firms and David Beech took the early morning opportunity in Essex to explain his thinking since he acquired Knights in 2012 and floated it on the London Stock Exchange in 2018.

David had a fairly conventional legal career until 2004, when he left the law, disenchanted, and went to work in private equity. "I thought the partnership model lacked ownership and management," he said. "It was lawyers all trying to act committee-style and share profits, but also in competition with each other because the more fees they could earn, the more profit they made individually."

The deregulation of law firm ownership in 2012, though, meant it became possible for law firms to be owned, and managed, independently from lawyers – and saw David return to the sector and buy the, at the time, two-office firm Knights.

Based on Knights' experience of acquiring law firms and integrating them into its business structure, David said: "It has been quite challenging to get law firms to understand corporatisation and the separation of ownership and management.

"But now I think they are coming to understand it, partly by looking at the example of the accountancy sector, and I think law is more ready to receive external investment now than it has ever been."

An important factor that law firms are having to consider, said David, is the cost of keeping up in the age of AI. "Everyone is concerned about AI, and when you think about the partnership model that takes all the money out every year, there's nothing left for investment in technology or AI. Because of this, technology in law firms is pretty weak, and AI is now shining a spotlight on that historic underinvestment and multiplying it. So, I think that is a driver toward corporatisation, as firms realise they need external investment to remain competitive."

He said because Knights buys high-quality, rather than distressed, legal businesses, and is immediately able to take advantage of cost savings because of the back-office platform it has built up over 13 years. It is used to paying 'full value' for the firms it buys.

He added lawyers have nothing to fear from working in a corporate environment, whether that is with the backing of private equity or being listed on the stock market. "It's the normal business model for everybody outside the legal and accountancy sectors. The banking sector ditched the partnership model in the 1950s," he said.

"Corporatisation is just bringing normal, modern business principles to the legal industry. I see it as hugely positive for lawyers because it means they will be able to work, and progress, in their businesses without financial risk."



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www.businesstimeinessex.co.uk

Essex needs more than optimism

ESSEX has long been recognised for its entrepreneurial spirit, strategic location and diverse business community - but like many regions across the UK, it faces increasing pressures around productivity, skills shortages and stalled SME growth.

A brand-new initiative named Essex Works™ aims to change that.

The Consortium (East) Ltd has partnered with the Supply Chain Academy, part of £350m Essex-based GB Global, to launch Essex Works™, a county-wide programme designed to strengthen the Essex economy by investing directly in people, skills and business growth.

Focused on practical economic impact, Essex Works™ supports job creation for local residents, digital skills development for young people, guidance for businesses applying for the prestigious King's Awards for Enterprise and growth support for SMEs and startups operating across sectors including advanced manufacturing, construction, DigiTech, clean energy, visitor economy, life sciences, AgriTech and advanced logistics.

In April, the inaugural Essex Works™ job creation peer group launched with 10 ambitious business leaders taking part in expert-led sessions focused on planning and creating fully-costed new jobs. Collectively, the current cohort is forecasting the creation of 52 new Essex-based jobs this year.

The initiative reflects a growing recognition that SMEs are central to the county's long-term prosperity. Rather than relying solely on inward investment, Essex Works™ is focused on strengthening local supply chains, improving workforce capability and helping smaller businesses become more resilient and competitive.

For many Essex companies, the barriers to growth are all too familiar: difficulty recruiting and retaining skilled staff, limited access to specialist advice and a lack of practical support from people with real commercial experience.

Essex Works™ has been designed to address those challenges directly by combining local (Essex-based) expertise with blue-chip corporate experience and connections.

Graham Broughton, Director of The Consortium (East) Ltd, (pictured) believes Essex is sitting on enormous economic potential. "Essex has all the best ingredients - strong infrastructure, ambitious businesses and a highly entrepreneurial culture," he said. "But businesses need practical support to grow. Essex Works™ is about helping companies overcome the barriers holding them back while creating opportunities for local people."



Graham Broughton

The Supply Chain Academy brings extensive experience delivering professional education and skills consultancy for SMEs across the UK. According to Director Alex Mortimer, the partnership is focused on delivering measurable outcomes rather than theoretical advice.

"Essex Works™ reflects our commitment to practical, high-impact education and training that drives real economic growth," he said.

At a time when regional economies remain under pressure, initiatives such as Essex Works™ represent a more targeted approach to economic development - one built around local businesses, local jobs and sector-specific growth. If successful, it could become a blueprint for how Essex and other counties unlock economic resilience from within.

For more information, contact graham@the-consortium.uk.com

essexworks™

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The Institute of Directors supports today's business leaders with practical knowledge, strong governance and meaningful connections. At IoD Essex, our programme of local events brings directors together to learn, connect and grow, including our dynamic Essex Mastermind Groups.

Discover upcoming Essex events
iod.com/eastofengland/events/



“Think Your Business Is Resilient? Think Again.”

Essex businesses are being encouraged to review how prepared they are for disruption, emergencies, and unexpected events.

From the Essex County Fire and Rescue Service Business Engagement Team in partnership with the Essex Resilience Forum.

Throughout 18-22 May 2026 it’s Business Continuity & Resilience Awareness Week, a global campaign led by the Business Continuity Institute (BCI) to strengthen resilience in local businesses. This year’s message is clear: “Think you’re resilient? Think again.”

Prevention starts before the incident

As a fire and rescue service, our focus is always on prevention and preparedness. Resilience isn’t just about responding to an incident or crisis - it’s about being ready for it before it happens. Each of our teams within our Service has it’s own Business Continuity Plan that is put to the test each year with different scenarios and updated where needed.

We believe the same principles of prevention and prepardness apply to businesses.

From severe weather and flooding to cyber-attacks and supply chain disruption, the risks facing organisations today are evolving rapidly. Many plans were built for a different risk landscape, and without regular review, they may no longer reflect the reality businesses are operating in.

Challenging Assumptions

This year’s campaign is built around a simple but important idea: the biggest risk is often the assumptions we don’t question.

Across the week, five key themes highlight common gaps in preparedness:

Modern Threats

Risks today are more complex and interconnected. Cyber incidents, misinformation and supply chain disruption can all escalate quickly. Businesses need to think beyond traditional risks and plan accordingly.

Crisis Readiness

Having a plan is essential but it must be tested realistically. In real emergencies, decisions need to be made quickly and under pressure. Flexibility and confidence come from practice.

Climate Risk

We are already seeing the effects of climate change across Essex. Flooding, extreme heat and severe weather events are not future risks... they are happening now.

External Shocks

No business operates in isolation. Disruption affecting suppliers, infrastructure or partners can quickly reach your organisation. Understanding those connections is critical.

Leadership Culture

Strong leadership makes the difference in a crisis. Clear communication, adaptability and trust help teams respond effectively.

A Resilient Essex

At ECFRS, we believe resilience is a shared responsibility. By working together through partnerships like the Essex Resilience Forum, we can make sure that when disruption happens, Essex is ready.

The Essex Resilience Forum brings together emergency services, local authorities, health partners and others to plan for, respond to and recover from major incidents.

Businesses are a vital part of that picture.

When organisations are prepared, they are better able to:

- Protect their people
- Maintain critical operations
- Support their communities during disruption

This helps create a safer, stronger and more resilient Essex for everyone.

Resilience planning doesn’t have to be complex or overwhelming. Even small actions can have a big impact. We encourage businesses to:

- Identify their most critical services or functions
- Understand dependencies like suppliers, utilities and IT systems
- Review and update business continuity plans regularly
- Test how they would respond in a real incident
- Make sure staff know what to do if something goes wrong



Get involved

The BCI campaign runs from 18–22 May 2026 and is free to access online, with expert insights, practical tools and daily guidance available throughout the week.

We encourage Essex businesses to take part, share the resources with their teams, and use this opportunity to strengthen their preparedness.

Go to: www.thebci.org

Keep up to date with the latest news from the Business Fire Safety team at Essex County Fire and Rescue Service.

Sign up to the ECFRS Business newsletter.

Go to: essex-fire.gov.uk/sign-up

Essex County
Fire & Rescue Service





Tracy Norton-Mead, Managing Director of The DS Group, a Clacton-based printing and direct mail marketing company, explains why print marketing in its many guises remains a powerful tool.

PRINT marketing remains one of the most effective ways for businesses to gain clarity, credibility and visibility.

While digital channels are crowded and easily ignored, print provides a tangible presence that helps brands stand out during the critical early months of the year. For UK businesses planning growth, print continues to play a central role in building momentum.

Print marketing works because it creates focus. A printed magazine, brochure, flyer or piece of stationery demands more attention than a digital message that can be skimmed or dismissed in seconds. Print feels deliberate and considered. This physical presence helps businesses communicate stability and professionalism at a time when first impressions matter most.

Print marketing builds trust and credibility. Printed marketing materials are widely perceived as more credible than digital advertising because they require planning, production and investment. This perceived effort reinforces confidence in the brand.

For businesses introducing new services, launching campaigns or re engaging customers, print marketing provides reassurance and legitimacy. Business print materials such as brochures, flyers, stationery, posters and presentation packs ensure branding remains consistent across every touchpoint. Consistent print helps reinforce recognition and avoids mixed messaging as new campaigns begin.

Printed marketing materials including magaines give sales teams something tangible to support meetings, proposals and follow ups. Brochures and leave behinds keep the brand visible after the conversation ends, which helps maintain momentum.

Unlike digital content, print is often revisited rather than forgotten.

Print marketing does not replace digital activity. It strengthens it. Printed materials can direct audiences to online platforms through QR codes, campaign messaging and clear calls to action. This allows print to act as the physical entry point into a wider multi-channel journey, improving overall engagement.

Print marketing in the UK continues to be a powerful way to establish credibility, support sales and create lasting brand presence. As businesses plan ahead, printed marketing materials remain a reliable foundation for campaigns that need attention, trust and impact.

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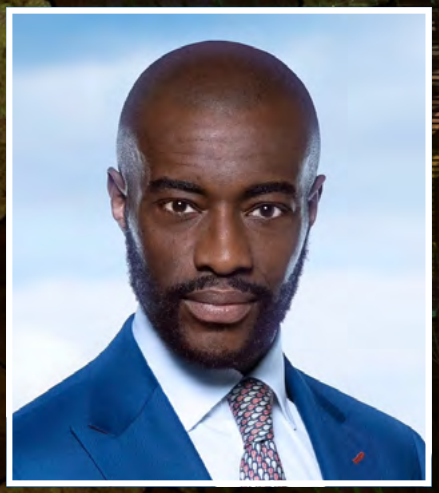
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