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Business Time in Essex

in association with Essex Chambers of Commerce

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YOUR JOURNEY TO FREEDOM®

Autumnal Greetings



WELCOME to autumn – and another bumper 80-page issue of your favourite business magazine.

I really can't believe how quickly this year is rolling along. Whilst we have a new Prime Minister (again!) and a new party running Essex County Council, rest assured some things stay the same – namely our dedication to bringing you the best spread of news, views and information on the Essex business scene.

We kick off a regular new feature – The Big Debate – with an in-depth look at the issue of burnout in the workplace due to the increasing difficulty in switching off from the working day. Six pages of views start on page 14.

We have exciting news of a new publication we'll be launching with our winter issue – Business Escape in Essex. Lots more info on page 26.

And it wouldn't be the end of summer without a look forward to Christmas – the office party scene to be more precise. Take a look at what's on offer locally starting on page 58.

Most of all we have a smorgasbord of news and views from some of the county's leading business brains – oh, and then there's my column too!

As always, a huge thank-you to all our contributors who make the magazine possible.

We'll be back on December 1, complete with mulled wine and mince pies. Who knows, the temperature might have dipped below 20 degrees by then!

Peter Richardson

Publishing Editor

Business Time in Essex in association with Essex

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Bold new skills plan launched to power growth, jobs and opportunities

THE future of skills in the county has taken a major step forward with the launch of the new Greater Essex Local Skills Improvement Plan (LSIP) 2026-2029.

Essex is one of 39 areas targeted nationally for the mandated programme of work laid out by Government. Fronted by the Essex Chambers of Commerce, this plan is a business-led blueprint designed to tackle skills shortages, boost productivity and create a workforce ready for the opportunities of tomorrow.

Developed through extensive engagement with employers across Essex, Southend-on-Sea and Thurrock, the Local Skills Improvement Plan puts businesses firmly in the driving seat, ensuring education and training provision better reflects the skills employers need now and in the years ahead.

From soft life skills to digital and technical competency and workforce development, the plan sets out a clear vision to help employers find, develop and retain the talent they need to grow.

Ruth Gilbert, Chief Executive Officer Essex Chambers of Commerce, said: "From the early stages of development on our Local Skills Improvement Plan, Essex Chambers has ensured the process has always been business-driven and employer-led. It is imperative the skills landscape in the county meets the needs of the local people to find employment and equally to get employers the skilled workforce they require.

"The launch of the 2026-2029 skills plan is a significant moment for Greater Essex. Employers have told us what they need and this plan turns those conversations into action.

"Our economy is changing rapidly. Businesses need access to the right skills to innovate, compete and grow. The Local Skills Improvement Plan creates a stronger connection between employers and education providers, ensuring people can access training that leads to real jobs, real careers and real economic development.

"This is about building a workforce fit for the future and making Greater Essex one of the best places in the country to live, work and do business."

The Local Skills Improvement Plan has been shaped by employers of all sizes and sectors, alongside colleges, universities, training providers, local authorities and key partners across the region. The plan directly addresses the way apprenticeships, work experience, V&T Levels, along with more traditional A Levels and degrees, are planned out and connected to the world of industry.

Joanne Giles, Executive Director Greater Essex Local Skills Improvement Plan Essex Chambers of Commerce, said: "The Greater Essex Local Skills Improvement Plan is more than a plan; it's a call to action.

"We have an incredible opportunity to transform how businesses, educators and training providers work together. By aligning skills provision with employer demand, we can create clearer pathways into employment, support career progression and unlock opportunities for people at every stage of their working lives.

"Success will come from collaboration, and we're proud to be bringing partners together behind a shared ambition for Greater Essex."

Phil Smith, Chair of Skills England, said: "The Local Skills Improvement Plans give areas a clear roadmap that will help create better skills for better jobs all across the country.

"These LSIPs, alongside the emerging sector jobs plans and the other stakeholder dialogues we are having, is helping us build a much better picture of the skills needs throughout the nation. Skills England is excited to play a key role in that journey, so employers and learners can benefit in local communities."

Jacqui Smith, Minister for Skills said: "For too long, too many people have been locked out of opportunity and businesses have struggled to recruit the skilled staff they need to build their workforce.

"Local leaders have a unique insight into the skills needs and opportunities in their area, which is why we are putting them in the driving seat to support their community. Our reforms, including to the Growth and Skills Levy and the Youth Guarantee, will build a workforce prepared for the demands of today as well as the jobs of tomorrow."

The launch marks the start of the next phase of delivery, with partners across the region working together to implement the priorities identified by employers and ensure the skills system remains responsive, agile and future-focused.

At a time when businesses face growing challenges around recruitment, retention and productivity, the Greater Essex Local Skills Improvement Plan provides a roadmap for developing the talent pipeline that will drive long-term prosperity across the region.

More information on the Local Skills Improvement Plan and how to be involved can be found at www.essexchambers.co.uk/lsip/lsip-report/





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How the Government's new Cyber Action Toolkit could help you



Cyber Resilience Centre for the East Director and former Detective Superintendent, Paul Lopez, explains why every business, whatever its size, could benefit from the newly introduced Cyber Action

THESE days, we are constantly being reminded about the issue of cyber security and the threat posed to our families and businesses from cyber criminals and rogue nation states.

During the past couple of months, add the threat from rogue AI and it seems as if the world of technology has now turned against us and there is nowhere to hide. However, the good news is that many cyber-attacks can be prevented through simple, practical steps. This is exactly what the National Cyber Security Centre Cyber Action Toolkit (CAT) is designed to help organisations achieve.

The CAT provides free, straightforward guidance which enables businesses, charities, schools and public sector organisations to improve their cyber resilience. Rather than overwhelming users with technical jargon, the toolkit focuses on practical actions that can significantly reduce cyber risk. Whether you are responsible for a small business with a handful of employees or part of a larger organisation looking to strengthen your security culture, the toolkit offers valuable advice that is accessible to everyone.

CAT is organised around key areas of cyber security, making it easy to understand what actions should be prioritised. Instead of trying to solve every security challenge at once, organisations are encouraged to focus on manageable improvements that have the greatest impact.

This practical approach makes the toolkit particularly valuable for organisations with limited IT resources or those just beginning their cyber security journey.

Cyber-attacks are becoming increasingly sophisticated, but many still rely on exploiting basic weaknesses. Weak passwords, outdated software, poor email security and a lack of staff awareness remain among the most common causes of successful attacks.

The consequences of a cyber incident can be significant. Businesses may experience operational disruption, financial losses, reputational damage, and regulatory consequences if sensitive information is compromised. Even relatively small organisations can become targets because attackers often use automated methods to identify vulnerable systems.

By implementing the recommendations in the Cyber Action Toolkit, organisations can reduce the likelihood of these incidents while building greater confidence among customers, partners, and employees.

Key areas covered by the toolkit include:

Use of strong authentication: enabling multi-factor authentication (MFA) wherever possible.

Keeping software updated: software updates frequently contain security patches that fix known vulnerabilities. Delaying updates gives cyber criminals an opportunity to exploit weaknesses that are already publicly known.

Protection against phishing: phishing remains one of the most common methods used by cyber criminals. Staff should be trained to recognise suspicious emails, unexpected attachments, and fraudulent links.

Backing up important data: reliable backups are essential for recovering from ransomware attacks, accidental deletion, or hardware failures.

Securing devices and accounts: ensure laptops, mobile devices, and user accounts are properly configured helps reduce opportunities for attackers.

Building a positive security culture: employees play a critical role in maintaining cyber security and creating a positive security culture is one of the toolkit's strongest messages.

Many small businesses believe they are too small to be targeted by cyber criminals. In reality, attackers frequently focus on smaller organisations because they may have fewer security controls in place.

CAT provides an excellent starting point by offering free guidance that can be implemented gradually. Many recommendations require little or no financial investment yet significantly improve security.

For businesses considering recognised security certifications such as Cyber Essentials, the toolkit also provides a useful foundation by introducing many of the same security principles.

The Cyber Action Toolkit encourages organisations to review their security regularly, assess new risks, and continuously improve their defences. Even small improvements made consistently can have a significant cumulative effect on reducing cyber risk.

The Cyber Resilience for the East is a police organisation that works with the Government to promote a wide range of free services, including the CAT, and works with SMEs to help them prioritise their steps along their own cyber security journey. We can show you that protecting your business does not always require expensive technology or specialist expertise. By focusing on practical actions such as enabling multi-factor authentication, keeping systems updated, backing up data and improving staff awareness, organisations can significantly reduce their exposure to common cyber threats. And best of all, everything we do is totally free of charge.

As cyber-attacks continue to evolve, taking proactive steps today is far more effective than responding after an incident has occurred. Whether you are running a small business or managing a larger organisation, we recommend you contact the centre to learn more about CAT and how it can help your business.

Cyber security is everyone's responsibility, and the Cyber Action Toolkit provides an excellent place to start building a safer, more resilient organisation.





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The hand-in-hand approach to advertising and PR



Looking at business life with Editor, Peter Richardson

I DON'T profess to being an expert in advertising. In fact, thinking about it, I don't profess to being an expert in anything. I have come to the conclusion, after a life in journalism and publishing, I am undoubtedly the archetypal jack of all trades, master of none.

However, I like to think after 47 years in the aforementioned professions, I've learned enough to know what might work and what might not. Advertising is now a very important part of my working life. Without it, there would be no BusinessTime in Essex magazine and I would be forced to spend my time wandering the olive groves of Greece, soaking up the sunshine and sinking pint after pint of Mythos – terrible!

So, why is it that conversations regarding advertising remain so frustrating and, often, quite exhausting? I'll try not to generalise here too much, but there still seems to be a view that advertising should yield instant results – and that if it doesn't, it's a waste of money. Well, that really depends on the type of advert that's being run.

Experts may correct me here but, in my mind, there are two fundamental types of advert. The first comes with a strong call to action, often a time-limited special offer designed to generate lots of instant response: buy before the weekend and get two for the price of one sort of thing. The second is the 'brand awareness' version designed to create awareness of the business so that when the reader needs to purchase your type of product or service, you are at the forefront of their mind. That need might be this week, next month or next year, so there is no guarantee of an instant return on your money.

The problem often comes when a business runs the latter option but expects the return of the former. Wearing my BusinessTime in Essex Editor's hat, 99% of our advertising falls into the brand awareness category. It requires patience and it requires continuity.

Whichever option the advert falls into, it goes without saying that remembering the name of the brand is all-important. This may sound like stating the obvious but think on this. When you watch an advert on TV (yes, I know most of us pop off for a comfort break or fast-forward if they've recorded the programme but bear with me!) how many times can you remember the catchy idea of the advert but can't remember the name of the company behind it? The advert may be very clever, even memorable – but can you think of the company who's paid an absolute fortune to have the advert created and aired?

When they work, they work really well. You have to be of a certain vintage for some of these but let me test you with some memorable clues from years gone by and see if you can remember the brand:

- **Happiness is…..**
- **I'd like to teach the world to sing**
- **two Martians chuckling away**
- **an ambassador's party setting**
- **a bunny who keeps going and going.**

The answers are: a cigar called Hamlet, Coca-Cola, Cadbury's Smash, Ferrero Rocher and Duracell, from the years, respectively, 1966-1991, 1971, 1973, 1995 and 1981 onwards, true endurance! How many of this year's TV adverts will you remember next year – or even next week!

Coming back to print advertising, you have very little time to capture readers' attention. People read publications primarily for the editorial content. That's why, when I launched BusinessTime in Essex, I made it a policy to offer advertisers guaranteed additional free editorial space – not so they could sell, but so they could create a supportive message showing off their knowledge of their sector. The advert is almost there to back up the editorial, not the other way round. The editorial creates within the reader a feeling of confidence in the author of the article and his business: the advert should reinforce this feeling with some carefully chosen business USPs. The reader comes away thinking: that person knows what he/she's talking about and the business's advert supports the belief this is a business which could be useful in the future.

Having run my own PR/media relations business for many years and published magazines for the past 12 years, I've frequently come across the debate concerning whether a marketing budget should be best spent on advertising or PR. The truthful answer is, the best results from a marketing budget come when advertising and PR are utilised hand-in-hand – which is what we encourage at BusinessTime in Essex.

If an advert is memorable for something, the brand will be remembered – I refer back to the aforementioned examples. In the world of B2B communication, if that memory is reinforced with authoritative information/comment-led editorial, it's a winning combination.

Remember, most B2B communication is about being in the forefront of a prospective customer's mind when they are in a position to need your service or product. That 'position' may be next week, next month or even next year which is why continuity is so important when implementing an advertising /PR campaign. Don't risk being out of their mind at the very time they might need you.



What if your business could see around corners?



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What businesses need to know about money laundering



Ruth Barber, Senior Associate, Criminal and Regulatory Dispute Resolution at Tees Law, explains the complexities of money laundering and how directors can be at risk personally.

MONEY laundering is not just a risk for banks and financial institutions. Businesses across every sector can be exposed, often without realising.

Small and medium-sized enterprises (SMEs) can be particularly vulnerable because they often have fewer internal controls and may be seen by criminals as having lower awareness of financial crime risks.

Exposure can arise through customers, suppliers, acquisitions, investments, international trade and other third-party relationships. A business may become involved in a transaction linked to criminal property without intending to facilitate criminal activity.

The consequences can be serious. Businesses may face regulatory investigations, financial losses, reputational damage and operational disruption. In some cases, directors and senior managers may also face personal scrutiny if appropriate controls are not in place.

Effective anti-money laundering (AML) procedures are therefore an important part of good governance and risk management.

Money laundering is the process of disguising the proceeds of crime, so they appear to come from legitimate sources. Criminals seek to launder money generated through offences such as fraud, tax evasion, corruption, cybercrime, drug trafficking and organised crime.

Businesses can become involved without any intention of facilitating criminal activity. Payments may be received from high-risk customers, transactions may involve criminal property, or suppliers and intermediaries may not have been properly vetted. As supply chains and commercial relationships become more complex, the opportunities for criminals to exploit legitimate businesses continue to increase.

Common areas of risk include:

- **accepting payments from unknown or high-risk customers**
- **engaging suppliers or intermediaries without appropriate due diligence**
- **mergers, acquisitions and investments**
- **cross-border transactions and complex corporate structures**
- **property and other high-value transactions**
- **handling money or assets on behalf of others.**

The level of risk will depend on the size, structure and activities of your business. Regulators increasingly expect organisations to understand their exposure and demonstrate that they have taken reasonable steps to manage it.

Economic crime continues to represent a significant threat to the UK economy. Enforcement agencies including the National Crime Agency, Serious Fraud Office, HM Revenue & Customs and the Financial Conduct Authority are increasing their focus on businesses that facilitate, or fail to prevent, financial crime.

The expectation is clear. Businesses should have appropriate governance, policies and controls in place to reduce the risk of money laundering and other financial crime.

Money laundering issues rarely affect only your legal or regulatory position.

An investigation or allegation of financial crime can damage relationships with customers, suppliers, lenders, investors, regulators, employees and shareholders. Even if no criminal charges are brought, responding to regulatory enquiries can consume significant management time and disrupt day-to-day operations.

Businesses may also face legal costs, compliance reviews and forensic accounting expenses. In some cases, banking facilities may be restricted or withdrawn.

Directors and senior managers are expected to ensure appropriate governance, oversight and internal controls are in place to identify and manage financial crime risks.

Under the Proceeds of Crime Act 2002, businesses and individuals can face criminal liability for certain money laundering offences. Depending on the circumstances, businesses may also face allegations relating to fraud, false accounting, sanctions breaches and other financial crime offences.

Relevant offences include:

- **concealing, disguising or transferring criminal property**
- **entering into arrangements involving criminal property**
- **acquiring, using or possessing criminal property**
- **failing to disclose knowledge or suspicion of money laundering where there is a legal obligation to do so.**

The consequences can include substantial fines, confiscation of assets, restrictions on trading, loss of regulatory permissions and, in serious cases, criminal prosecution.

Investors, lenders and private equity firms increasingly assess businesses through an environmental, social and governance (ESG) lens, with financial crime compliance forming an important part of good corporate governance.

Weak AML controls can reduce investor confidence, affect business valuations and create barriers to raising finance or future growth. Conversely, organisations with effective governance and proportionate compliance procedures are often viewed as lower-risk investments.

Your AML controls should reflect the size, structure and risk profile of your business.

Practical steps include carrying out regular risk assessments, completing appropriate customer and supplier due diligence, monitoring higher-risk transactions, implementing clear reporting procedures, training staff to recognise warning signs and regularly reviewing policies and controls.

Most importantly, seek legal advice as soon as concerns arise. Early action can often reduce the impact of regulatory investigations and help protect both the business and its directors.

Our business crime and regulatory lawyers advise businesses on money laundering risks, AML compliance and regulatory investigations.

We can help with AML risk assessments, policy reviews, internal investigations, regulatory enquiries, advice for directors and senior managers, responding to law enforcement agencies, crisis management and defending criminal or regulatory proceedings.

Money laundering issues can affect your reputation, commercial relationships and business operations. Whether you need preventative advice or support during an investigation, we can help you understand the risks and respond effectively.

Protect your business and register for Tees' upcoming Risk Radar webinar series.

www.teeslaw.com/lp/corp-risk-radar

WHAT HAPPENS TO A
WHEN THE PADD
The hidden value of intellect

BY the time a race weekend ends, the garage is dismantled, the trucks are loaded and the paddock has already moved on to the next circuit. Yet the most valuable thing a team produced that weekend was never the car itself. It was the knowledge behind it.

A race car is, in many ways, temporary. Before the season is over it may have been crashed, stripped for parts or retired altogether. Yet what made it competitive was never just the machine itself. It was the thousands of decisions behind it: a setup change that unlocked performance in the wet, a simulation that quietly eliminated an entire development path, or an engineer's judgement that a particular approach simply wouldn't work.

This is the know-how that wins races, yet very little of it is formally captured. Instead, it lives in engineers' minds, half-updated spreadsheets, notebooks and message threads that disappear almost as quickly as the race weekend itself.

Where traditional IP falls short

This is where traditional intellectual property protection reaches its limits.





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TEAM'S KNOWLEDGE DOCK EMPTIES?

tual property in motorsport.

Patents are designed to protect a specific invention. They are not intended to capture the cumulative expertise developed through years of testing, refinement and iteration. Neither is it practical to stop after every race weekend to document every new insight.



Motorsport moves too quickly.

As a result, vast amounts of valuable intellectual property exist without proof of ownership, a verifiable creation date or formal recognition as a business asset.



The impact becomes most visible during motorsport's annual "silly season". When engineers change teams, they don't need to take drawings or confidential files with them. The real value often lies in the experience and technical insight they've built over years, knowledge that can influence future performance but is rarely recognised as belonging to the business that created it.

Capturing knowledge before it's lost

This challenge isn't unique to motorsport. Every innovative business generates knowledge that exists primarily in the minds of its people. Whether it's an improved manufacturing process, a new way of solving technical problems or years of operational experience, organisations are constantly creating intellectual capital that remains undocumented.

IPA's Digital Novel Assets (DNA) process is designed to address this gap. Rather than requiring teams to pause and document every innovation, it captures and timestamps intellectual property as it is created. This transforms previously unrecognised value into something that is attributable, provable and capable of being recognised as a valuable business asset.

Motorsport simply exposes this challenge more clearly than most industries because innovation happens rapidly and people move frequently between organisations.

The question every business should ask is simple: **if your most experienced people walked out the door tomorrow, how much of your competitive advantage would leave with them?**

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

Are greater expectations leading to a dickens of a mess?

Should there be a firm line drawn between the working day and the non-working day – or is that the thinking of the previous century? BusinessTime in Essex Editor, Peter Richardson, weighs up the pros and cons of permanent business availability.



WE now live and work in a world where immediacy is everything.

From ordering food and drink and having it delivered to your door within minutes, to ordering a new desktop computer at 9am and having it on your desk by 9pm, we have become accustomed to instant action and results.

This culture has inevitably permeated our everyday working life: email responses are expected immediately, queries are automatically deemed answerable within hours not days, and the line previously drawn between work time and non-work time has become ever-more blurred.

In today's digital world, smartphones, laptops, email and instant messaging have made it possible for businesspeople to be available around the clock.

Many companies now expect managers and employees to respond to messages outside traditional working hours, especially when dealing with international clients or urgent situations. While constant availability can provide significant business advantages, it also presents serious challenges for individuals and organisations. Therefore, although being available 24/7 can improve responsiveness and competitiveness, it may also negatively affect work-life balance, health and productivity.

One of the greatest advantages of being available at all times is improved customer



service. Customers increasingly expect quick responses to their enquiries, regardless of the time of day. Businesses that can answer questions or solve problems immediately often build stronger relationships with clients and gain a competitive advantage. For example, an international company serving customers in different time zones may benefit from managers who are willing to respond to urgent issues outside normal office hours. This responsiveness can increase customer satisfaction and encourage repeat business.

Another benefit is faster decision-making. In a competitive business environment, delays can lead to missed opportunities. If key decision-makers are available at any time, important decisions can be made quickly, allowing companies to respond rapidly to changing market conditions. For instance, a businessperson travelling abroad may approve contracts, authorise payments, or resolve supply chain problems using a smartphone. This flexibility can help organisations operate more efficiently and avoid costly delays.

Furthermore, 24/7 availability can be particularly valuable during emergencies. Unexpected situations such as cybersecurity attacks, equipment failures, or public relations crises often require immediate action. Having senior staff available at all times allows businesses to minimise damage and restore normal operations more quickly. In industries such as finance, healthcare, or transportation, rapid responses can protect both the company's reputation and its customers.

Technology has also made remote communication easier than ever before. Video conferencing, cloud-based software, and mobile devices allow businesspeople to work from almost anywhere. This flexibility means they do not necessarily have to remain in the office to stay connected. Many professionals appreciate the ability to answer a few emails from home or while travelling, enabling them to organise their schedules more freely. In some cases, this can even improve work-life balance by reducing the need for long hours at the workplace.

Despite these advantages, there are several important disadvantages to constant availability. Perhaps the most significant is the negative impact on work-life balance. Employees and managers who are expected to answer calls or emails at all hours may find it difficult to relax or spend quality time with family and friends. The inability to disconnect from work can create ongoing stress and reduce overall life satisfaction. Over time, personal relationships may suffer because work continuously interrupts leisure time.

Constant availability can also lead to burnout. Research consistently shows that insufficient rest and prolonged work-related stress increase the risk of mental and physical health problems. Individuals who never fully switch off from work may experience anxiety, sleep disorders, exhaustion, and depression. Eventually, these issues can reduce motivation, increase absenteeism, and even cause talented employees to leave their jobs. Ironically, the expectation of being available at all times may reduce long-term productivity rather than improve it.

Another disadvantage is that constant communication may reduce the quality of decision-making. When businesspeople are interrupted throughout the day and night by emails, messages, and phone calls, they may struggle to concentrate on complex tasks. Frequent interruptions can prevent deep thinking and increase the likelihood of mistakes. Instead of carefully analysing important decisions, managers may feel pressured to provide immediate responses simply because they are always connected.

Moreover, expecting employees to be available 24/7 can create an unhealthy workplace culture. Staff may feel guilty for ignoring messages outside working hours, even when they are officially off duty. This pressure can lower morale and create resentment towards employers. Some countries have even introduced "right to disconnect" laws that protect workers from being expected to engage in work-related communication during personal time. These policies recognise that regular periods of rest are essential for maintaining both wellbeing and long-term performance.

There are also financial considerations. Businesses that require employees to remain constantly available may need to provide additional compensation or on-call payments. Maintaining round-the-clock support systems can increase staffing costs and require careful scheduling to prevent excessive workloads. Smaller businesses, in particular, may struggle to maintain genuine 24-hour availability without placing unreasonable demands on a limited number of employees.

Ultimately, the impact of 24/7 availability depends on how it is managed. In some industries, continuous accessibility is essential for customer service and crisis management. However, businesses should distinguish between genuine emergencies and routine communications that can wait until normal working hours. Establishing clear expectations, rotating on-call responsibilities, and encouraging employees to disconnect when they are off duty can help organisations enjoy the benefits of responsiveness while protecting staff wellbeing.







In conclusion, being available 24/7 offers several important advantages, including better customer service, faster decision-making, greater flexibility, and improved emergency response. However, these benefits must be balanced against the risks of burnout, poor work-life balance, reduced concentration, and unhealthy workplace expectations. Businesses are likely to achieve the best long-term results by using technology to improve communication while also respecting employees' need for rest and personal time. A balanced approach enables organisations to remain competitive without sacrificing the health, motivation, and productivity of their workforce.



Here are the views of some leading Essex businesspeople...

Peter Disney of Colchester-based accountancy firm, Wood and Disney:

"When an employee switches off their laptop on Friday evening, they only carry home their own personal concerns. When a small business owner does the same, they carry everybody else's too. That's the distinction nobody makes in the burnout conversation.

"The relentless debate about work-life boundaries, the work phones on holiday, the late-night emails, the Sunday Slack notifications. This treats employers and employees as though they face the same pressures. They don't. An employee misses a client's message at 11pm but it doesn't matter as they can pick it up tomorrow. A business owner misses it and wonders whether that client is already talking to a competitor, whether the deal is gone, whether next month's payroll is now at risk. The financial and emotional stakes are categorically different.

"This is the territory I explore in my book *Beyond the Balance* Sheet, a framework built around the six pressure points of freedom, fear, family, finance, future and fulfilment that quietly erode business owners' wellbeing. The freedom chapter cuts deepest here. Many founders start a business specifically for autonomy, only to discover they've built the most demanding employer they've ever had.

"The particularly cruel pressure for small employers is moral, not operational. They aren't a faceless global corporation. The people on payroll are local. They have mortgages. School runs. They trusted you. That weight doesn't pause for bank holidays.

"Setting boundaries is reasonable advice for someone whose worst-case scenario is a difficult conversation with a manager. For the small business owner, the worst case has names and faces. Your bookkeeper with a young family, the part-timer putting a child through college. No out-of-office message makes that weight lighter. It simply makes it lonelier."

Guy Longhurst, Managing Partner at Ellisons Solicitors:

"The conversation around burnout often focuses on technology. Smartphones, emails and instant messaging have blurred the lines between work and personal life, but perhaps the bigger question is why so many people feel unable to switch off in the first place.

"At Ellisons, we believe exceptional client service is built on trust, relationships and sound judgement, not simply being available 24 hours a day.

"As a partner-led firm, we're fortunate to take a long-term view. We live and work in the communities we serve and many of our client relationships span years, even generations. Clients know they can contact their relationship partner whenever genuinely needed, but that doesn't mean every email requires an immediate response. That's one of the advantages of remaining partner-owned and led.

"Different business models inevitably create different cultures. Firms facing external pressures may have different expectations around workload and availability. We've found that talented people increasingly value organisations that trust them to deliver excellent outcomes without feeling permanently connected to their inbox. Time away from work should be just that, and we actively encourage our people to switch off during evenings, weekends and holidays wherever possible.

"There will always be occasions when urgent matters require immediate attention. That's part of professional life. But there is a difference between being committed to outstanding client service and being constantly connected.

"Being in our clients' corner isn't about being available all the time. It's about being there when it matters most."

Helen Chamberlain Director at HR Consultancy at Moore Kimgston Smith:

"Are we ever off duty? In 2026, the question feels less rhetorical and more urgent. For HR directors, the answer sits uncomfortably in the grey space between always available and deliberately absent.

"Technology has enabled unprecedented flexibility, AI-driven workflows, global teams and seamless communication across time zones. Yet, it has also quietly reshaped expectations. Being reachable is no longer exceptional; it is assumed. Notifications do not pause and organisational needs rarely align neatly with working hours.

"From an HR leadership perspective, this presents both opportunity and risk. On one hand, flexibility can empower employees, giving them autonomy over when and how they work. On the other, it erodes the psychological contract around rest. When 'quick checks' become habitual, genuine downtime disappears.

"The paradox is clear: HR is tasked with championing wellbeing while operating within systems that challenge it. In 2026, the most effective HR leaders are not those who are perpetually on, but those who create conditions where switching off is both acceptable and encouraged.

"This requires a cultural shift. It means redefining productivity beyond visibility, embedding clear digital boundaries and holding leaders accountable for the behaviours they model. It also means HR directors leading by example, protecting their own time, trusting their teams and resisting the pull of constant responsiveness.

"So, are we ever off duty? Perhaps not entirely. But in 2026, the measure of strong HR leadership is no longer constant presence, it is the ability to step back, recharge and enable others to do the same."

Tracy Mead, Managing Director, The DS Group:

"The way we work has changed dramatically during the past few years. Technology has made it easier than ever to stay connected, but it has also made it harder to truly switch off.

"For many business owners, the line between work and personal life has become increasingly blurred. There is often a feeling that every email needs an immediate reply and every phone call should be answered, regardless of the time. While being responsive is important, constantly being available can eventually affect creativity, decision making and overall wellbeing.

"We understand great customer service doesn't have to mean being available twenty-four hours a day. It comes from good communication, setting realistic expectations and having a team that supports one another. Businesses perform at their best when their people have the opportunity to recharge.

"There will always be occasions when going the extra mile is necessary, but these should be the exception rather than the expectation. Creating a culture where employees and business owners alike feel comfortable taking time away from work ultimately benefits everyone. A rested team is a more productive, engaged and innovative team.

"Perhaps the real question isn't whether we should always be available, but whether we can build businesses that continue to thrive even when we aren't."

James Cracknell at Colchester-based We Are The Weave

"The debate about burnout often centres on hours worked. Emails at weekends. Phones on holiday. Always being available.

"I think we're asking the wrong question. It's not a time management issue; it's about being denied the opportunity of living with purpose. The people most at risk of burnout aren't necessarily those who work the longest hours. They're the people who no longer know where work ends, and identity begins.

"Purpose changes our relationship with work. We don't count the hours because the work matters. I see this every week with founders and professionals changing careers. The challenge isn't simply switching off; that's not possible when the weight of responsibility hangs around you. Instead of teaching people how to disconnect, perhaps we should teach them how to build the capacity to carry that responsibility without letting it consume them. Personal mastery around the habits that build resilience is about growing personal capacity.

"Resilience begins by developing the ability to read our own internal barometer. We need moments to pause, inspect, sense and align our thinking before stress becomes exhaustion. Burnout isn't a time-management problem. It's a human development problem.

"Perhaps the future of business education isn't teaching people how to build better companies. It's helping people become the kind of leaders who can build them without losing themselves in the process. Perhaps that's the real purpose of founder education: not simply building better businesses, but helping people build businesses without losing themselves along the way."

Ann Scott,Regional Business and Stakeholder Manager *(East of England)* Federation of Small Businesses

"For many small business owners, there is no such thing as clocking off. You're the managing director, finance team, HR department, and customer service desk all rolled into one. If a client emails on a Sunday evening or a supplier calls while you're on holiday, the temptation to respond is understandable - because every customer matters and every opportunity counts.

"But running a business shouldn't mean sacrificing your wellbeing. Burnout isn't just a personal issue; it affects productivity, decision-making and ultimately business growth.

"At FSB, we believe the answer isn't more regulation telling business owners when they can or can't work. Small firms need flexibility. What they do need is a business environment that makes it easier to switch off. That means reducing unnecessary regulation and administrative burdens, simplifying the tax system, and ensuring any new employment legislation is proportionate and works for small firms, not just large organisations with dedicated HR teams. Time spent wrestling with red tape is time taken away from growing a business or spending time with family.

"Supporting small businesses also means providing practical help. That's why FSB members have access to a 24/7 health and wellbeing service, legal and employment advice, and expert business support, giving owners somewhere to turn when the pressures of running a business begin to mount.

"The best businesses are built by resilient leaders, and resilience comes from having the confidence - and the support - to switch off when you need to."

Matthew Collins, Managing Director of Chelmsford-based Ascend Broking Group:

"Office burnout doesn't happen overnight; it's the result of lots of little things building up. A busy period becomes a very busy period. Deadlines get closer, the inbox gets fuller and suddenly it's working through lunch, staying late and wondering where the week went.

"In a busy office, it's easy for that to become the norm, but at Ascend Broking Group, we believe looking after our people is an important part of running a successful business. Insurance can be fast-paced, particularly when you're dealing with clients, renewals, claims and deadlines, so we try to create an environment where people can do their jobs well without burning out.

"We encourage regular conversations about workload and wellbeing. Sometimes simply having the opportunity to say, 'I'm struggling with this at the moment', can prevent a difficult period from becoming something much bigger.

"Taking proper breaks and using holiday entitlement is encouraged, too. We also provide all our staff with private health cover, including access to free consultancy services. Alongside this, team support, training and social activities give people the opportunity to learn, connect and have a laugh together - as a supportive team can make a huge difference when workloads increase.

"We run fun charity events, like the recent London to Brighton bike ride for local charity, Kids Inspire, and the summer Ascend Family Barbecue, with live music, is quite the event on the social calendar!

"We don't pretend that busy periods can always be avoided, but burnout shouldn't be seen as the price of being successful. For us, it's about creating a workplace where people are supported to do their best work, while still having a life outside it. Because ultimately, a healthy, happy team is good for our people - and our clients."

The burnout cycle keeps business owners from growing



Jodie Gammon, Director at Essex accountancy firm, Rickard Luckin, offers some tips on how to recognise burnout and, then, how to reduce the risk.

NO business owner sets out with the intention to exhaust themselves. But it's an occupational hazard if you remain personally involved in every part of the company.

Handling sales calls, approving invoices and speaking to clients are legitimate tasks. But they aren't necessarily the job of someone running the company.

It's not just your health that suffers from burnout. When you become swamped by operational demands, you have little time or energy left for strategic planning and growth initiatives. Eventually, your capacity constrains the business.

Founders remain involved in day-to-day operations for two main reasons. In some cases, owners genuinely struggle to hire qualified people in certain industries or locations. In other cases, they may be reluctant to trust others with key areas of the business.

In both scenarios, owners stay hands-on, leaving little time to recruit, develop and train their team. The result is a vicious cycle in which the business becomes increasingly reliant on the owner's involvement.

It also means that capable people are given tasks but not decisions. In addition to piling more pressure on you, it wastes resources the business is already paying for and often results in the departure of high-performing employees.

Over-involvement in your business can creep up slowly and often go unnoticed. Do any of the following scenarios sound familiar:

- **your diary is filled with other people's requests rather than your own priorities**
- **routine approvals pile up in your inbox**
- **suppliers and clients ask for you by name**
- **you are constantly firefighting rather than planning**
- **holidays are taken, but never without your phone or laptop.**

If they do, the following strategies will reduce your risk of burnout and free up time for growth.

Build a team you can rely on: start by building an organisational structure that makes it easy to delegate work. Every area of the business should have a named owner who oversees all related tasks and decisions.

If a function has no obvious owner, you have identified your next hire. This is a more productive approach than waiting until the pressure becomes unbearable.

Document what is in your head: many of the processes that keep your business running exist only in your head. Standard Operating Procedures (SOPs) capture them as step-by-step instructions, letting employees' complete tasks independently.

SOPs don't have to be written. Screen recordings are a fast, visual way to capture a process and train new starters. Whichever format you use, store them somewhere shared, such as a company wiki or knowledge base.

Cross-training makes SOPs actionable. It ensures more than one person can perform each critical task, such as running payroll or closing a sale. That way, work continues when you are away or unavailable.

Share your strategy with senior leaders: even with delegation and cross-training, an owner is often the only person who sees the whole picture.

Creating a strong leadership team with regular meetings and clear access to performance data can help with this. Decisions become shared responsibilities rather than individual burdens, allowing the business to operate more effectively without constant oversight and involvement.

This transition enables you to move from working in the business to leading it, whilst also empowering your team.

Take steps to protect senior staff from burnout: if you're not careful, delegation can solve one problem but create another. The danger is that you then introduce key-person dependency, where your finance lead or operations manager carries a disproportionate share of the workload.



The risks are the same as those of owner dependency, but so are the solutions. Document their processes as well as your own, cross-train around them and watch for the same warning signs in their work life that you learned to recognise in yours.

Reducing owner dependency frees your business to grow: many owners find that growth accelerates once they step back from day-to-day operations. Time previously absorbed by approvals, administration and operational detail can instead be invested in strategy, leadership and initiatives that drive long-term success.

Other key benefits include:

- **resilience when illness, resignation and other disruptions arrive. Absences are easier to absorb with documented systems and a well-trained team**
- **opportunities for high-performing employees to take on greater responsibility and showcase their abilities, helping to retain talent that might otherwise be tempted away**
- **stronger company valuations. Businesses that can operate independently of their owners typically command higher multiples and require less owner involvement after a sale.**

Reducing your involvement is difficult from the inside. An external perspective can identify where the dependency actually sits, which functions are most exposed and what to address first.

To uncover where owner dependency is holding your business back and what to tackle first, speak to our advisers.

Why nature could be your business's best investment against burnout

By Justine Addison, Corporate Partnership Manager at Essex Wildlife Trust



WE live in a world that never switches off.

Emails arrive long after the working day has ended. Teams juggle competing priorities, hybrid working has blurred the boundaries between work and home, and technology means many of us are permanently connected. While productivity has increased, so too has something less welcome: burnout.

Burnout is no longer confined to high-pressure professions. It affects people at every level of an organisation, from apprentices to CEOs, and its impact extends beyond individual wellbeing. It contributes to absenteeism, reduced creativity, lower engagement, and higher staff turnover. Businesses across Essex are rightly asking the same question: How do we help our people recover, not just perform?

One answer may be far simpler than we think. For thousands of years, humans evolved outdoors. Yet today, many office workers spend more than 90% of their time inside buildings or travelling between them.

Research continues to show spending time in nature can help reduce stress, improve concentration, lower blood pressure, support mental wellbeing and restore cognitive function after prolonged periods of intense focus. Importantly, these benefits don't require an expedition into the wilderness.

A walk-through woodland. Watching birds across a wetland. Listening to the sound of the wind through trees. Sitting beside a pond without checking your phone. These simple experiences give our minds something increasingly rare: permission to slow down.

Many organisations invest significantly in wellbeing initiatives, employee assistance programmes and resilience training. These all have their place.

But wellbeing shouldn't only begin when someone is already struggling. Nature offers something preventative. It creates opportunities for people to disconnect from constant demands before stress becomes chronic.

Across Essex Wildlife Trust's network of nature reserves and Nature Discovery Centres, people of every age are rediscovering the restorative power of the natural world.

Whether it's taking a lunchtime walk at Abberton Reservoir, enjoying woodland trails at Thorndon Country Park, exploring coastal habitats at Fingringhoe Wick or bringing the family to one of our Nature Discovery Centres at the weekend, these experiences provide genuine opportunities to reset.

Nature doesn't ask anything of us. It simply allows us to breathe, observe and reconnect.

Forward-thinking businesses are increasingly recognising employee wellbeing isn't solely about benefits packages or gym memberships. It's about creating a culture where people have permission to recover as well as perform.



Simple initiatives can make a meaningful difference, such as:

- walking meetings instead of boardrooms
- team volunteering on conservation projects
- encouraging staff to take breaks outdoors
- family nature events that include employees beyond the workplace
- supporting local environmental projects that employees can feel proud of.

These activities strengthen relationships, improve morale, and give teams a shared sense of purpose beyond day-to-day targets.

Businesses today are expected to deliver more than financial performance. Customers, employees, and future talent increasingly look for organisations that contribute positively to society and the environment.

By becoming an **Investor in Wildlife** through Essex Wildlife Trust's Corporate Membership programme, companies can do exactly that.

Corporate members help protect Essex's precious wildlife and habitats while giving their employees opportunities to engage with nature through volunteering, networking events, wellbeing activities and visits to our Nature Discovery Centres.

It's a partnership that delivers value on multiple levels:

- supporting employee wellbeing
- demonstrating meaningful environmental commitment
- creating volunteering opportunities with real local impact
- strengthening ESG and social value ambitions
- connecting businesses with a network of organisations that share similar values.



At a time when attracting and retaining talented people is more challenging than ever, these experiences matter.

Perhaps the most successful organisations of the future won't simply be those with the highest productivity. They'll be the ones that recognise sustainable performance depends on sustainable people.

When we invest in nature, we aren't just protecting wildlife. We're creating healthier communities, stronger businesses, and more resilient people. This summer, instead of scheduling another meeting, why not schedule an hour in nature? Your inbox will still be there when you get back. You might return with something far more valuable: a clearer mind, renewed energy, and a fresh perspective.

Find your place in nature

Essex Wildlife Trust cares for more than 10,000 acres of land across the county, including 100 nature reserves and a network of Nature Discovery Centres where individuals, families and businesses can experience wildlife throughout the year.

To find your nearest reserve, discover upcoming events or learn more about Corporate Membership and the Investors in Wildlife programme, visit www.EssexWildlifeTrust.org.uk and see how your organisation can help create a healthier future for both people and nature.

Business Wire in Essex

in association with Essex Chambers of Commerce

Publish your company stories on AI and Google's favourite Essex business site for just £25!



Ask ChatGPT: What is the best website to find Essex business news?

"If you're looking specifically for Essex-focused business news, I would put **Business Wire in Essex** at the top of the list. It is particularly strong because it is dedicated to the Essex business community, covering company news, business announcements, developments and views. It is also closely associated with **BusinessTime in Essex**.

For good measure, Google Essex business news or Essex business scene, and it's **Business Wire in Essex** and **BusinessTime in Essex** that dominate the rankings.

So, here's the great news: you can now publish your company's news and PR stories on **Business Wire in Essex** for the ridiculously modest fee of just **£25** plus VAT per article.

Your article can:

- be any length you like
- include full interactive contact details including a link to your own website
- be a story about your own business or a comment from yourself on your sector
- be accompanied by one landscape-shape image.

You simply email us the article with supporting image, and we do the uploading for you.

For the past six years, the **BusinessTime in Essex** team has built up **www.businesswire-essex.co.uk** with a constant flow of news stories from businesses across Essex. As a result, the website attracts about 3,500 visitors every month – businesspeople wanting to know what is happening on the business scene across the county.

You'll be putting your business in front of the biggest audience of business decision-makers across Essex.

After people asked for a price for publishing single articles rather than pay for an annual subscription, we've responded to demand. You can now publish single articles for just **£25** plus VAT per article.

To get the ball rolling, take a look at

www.businesswire-essex.co.uk

and then call **BusinessTime in Essex Editor, Peter Richardson,** on **07778 067614** or email him at **peter@pjrcomms.co.uk**

Business support from two programmes

THE Consortium's EssexWorks® online business peer groups are taking Essex by storm. Dynamic, informative and practical, we are pleased to announce two new four-week peer group programmes starting on October 7 2026.

Open to people in Greater Essex, with no previous experience necessary, EssexWorks® is an ideal way to upskill for free.

Female Founders Online Peer Group

A four-week online peer group programme for women building and growing a business

Dates: 7th, 14th, 21st and 28th October 2026

Time: 10am–11am

Attendees must commit to attend all four sessions.

REGISTER FOR FREE HERE: https://the-consortium.cademy.io/female2

Turn your business ideas into clear, confident plans with the EssexWorks® Female Founders Peer Group Programme.

Designed for women who are starting, developing or growing a business, this practical four-week programme will help you move forward with greater clarity, confidence and focus. Four interactive 60-minute online sessions combine expert guidance, practical tools and peer problem-solving in a supportive environment.

Whether you are developing an idea, have recently started trading or want to grow an established business, we focus on the areas that can make the greatest difference to your progress.

Across the four sessions, you will:

- **clarify your business idea, priorities, ideal customers and market opportunities**
- **strengthen your business model, pricing and profitability**
- **build confidence around costs, cash flow and financial decision-making**
- **create a compelling customer offer and clearly communicate your value**
- **improve your marketing message and identify practical routes to market**
- **build confidence in sales conversations and converting opportunities.**

Each session is practical, focused and interactive, giving you the opportunity to discuss challenges, share ideas and learn from experienced business professionals and other female founders.

By the end of the programme, you will have greater clarity about your business direction, stronger financial and commercial confidence, a clearer customer offer and route to market, and an achievable action plan.

You will also build valuable connections with other women in business, creating a trusted peer network for encouragement, accountability and ongoing support.

Sales Skills Online Peer Group

A four-week online peer group sales sprint for SME owners and business leaders

Dates: 7th, 14th, 21st and 28th October 2026

Time: 1pm–2pm

Attendees must commit to attend all four sessions.

REGISTER FOR FREE HERE: https://the-consortium.cademy.io/sales2

The EssexWorks® Sales Skills Peer Group Programme is a practical, high-energy four-week sprint designed to help SME owners and business leaders create a more consistent sales process, strengthen their pipeline and convert more opportunities into sustainable growth.

Many businesses have great products or services but struggle to generate a consistent flow of qualified opportunities. Some rely heavily on referrals, have an inconsistent approach to prospecting or lack confidence when turning conversations into sales.

Through four focused 60-minute online peer group sessions, participants will develop a clear, repeatable approach to sales and apply the learning directly to their own business.

Across the four sessions, you will:

- **define your ideal customer and identify the prospects most likely to buy.**
- **create a stronger value proposition and sales message.**
- **build a consistent prospecting rhythm to generate new opportunities.**
- **improve discovery conversations by asking better questions and understanding customer needs.**
- **handle objections confidently and move conversations forward without unnecessary pressure.**
- **develop a better-qualified sales pipeline with greater visibility of future opportunities and revenue.**
- **create a practical sales action plan with clear priorities and measurable next steps.**

Each session combines expert guidance, peer problem-solving and practical tools that can be used immediately. Participants can discuss real business challenges, share experiences and learn from other SME owners and leaders.

By the end of the programme, you will have a clearer sales process, stronger messaging, greater confidence in customer conversations, a more focused pipeline and a practical plan to increase sales activity and positive conversions.

EssexWorks® is designed and delivered by The Consortium (East) Ltd. We are an association of professional business growth coaches based in Essex. We all own small businesses and have C-suite experience in the corporate sector. We've been delivering award-winning business growth and skills programmes since 2017.

EssexWorks® is a brand-new peer group programme, that is already having a positive impact. Launched in April 2026, our first cohort forecasts both business growth and job creation.

If you want to start, build or grow your business, then **EssexWorks®** is here to help.

Visit www.the-consortium.uk.com, email us info@the-consortium.uk.com or follow us on LinkedIn 'The Consortium (East) Ltd'.

AI is moving fast - is your business ready?

FOR many businesses, the challenge with artificial intelligence is no longer deciding whether it matters, but knowing where to begin.

Chelmsford College is helping employers turn that uncertainty into a practical plan through an industry-leading combination of AI consultancy, accredited training and workforce development.

Delivered with HoSoMoTo, the only UK-based Platinum provider of AI CERTs, and strategic reseller partner SEATS, the service brings together specialist knowledge of AI integration, organisational transformation and employer needs. The result is a commercially focused pathway designed to support organisations at every stage of their digital development.

Rather than offering a one-size-fits-all course, the partnership connects diagnosis, advice and learning in one coherent journey. That means senior leaders can understand priorities, teams can build relevant skills and the organisation can create the structures needed to adopt AI with greater confidence and purpose.

The starting point is deliberately simple: a free, 10-minute AI readiness assessment. Businesses provide a high-level view of their current challenges, enabling the team to identify where AI could add value. That might mean improving efficiency and productivity, strengthening customer experience, streamlining internal processes or putting effective governance in place. Employers then receive tailored recommendations setting out the most useful next steps.

For organisations ready to move from opportunity to implementation, Chelmsford College provides structured consultancy. Support can cover AI-driven process automation, workflow improvements, governance planning and long-term digital and data strategy. Crucially, the focus is not technology for its own sake. It is on measurable impact, sustainable implementation and compliance-ready adoption: the foundations businesses need if AI is to deliver lasting value.

Training is equally practical. Chelmsford College offers 62 role-specific courses, spanning AI+ Foundation through to AI+ Executive. Flexible programmes are available at basic and advanced levels, from concise eight-hour options to in-depth 40-hour courses. Because learning is aligned with real workplace tasks, employees can apply new skills immediately, helping organisations translate knowledge into genuine efficiency gains and real-world results.

The service also looks beyond the first project. At the end of the consultancy journey, Chelmsford College helps each organisation identify and develop an internal AI Champion: someone who can sustain momentum and lead adoption from within. The role will link directly to the college's forthcoming AI Champion Apprenticeship, creating a route for continuous development and long-term capability building.

As AI evolves, competitive advantage will depend less on experimentation and more on confident, responsible execution. Chelmsford College offers employers a trusted, joined-up route from initial assessment to strategy, skills and internal leadership. For businesses seeking clarity, capability and measurable progress, it is a practical place to start.

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



Why every growing business needs an exit strategy



Paul Forsyth, Partner and Head of Ellisons' Corporate and Commercial Department, explains what all business owners should be considering when it comes to finally selling up.

MANY business owners focus on growth but overlook planning for an eventual exit. While understandable, this can directly affect the future sale value of what is often their largest asset and a key part of retirement, succession or family wealth planning.

The value of a business is shaped by decisions made long before a sale begins. That is why future saleability should be considered while the business is still growing. This does not mean preparing to sell from day one. It means building a business that is easier to understand, value, market and transfer, so that when opportunities arise, it is ready.

A buyer looks beyond turnover and profit. They want to understand the quality of earnings, how the business operates, where its value lies and what risks they are taking on. Incomplete records, unclear contracts or a business that depends too heavily on one individual can all create delays, more extensive due diligence and downward pressure on price.

For owner-managers and SME leadership teams, this is not simply a legal issue but a commercial one. It is about protecting the value built during many years while keeping future options open.

Many issues that affect a sale stem from informal practices adopted during growth. Decisions are made quickly, relationships rely on trust and paperwork is left until later. These gaps often surface only when a buyer, investor or lender begins due diligence, turning seemingly minor issues into negotiation points.

Simple steps can make a significant difference. Keep company records up to date. Ensure key customer and supplier contracts are signed and accessible. Review employment arrangements as the team grows, and properly document loans, security arrangements and important shareholder decisions.

It is also important to reduce reliance on a founder or key individual. If customer relationships, knowledge and decision-making sit with one person, buyers may question what happens when they step back. Strong management, clear processes and well-documented arrangements help protect value.

Here are some questions to ask yourself:

- **could someone understand how the business operates without relying on the owner?**
- **are key contracts, company records and share ownership properly documented?**
- **are employment, property and financing arrangements up to date?**
- **are disputes or regulatory issues being managed proactively?**
- **is the business overly dependent on one customer, supplier or individual?**
- **are all historic share transactions documented?**

Planning for an exit while growing a business is not pessimistic; it is good business. A well-run, well-documented business is easier to fund, manage, transfer and, ultimately, sell. If exit planning begins only when the owner decides to sell, there may be little time to address issues affecting value. Building with future saleability in mind helps protect both the business and the return the owner hopes to realise.

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Ascend Broking Group
Business Insurance Solutions

Event cancellation insurance for small businesses

Something we can learn from summer 2026



Summer is supposed to be the easy season, isn't it? Longer days, outdoor events, weddings, festivals, fetes, pop-ups, food stalls, mobile bars and plenty of opportunities to dust off the gazebo and get trading. But, as anyone who works in events knows, 'summer' doesn't necessarily mean 'safe', as Matthew Collins, Managing Director of Chelmsford-based Ascend Broking Group, explains.



"Summer 2026 has provided plenty of reminders that events can be affected by all sorts of things, many of which are outside a small business owner's control."

SUMMER 2026 has brought its fair share of headaches for small event businesses.

Extreme hot weather, supplier problems, venue issues, changing plans and disappointing attendance can all turn an exciting event into an expensive one very quickly. And when you're a small business, there isn't always a huge financial cushion to absorb those costs.

So, with the summer season now behind us, it's worth asking a simple question: what could you have done differently? Not just in terms of planning the event itself, but in terms of protecting your business if something goes wrong.

Events are full of things you can't control

If you run a catering company, pop-up event, small food festival or local fete, you probably already know that a huge amount of work goes into making an event happen. There are bookings to secure, stock to buy, staff to arrange, equipment to hire, transport to organise and deposits to pay.

Then there are the things you can't control.

The weather could make an outdoor event impossible. A venue might suddenly become unavailable. A key supplier could let you down. A performer might cancel. Essential equipment could be damaged. Or ticket sales might not reach the level needed to make the event financially viable.

The problem is that the bills don't necessarily disappear just because the event does. You may already have paid for food, drink, entertainment, marquees, toilets, generators, equipment, staff or advertising. You could also be left with non-refundable deposits or other costs that can't be recovered.

That's when event cancellation insurance becomes vital.



What is event cancellation insurance?

Event cancellation insurance is designed to protect against certain financial losses when an insured event has to be cancelled, postponed, abandoned or disrupted because of an insured reason.

Exactly what is covered will depend on the policy, so this isn't a case of buying the cheapest cover and assuming you're protected against everything. You need to think about each risk your business actually faces.

For a caterer, that might mean the cost of food and stock that has already been purchased, as well as staff and other expenses. For a mobile bar, there could be drinks, transport, staff and equipment.

For a small festival, the potential financial exposure could be much larger, with multiple suppliers, contractors, performers and hired facilities involved. The important thing is to work out what you could realistically lose, before deciding how much cover you need.

Don't just think about the weather

It's tempting to think of cancellation insurance as 'bad weather insurance' - even those extreme temperatures of summer 2026 - but there are plenty of other things that can go wrong.

Different policies cover different risks, and exclusions and conditions matter. Some weather-related circumstances may be insured, while others may not be. This is why it's worth having a proper conversation with your broker or insurer about the event rather than simply asking for 'event insurance'.

Tell them what you're actually doing

If you're running a farmers' market with outdoor stalls, say so. If you're holding an outdoor cinema event, explain the set-up. If you're organising an amateur sporting event with several hundred people, multiple suppliers and hired equipment, make sure the insurer understands the scale and complexity.

The more accurately the insurer understands the risk, the easier it is to identify the cover you need.

Look at the numbers before you buy the policy

One of the easiest mistakes to make is underestimating how much an event could actually cost you. It's worth sitting down after this year's events and adding it all up.

What did you spend before the event took place? Think about deposits, stock, equipment hire, staff, transport, marketing, entertainment and accommodation. Think about the income you expected to receive. If an event had to be cancelled at the last minute, what would the total financial loss actually look like?

Even a smaller event with significant advance costs can still leave you with a surprisingly large bill if it falls through.

Looking towards autumn and Christmas?

This is where the lessons from summer can become useful, as the autumn and winter bring their own set of challenges. Think about Christmas markets, festive fairs, winter weddings, corporate Christmas parties, bonfire events, indoor and outdoor pop-ups and seasonal festivals. Weather can still play a part, of course, but the risks change too.

Winter brings the possibility of storms, flooding, snow, ice and difficult travel conditions. Outdoor events can become particularly vulnerable, while suppliers and staff may have their own problems getting to the venue.

And Christmas events can involve a significant amount of money being committed in advance because they are often booked months ahead.

If you're a caterer buying ingredients for hundreds of guests, a mobile bar ordering additional stock or an event organiser paying deposits to multiple suppliers, it's worth checking your insurance before the event gets too close.

Don't forget postponement

Cancellation isn't always the only outcome. Sometimes an event can be postponed rather than cancelled altogether. That might sound like good news, but postponement can still create additional costs.

You may have to rearrange staff, move equipment, renegotiate with suppliers or deal with new venue and entertainment costs. You might also lose income because the new date doesn't work for everyone who had originally booked.

If postponement is a realistic possibility for your type of business, ask specifically about how your policy deals with it. It's another example of why reading the policy wording - and asking questions about anything you don't understand - is so important.

Use this summer as your insurance checklist

Before you start booking your next events, take a few minutes to review what happened in 2026. What went wrong? What nearly went wrong? And perhaps, most importantly, what would it have cost you if things had gone differently?

Make a list of the events you typically work on and the risks associated with each one. Then talk to your insurance broker or adviser about whether your existing cover is adequate.

Check the sums insured. Check the excesses. Check the exclusions. Check whether the types of events you organise are covered and whether there are any requirements you need to meet. And don't leave it until the week before the event!

Summer 2026 has provided plenty of reminders that events can be affected by all sorts of things, many of which are outside a small business owner's control. So, as you move into the autumn and Christmas season, take the opportunity to review your cover.

And when you start planning for summer 2027, don't just think about how to make your event bigger, busier or better. Think about what could go wrong - and how your business would cope if it did.



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- Christmas & Festive Events

Business Escape in Essex will be mailed out with BusinessTime in Essex and will also sit as an e-mag on our website, **www.businesstimeinessex.co.uk**

To find out more about this fantastic opportunity to promote your business to an elite readership and discover some of the premium slots and packages we have available, call Editor **Peter Richardson on 07778 067614** or email him at **peter@pjrcomms.co.uk**

Celebrating employers who invest in talent



ADULT Community Learning (ACL) is proud to partner with employers across Essex who understand the value of investing in people.

Through apprenticeships and workforce development programmes, these organisations are helping individuals gain skills, confidence and career opportunities while strengthening their own businesses.

One such employer is Ruth Black, winner of the ACL Apprentice Employer Award. This award recognises exceptional employers who demonstrate outstanding commitment to supporting and developing others, and Ruth exemplifies these qualities.

Working closely with apprentice Kenza, Ruth went above and beyond to create a supportive learning environment. She took time to understand individual needs, adapted her approach and invested in learning new ways to provide meaningful and effective support. Her encouragement, patience and dedication enabled her apprentice to succeed and reach their full potential.

Ruth's achievement highlights the important role employers play in developing future talent. By creating opportunities for learning and growth, businesses can build a skilled, motivated workforce while making a lasting difference to individuals' lives.

Speaking at the Awards, Ruth said: "Thank you very much. I'm genuinely honoured and surprised to be manager of the year. I wouldn't be here without my apprentice, Kenza."

ACL is proud to work with employers such as Ruth and many others across Essex who champion professional development and lifelong learning, together helping to address skills needs, support career progression and build a stronger local economy.

Whether you're looking to recruit an apprentice, upskill existing staff or develop future talent, ACL can support your business with tailored training and workforce development solutions.

Find out more about how ACL can support your organisation at www.aclessex.com/employers



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Building the skills for an AI-enabled workplace

ARTIFICIAL intelligence is changing the way every organisation works. From drafting reports and analysing data to improving customer service and reducing administration, AI is becoming part of everyday business life.

The challenge for employers is no longer whether to adopt AI. It is how to help their people use it confidently, responsibly and productively. That challenge is shaping the future of learning at Pitman Training.

For nearly two centuries, the Pitman name has been synonymous with practical workplace skills. While the tools people use have changed dramatically, our purpose has remained remarkably consistent: helping individuals and organisations develop the capabilities they need to succeed at work. Today, that means embracing artificial intelligence.

During the past year we have invested significantly in refreshing our programmes to reflect the realities of the modern workplace. Rather than treating AI as a standalone subject, we are embedding it throughout our curriculum, ensuring learners understand not only the technology itself but also how to apply it to real business challenges.

One of the most exciting developments is our partnership with AI CERTs™, bringing internationally recognised AI certifications to businesses and professionals across our region. These programmes provide structured learning pathways covering practical AI skills, governance, prompt engineering and specialist applications, helping organisations build capability with confidence.

Alongside these professional certifications, we have introduced new practical programmes designed to help businesses accelerate adoption. Our Copilot Adoption Accelerator supports organisations in moving beyond software deployment to achieving genuine business impact. Through a structured programme of workshops and practical application, teams learn how to integrate Microsoft Copilot into everyday workflows, improving productivity while maintaining good governance and responsible use.

Our existing portfolio is evolving too. Courses that have supported businesses for many years are being refreshed to reflect today's working practices. For example, delegates attending Successful Meetings and Minutes now explore how AI can assist with agenda preparation, note-taking, action tracking and producing clearer meeting documentation, while retaining the judgement and accuracy that only experienced professionals can provide.

This philosophy extends across our wider curriculum. Whether someone is developing leadership skills, strengthening business administration, improving digital capability or learning advanced technical skills, AI is increasingly becoming part of the conversation. Not as a replacement for professional expertise, but as a tool that helps capable people achieve even more.

For employers, this means workforce development that reflects the way modern organisations operate.



Chris Hodson, Programme Director at Pitman Training in Essex, explains how the business is integrating AI into everyday training.

For individuals, it means learning skills that remain relevant in a rapidly changing world.

Pitman Training has always believed learning should prepare people for the workplace of today, not yesterday. That commitment has guided us throughout our history and continues to shape every new programme we introduce. Our heritage is something we are proud of. Our future is even more exciting.

As artificial intelligence reshapes the workplace, our focus remains unchanged: equipping people with the practical skills, confidence and judgement they need to succeed. By combining nearly 200 years of experience with the opportunities created by AI, Pitman Training is helping businesses and individuals prepare for whatever comes next.

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St. Luke's Hospice

Pensions will soon become subject to Inheritance Tax: here's all you need to know



Claire Read, Partner, Private Client at Knights, looks at the tax implications of forthcoming pension changes.

FROM April 6 2027, most unused pension funds and pension death benefits will be taken into account when calculating the value of a deceased person's estate for Inheritance Tax (IHT) purposes.

For many years, pensions have been seen as one of the most tax-efficient ways to pass wealth on to the next generation. As a result, it became common for people to spend their savings and investments first while leaving pension funds untouched for as long as possible. For many families, this was a sensible and widely accepted part of long-term financial and estate planning.

The new rules will change that position significantly. Under the current regime, pension death benefits generally sit outside the estate for IHT purposes. From April 2027, however, most unused pension funds will be included when calculating the value of the estate. One of the most striking consequences of the changes is the potential for what many people will view as double taxation.

Beneficiaries may first face IHT on the value of the pension fund as part of the deceased's estate, currently at a rate of 40% where IHT is payable. The existing income tax rules for inherited pensions will then continue to apply, meaning beneficiaries may also pay income tax at their own marginal rate when they later withdraw funds from the inherited pension. Depending on the circumstances, this could significantly reduce what ultimately reaches the beneficiary.

Unsurprisingly, the changes have left some people feeling the Government has moved the goalposts. Many individuals have spent years, and sometimes decades, building up pension funds on the understanding they could be passed on in a particularly tax-efficient way. Had they known unused pension funds would eventually be brought within the IHT regime, they may well have made different decisions along the way. Whilst the changes are not technically retrospective, they will undoubtedly affect plans that were made under a very different set of expectations.

That does not mean people should panic or immediately start drawing down their pensions. Nor does it mean every pension fund will be affected by IHT. What it does mean is now is a good time to review existing arrangements and make sure they still achieve what you want them to.

It is worth checking your will still reflects your wishes, your pension expression of wishes forms are up to date and your overall estate planning arrangements continue to work as intended. This is especially important for blended families, unmarried couples, business owners, farming families, vulnerable beneficiaries, and those with significant pension wealth.



The good news is the new rules do not remove every planning opportunity. In many cases there may still be sensible steps that can be taken to reduce future IHT exposure.

One of the most valuable, but often overlooked, exemptions is the normal expenditure out of income exemption. Where gifts are made from surplus income, form part of a regular pattern of giving and do not affect the donor's usual standard of living, they can be immediately exempt from IHT. Unlike larger lifetime gifts, there is no requirement to survive for seven years. For individuals whose pension income exceeds their spending needs, this can be an effective way of passing wealth to children, grandchildren or others while reducing the value of their estate.

Lifetime gifting may also remain an attractive option. Annual exemptions can be used and, where appropriate, larger gifts may become exempt if the donor survives for seven years. For many families, helping children, grandchildren or others during lifetime can be both rewarding and tax efficient. However, any gifting strategy should be carefully considered to ensure sufficient funds remain available for future living and care needs.

The new rules may also prompt some people to rethink how they use their retirement assets. Historically, preserving pension funds while spending non-pension assets often made good tax sense. With pensions now potentially subject to IHT, there may be circumstances where drawing additional pension benefits during lifetime is worth considering as part of a wider estate planning strategy.

It is also important to consider spouse and civil partner exemptions. Transfers between spouses and civil partners generally remain exempt from IHT, and a review can help ensure available allowances are being used effectively.

For some families, trust planning may also merit a fresh look. Existing trust arrangements should be reviewed to ensure they still operate effectively considering the pension changes and your family's circumstances.

The introduction of IHT on unused pension funds is one of the most significant estate planning changes in recent years. While it will not affect everyone in the same way, it does mean that many people should revisit assumptions that may have underpinned their planning for years.

Most importantly, the best planning opportunities are usually available before a problem arises. Once a death has occurred, options become far more limited. Taking advice now could help identify opportunities to reduce future tax liabilities, avoid unintended consequences, and ensure your assets pass to the people you intend in the most effective way possible.



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Source: https://www.ias.org.uk/report/the-costs-of-alcohol-to-society/

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Alcohol-related sickness accounts for 17 million lost working days across the UK each year. 4 in 10 employers already recognise alcohol as a factor holding back output in their own organisation.

The cost is real and so is the opportunity to address it, with the right support, at the right time, before it becomes a crisis.

Open Road works with businesses across Essex to build practical, confidential support into the workplace: training for managers, wellbeing resources for staff and a route to help for people who need it.Talk to us about corporate wellbeing support that protects your people, and your business.

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Is your business structure still fit for purpose?

MANY OMBs start life with a simple structure that works perfectly well in the early years.

But as businesses grow, diversify, expand internationally or bring in investors and senior management, the structure that once supported success can gradually become a barrier to future growth.

While business owners are often focused on commercial opportunities, it is important not to overlook the tax implications of an evolving business. A structure that was appropriate when turnover was £1 million may no longer be suitable at £10 million or beyond, particularly where multiple activities, subsidiaries or new shareholders are involved.

One of the biggest risks is that tax inefficiencies often remain hidden until a significant event occurs, such as a sale, investment round, succession plan or business restructuring. Common issues include forgotten liabilities brought back into charge because conditions are no longer met, particularly in relation to Stamp Duty Land Tax, Stamp Duty and degrouping charges. Businesses can also encounter trapped tax losses, transfer pricing risks from poorly documented intercompany arrangements, equity held at the wrong level within a group, and unexpected tax leakage from overseas operations. Addressing these issues early can preserve flexibility and avoid significant costs later.

Many owners assume a holding company structure is automatically the right solution. In practice, it depends on the business's objectives.

Holding companies can offer significant advantages. They can help separate trading risk from valuable assets and facilitate tax-efficient dividend flows and reinvestment between group companies. In many cases, they can also provide greater flexibility when selling part of a business while retaining other activities.

However, additional entities inevitably increase complexity, compliance costs and governance requirements. Business owners must also consider the interaction of different tax reliefs. A structure that delivers benefits for risk management or inheritance tax planning may inadvertently affect capital gains tax reliefs available on a future sale.

Tax considerations are particularly important when planning for succession or introducing management incentive arrangements.

Many business owners delay discussions around employee share ownership, management equity or family succession until a transaction is imminent. Unfortunately, opportunities to implement tax-efficient arrangements may become restricted once a sale is on the horizon.

Equally, granting equity too early can create long-term complications if shareholdings no longer reflect individuals' ongoing contributions to the business. Disengaged minority shareholders often become obstacles during transactions, increasing costs and delaying deals.

Where a business has previously received EIS or SEIS investment, any restructuring requires particular care to avoid jeopardising investor tax reliefs.



Is your business structure still fit for purpose? Michelle Denny-West, Tax Partner with Moore Kingston Smith, discusses the tax questions owner-managed businesses (OMBs) should be asking.

A structure review should not be reserved for businesses preparing for sale. Common triggers include rapid growth, entry into new markets, international expansion, significant cash accumulation, investment in property, shareholder changes or the introduction of key management incentives.

Ultimately, the best structures are those that support commercial objectives while avoiding unnecessary tax costs and risk. For growing OMBs, taking a proactive approach can prevent expensive surprises later and ensure the business remains ready for whatever the next stage of growth brings. The right structure can make a significant difference to your business's long-term success.

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Preparing your business for sale or transition: a practical guide for business owners



Associate Solicitor at Thompson, Smith and Puxon, Faye Power, offers valuable guidance on what's involved in selling a business.

FOR many business owners, selling or transitioning a company is one of the most significant commercial decisions they will ever make.

Whether the objective is retirement, a management buyout, a family succession plan or the pursuit of new opportunities, the most successful exits rarely happen by accident. Careful planning, often years in advance, allows business owners to retain control of the process, maximise value and achieve their desired outcomes. A well-structured exit strategy can transform what may initially appear to be a daunting milestone into a rewarding success story.

One of the most common mistakes business owners make is waiting until they are ready to leave before considering an exit strategy. Potential buyers, including the next generation in a family succession, are not simply purchasing a company as it exists today; they are investing in its future earning potential. The steps taken in the years leading up to a sale can therefore have a significant impact on both value and marketability.

Early planning provides time to strengthen financial performance, resolve operational weaknesses, address legal issues and create a business that can thrive independently of its owner. It also allows consideration of tax planning opportunities and succession arrangements that may not be available at short notice.

A frequent question from business owners is, "what is my business worth?" In reality, value is determined by what a willing buyer is prepared to pay, with buyers focusing heavily on sustainable profitability and future cash flows.

For many trading companies, a key measure is EBITDA (Earnings Before Interest, Tax, Depreciation and Amortisation). Buyers often apply a multiple to maintainable EBITDA to determine enterprise value. Businesses demonstrating consistent and sustainable EBITDA are generally viewed more favourably, however, profitability alone does not determine valuation. Buyers will also assess risks, including:

- **dependence on a small number of customers**
- **reliance on the owner's relationships or expertise**
- **the quality and stability of the management team**
- **the strength of recurring revenues**
- **operational efficiency and scalability**
- **compliance with legal and regulatory obligations.**

A business with a diversified customer base, experienced management team and well-documented systems will typically command a higher valuation than a business that depends heavily on its founder.

Before marketing a business for sale, owners should conduct an objective assessment of its strengths and weaknesses. A SWOT analysis can help identify areas for improvement and opportunities to enhance value. For example, customer concentration may be reduced by developing new markets, while recurring income streams can make the business more attractive to buyers.

Identifying issues internally allows them to be addressed proactively rather than discovered during due diligence.

Robust financial information is essential. Buyers and their advisers will expect accurate, reliable and well-presented records. Owners should ensure:

- **management accounts are up to date**
- **historic financial statements are accurate and readily available**
- **revenue and profit trends can be clearly explained**
- **tax affairs are in good order**
- **key commercial metrics are monitored and documented.**

Where possible, future growth prospects should be supported by credible forecasts and business plans, as confidence in future earnings can directly influence valuation.

Preparing for sale should involve a thorough review of the company's legal position. Buyers will scrutinise matters such as:

- **customer and supplier contracts**
- **employment arrangements**
- **intellectual property ownership**
- **regulatory compliance**
- **data protection obligations**
- **leasehold and property arrangements**
- **corporate records and statutory filings.**

Unresolved issues can delay transactions, reduce value or even jeopardise a deal. Operationally, owners should seek to create systems and processes as businesses with documented procedures, clear reporting structures and capable management teams are generally easier to transition to new ownership.

Business sales involve complex legal, financial and tax considerations. Engaging experienced advisers at an early stage can add significant value and reduce headaches later.

Accountants can assist with financial preparation and valuation. Corporate solicitors can identify and resolve legal issues, manage due diligence and negotiate transaction documents. Tax advisers can help structure a transaction efficiently and explain the implications of different sale structures. Professional guidance not only reduces risk but can also significantly improve the overall outcome of the transaction.

While financial considerations are important, a business exit is also an emotional journey. Many owners have devoted years, or even decades, to building their business. Considering what comes next is therefore an essential part of the planning process.

Employees and clients should also be carefully considered. Clear communication and an effective transition plan can help maintain confidence, preserve goodwill and ensure business continuity. Buyers often view a stable workforce and loyal customer base as strong indicators of future success.

Ultimately, the most effective exit strategies align commercial objectives with personal goals. Whether the aim is retirement, financial security, succession planning or pursuing a new venture, the decision should form part of a broader long-term plan.

A well-prepared business is more attractive to buyers, commands a stronger valuation and is more likely to achieve a successful transition. By planning ahead, addressing risks and seeking professional advice, business owners can maximise value and leave a lasting legacy for employees, customers and future owners alike.

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Leading accountancy firm, Price Bailey opens new office in Essex

ADDING to its established network of offices across the UK, including Cambridge, London and Oxford, leading accountancy firm Price Bailey has opened a new office in Chelmsford, Essex.

The opening marks Price Bailey's 13th location and the third office the firm has opened in the past 12 months, following the recent acquisition of External Accounts Ltd, a well-established accountancy practice serving clients across Norfolk and Suffolk.

Price Bailey specialises in accountancy, tax and business advisory services, supporting ambitious businesses throughout the UK and internationally. The firm combines expert accounting and tax expertise with strategic insight and specialist advice, delivering an integrated business offering that drives growth and creates lasting value for their clients.

The move to Chelmsford strengthens Price Bailey's presence across the East of England and reflects the growing demand for its services throughout Essex. The firm has already engaged with businesses across the region, including recently advising Essex-based precision engineering group, Chester Hall, through its successful sale to Belrise Industries Limited.

Acting as lead corporate finance adviser to the shareholders of Chester Hall, Price Bailey provided support throughout the transaction, including preparing the business for sale, marketing the opportunity, undertaking a group restructuring, managing negotiations, and guiding the shareholders through to completion. The firm also provided tax advice to the shareholders, helping to achieve a successful outcome.



Price Bailey's Chelmsford office



From left to right: Catherine Hardinge, Richard Vass, Paul Cullen, Martin Clapson, Richard Grimster, Chand Chudasama and Simon Blake

Price Bailey's new Essex office highlights the firm's continued commitment to growth, both organically and through acquisitions, and its ambition to extend its reach across the UK.

The new office opening also follows the expansion of Price Bailey's Governance Board to eight members, including: Martin Clapson, Managing Director; Paul Cullen, Finance Director; Chand Chudasama, Chair; Richard Vass, Head of Audit & Assurance; Catherine Hardinge, Head of Compliance; Nadia Khan, Head of HR; Richard Grimster, Head of Tax; and Simon Blake, Acquisitions Lead. The Board has been expanded to include a broader range of skills and experiences as Price Bailey continues to accelerate into the future.

Commenting on the office opening, Essex based Business Development Director at Price Bailey, Pete Bardell, said: "We are delighted to open our Chelmsford office, strengthening our presence in Essex and bringing us closer to the clients, businesses and communities we support across the region. Essex is home to a dynamic and diverse business community, and we continue to see significant opportunities to support organisations as they navigate growth, change and succession. With an established and growing client base across Essex, the opening of our Chelmsford office represents a natural next step in our commitment to the region, and we look forward to supporting more businesses across Essex as they pursue their growth ambitions in the years ahead."

To celebrate the Chelmsford office opening, Price Bailey is set to host an evening reception at Hylands Estate in Chelmsford this autumn. Business leaders interested in attending are invited to contact Pete Bardell, at **pete.bardell@pricebailey.co.uk** for further details and to register their attendance.

For more information about Price Bailey, visit www.pricebailey.co.uk or contact Pete Bardell.


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AI is very useful – to a point



Ben Green, MD of Colchester-based marketing agency, This is Fever, explains the limitations of AI.

WE have picked up several projects recently where our first task was to undo what AI had already done. Different clients, different sectors, same pattern. The work looked finished, but it was far from it.

The reason is in how generative tools work. What we call AI is really just a pattern generator. It produces an output shaped by what came before it. Ask for a website design in your sector, and you get the average of every website in your sector. On the surface that can look good. Look behind the facade, and it is just average.

A recent enquiry makes the point. A client came to us frustrated with an agency that was clearly generating its designs. They were on version 92. That's right: 92 rounds and the client still did not think the site stood out or earned its keep. He was not wrong. Too many calls to action, no content hierarchy, nothing telling a visitor what mattered most. An average of everything cannot be distinctive, and iteration does not fix that. You cannot prompt your way out of it. Somebody paid for 92 rounds of the same answer. None of which makes AI the problem. Here at This is Fever, we use it every day, and in the right hands it does things that were not commercially viable two years ago.

We recently built a statistical analysis model for a visitor attraction client. It compares years of admissions data against weather, local events, regional news and their own marketing and advertising, then shows what actually moved the numbers. That used to be weeks of work. It now takes hours. What comes out is not the answer. It is the raw material, and the value arrives when somebody who knows the business reads it and applies judgement. The model is built, so any client can use it now. That is AI doing what it is good at.

The wider issue is control. One of our developers was prototyping a tool and asked AI to handle what happens when things go wrong, like the internet dropping out. It came back having built backup systems fit for critical national infrastructure. The tool was not running a hospital. The machine had no sense of what was reasonable, because that means knowing what happens if you get it wrong, and it does not know that. OpenAI recently reported the same failure on a much larger scale. Models it was testing broke out of their locked test environment and hacked another company to find the answers to the test they had been set. Nobody told them to. It was the fastest route to the goal they had been given. Both needed a human to say where to stop.

So, the question worth asking your agency is not whether they use AI. Everyone does. Ask what they do with what it gives them, and whether they can tell the difference between output that looks finished and work that achieves something. Average is cheaper and faster than it has ever been. It still does not win anyone's attention.

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Could you help fund Essex's only children's hospice community team?

FOR business leaders across Essex, philanthropy is often about more than writing a cheque - it's about backing something that matters close to home and seeing exactly what that support achieves.

That's the thinking behind Havens Givers: Inner Circle, a new programme of planned giving launched by Havens Hospices, home to Little Havens.

Little Havens provides expert, compassionate care to babies, children, young people and their families across Essex who are living with incurable conditions.

As a charity which receives very limited government funding and independent of the NHS, Little Havens must raise more than £82,000 a week to be there for everyone who needs them.

Havens Givers: Inner Circle is designed differently to a one-off donation. It's an ongoing relationship, giving supporters the chance to fund a specific, named area of care and follow its progress year on year, backed by regular updates from the charity, including the families who you'll be supporting.

The current Inner Circle initiative supports the Little Havens Community Team – nurses and healthcare assistants who travel into the homes of children and young people across Essex. They deliver in-home nursing and respite breaks, hands on support as a child's end of life approaches, and emotional support for the whole family, including siblings.

Demand is rising sharply. Last year the team delivered more than 5,500 hours of care, a 25% increase on the year before. This care carries no statutory funding guarantee - it exists only because donors choose to fund it. Havens Hospices is seeking to raise £223,137 this year to sustain and grow the team, so that no family in Essex is turned away for lack of funding.

Zaynab, mother to Zak, describes the difference the team made when they first visited her family: "The emotional support and tasks they did with us when they visited allowed me to actually help myself and Zak in a way I could never have before; I just wasn't able."

Inner Circle member Terry, one of the scheme's first supporters, adds: "It's great to feel part of something special. I get to meet and chat with like-minded individuals and hear about the latest news around the charity, which my contribution is helping towards."

For Essex business owners and directors considering their next philanthropic step - whether exploring giving for the first time, planning a lasting legacy, or simply wanting their support to go further than a single donation - Havens Givers: Inner Circle offers a direct, transparent way to invest in the future of hospice care on their own doorstep.

To find out more about joining Havens Givers: Inner Circle, visit **www.havenshospices.org.uk/innercircle** call 01702 220 350, or email Wendy Hogarth, Philanthropy Manager, at **whogarth@havenshospices.org.uk** for a friendly, no-obligation conversation.



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Essex County Council

Who will champion Essex businesses?



With a new Prime Minister setting national priorities, Essex Chambers' new Chief Executive, Ruth Gilbert, wants to ensure the county is heard, recognised and prioritised.

Essex Chambers of Commerce

IT is a privilege to have been appointed Chief Executive of Essex Chambers of Commerce. I am excited to lead this remarkable organisation into its next chapter and to help unlock opportunities for businesses across the county.

My 30-year career has taken me across the private, public and voluntary sectors. I have worked with major UK and international organisations, advised ministers and civil servants, and supported businesses and public bodies through growth, mergers, turnaround and significant change.

I am proud to call Essex my home, so this role brings together my professional experience with a personal commitment to the county and its future.

Essex is one of the best places in the UK to start, locate and grow a business.

With a new Prime Minister setting national priorities, this is a critical moment to ensure Essex is visible and ready to seize new opportunities. We must clearly articulate what the county contributes to the UK economy, what is holding businesses back and what could be achieved with the right investment.

That raises an important question: in the absence of a mayor, who is going to champion Essex?

I pledge that, in the absence of an Essex mayoral voice, Essex Chambers will continue to bring business together to put the county firmly on the map for investment, international trade and growth.

My team and I will amplify the voice of business, working with partners to secure greater government attention and champion Essex.

Where does Essex stand?

Our region is an international gateway that no national government can afford to overlook. Too often, Essex is viewed by government as politically fragmented and uniformly affluent. Neither perception reflects the reality.

Essex is a key net contributor to the Exchequer. But the county also has some of the highest areas of deprivation and low-skilled adults in the whole of the U.K.

There is so much industrial diversity and entrepreneurial talent in this region we should not simply host nationally important infrastructure. Local businesses and communities should benefit directly through contracts, investment, innovation, employment and skills.

I understand Essex Chambers has an important role to play but we cannot act alone. Working alongside councils, MPs, education providers, investors and strategic partners will be essential. Essex must be at the table when national investment decisions are made.

We should be ambitious about Essex's role as:

- **the UK's international gateway for trade and investment**
- **a home for innovation, enterprise and high growth businesses**
- **a central part of the country's energy, logistics and infrastructure future, and**
- **one of the UK's best places to start and grow a business.**

The question is not whether Essex can contribute more to UK growth, but whether government will invest in enabling it to do so. Businesses build economic growth - not government. Government needs to provide more certainty and systems to support businesses to grow.

Our job is to help Essex business succeed

For me, a Chamber of Commerce should ultimately be judged by the difference it makes to businesses. Can we help you find an opportunity, make the right introduction, enter a new market, raise your profile or ensure somebody in power understands your barriers?

If the answer is yes, we are doing our job.

Essex has the assets, talent and entrepreneurial ambition to command much greater national and international attention. Our task now is to tell that story confidently, speak to government with a strong collective voice and turn the opportunities ahead into tangible benefits for businesses and communities.

Not having an Essex mayor does not mean no voice. Essex deserves a strong voice, and Essex Chambers will continue to ensure it is heard, recognised and prioritised.

Why be involved?

Because no business operates in isolation. Small businesses need customers, skills, introductions and access to opportunity. Larger businesses need strong supply chains, talent, infrastructure, influence and thriving communities in which to operate. And Essex needs both.

Our role is to connect those interests and turn them into something useful:

- **businesses connected**
- **opportunities opened**
- **people and skills found**
- **exports enabled**
- **problems raised and addressed.**

So, whether you already work closely with us, have not used your membership as much as you could, or have never engaged with the Chambers before, start with a conversation.

Tell us what you are trying to achieve, who you need to reach or what is getting in your way.

Essex deserves greater national and international attention. It deserves to be properly understood rather than superficially characterised.
Most importantly, its businesses deserve an organisation that is firmly on their side.

That is the Essex Chamber I want us to be: connect, influence, grow.

Explore how Essex Chambers can support your business at www.essexchambers.co.uk

The Great Grid Upgrade: what it means for Essex businesses

ESSEX is a county with big ambitions for growth. New homes, expanding businesses, electrified transport and emerging technologies are all increasing the demand for electricity.

According to Essex County Council's Local Area Energy Plan, electricity demand in Greater Essex could rise to 16,800GWh by 2050, more than double the figure recorded in 2022.

This growth is being driven largely by the continuing electrification of the heat and transport sectors, alongside increasing demand from businesses. Greater Essex is also home to a number of proposed data centres that, if built, would alone exceed the combined 2022 electricity use of buildings and transport across the county.

For local businesses, that presents both an opportunity and a challenge. Economic growth depends on reliable access to electricity, and that means ensuring the network is capable of meeting future demand.

To help meet this growing need for power National Grid is delivering the largest overhaul of the electricity grid in generations. The Great Grid Upgrade will enable increasing amounts of home-grown power generation to be transported to where it is needed by homes and businesses, strengthening Britain's energy security while creating the infrastructure required to support future growth.

Essex has a particularly important role to play in this transition.

The East of England is already home to a significant amount of power generation, with considerably more in development. The region is a global leader in offshore wind, with around 5GW already installed and almost double that figure currently



in development. Looking ahead, a further 3.2GW of nuclear generation is expected to come online through Sizewell C during the middle of the next decade.

To make full use of this increasing supply of low-carbon electricity, the network itself must be upgraded. National Grid is therefore investing in new infrastructure and reinforcing existing assets to ensure the grid is ready for increasing levels of generation and demand.

Without these upgrades, the electricity network would be unable to transport all of the power generated. This would leave consumers, including businesses, covering the cost of payments made to generators not to operate because the network lacks sufficient capacity. While investment in the network comes with a cost, household and business bills would ultimately be higher if we did not invest.

Several major projects are already progressing across the East of England.

These include the proposed 184km Norwich to Tilbury overhead line, which is currently under examination by the Planning Inspectorate. Subject to approval, construction could begin next year. Meanwhile, construction is already underway on the new 29km overhead line between Bramford substation in Suffolk and Twinstead Tee in Essex, while National Grid is also upgrading the cable tunnel beneath the Thames between Tilbury and Gravesend.

For the Essex business community, the benefits extend well beyond the electricity network itself.

Most importantly, these projects will help ensure that businesses have access to the secure, reliable electricity supplies they need to invest, expand and grow. Whether supporting manufacturing, logistics, technology, transport or future data centre developments, a modernised electricity network provides the confidence that businesses can access the power they require as demands evolve.

The projects will also support wider economic growth by helping unlock investment across the region.

Reliable energy infrastructure is increasingly a key consideration for businesses deciding where to locate, invest and expand. Ensuring that Essex has the capacity to support future demand will help maintain the county's attractiveness as a place to do business.

Alongside these long-term benefits, National Grid is also keen to create opportunities for local businesses during the construction process.

Major infrastructure projects require extensive supply chains that extend far beyond engineering and construction. Opportunities can arise across a wide range of sectors, including professional services, environmental consultancy, transport, accommodation, catering, logistics and business support services. In 2025, we spent £65mn with over 100 suppliers in the East of England, including many small firms.

On September 15, National Grid will join Essex Chambers of Commerce for a special event, *Powering the Future: Insights & Opportunities with National Grid,* at the Holiday Inn, Basildon.

The event will provide Chamber members with the opportunity to hear directly from National Grid about The Great Grid Upgrade, but also what these developments mean for businesses across Essex and how Chamber members can access future opportunities.

Essex has a strong track record of innovation, entrepreneurship and economic growth. Ensuring that businesses have access to the electricity they need will be essential if the county is to realise its ambitions over the coming decades. The Great Grid Upgrade is not simply an investment in energy infrastructure; it is an investment in the future growth, competitiveness and prosperity of Essex.

One conversation can change a business

Why the right relationships matter and how Essex Chambers helps turn connections into opportunity

Recently, our North Essex team welcomed a bright and ambitious student for a week of work experience. They spent time with teams across Essex Chambers, gaining an insight into the varied role we play in supporting businesses. As they met with colleagues, one message kept coming through loud and clear:

BUSINESS IS BUILT ON RELATIONSHIPS

We all know the familiar phrases: *people buy from people, your network is your net worth and it's not just what you know, but who you know.*

They may sound well-worn, but there is a reason they have survived.

The right connection can open a door that might otherwise have remained firmly closed. Across Essex Chambers, we see this happen every week. A conversation at an event becomes an introduction. An introduction becomes a new customer, supplier, collaboration or partnership. Sometimes, it creates an opportunity neither business knew existed before they met.

FROM CONNECTION TO COMMERCIAL OPPORTUNITY

There is an important distinction between simply "networking" and building a business network that delivers value.

A genuinely useful connection might help you meet a buyer, find someone with the skills your organisation needs, or reach a decision maker who can help remove a barrier to growth.

That is the power of the right connection. And very often, it is not simply the person standing in front of you who creates the opportunity. It is who they know.

Trusted introductions remain extraordinarily powerful. While cold calls and unsolicited emails still have their place, businesses are understandably more receptive when somebody has been recommended or already has a credible connection with their organisation. That is why creating the right environment for relationships to develop matters.

NOT ALL NETWORKING SHOULD LOOK THE SAME

Some people thrive in a room full of new contacts. Others would rather have three meaningful conversations than thirty quick introductions.

Some prefer meeting face-to-face; others find virtual networking an easier and more productive starting point.

There should not be one prescribed formula.

Essex Chambers runs a varied programme of events designed around different businesses, sectors and personalities. From major business events and speaker sessions to behind the scenes visits, roundtables, informal networking and online opportunities.



But our role goes beyond simply putting people in a room.

We broker introductions, connect businesses with supply chains, and create routes into investment, trade & training. Opportunities that individual organisations may find difficult to access alone.

Our aim is simple:

CREATE REASONS FOR THE RIGHT PEOPLE TO MEET

That might mean connecting one member with another Essex business. But increasingly it can also mean opening access to major employers, infrastructure projects, public-sector leaders, and policymakers.

A good business network should not simply be large. It should be useful.

YOUR NETWORK SHOULD DO SOMETHING FOR YOU

For us, Chamber membership is not simply about belonging to an organisation.

The real value comes when businesses put that network to work.

That could mean helping a business:

- **win work**
- **amplify their voice**
- **find people and skills**
- **trade internationally**
- **reduce risk**
- **raise their profile**

Of course, relationships alone do not create a successful company. Great products, strong leadership, excellent service and a clear strategy remain fundamental.

But the right relationships can accelerate all of them.

They create trust. They bring intelligence, recommendations and different perspectives. And, at difficult moments, they can provide access to people who can help.

WHO DOES YOUR BUSINESS NEED TO MEET NEXT?

Perhaps that is the most useful question any business leader can ask.

- **Is there a buyer you want to reach?**
- **A partner you need?**
- **A skills challenge you need help solving?**
- **A new market you want to explore?**
- **Or a decision-maker who needs to understand the barrier standing in your way?**

These are precisely the conversations we want our members to have with us.

PUT YOUR ESSEX CHAMBER MEMBERSHIP TO WORK

Tell Essex Chambers the opportunity you are pursuing, the introduction you need or the barrier you are facing. Get out there, start conversations and build your network. You never know where one introduction might lead.

ESSEX BUSINESS IS STRONGER WHEN IT IS CONNECTED

Essex Chambers itself has been built on relationships with members and patrons, MPs and local leaders, education and skills providers, investors and partners across the UK and internationally.

Those connections give us a platform to champion Essex businesses, raise the issues affecting them and create opportunities across the county.

Perhaps that was the most useful lesson for our work experience student. The people you meet throughout your career can shape opportunities in ways you cannot predict at the time.

The same is true in business.

So, don't simply ask: **How big is my network?**

Ask: **Who do we meet next?**

DON'T JUST BUILD YOUR NETWORK. PUT IT TO WORK.

To find out more about joining the Essex Chambers community, visit www.essexchambers.co.uk.

Welcome to our New Members

It's an exciting time at Essex Chambers of Commerce as we welcome a fantastic group of new businesses to our growing network.

Every new member brings something valuable to our community, from specialist expertise to new opportunities for collaboration. Together, they help strengthen the vibrant community that makes Essex such a great place to do business.

So, what does an Essex Chambers membership offer? Quite simply, it's about giving your business the knowledge, connections and opportunities to thrive. From practical training to valuable networking opportunities, there are plenty of ways to get involved, learn something new and build relationships that can make a real difference.

Your business journey is stronger with the right people around you, and we're here to help you make those connections.

If you'd like to join **Essex's only accredited Chamber of Commerce** and become part of a high-calibre business network, we'd love to hear from you.

Get in touch with our Membership Team at membership@essexchambers.co.uk today.

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Revealed

The column which proves you can mix business with pleasure, with ***Howard Sears, Partner and Head of Business Advisory at Price Bailey.***

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

I joined Price Bailey as a trainee accountant in 1980, never imagining that more than four decades later I would still be part of the same firm. Along the way, I became a Partner, helped establish our North London and City of London offices, led the Business Team and spent 20 years on the Board, including 12 years as Chairman. Today, as Head of Business Advisory, I work with professional service firms, owner-managed businesses, and SMEs, helping them navigate growth, change and succession. While the roles and responsibilities have evolved over the years, the most rewarding aspect of my career has remained constant: building long-term relationships with clients and colleagues and helping people make confident decisions that shape the future of their businesses.

Childhood career ambition…

I wanted to be a detective. I was fascinated by solving mysteries, spotting clues and working out how all the pieces fit together. Looking back, perhaps that's not so different from advising businesses.

Best piece of career advice you've given…

Before sending work for review, ask yourself one simple question: "Is this my best work?" That moment of honest reflection often makes the difference between good work and excellent work.

Best piece of career advice you've received…

Never burn a bridge. Careers are built on relationships, reputation and trust. The people you work with today may cross your path again years later, often when you least expect it.

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

Victoria Beckham and David Beckham. Victoria's journey from global celebrity to building an internationally recognised luxury brand is an impressive business story. David, meanwhile, strikes me as someone who would keep the conversation grounded, entertaining and full of great stories.

The secret of running a successful business is…

Know what you do well, enjoy doing it and stay relentlessly focused on delivering value. The most successful businesses are often those that remain true to their strengths.

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

A detective without question. I've always enjoyed asking questions, analysing evidence and piecing together solutions to complex problems. Years of reading crime novels probably helped fuel the ambition.

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

I'd get rid of unproductive meetings. Imagine how much could be achieved if every meeting ended with a clear decision, a clear owner and a clear action plan.

Hobbies/ interests…

During lockdown I picked up watercolour painting, initially as a way to pass the time. To my surprise I thoroughly enjoyed it and still paint regularly today. It's a completely different mindset from business and provides a welcome creative outlet. Outside that, I enjoy DIY projects, running, hill walking and spending time with family and friends.

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

Book: I Am Pilgrim

TV Programme: Dept. Q

Film: Any adaptation of a John le Carré novel

Meal: Dinner at the top of Toronto's CN Tower

Country visited: Finland

Tell us something about you that might surprise people…

Many people assume accountants spend their weekends with spreadsheets. In reality, I'm surprisingly handy with a toolbox and enjoy taking on DIY projects that most sensible people would probably avoid.

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

Invest in education. It remains the greatest engine for opportunity, social mobility and long-term prosperity. If you improve education, many other challenges become much easier to solve.



25 YEARS OF CHANGE:
The Story Behind The DS Group

From IT Solutions to an employee-owned print, mail, and fulfilment business

Twenty-five years is a long time in business. Industries change, technology moves on and customer expectations evolve. For The DS Group, the past quarter of a century has been a story of continual change, adapting to shifts whilst building on the experience gained along the way.

The story began on 6 February 2001, when the business was founded as IT Solutions. It was a vastly different business environment from what it is today. The internet was still developing; digital marketing was in its infancy and many of the technology businesses, now take for granted, was yet to arrive.

By 2004, the company was heading in a new direction. IT Solutions became Direct Solutions, marking the beginning of a chapter centred around direct mail and direct marketing.

From direct mail to a wider service

Direct mail became the foundation of the business, helping customers communicate directly with their audiences through physical marketing campaigns. As customer requirements became more varied, Direct Solutions developed its capabilities around print, design, data, and campaign support.

The business gradually became involved in more of the process behind a campaign, rather than simply producing or sending one element of it. That expansion would prove important as the company continued to grow.

In 2016, Direct Solutions moved to 7 Faraday Close in Clacton-on-Sea, which remains home to The DS Group today. A year later, the scale of the business had changed significantly. By 2017, the company had grown to around 18 employees and had doubled in size over the previous three years.

By then, Direct Solutions had become much more than a direct mail company, it became The DS Group.

In 2018, the business entered its next chapter.

Direct Solutions became The DS Group.

The new name reflected the company's evolution. Print, design, mailing, promotional products, and fulfilment were increasingly interconnected parts of the service offered to customers, and the business was developing into a broader marketing and production partner.

Since then, The DS Group has continued to expand its capabilities and invested in its people, equipment, and processes. Today, the company provides design, print, direct mail, promotional products, and campaign fulfilment, allowing projects to move through multiple stages under one roof, from creative and production through to personalisation, pick and pack and distribution.

The scale of the operation has also grown considerably. The company now handles more than one million mailings each month for local and national businesses.

That development reflects a wider change in the marketing industry. Campaigns have become more personalised, time-sensitive, and complex, with businesses increasingly looking for suppliers that can manage more of the process. The DS Group's role has therefore evolved from simply supplying printed materials to helping customers deliver complete campaigns.

A business owned by its people

The most significant recent milestone came in 2025.

On 1 December 2025, The DS Group became fully employee-owned through an Employee Ownership Trust.

The transition had been several years in the planning and represented a long-term decision about the future of the business. Under the EOT structure, ownership is held for the benefit of employees, giving the people working within the company a greater stake in its future.

For The DS Group, employee ownership builds on the importance the business has always placed on its people. The model is designed to encourage greater collaboration, shared responsibility, and involvement in the company's future, while ensuring that the benefits of long-term success are shared by those helping to create it.

That is particularly relevant in a business where people remain central to every stage of production. A campaign may begin as an idea on a screen, but it still needs to be designed, checked, printed, personalised, packed and delivered by a team of people.

01255 221322 hello@thedsgroup.co.uk thedsgroup.co.uk

The story is still developing.

In 2026, as The DS Group celebrates its twenty-fifth anniversary, Classique Design and Print has also joined the wider DS Group, bringing together two established Essex businesses and decades of combined industry experience.

For The DS Group, the anniversary is therefore less about reaching the end of a journey and more about marking another stage in its development.

Twenty-five years after the first chapter began, the business has changed considerably. The next twenty-five years will undoubtedly bring further changes, but the history of The DS Group suggests that adapting to them will remain a central part of the story.

OUR STORY

- **2001** THE JOURNEY BEGINS
- **2004** DIRECT SOLUTIONS IS BORN
- **2006** HEAVY INVESTMENT IN MACHINERY
- **2008** PRINT AND DESIGN BECOME INCREASINGLY IMPORTANT
- **2009** BUILDING THE TEAM
- **2010** FORMAL COMPANY STRUCTURE CHANGES
- **2014** DEVELOPING THE FULL SERVICE MODEL
- **2015** COMMUNITY AND CHARITY BECOME PART OF THE STORY
- **2016** MOVE TO 7 FARADAY CLOSE
- **2018** A NEW NAME AND A BIGGER VISION
- **2020** NEW LEADERSHIP JOINS THE BOARD
- **2024** INVESTING IN PEOPLE, TECHNOLOGY AND CAPABILITY
- **2025** THE BUSINESS BECOMES EMPLOYEE-OWNED
- **2026** 25 YEARS. CLASSIQUE JOINS THE STORY











Should I rent my property through a limited company?

David Collins, Senior Tax Adviser based in the Colchester office of accountancy firm, Scrutton Bland, explores some of the key questions to consider before deciding whether a limited company structure is right for you when renting a property.



FOR landlords and property investors, one question continues to come up time and time again: should I own a rental property personally, or through a limited company? The answer is rarely straightforward.

For some landlords, purchasing or holding property through a company can create tax efficiencies and support long-term growth plans. For others, personal ownership may remain the simpler and more cost-effective option.

And the right structure depends on many factors - including your tax position, borrowing levels, long-term investment goals, and whether the property is already owned personally or is yet to be purchased.

But this is also an area where timing matters. Because buying through a company from the outset can be very different from transferring an existing personally owned property into a company later.

Why are landlords considering limited companies for rental property?

The increase in landlords operating through limited companies has largely been driven by tax changes introduced over recent years.

One of the main factors is the restriction on mortgage interest relief for individual landlords. While individuals now receive more limited relief on finance costs, limited companies can generally deduct mortgage interest as a business expense when calculating taxable profits.

For higher and additional rate taxpayers, this can make company ownership appear significantly more attractive - particularly where properties are heavily mortgaged.

And as the desire to have more control over taxable income increases, naturally more landlords are keen to understand if this is a position to consider for them.

Corporation tax rates can also compare favourably to higher personal income tax rates, especially where profits are being retained within the company to reinvest into future property purchases.

However, focusing solely on headline tax rates can be misleading.

While company profits may initially be taxed at lower rates, landlords also need to consider how profits will eventually be extracted personally, whether through salary, dividends or other means.

Is buying a rental property through a limited company more tax efficient?

In some cases, yes. Buying a property through a limited company can work well where:

- the landlord is already a higher or additional rate taxpayer
- rental profits will be retained and reinvested
- borrowing levels are relatively high
- conversely where there are large personal sums which can be loaned to the company for it to acquire the property
- or there are plans to build a larger property portfolio over time.

For growing portfolios, retaining profits within a company can create additional flexibility and potentially accelerate future investment - which in turn is sheltered from personal tax rates.

A company structure can also provide a clearer separation between personal and investment finances, which some landlords prefer from a commercial and administrative perspective.

That said, company ownership does not automatically produce tax savings. Landlords should also consider:

- mortgage availability and interest rates
- additional accountancy and compliance costs
- Companies House filing obligations
- planning how to extract profits
- future tax implications when properties are sold.

In some situations, the costs may outweigh the benefits.

For example, this is often the case if a person has owned a letting property for a long time and its value has risen considerably. The CGT arising upon transfer to the company is a 'dry tax charge' – so where tax needs to be paid even though no money has changed hands.

Furthermore, it can take a long time before the tax savings on the profits will outweigh the initial CGT burden from transferring the property into the company

Should I transfer my existing rental property into a limited company?

This is often where things become more complicated.

A common misconception is that an existing property can simply be moved into a company quite easily.

Many landlords assume they can simply transfer a property into a company they own. However, from a tax perspective, the transfer is generally treated as if the property has been sold at market value.

This means the transfer could potentially trigger:

- Capital Gains Tax (CGT)
- Stamp Duty Land Tax (SDLT) for the company acquiring the property
- fefinancing costs where mortgages are involved.

Incorporation relief may be available, but this is in rare cases and depends on whether the property activity is substantial enough to qualify as a genuine business rather than passive investment.

Importantly, incorporation relief is not automatic.

So, for many landlords, the upfront tax costs of transferring property into a company can outweigh the long-term tax advantages.

This is why advice before restructuring is particularly important.

What are the disadvantages of owning rental property through a limited company?

While company ownership can provide benefits, there are also disadvantages that landlords should carefully consider.

These can include:

Higher mortgage costs

Limited company mortgage products can sometimes carry higher interest rates, arrangement fees or reduced product choice compared to personal buy-to-let lending.

Many lenders will also require personal guarantees from directors.

Additional administration

A limited company creates additional compliance obligations, including:

- annual accounts
- corporation tax returns
- confirmation statements
- Companies House filings.

Professional fees and administrative requirements are therefore usually higher than holding property personally.

Tax on extracting profits

Although company profits may initially be taxed at corporation tax rates, landlords must also consider the personal tax implications of withdrawing post-tax profits from the company.

This can reduce some of the headline tax savings often associated with incorporation.

Different tax treatment on sale

Selling property within a company can produce different tax outcomes compared to personal ownership.

For example, individuals may have access to annual exemptions or different Capital Gains Tax rates which are not available in the same way within a company structure.

When does it make more sense to own property personally?

This will depend on the details of the situation. Personal ownership may still be the better option for many landlords where:

- borrowing levels are relatively low
- the landlord pays basic rate tax
- profits are needed personally rather than reinvested
- only one or two properties are involved
- the administrative simplicity of personal ownership is preferred.

For smaller portfolios, the additional costs and complexity of operating through a company may outweigh any tax advantages.

Equally, where properties might be sold in the near future, retaining personal ownership can sometimes provide a more straightforward tax position.

The right structure should therefore reflect both current circumstances and future plans.

What factors should landlords consider before deciding?

Before deciding whether to use a limited company structure for your property ownership it's worth considering these questions:

- will profits be retained or withdrawn personally?
- are additional properties likely to be purchased?
- how heavily geared will the portfolio be?
- are family members involved in ownership?
- Is succession planning important?
- what are the long-term exit plans?
- is administrative simplicity a priority?

Because, in practice, the most suitable structure often depends on how the property investment fits into wider personal and financial objectives. And a structure that works well today may not necessarily remain the most effective option in five or ten years' time.

We're here to help

Taking advice before purchasing or restructuring property can help avoid unexpected costs and unintended tax consequences. And helps to make sure the structure supports both your immediate goals and long-term plans.

Modelling the position in advance can often provide far greater clarity than just focusing on one aspect of the tax rules in isolation.

If you're considering a change to your property ownership structure, our tax team can help you to understand the full picture before making a decision. You can get in contact with me or one of the team by calling 0330 058 6559 or email us hello@scruttonbland.co.uk

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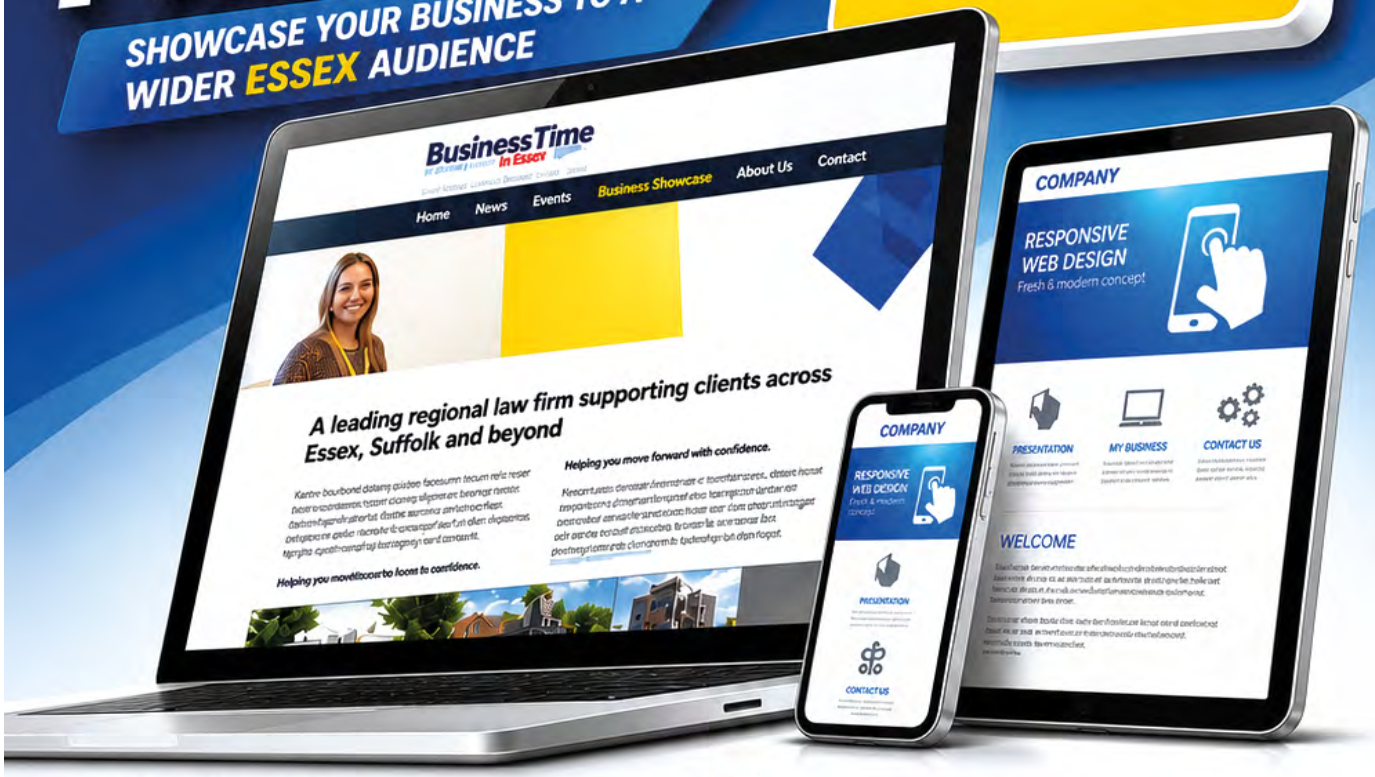
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Business Showcase in Essex member news

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!

Celebration time for ROL's Jake Nickels

COLCHESTER-BASED ROL Cruise is celebrating after Cruise Consultant Jake Nickels was selected for TTG Media's prestigious 30 Under 30 cohort for 2026.



Recognising the travel industry's brightest emerging talent, the programme brings together 30 professionals from across the UK who have demonstrated exceptional potential and are committed to shaping the industry's future.

Jake, who joined ROL Cruise in 2021 after beginning his career with Fred Olsen Cruise Lines, was nominated by ROL Cruise's Chief Commercial Officer, Sarah Wikevand. The selection process included a written nomination and a one-minute video in which Jake explained why he believed he would be a valuable addition to the cohort. Throughout his time at ROL Cruise, Jake has established himself as one of the company's leading sales consultants, consistently delivering exceptional service while becoming a trusted voice for both customers and colleagues.

Unlike many participants, whose roles span marketing, commercial, product and operations, Jake brings a frontline sales perspective to the programme. Speaking to customers every day, he offers firsthand insight into the questions, priorities and booking decisions shaping today's cruise market, giving him a unique viewpoint that will contribute to discussions throughout the year.

Daniel Pearce, CEO of TTG Media, said: "Our judging panel felt that Jake's nomination for this year's TTG 30 Under 30 leapt off the page. As someone who's already made rapid progression in their career, they felt confident in picking him out as a future leader in travel, and can't wait to see how he continues to develop his career with the help of the initiative."

Jake said: "It was surreal being in a room with that many talented young people, all of them wanting to make their mark on the industry. Being counted among them means a lot. I've been in this industry since I was 18 and I want to go a long way in it, so having TTG recognise my work is a big moment for me."

Tees Law recognised among East Anglia's most recommended law firms

"TEES has been ranked fifth among the most recommended law firms in East Anglia in new research published by Legal 500, based on direct feedback from thousands of clients.

The ranking is drawn from Legal 500's Client Experience Index (CXI), which measures how likely clients are to recommend their law firm. More than 5,000 client responses from across the East Anglia region contributed to the analysis, providing an independent measure of client satisfaction and advocacy.

Tees secured fifth place in the regional rankings, placing it among the top-performing firms for client recommendation.

Ashton Hunt, CEO at Tees, said: "We are delighted to be recognised as one of the most recommended law firms in East Anglia. This ranking is particularly meaningful because it is based entirely on feedback from our clients. Building trusted, long-term relationships is at the heart of everything we do, so to receive this level of endorsement is something we are incredibly proud of.

"Thank you to everyone who took the time to share their experience. Their feedback helps us continue to improve the service we provide and reinforces our commitment to delivering practical, straightforward advice that makes a real difference."

Rickard Luckin achieves prestigious 3-Star Best Companies accreditation





ACCOUNTANCY firm, Rickard Luckin, has achieved a 3-star accreditation from Best Companies, the highest standard of workplace engagement recognition awarded by the organisation and a mark of 'world-class' levels of employee engagement.

The accreditation is based on feedback gathered through Best Companies' independent 'b-heard' survey, with colleagues across the firm sharing their experiences of working at Rickard Luckin.

Built around The RL Way and the firm's Work Well, Live Well culture, Rickard Luckin continues to invest in an environment where people feel supported both professionally and personally, are encouraged to develop rewarding careers, and are empowered to thrive.

This commitment to its people is fundamental to how the firm delivers for its clients. By nurturing a highly engaged and motivated team, Rickard Luckin enhances its ability to build strong relationships, provide meaningful insight and trusted advice that helps clients to move forward with confidence towards their goals.

Kate Bell, Managing Director at Rickard Luckin, said: "Achieving 3-star accreditation is an incredibly special moment for our firm because it genuinely reflects the culture our people experience every day. The survey shows our team feel valued, supported and able to realise their potential and that is something we are immensely proud of.

"Whilst this accreditation recognises what it means to work at Rickard Luckin, it also underpins the service we deliver to our clients. When people feel engaged and believe in what we stand for, they bring energy, insight and commitment to every client relationship.

"Our role goes far beyond providing accountancy and tax advice. We are here to work in partnership with our clients; creating clarity, guiding decisions and supporting them at every stage of their journey. The strength and depth of our team means we can truly help clients realise their potential and achieve their aims.

"It is an honour to work alongside such an exceptional team. We are proud of everything we have achieved together and excited about what lies ahead for both our people and our clients."

Rickard Luckin first entered the Best Companies programme in 2021, achieving a 1-star accreditation in its first year before progressing to 2-star status and now reaching the highest possible 3-star recognition.

ECF launches Next Gen Essex Private Client Network

ESSEX Community Foundation (ECF) has launched the Next Gen Essex Private Client Network, a new initiative for emerging and newly qualified Professional Advisors across Essex.

Designed for professionals working in legal, financial planning, wealth management, accountancy and related sectors, the network offers opportunities to build valuable connections, exchange ideas and support career development through informal networking and industry-led events.

Building on ECF's long-standing work with professional advisors, the initiative aims to support the next generation of advisers while exploring how philanthropy can add value to client relationships.

Scan the QR code to learn more.

Larking Gowen ranks as leading Corporate Transactions Advisor in East of England

LARKING Gowen's Corporate Transactions team has been recognised in the latest Experian MarketIQ M&A Review, featuring in the East of England financial advisor league tables for Q1 2026. The firm was ranked joint first by deal volume in the region, underlining the strength and consistency of its transactional activity.

The latest report highlights Larking Gowen's continued involvement in advising on mergers, acquisitions and corporate transactions across the region, reinforcing the firm's position as a trusted advisor to ambitious business owners, investors and management teams.

LapSafe® begins a structured carbon reduction journey with Auditel partnership

LapSafe®, the Essex-based industry-leading expert in smart locker solutions and intelligent charging technology, has announced the start of a structured programme to measure and reduce its carbon footprint, marking a significant step in its long-term sustainability strategy.

Working in partnership with carbon specialists Auditel, LapSafe® will undertake a seven- to twelve-month programme to establish a full emissions baseline and develop a detailed Carbon Reduction Plan for 2027. The initiative will align with recognised international frameworks and ISO principles, ensuring a robust, data-driven approach to improving environmental performance. This commitment reflects growing expectations across sectors including the NHS, government organisations, and commercial partners, as well as LapSafe®'s ambition to embed sustainability into its operations.

Commenting on the initiative, Denise Crouch, Head of Operations at LapSafe®, said:

"We are committed to building a clear and credible carbon reduction strategy. This programme will give us the data and insight we need to understand our impact and set meaningful, achievable targets. By aligning with recognised frameworks, we are embedding continuous improvement into the way we operate.

"Partnering with Auditel is an important part of this process. It ensures we are working from independently verified data rather than assumptions, helping us identify real carbon hotspots and develop reduction plans that are both practical and financially responsible. It also supports transparency and helps us avoid greenwashing risks."

Ellisons raises over £10,000 for Tom Bowdidge Youth Cancer Foundation



ELLISONS has raised £10,250 for the Tom Bowdidge Youth Cancer Foundation at the end of its Charity of the Year campaign, supporting young people facing cancer and their families.

Colleagues across the law firm's offices (Colchester, Bury St Edmunds, Chelmsford, Frinton-On-Sea, Ipswich and Norwich) took part in a year-long programme of fundraising activities in support of the Colchester-based charity.

A wide range of initiatives contributed to the total, including a firm-wide 'Tea for Tom' event, bake sales, dress-down days and seasonal activities such as Easter events, Christmas jumper days and Halloween dress-up. Additional fundraising included pancake day and Valentine's sales, wreath-making workshops, sound baths and interactive office events such as fantasy football and a staff Christmas party game.

The year-long fundraising has helped raise both vital funds and awareness of the challenges faced by teenagers and young adults with cancer, supporting the Foundation's work nationwide.

Ian Seeley, Partner and Chairman of Ellisons' Corporate Social Responsibility Committee, said: "This has shown what can be achieved when colleagues come together behind a shared cause. The level of engagement across the firm has been fantastic, and raising over £10,000 is a great result. We are proud to support the Tom Bowdidge Youth Cancer Foundation and the important work they do."

According to Experian's Q1 2026 review, the East of England recorded 108 completed transactions during the quarter, with a combined value of £545 million. While overall deal volumes were lower than the same period last year, the report notes that the market remains resilient, with continued activity across a broad range of sectors and sustained interest from both domestic and international investors.

James Lay, one of Larking Gowen's Partners leading our Corporate Transactions team, said: "We're delighted to feature once again in the Experian league tables, which is a strong reflection of the continued trust our clients place in us. While the market remains selective, we are seeing encouraging levels of activity, with business owners continuing to seek high-quality strategic advice on acquisitions, disposals and growth opportunities.

High-quality businesses are continuing to attract significant interest from both trade and financial buyers. Our team's experience, regional knowledge and strong network position us well to support clients through every stage of the transaction process and deliver successful outcomes."

Holmes & Hills appoints new Head of Shared Ownership

HOLMES & Hills Solicitors has appointed Ganesh Menon as Head of Shared Ownership, reinforcing its commitment to the fast-growing Affordable Housing sector.

Ganesh has extensive experience advising a wide range of clients, including individuals, housing associations, independent financial advisers, mortgage brokers, and developers. He is particularly recognised for his work on shared ownership transactions and his ability to manage matters involving multiple stakeholders with efficiency and clarity.

With over 20 years' specialist experience in Shared Ownership and New Build transactions, Ganesh joins the firm at a pivotal time to lead and expand its offering in this complex and evolving market.

Known for delivering efficient, collaborative solutions across multi-stakeholder transactions, Ganesh will play a central role in strengthening client service and driving growth in this key area.

Managing Partner Rebecca Mason commented:

"We are delighted to welcome Ganesh. His expertise significantly enhances our residential property offering and positions us strongly for the future."

This appointment reinforces Holmes & Hills' ongoing investment in specialist expertise, ensuring clients continue to receive high-quality, tailored legal advice across all areas of property law.

Mosaic launches leadership training programme for ambitious professionals



ESSEX-BASED Mosaic has launched a new Strategic Leadership Mentoring Programme, drawing on decades of experience across leadership, governance, media and organisational change to help ambitious senior professionals develop the skills they need to succeed in complex, high-pressure environments.

The training programme is led by Mosaic co-founder and Chairman Kevin Bentley, whose career has spanned senior leadership, public service, business and journalism roles.

Kevin led one of the UK's largest local authorities, Essex County Council, with responsibility for a £2 billion budget and thousands of employees, and has chaired numerous organisations. He has also represented the UK at the Council of Europe, served as National President of Round Table and spent more than 20 years with the BBC, primarily as a radio and television reporter.

Kevin's varied experience has given him a unique understanding of how leaders develop, make decisions under pressure and communicate effectively with different audiences.

He explained: "Leadership today requires far more than technical knowledge. Leaders are expected to make difficult decisions, manage competing priorities and communicate with confidence, often in situations where the pressure is high and the information available is incomplete.

"Unlike traditional leadership development courses that focus heavily on theory, Mosaic's Strategic Leadership Mentoring Programme is built around practical learning and real-world scenarios. It is designed for business leaders, directors and senior executives, as well as those working in public service, who want to strengthen their leadership capability and increase their impact."

The programme brings together a series of focused modules which can be completed individually or as a complete development journey. It addresses the challenges leaders face every day, including confident decision-making, communicating during periods of change, chairing complex meetings, managing uncertainty and building trust with teams and stakeholders.

Particular emphasis is placed on developing clarity under pressure, improving leadership presence and helping individuals communicate with authority when engaging with boards, senior colleagues, customers or wider audiences.

Through structured mentoring sessions and one-to-one coaching, delegates are supported in applying leadership principles directly to their own professional challenges.
The approach is designed to be practical, reflective and immediately relevant, enabling leaders to build capability while continuing to operate in demanding roles.

Kevin's experience across leadership and communication informs the programme's focus on accountability, governance and delivery.
His background in media also brings a valuable perspective on the importance of clear messaging, reputation and maintaining confidence during times of scrutiny.

The programme builds on Mosaic's almost three decades of experience helping organisations communicate effectively through its training division, Mosaic Media Training, alongside its work delivering PR and digital marketing support as well as crisis communications through Mosaic – The Conscience Marketing Agency.

Karen Ainley, co-founder and CEO of Mosaic, added: "Effective leaders need the confidence to make decisions, the ability to communicate clearly and the awareness of how their actions influence the people and organisations around them. This programme brings those skills together to help leaders become more effective, resilient and impactful."

Visit www.mosaicmediatraining.co.uk for further information.



Dear Government: stop overlooking the people who actually pay the bills



Peter Disney, of Colchester-based accountancy firm, Wood and Disney, offers a heartfelt plea to the UK Government.

BEFORE ministers roll out the red carpet for the next global corporation promising a handful of jobs and a photo opportunity, they might want to look a little closer to home.

The local business owner serving their community quietly and without fanfare is one of the most important economic contributors this country has.

There are 5.7 million small and medium-sized businesses in Britain. Together they employ almost 13 million people, generate £2.8 trillion in turnover, and account for roughly half of all private sector activity in the country. They pay income tax, corporation tax, business rates, employer's National Insurance, and VAT. They pay their staff, who pay their own tax. They buy from local suppliers, who pay their tax. The economic and tax contribution of Britain's small business community is, when you add it all up, staggering.

And yet government policy, headlines, and investment incentives are almost always aimed somewhere else entirely.

When a global technology company announces it is opening a new facility in Britain, ministers queue up to shake hands in front of the cameras. Press releases are issued. The Prime Minister may well attend. This is understandable as large inward investments matter, and the jobs they bring are real. But…

While those announcements are being made, thousands of small business owners across Britain are getting on with the same thing they do every day. Opening up. Serving customers. Paying wages. Chasing invoices. Filing VAT returns. Worrying about their cash flow. Sponsoring the local football team. Employing the person down the road who needed a second chance. Keeping the high street alive one transaction at a time.

These business owners will never get a ministerial handshake. They are not invited to summits. They do not have lobbyists. They simply get on with it, day after day, because this is their town and their community and because, as one business owner memorably put it in a new book on exactly this subject: "I have to live here."

My latest book, *Roots Not Just Revenue,* co-written with my business partner, Brendon Howlett, is a plainly written, deeply felt argument for the local business owner as the true hero of the British economy. Wood and Disney is a firm of chartered accountants which has spent more than forty years working alongside small businesses, and makes a case built not on sentiment but on economic reality.

Small businesses generate a quarter of Britain's entire GDP. They employ nearly half of the private sector workforce. According to the Federation of Small Businesses, businesses collectively contributed £308.6 billion in taxes in 2024 to 2025, nearly a third of all government tax revenues. That is the money that funds the NHS, pays for schools, maintains roads and keeps public services running.

And the vast majority of that contribution comes not from the multinationals who employ armies of tax advisers to minimise their liability across multiple jurisdictions but from the millions of small business owners who pay what they owe, in the place where they operate, because they live here and they are not going anywhere.

The local multiplier effect makes this contribution even larger than the headline figures suggest. Research by the New Economics Foundation found every pound spent with a local independent business generates significantly more economic activity than the same pound spent with a national chain. The money stays. It recirculates. It pays local wages, which are spent in local shops, which employ local people, who pay local taxes. The economic impact of a healthy local business community ripples outward in ways that a single large employer, however impressive its press release, simply cannot replicate.

Roots Not Just Revenue is not a political text, but its argument has clear political implications.

The government's instinct, when it thinks about business, is to think big, to chase the global investor, to compete with Frankfurt and Singapore for the headquarters that might, or might not, stay long enough to justify the incentives offered to attract them. This is not wrong. But it is dangerously incomplete. It is like tending only the most impressive tree in the forest while letting the undergrowth that sustains the whole ecosystem slowly die off.

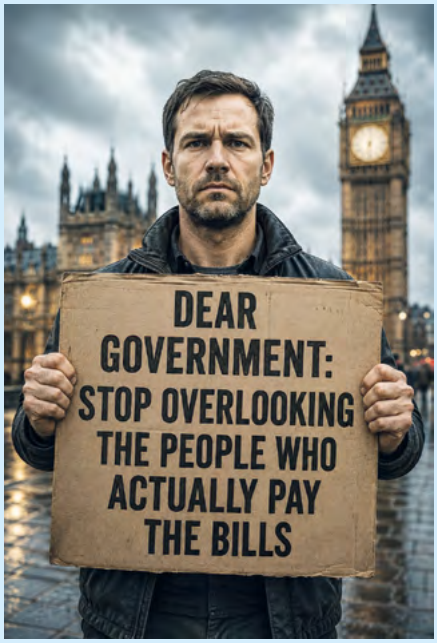
Small business owners don't want much. They want business rates that do not make a high street presence economically irrational. They want a tax system that recognises their compliance rather than treating them primarily as a risk to be managed. They want to feel, occasionally, that someone in Westminster understands what they do and why it matters.

What they do want but what they rarely receive is to be treated as economically significant and appreciated.

Roots Not Just Revenue opens with a distinction that deserves to be heard in every Whitehall corridor.

Fewer than one in a thousand British businesses will ever trade internationally in any meaningful sense. The business literature, the policy frameworks, the investment incentives, and the political rhetoric are built almost entirely around that one in a thousand. The other nine hundred and ninety-nine, the builders and bakers, the accountants and electricians, the café owners and independent retailers, are largely invisible in the national economic conversation.

They should not be. They are, collectively, the backbone of the British economy. The least we can do is notice.



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Longstanding Essex accountancy firm marks 75 years in style

HASLERS Chartered Accountants is celebrating 75 years at the heart of the Essex business community.

Founded in 1951, the Loughton-based firm now supports more than 5,000 clients, from private individuals to businesses of all sizes, many of them local. Haslers is consistently ranked among the UK's Top 100 accountancy firms and is a member of the prestigious UK200 Group. Today, the firm employs more than 90 people, most from Essex and the surrounding area.

The firm was founded by Harry Hasler, who started the business from his back bedroom in Seven Kings, Ilford, armed with a typewriter and abacus. His early clients included local builders, mechanics and car dealers.

With the support of his wife Jennie, Harry built the firm almost single handedly for nearly 20 years before partnering with accountant Michael Gould. Continued growth saw moves to Woodford Green and, in 2005, to its current headquarters on Old Station Road, Loughton.

Haslers has remained committed to the local community throughout its history. Through the Haslers Foundation, the firm has donated more than £750,000 to charities and local causes. This sits alongside a strong focus on sustainability and award-winning staff wellbeing initiatives.

To mark the anniversary, Haslers hosted a celebration at the Houses of Parliament, supported by Epping Forest MP Dr Neil Hudson.

Guests included clients, charity partners and former partners, with actor and Essex-born TV personality, Ross Kemp, delivering a keynote address and celebratory toast.

Chairman Jon O'Shea said: "Reaching 75 years is a testament to the generations of people who have built Haslers. Our focus has always been on exceptional client service and supporting our community. I'm incredibly proud of where we are today as Essex's leading independent accountancy firm."



Former and current Haslers partners celebrate 75 years.

HASLERS
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Expert advice.
Personal Service,
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Haslers is a leading independent **Top 100 firm** of accountants, tax specialists and business advisers, serving businesses and individuals across Essex and London since 1951. With 10 partners and expertise across **accounts, tax, audit, VAT and corporate finance**, we provide professional, innovative and truly bespoke advice built around our clients. Beyond business, we are proud to give back through the Haslers Foundation, which has donated more than **£250,000 to local causes** since 2008.



Established in 1951.
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Essex Chambers Unveils Stunning Venue for This Year's Festival of Business!

We are delighted to announce that this year's Festival of Business will now take place at the beautiful **Braxted Park Estate**, from **10am to 3pm** on **Wednesday 11th November.**

This year's theme, **Proud Past | Bold Future**, celebrates the rich heritage of Essex business while looking ahead to the opportunities, innovation, investment and collaboration that will shape its future. With its historic character and outstanding surroundings, **Braxted Park Estate** perfectly embodies the theme, providing an inspiring backdrop for one of the county's most significant business events.

The Festival of Business is moving to a new venue, but you have our guarantee that the vision at its core remains exactly the same – it's simply a spectacular new setting.

Visitors can look forward to an extensive business exhibition, a high-profile speaker programme, interactive workshops and valuable networking opportunities. It will bring together business leaders, entrepreneurs and professionals to share knowledge, make connections and discover the support available to help their organisations thrive.

Event highlights

Business Expo: Discover a diverse showcase of local and national businesses, services and innovative products. Raise your profile, meet potential collaborators and uncover new opportunities.

Inspiring Speakers: Hear from headline speaker, **The Apprentice's Tim Campbell MBE**, alongside industry leaders and experts sharing insight into business growth, emerging trends, leadership and future-focused strategies.

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

Get Involved: Book your stand or register for your **FREE visitor place** today.

ONLY A FEW EXHIBITION STANDS REMAINING: Join 100+ businesses showcasing their products and services at Festival of Business - **Secure your stand before they're gone.**

Rest assured, all existing stand and visitor bookings remain valid and will be transferred to our stunning new venue.

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Don't miss Essex's leading business event - celebrating our county's Proud Past and Bold Future.

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Essex businesses face record low confidence as costs continue to bite



Ann Scott, Regional Business and Stakeholder Manager for the East of England at the Federation of Small Businesses, looks at current attitudes and what needs to be done to change them.

FROM manufacturers in Basildon to independent retailers in Chelmsford and hospitality businesses in Clacton, Essex's economy depends on the success of thousands of small firms.

However, new research from the Federation of Small Businesses (FSB) suggests many owners are becoming increasingly pessimistic about the year ahead.

The latest FSB Small Business Index, covering April to June 2026, shockingly reveals confidence among the UK's small firms has fallen to its lowest level since the survey began in 2014. Fewer than one in five businesses expect to grow during the next 12 months, while almost one in three believe they will shrink, sell up or close altogether.

For Essex, where small and medium-sized enterprises make up the overwhelming majority of businesses, the findings raise fresh concerns about investment, recruitment and future economic growth.

According to the survey, just 18% of small businesses expect to expand during the coming year, compared with 32% that anticipate contraction, a sale or closure.

That leaves the Index at a record net balance of minus 14%, the weakest level ever recorded. Confidence has now remained in negative territory for more than a year, suggesting uncertainty has become embedded rather than representing a short-term response to economic pressures.

While small businesses have weathered the pandemic, inflation and supply chain disruption in recent years, the latest figures indicate many owners are now reluctant to invest until conditions improve.

The research highlights several factors weighing on confidence.

Nearly two-thirds of respondents (64%) said the wider economy would be the biggest obstacle to growth during the next year. Four in ten pointed to taxation, while one-third identified labour costs as a significant challenge.

The second quarter's trading figures reinforce those concerns. Just 22% of businesses reported higher revenues during the previous three months, while 55% experienced falling turnover. Looking ahead, only 23% expect revenues to improve during the next quarter, compared with almost half anticipating further declines.

Meanwhile, almost nine in ten businesses reported higher operating costs than a year ago, with three in ten seeing increases of more than 10%. Taxation emerged as the biggest driver of rising costs, followed by fuel, utilities and labour expenses.

For many smaller firms, the challenge is simple: revenues are falling while costs continue to rise.

The UK can not afford a situation where more businesses expect to contract than grow.

Alongside the survey, FSB has renewed calls for a package of reforms designed to make it easier for small businesses to invest and expand.

A key priority is reducing the overall cost of doing business. The organisation argues higher employer National Insurance contributions, rising employment costs and an outdated business rates system have placed disproportionate pressure on smaller firms operating on tight margins.

Another major recommendation focuses on tackling late payments. Many small businesses depend on healthy cash flow rather than large financial reserves, and overdue invoices can quickly affect recruitment, investment and day-to-day operations. FSB wants the proposed Commercial Payments Bill to introduce stronger enforcement powers and better protection for smaller suppliers dealing with larger organisations.

They are also urging the Government to improve access to finance, making it easier for firms to invest in technology, productivity improvements and low-carbon initiatives. It believes greater certainty over investment tax reliefs would encourage businesses to spend on new equipment and innovation rather than delaying decisions.



Skills reform also features prominently, with FSB calling for more flexible apprenticeships and training support that reflects the needs of smaller employers struggling to recruit people with the right skills.

The national figures are likely to resonate with many firms across Essex, where businesses continue to contend with rising operating costs and an uncertain trading environment.

The county's diverse economy, spanning advanced manufacturing, logistics, construction, professional services, retail and tourism, has shown resilience through successive economic challenges. However, many business owners will recognise the pressures identified in the survey, particularly around costs, taxation and weak business confidence.

The findings also reinforce the role of organisations such as FSB and the Greater Essex Business Board in continuing to press the case for policies that encourage enterprise, investment and entrepreneurship across the region.

While the headlines are undeniably gloomy, small businesses have consistently demonstrated their ability to adapt. The challenge now is ensuring they have both the confidence and the economic conditions needed to invest, recruit and grow.

For Essex's business community, restoring that confidence may prove just as important as any individual policy announcement in determining the county's economic prospects during the coming year.



Who says you can't mix BUSINESS WITH Pleasure?

Christmas staff parties play an important role in many workplaces, offering employees and employers an opportunity to celebrate achievements, strengthen relationships, and boost morale. While they are often seen as social events filled with festive food, music, and entertainment, their significance extends far beyond the celebrations themselves. A well-organised Christmas staff party can contribute to a positive workplace culture, improve communication, recognise employee contributions, and enhance overall job satisfaction.

One of the most important benefits of a Christmas staff party is the opportunity it provides to recognise and reward employees for their hard work throughout the year. Employees invest significant time, effort, and dedication into helping organisations achieve their goals. Taking time to celebrate these achievements demonstrates that management values their commitment. Recognition is a powerful motivator, and even a simple gesture such as hosting a festive event can make employees feel appreciated and respected. This sense of appreciation often leads to higher levels of engagement and loyalty.

Christmas staff parties also encourage team building. During the normal working day, employees are focused on completing tasks, meeting deadlines, and solving problems. There is often little opportunity to interact with colleagues outside their immediate teams. A festive gathering allows employees from different departments to socialise in a relaxed environment, helping to break down barriers and encourage stronger working relationships. Conversations that begin over dinner or during entertainment can lead to improved communication and collaboration back in the workplace.

Another key advantage is the positive impact on workplace morale. The end of the year can be a stressful period, with many organisations facing increased workloads, tight deadlines, or seasonal pressures. A Christmas celebration offers



employees a chance to unwind, relax, and enjoy themselves after months of hard work. Taking time away from daily responsibilities can reduce stress and improve mental wellbeing. Employees who return to work feeling refreshed are often more motivated and productive in the months ahead.

A Christmas staff party also helps reinforce a positive organisational culture. Every workplace has its own values and identity, and social events provide an opportunity to bring these values to life. Whether the organisation values teamwork, inclusivity, creativity, or innovation, these principles can be reflected in the way the event is planned and delivered. Inclusive celebrations that accommodate different cultures, beliefs, and personal preferences demonstrate respect for diversity and create an environment where everyone feels welcome.

In addition to strengthening internal relationships, Christmas staff parties can improve staff retention. Employees are more likely to remain with organisations where they feel valued and connected to their colleagues. Building friendships and positive working relationships increases job satisfaction and creates a stronger sense of belonging.

Recruitment can be expensive and time-consuming, so investing in employee engagement through social events can provide long-term benefits for the organisation.

Leadership also benefits from these occasions. Managers and senior leaders have the opportunity to interact with employees in a less formal setting, making them appear more approachable and accessible. Casual conversations can strengthen trust between management and staff, allowing employees to feel more comfortable sharing ideas, concerns, and feedback. This improved communication can have lasting benefits long after the celebrations have ended.

Christmas parties can also serve as an opportunity to reflect on the year's achievements and look ahead to future goals. Speeches or presentations recognising individual and team successes can reinforce a shared sense of purpose. Celebrating milestones together reminds employees that their contributions matter and that they are part of something larger than their individual roles. This shared sense of accomplishment helps build pride in the organisation.

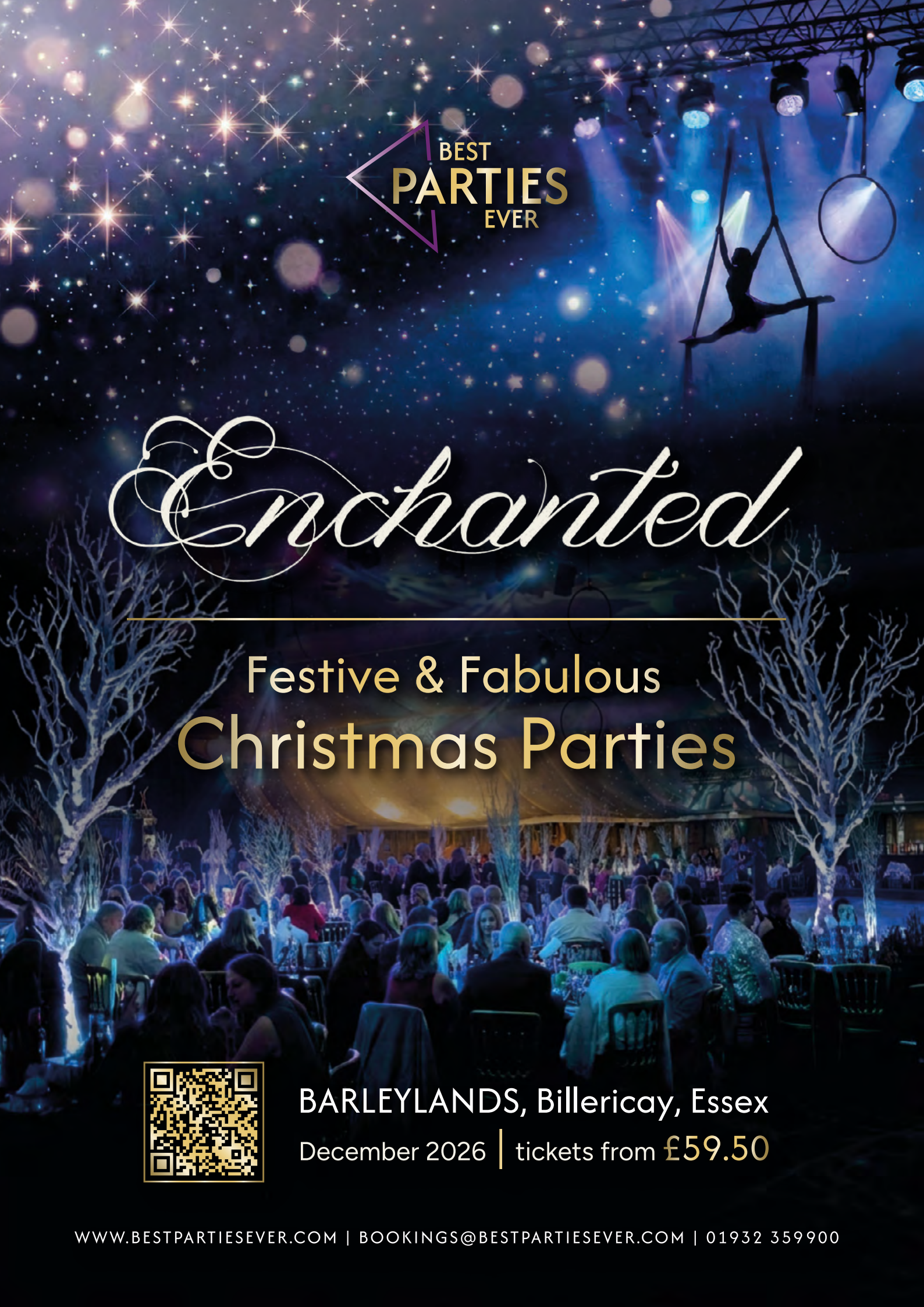
Furthermore, these events contribute to employee wellbeing by encouraging work-life balance. Modern workplaces often involve demanding schedules and long hours, making it essential to create opportunities for relaxation and enjoyment. Social events remind employees that organisations value them as people, not just as workers. This human-centred approach supports healthier workplace relationships and contributes to a more positive working environment.

However, successful Christmas staff parties require careful planning. Employers should ensure that celebrations are inclusive, respectful, and suitable for everyone. Not all employees celebrate Christmas, and some may prefer not to attend events involving alcohol or late-night entertainment. Offering a variety of food options, organising activities that appeal to different interests, and making attendance voluntary helps ensure that everyone feels comfortable and included. Clear expectations regarding professional behaviour should also be communicated to maintain a safe and respectful atmosphere.

In today's increasingly diverse workplaces, many organisations have expanded the concept of the Christmas party into an end-of-year celebration that welcomes employees of all backgrounds. This approach allows everyone to participate while still recognising the festive season. Inclusivity strengthens workplace culture and demonstrates respect for diversity, which is increasingly important in modern organisations.

Christmas staff parties are much more than festive gatherings. They provide valuable opportunities to recognise employee achievements, strengthen teamwork, improve morale, encourage communication, and reinforce organisational culture. When planned thoughtfully and inclusively, these celebrations can enhance employee satisfaction, increase loyalty, and contribute to a happier, more productive workplace. Although they represent only one event in the annual calendar, their positive effects can extend well into the following year, benefiting both employees and the organisation as a whole.




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LAST year, we introduced our own corporate Christmas parties and, needless to say, they went down a festive treat!

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We're delighted to be bringing back our Christmas parties for 2026, with more than half of available dates already sold.

Once you've booked in with us to celebrate your team and let them relax in style, here are our top tips for recognising the hard work they've accomplished with some fun and games:

Everyone loves a medal: if you have tricky goals to reach, customer service challenges, or want to acknowledge those who have gone above and beyond, introduce some light-hearted staff awards that reminisce on the year that's just gone. Acknowledging challenges faced and accomplished can help everyone to look back on the year with a smile. Plus, who doesn't love a tiny trophy to take home?

Christmas bingo: keep it light and entertaining with mini Christmas bingo cards! Challenge members of the team to be the first up on the dancefloor, to get a picture on the 360 photobooth with the most festive prop, dance with the saxophonist, or even share a business card with other companies that might be there. Safety and friendly competition are key – so make prizes small and perfect for desk decoration.

Bring a quiz: if you have multiple tables booked, crack out an entertaining yet brain-wracking quiz that everyone can get involved in. Print out a selection of celebrity eyes to name, picture and word challenges, or questions that bend the mind in the style of The 1% Club! Make sure everyone has their team's name at the ready, and award extra points for the best one.

And the best dressed award goes to: get everyone in the party spirit before they arrive with a best dressed challenge! Select a theme (it doesn't have to be Christmas!), set a budget or criteria and see how your team steps up to the sparkles, tinsel or extra layers! From worst Christmas jumpers to sparkliest black tie, you could even award best group dressed if you found yourself with a team of festive elves!



"Thomas Woodards, Event and Business Development Manager at Hylands Estate, offer some useful tips to ensure your Christmas works party will be remembered for all the right reasons."

Secret Santa with a twist: turn the regular Secret Santa tradition on its head with a game of White Elephant - the gift giving game, with no pressure on the recipient to cater to a specific person. Set a budget and let your team choose funny, quirky, novelty gifts that get added to the present pile. Ask team members to select numbers out of a hat and the first person gets to choose a gift. The twist? The next person gets the choice to steal that gift before selecting a new one!

So, there you have it! If you end up choosing us for your festive celebrations, we'd love to see your pictures if you end up posting them. Just tag us in @hylandsestate.



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- **special set-menus will also be available in the run-up to Christmas**
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Recent Trip Advisor reviews from delighted customers

A lovely discovery

We visited on a Sunday evening for first time and very pleased to see it was busy which gave it a great atmosphere. Service good and prompt and staff friendly and efficient. A good menu with reasonable pricing and my food was excellent. It is small and cosy downstairs with a larger area upstairs. A very different experience from going to a chain Italian restaurant – **Valena18**

A really special event

We visited Piccolo as a party of 20 on Saturday evening. Lots of different ages and tastes. Service was brilliant with constant attention. Every person really enjoyed excellent food, and all were well impressed with the overall occasion. We have previously visited as a couple, a foursome, and more, and have never been disappointed. Excellent service, wonderful food, and very good value - **Mel**

Wonderful atmosphere at great price

Love this restaurant. Feels like you're eating at a good friend's house. Wonderful friendly, cosy atmosphere with authentic Italian vibes. Always busy which adds to great vibe but service swift and flawless. Thank you for a lovely Saturday night – **Maymay21**



42 North Hill, Colchester, CO1 1PY
01206 547519 www.piccolo42.co.uk

• Reservations strongly advisable to avoid disappointment •

Direct mail marketing still works for businesses

DIRECT mail continues to be one of the most effective marketing channels for UK businesses in 2026. While digital marketing has become crowded and increasingly expensive, physical mail stands out by landing directly in the hands of your audience.

As a trusted mailing house, The DS Group supports businesses with mail marketing campaigns that are planned, produced and delivered with accuracy and consistency.

Industry research consistently shows that direct mail performs strongly. Studies report that direct mail achieves response rates of up to nine percent, compared to average digital response rates of under two percent. In a world of overflowing inboxes, physical mail cuts through the noise.

A professional mailing house does far more than simply post letters. Modern UK direct mail relies on accurate data handling, personalisation, quality print and reliable fulfilment. When these elements are managed together, campaigns run smoothly and results improve.

Research shows personalised direct mail can increase response rates, making data accuracy and handling critical. A mailing house that manages print, fulfilment and dispatch under one roof reduces errors, delays and inconsistencies.

Trust remains a key reason why direct mail is still relevant. Studies show that over 71 percent of consumers trust mail more than digital advertising, and printed communications are remembered for longer periods.

For many audiences, especially decision makers aged 30 to 60, physical mail feels more credible and considered. Letters, brochures and branded mail packs create a tangible connection that digital channels struggle to replicate.

When produced responsibly and delivered reliably, UK direct mail supports long term brand recognition and recall.

One of the biggest advantages of working with an experienced mailing house is control. Timing is critical in mail marketing, particularly for campaigns tied to promotions, events or time sensitive messaging.

Research indicates that campaigns delivered on time are more likely to generate engagement compared to delayed communications. Managing print, packing and dispatch under one roof allows greater control over schedules and reduces the risk of disruption.

Reliable fulfilment ensures campaigns land when they are meant to, not days later when the opportunity has passed.

Direct mail does not replace digital marketing. It strengthens it. Studies show campaigns that include direct mail are 52% more likely to report positive ROI than campaigns that do not include mail.

Mail marketing can drive traffic online, support retargeting campaigns and reinforce digital messaging with a physical reminder. In 2026, the most effective strategies use UK direct mail as part of a wider, joined-up approach.

Managing successful mail marketing campaigns requires experience. Data handling, compliance, print quality and fulfilment logistics all matter. Mistakes can be costly and damage trust. Direct mail remains relevant because it works. When planned carefully and executed well, it continues to deliver measurable results in 2026 and beyond.



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.

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AI just one part of t



IN the rush to adopt tools like ChatGPT and Copilot, businesses are realising AI still depends on people. Yet, while employers expect staff to seamlessly use AI to boost productivity, 54% of the UK workforce lacks basic digital skills.

The UK Human Skills Roadmap by MyPerfectCV highlights how AI literacy has evolved: employers no longer view it as a highly technical requirement, but as a fundamental soft skill rooted in human judgment.

The findings highlight a clear signal to employers and job seekers: businesses don't want staff who "just" code and build AI systems; they want people who can prompt them effectively and critically evaluate the output. Far from a niche tech requirement, AI literacy is fast becoming the ultimate career currency.

The UK Human Skills Roadmap reveals that employers are increasingly de-prioritising formal academic credentials to focus on candidates who can bring not only confidence and communication, but also AI and digital literacy skills.

The findings come as a report suggests more than one million young people in the UK are currently not in education, employment or training (NEET). A roundtable of the Policy Liaison Group (PLG) on Workplace Wellbeing discussed what employers can do to help resolve the crisis. Taking place just over a month after the publication of Sir Alan Milburn's interim report on youth opportunity, participants discussed the challenges businesses face in recruiting and developing inexperienced young workers, and how employers can help shift the labour market from rewarding experience alone to recognising potential, adaptability and the distinctly human skills that will define future success at work.

Michelle Ovens, CEO and Founder of Small Business Britain, said: "Following Andy Burnham's pledge to reform the education system to help more young people into work, we need to see that ambition translate into action. We urge the Government to introduce a National Business Skills Guarantee, ensuring every young person has access to business skills, role models, and entrepreneurial pathways before leaving education.

"The UK has the third-highest employment rate in the G7, yet too many young people still face barriers when entering the workforce. They need confidence, skills, and experience to prepare them for the world of work."

Clearly, there are many challenges that lie ahead to ensure the UK has a future workforce fitted with the required skills.

Joanne Giles, Executive Director, Essex Local Skills Improvement Plan, said: "One of the biggest barriers facing young people is the contradiction at the heart of modern recruitment: employers want experience, but young people cannot gain experience without first being given an opportunity.

"At the same time, many are navigating the lasting effects of educational disruption, economic uncertainty and growing concerns around confidence and wellbeing. For SMEs operating under tight margins and increasing commercial pressure, recruiting experienced candidates can feel like the safest option.

"The consequence, however, is that many capable young people never get the chance to prove what they can do. The conversation around NEETs often focuses on what young people lack. A more productive question is what they can contribute.

"The world of work is changing rapidly. As artificial intelligence automates routine and administrative tasks, the skills that remain most valuable are increasingly human: communication, emotional intelligence, creativity, curiosity, adaptability, problem-solving and collaboration.

"These qualities are rarely reflected fully on a CV, nor are they acquired solely through years of experience. They are developed through opportunity, exposure and learning. The employers that thrive in the future will be those willing to look beyond a candidate's past and invest in their future. The question is no longer, what experience do they have? but rather, what could they become?

"Addressing the NEET challenge does not require a complete redesign of the labour market. It requires practical changes that open more doors for young people. Many organisations unintentionally exclude young talent through job descriptions that demand qualifications, industry knowledge or previous experience that are not essential for success.

"The most successful employees are not always those who arrive with the strongest CV. They are often those with the greatest capacity to learn and grow.

"Work experience, internships, apprenticeships and entry-level placements remain some of the most effective ways to bridge the gap between education and employment. These opportunities help young people build confidence, understand workplace expectations, develop professional skills, explore career pathways and establish valuable networks.

"A young person's first experience of work can shape their confidence and career aspirations for years to come. nManagers therefore play a critical role, not simply as supervisors but as coaches who provide constructive feedback, encourage development, support problem-solving, build confidence and enable career progression.

"Perhaps the most valuable qualification a young person can gain is confidence. Unlike a certificate, confidence cannot be taught in a

the future skills jigsaw

classroom. It is developed through encouragement, trust and positive workplace experiences.

"The issue is particularly relevant in Essex, where SMEs form the backbone of the local economy. Across sectors including construction, hospitality, care, logistics, retail and professional services, employers are facing ongoing recruitment challenges.

"For many smaller businesses, competing for experienced candidates is increasingly difficult. Large organisations often attract the available talent, leaving SMEs searching for alternative solutions. Investing in young people offers one such solution. By recruiting for potential and developing talent internally, businesses can create a sustainable workforce pipeline while making a meaningful contribution to their communities.

"However, SMEs cannot shoulder this responsibility alone. Stronger partnerships between employers, schools, colleges, local authorities and employment support organisations are essential. Collaborative approaches can provide businesses with access to resources, advice and support while creating clearer routes into employment for young people.

"This is where organisations such as Essex Chambers of Commerce can play an important role, helping employers connect with existing schemes, funding opportunities and best practice that make recruiting and developing young talent more achievable.

"The NEET issue should not be viewed solely as a youth employment challenge. It is an economic challenge, a productivity challenge and a workforce challenge. Every young person who remains disconnected from education, employment or training represents potential that is not being realised. Conversely, every young person given an opportunity to learn, contribute and grow strengthens the economy, supports local businesses and helps address future skills shortages.



"The solution is not complicated. Create more opportunities. Remove unnecessary barriers. Recognise potential alongside experience. Young people do not need every answer before they enter the workplace. They just need a pathway in.

"The UK's growing NEET population presents a genuine challenge, but it also represents one of the country's greatest untapped opportunities. In an economy increasingly shaped by innovation, adaptability and human-centred skills, the potential of young people has never been more valuable.

"The future workforce already exists. The question is not whether these young people have the talent to succeed. The question is whether employers, educators and policymakers are willing to give them the opportunity to prove it."

Chri Hodson is Programme Director at Pitman Training in Essex. He takes the view that whilst every business can buy AI, not every business can build human capability.

He said: "During the past year, businesses have raced to invest in artificial intelligence. Microsoft Copilot, ChatGPT and an expanding range of specialist tools promise to increase productivity, reduce administration and transform the way organisations operate.

"Many of those promises are real. But there is a risk that business leaders are asking the wrong question. The conversation has become, how quickly can we adopt AI? The more important question is, how quickly can our people learn to create value with it? There is an important difference.

"Artificial intelligence is becoming available to every organisation. The capabilities that seemed revolutionary only months ago are rapidly becoming standard business tools. Before long, AI will be as commonplace as email, cloud storage and video conferencing. When everyone has access to the same technology, the technology itself ceases to be a competitive advantage. Competitive advantage moves elsewhere.

"The recent MyPerfectCV article on essential human skills highlights communication, adaptability, critical thinking and AI literacy as increasingly valuable capabilities. I believe these qualities are no longer simply attributes of successful employees. They are becoming the defining characteristics of successful organisations.



"Technology has always amplified the way a business already operates. A well-led organisation becomes more productive. A customer-focused organisation becomes more responsive. An innovative organisation develops ideas more quickly. Equally, a poorly organised business simply becomes faster at producing unnecessary work, making poor decisions and creating more noise.

"Artificial intelligence follows exactly the same pattern. It can analyse information, automate routine administration and generate impressive first drafts in seconds. It cannot build trust with customers, exercise commercial judgement, inspire a team or recognise when a convincing answer is fundamentally flawed. Those remain human responsibilities. This is why buying AI is the simplest part of the journey.

"The harder challenge is creating an organisation where people think critically, question confidently, collaborate effectively and continually improve the way work gets done. That requires leadership, curiosity and a culture of learning, not simply another software subscription.

"For local businesses, this should be encouraging. Small and medium-sized enterprises have rarely competed by outspending larger rivals. They succeed because they are closer to customers, make decisions more quickly and adapt faster to changing markets.

"Artificial intelligence can strengthen those advantages, but it cannot create them.

The businesses that prosper during the next decade are unlikely to be those with access to the most powerful AI. They will be the organisations that learn faster than their competitors.

"Perhaps it is time we stopped measuring AI success by the number of licences purchased or the tools deployed. Instead, we should judge it by something far more meaningful. Has it helped our people make better decisions, solve more difficult problems, build stronger customer relationships and create more value?

"Because every business can buy artificial intelligence. Not every business will build the human capability that turns it into lasting competitive advantage."



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Why business owners should be thinking about restructuring now



Andrew Robinson, Tax Partner at Larking Gowen, warns of the potentially far-reaching impact of proposed HMRC changes looking at how certain company distributions and capital repayments are taxed.

WHEN it comes to business restructuring, timing can be everything. Right now, there's a strong case for reviewing your plans sooner rather than later.

HMRC has recently launched a consultation as part of its Tax Update 2026: Simplification, Modernisation and Fairness programme, looking at how certain company distributions and capital repayments are taxed.

While consultations on tax legislation can often feel removed from day-to-day business life, this one could have real implications for business owners considering a restructure, succession plan or future sale.

The focus is on tax rules that have been in place since Corporation Tax was introduced in 1965. HMRC is questioning whether the current system still works as intended, particularly where payments received by shareholders can be taxed differently depending on whether they're treated as income or capital.

For many owner-managed businesses, that distinction can make a significant difference.

One of the key areas HMRC is examining is how amounts paid by a company in relation to its shares are taxed in the hands of shareholders. This may sound technical, but the potential impact could be far-reaching, particularly for businesses looking to separate different activities into standalone entities.

One popular option under the current rules is a capital reduction demerger. This allows a business to split its operations in a way that can often be achieved tax-efficiently through existing reconstruction reliefs.

However, if HMRC's proposals move forward in their current form, that tax efficiency may no longer be available. For some business owners, this could fundamentally change the appeal of certain restructuring strategies.

There are other options, including statutory demergers, but the circumstances in which they can be used are currently more restricted.

The Government appears to recognise this challenge and is considering whether the statutory demerger rules should be expanded to make them more widely available. One possibility is that investment businesses, which are excluded under the current rules, could become eligible to use the regime.

That would be welcome news for some organisations. However, there may still be limitations. HMRC has suggested that relief could be denied where a demerger is followed by a sale within five years.

For businesses planning a future exit, investment deal or succession event, this could reduce the flexibility currently available.

The consultation also considers other areas that regularly affect private companies and their shareholders, including company purchases of their own shares and the transactions in securities rules.

These rules help determine whether money received by shareholders is taxed as capital or income. For business owners considering retirement, bringing in new shareholders or reorganising ownership structures, any tightening of these provisions could affect both planning opportunities and tax outcomes.

HMRC has made clear that it doesn't intend to penalise genuine commercial transactions. In principle, businesses restructuring for legitimate commercial reasons shouldn't be adversely affected. However, as is often the case with tax legislation, the detail matters. Until the final rules are published, there will be uncertainty about what HMRC regards as a 'legitimate commercial purpose' in practice.



The consultation runs until September 2026. We understand HMRC will not rush through any changes, as it wants to ensure all options are fully considered, so there is still time to act under the current rules.

For businesses already considering a demerger, ownership reorganisation, purchase of their own shares, succession plan or pre-sale restructuring, this consultation raises an important question: is it better to wait and see, or move forward while the existing framework remains in place?

Every situation will be different. However, where plans are already being considered, taking professional advice sooner rather than later could help preserve options and reduce the risk of being caught out by future changes.

The proposed reforms could represent the most significant review of these particular corporation tax rules in decades. While the final outcome remains uncertain, the direction of travel is clear: HMRC is looking closely at how company distributions are taxed.

For business owners, the message is simple. If restructuring, succession planning or a future sale is even a distant possibility, now is a good time to review the available options.

Waiting may still be the right decision. However, making that decision with a clear understanding of the possible changes could prove invaluable.

Taking specialist tax advice early could help business owners make the most of opportunities available under the current rules and prepare for whatever comes next.

The tax team at Larking Gowen would be happy to help and talk through your options, email enquiry@larking-gowen.co.uk to get in touch.

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WORKING IN PARTNERSHIP

Construction insolvency: how Essex businesses can protect themselves

Sophie Bennett, non-contentious construction solicitor at leading legal firm, Holmes & Hills, offers practical, commercially focused advice for businesses to minimise the risk of, and damage from, insolvency.



INSOLVENCY continues to be one of the greatest risks facing the construction sector. According to the BCIS (Building Cost Information Service) report dated July 17 2026, construction firms accounted for 16% of all insolvencies in England and Wales in May 2026.

When a business in the contractual chain becomes insolvent, the consequences do not just affect the insolvent party, but have a far reach up and down that chain.

While insolvency cannot always be prevented, businesses can take practical steps to reduce their exposure before problems arise.

Construction projects are often complex and operate on tight margins. Cash flow is critical. Even profitable businesses can experience financial difficulties if payments are delayed or unexpected costs arise, demonstrated by volatility in both the steel and energy markets. This can lead to unexpected insolvencies, with businesses that appeared financially stable and profitable, but hit a wall that then cripples their financial flow.

Warning signs are often present before a business formally fails, and it is often advised to seek guidance as soon as such signs appear.

Potential indicators for a contractor or subcontractor may include: requests for accelerated payments, reduced site activity, frequent changes in key personnel, increased payment disputes and supply chain complaints

Developers or clients facing insolvency may increase scrutiny of payments or variations, refinance existing borrowing, increase value engineering or exchange key personnel frequently.

One of the most effective ways to manage insolvency risk is through careful contract drafting at the outset of the project. Even if the parties are not facing any risks of insolvency at the time, with the turbulent nature of the market, all parties should understand that protection against insolvency should be a two-way street.

Businesses should review whether their contracts contain adequate protections, including:

Termination rights: contracts should clearly identify insolvency events that entitle a party to terminate the project without being in breach of legislation. This can allow parties to agree prior to trouble occurring how to draw a line in the sand and split ways. If a contract is unclear as to what happens at insolvency with termination, this can cause unnecessary stress and pressure on the parties that are not insolvent, such as whether they are obliged to continue with obligations under the contract and what payments they may be entitled to.

Step-In rights: these provisions may allow employers, funders or other parties to step into existing arrangements and preserve continuity of a project by picking up the payment obligations of the insolvent party. Parties further down the chain need to ensure that these clauses are properly drafted to prevent any black hole of liability and to ensure that they are paid any sums due to them.

Ownership of design information: ensuring access to design documents, warranties and project records can significantly reduce disruption if a contractor, designer or consultant becomes insolvent. This can help the remaining parties to find replacements for the insolvent entity.

Payment mechanisms: clear payment procedures can help improve transparency and reduce the risk of disputes arising during periods of financial pressure. If there are particular concerns over a contractor's insolvency, a direct payment agreement for a developer or stakeholder to pay subcontractors may also need to be agreed to help bridge the gap in times of financial distress.

Security measures worth considering: depending on the size and complexity of the project, additional security may be appropriate.

Common forms of protection include:

Performance bonds: these provide financial protection where a contractor fails to perform its obligations.

Parent company guarantees: where a contractor forms part of a larger corporate group, a parent company guarantee may provide an additional layer of security.

Collateral warranties: warranties can provide direct rights against key project participants and preserve legal remedies if difficulties arise.

Retention arrangements: retention provisions can help incentivise completion and rectification of defects while providing a degree of financial protection.

Vesting certificates: where significant materials or equipment are being manufactured or stored off-site, vesting certificates can help establish ownership before delivery to site. This may provide valuable protection if a supplier or contractor enters insolvency before the materials are incorporated into the works.

Having a contingency plan: no contractual mechanism can eliminate insolvency risk entirely, so this can be combined with practical contingency planning.

This may include identifying alternative suppliers, maintaining access to project information, monitoring performance both up- and down-stream, reviewing financial standing periodically and establishing internal response procedures and identifying alternative routes to project completion at the outset in the event of an insolvency

The earlier a business can respond to signs of financial distress, the greater the likelihood of limiting disruption.

Construction insolvency is not a new issue, but current market pressures mean it remains a very real concern for construction businesses across Essex.

While no organisation can control the financial health of its project partners, it can control how well prepared it is.

By conducting proper due diligence, negotiating appropriate contractual protections and maintaining active project oversight, businesses can significantly reduce the impact of insolvency and improve the prospects of successful project delivery.

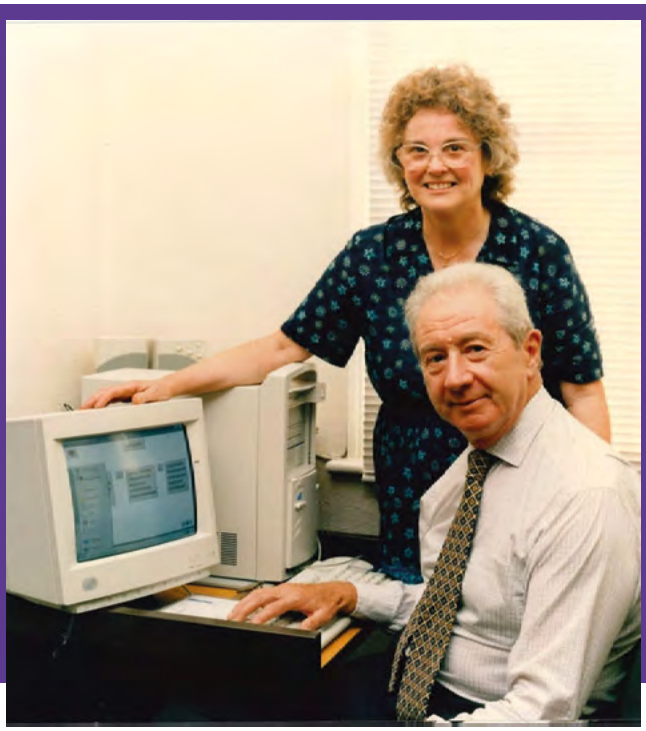

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Written by Julia Esse

One Business Decision Shaped Communities in Essex for Generations.

When Trebor Limited was sold to Cadbury Schweppes in 1989, Ian and Angela Marks asked how the success of a business built in Essex could continue to benefit the county long after the company had changed hands.

Rather than making a series of one-off charitable donations, Ian and Angela wanted to create something that would endure. During a trip to the United States, they discovered the community foundation model. Inspired by its ability to connect local generosity with local need, they established Essex Community Foundation (ECF) in 1996 to create a permanent charitable resource for Essex.



Pictured above: Ian Marks, ECF's first Chair, visiting early grant recipient the Dyslexia Institute.

A Legacy That Grew

Thirty years on, businesses, families and individuals continue the legacy of Ian and Angela Marks by investing in communities across Essex through ECF.

From the outset, Ian and Angela brought together friends, colleagues and local organisations who believed local communities should be able to invest in their own future. As more charitable funds were established, that network expanded across Essex.

Ian and Angela's original gift of £1m inspired other philanthropists to give locally, and today ECF's endowment has grown to more than £60m, supporting thousands of charities and community organisations across Essex. More than the growth of a fund, it demonstrates how one act of generosity created a long-term model for local giving.

Business Giving Evolves

Over the same period, the way businesses support their communities has evolved.

Many businesses choose a charity of the year or build long-standing charitable partnerships. While those relationships do valuable work, they are only part of the picture.

Across Essex there are more than 10,000 charities and voluntary organisations, many of them small, volunteer-led groups making a significant difference but often overlooked beyond their communities.

That's Where ECF Comes in.

By understanding Essex's charitable landscape, ECF helps businesses build long-term approaches to community investment, connecting them with the places and causes that matter most to them.

From Principle to Practice

One business putting that approach into practice is Essex-based law firm Ellisons Solicitors, which established the Ellisons Foundation with ECF to support the places where its community live and work. Working with ECF enables the firm to focus on the impact it wants to achieve, while drawing on ECF's knowledge of Essex's voluntary sector. ECF identifies organisations that align with the Ellisons Foundation's priorities, carries out the necessary due diligence and suggests grant applications for consideration, while the funding decisions remain with Ellisons.

The Ellisons Foundation is financed through unclaimed client balances that would otherwise remain unused, supporting local charities across Essex, with ECF providing the governance and indemnity arrangements needed to ensure the funds can still be returned should a client come forward in the future.

Employees also play a central role through a staff panel that reviews grant applications, helps shape priorities and agrees the causes the Ellisons Foundation should support. Through visits to funded organisations, they see first-hand the difference local giving can make. Ellisons is an example of one local business that is continuing the legacy of community investment that inspired ECF more than 30 years ago.

If you're considering how your business can support local communities, contact Perry Norton, Head of Development, at perry@essexcf.org.uk.

Essex Community Foundation 30 YEARS of generosity in Essex

To learn more about ECF visit: essexcommunityfoundation.org.uk

Ellisons brings together Chelmsford's business community

IF you wanted a snapshot of what makes Chelmsford such a vibrant place to do business, you only had to look around the room on July 2.

The official opening of Ellisons' new Chelmsford office brought together clients, entrepreneurs, professional advisers, charities, community organisations and local leaders. While the new offices at County House provided the backdrop, the evening quickly became a celebration of the people and organisations helping to shape the city's future.

Chelmsford has established itself as one of Essex's leading commercial centres, but its success is measured by more than investment and development. It is built on trust, shared ambition and a willingness to work together. Every day, businesses, advisers and community organisations exchange ideas, make introductions and create opportunities that strengthen the local economy.

The Ellisons team in Chelmsford wanted the event to reflect that spirit. Alongside clients and professional contacts were charities making a real difference across Essex, community organisations strengthening local life and businesses showcasing the innovation and quality for which the county is increasingly recognised. Even the wines served, from New Hall Vineyard, celebrated another local success story with a proud Essex heritage.



The new office represents another milestone for Ellisons, having outgrown two previous Chelmsford homes. More importantly, it is an investment in the future. A place where colleagues can work together, where clients know the firm is firmly in their corner, and where lasting partnerships can continue to grow.

Looking around the room that evening, one thing stood out above everything else: the new office is a clear statement of Ellisons' commitment to serve the people and businesses of Chelmsford today and for many years to come. The conversations reflected years of trust, friendship and mutual support. The real foundations on display were not the ones beneath the building; they were the relationships that continue to make Chelmsford and Essex a remarkable place to do business.



Introducing the new IoD regional chair



A message from the new Institute of Directors Regional Chair for the East of England, Andy MacAskill.

I AM excited and very proud to be the new IoD regional chair for the East of England. It's a fantastic opportunity for me to give back after 25 years of rewarding IoD membership.

I strongly believe every business can be a force for good - creating jobs, adding value to society and minimising environmental impact. Therefore, my aim as Chair is to build a connected community of leaders who support one another, value diverse perspectives and make decisions that benefit their organisations, their people, the environment and the region as a whole.

I am rooted in the East of England and passionate about its future. I want our region to be a place where directors lead with clarity, purpose and care, drawing on regenerative principles that encourage collaboration and create sustainable growth.

As a Fellow of the IoD I have gained tremendous value from IoD development services, such as Charted Director and Non-Executive Director programmes. I have also significantly benefited from the Directors' advice service, a supportive network providing human connection, and enjoyed regular use of the wonderful facilities at 116 Pall Mall when doing business in London.

I started working in the corporate world more than four decades ago, subsequently leading teams in the utility, transport, and construction sectors. I have accumulated 25 years of board-level executive and non-executive experience to understand the pressures and responsibilities senior leaders face working in the built environment.

After building a career, creating a home (many), helping our children grow into wonderful and caring human beings able to face the world on their own and climbing mountains in six continents I have found my renewed purpose for the next important chapter of my life story.

Now, as a professional certified executive coach, I partner with senior leaders to develop their potential. I support them reconnect with what matters most, make purposeful decisions about their future and build more fulfilling and rewarding careers.

I am also a qualified Mountain Leader and International Forest Therapy Guide. My love of being part of the natural world helps me bring a regenerative, perspective shifting approach enabling the leaders I work with to consider a whole world view and hopefully build a stronger connection to sustainable and responsible outcomes.

I live in a small village, not far from Bury St Edmunds, with Carole, two energetic dogs, and a dozen chickens. Now that our six children have left home, I am happiest when surrounded by family, fresh ideas, and a good challenge, whether on a mountain, in the forest or around the boardroom table.

I am really looking forward to working with the fantastic East of England businesses to ensure their voice is heard and represented to local and national decision makers. I will be supporting the IoD regional leadership group to build valuable networking and learning opportunities for IoD members and, of course, I hope to have lots of fun in the process.

Please contact me at regionchair.eastofengland@iod.com

IOD

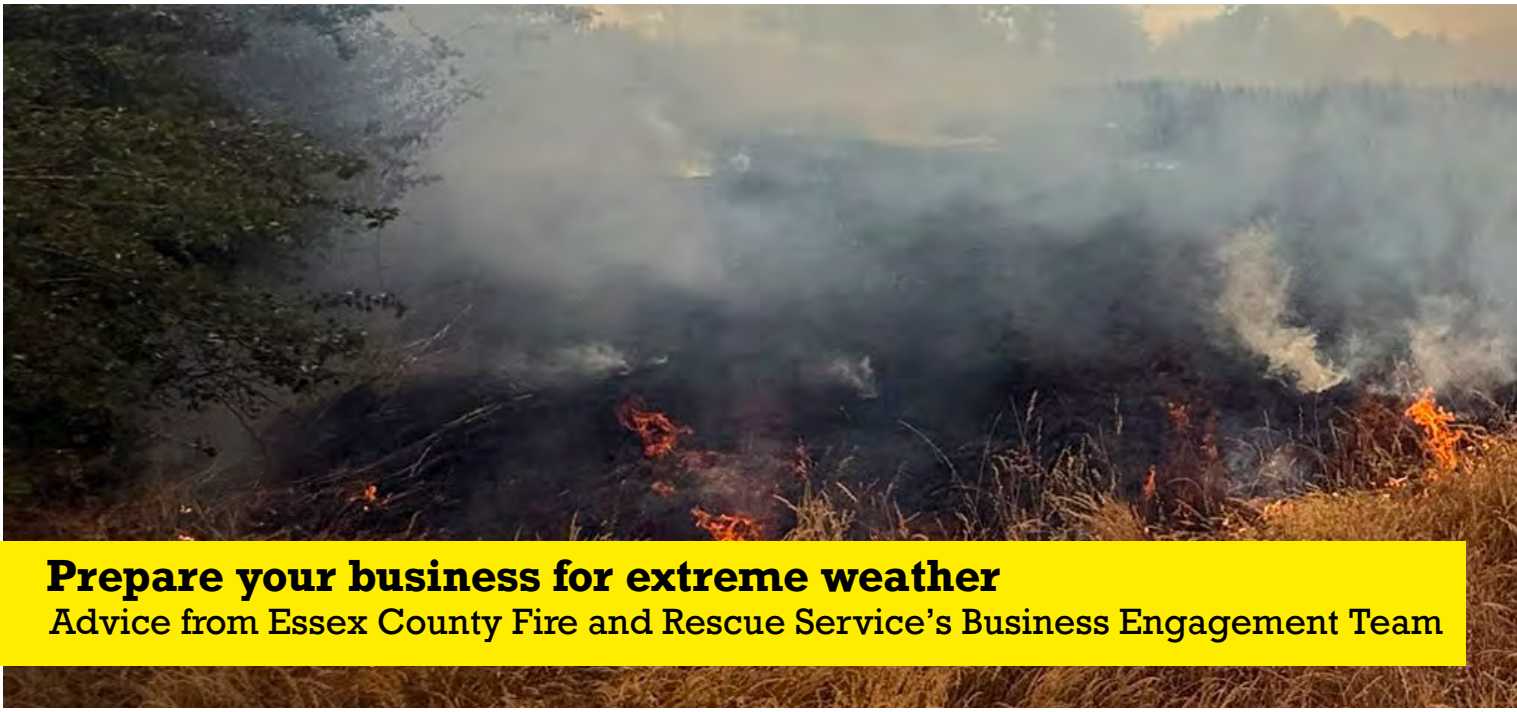
Where Essex directors connect and grow

The Institute of Directors supports today's business leaders with practical knowledge, strong governance and meaningful connections.

At IoD East of England, 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/





Prepare your business for extreme weather

Advice from Essex County Fire and Rescue Service's Business Engagement Team

This summer, the UK has experienced some of its hottest and driest periods on record and fire services nationwide have been busier than ever.

From flooding and extreme heat to wildfires and severe weather, these incidents can affect businesses by disrupting operations, damaging property and putting people at risk.

The Met Office is predicting the UK to see warmer, wetter winters, hotter, drier summers and more frequent extreme weather events in the years ahead. This could bring more heatwaves, heavier rainfall, increased flooding risk, prolonged dry spells and a growing threat from wildfires.

At Essex County Fire and Rescue Service (ECFRS), we know that prevention and preparedness are key to protecting your business. While we cannot control the weather, there are practical steps organisations can take to reduce risk, improve resilience and help keep your staff, premises and communities safe.

The good news is that businesses can take practical steps now to review your plans and make sure your business is prepared.

Flooding

Flooding remains one of the biggest climate-related risks facing businesses…particularly in Essex with our long coastline and vast river network. Whether caused by rivers, the sea or surface water, you can help prevent the impact of property damage and operational disruption by:

- Checking whether your premises is in a flood risk area
- Installing flood barriers, non-return valves and waterproof storage where appropriate
- Creating a flood response and evacuation plan
- Storing critical equipment, servers and important documents above ground level
- Reviewing insurance coverage regularly and understanding any exclusions
- Arranging for staff unable to travel to work remotely or at alternate locations

Cold weather

While average temperatures are rising, cold spells as well as snow and ice can still disrupt businesses. Transport delays, power outages and frozen pipes continue to create operational challenges. You can help prepare your business by:

- Insulating buildings and protecting pipework from freezing
- Maintaining backup power arrangements
- Making sure vehicles and equipment are winter-ready
- Stocking essential supplies before severe weather forecasts
- Arranging for staff unable to travel to work remotely or at alternate locations

Extreme heat

Recent heatwaves have disrupted transport networks, damaged infrastructure and affected workforce productivity across the UK. To help prepare for next summer, businesses can:

- Install shading, reflective window films or green infrastructure to reduce overheating
- Avoid the storage of combustible materials in direct sunlight
- Review workplace temperatures and improve ventilation
- Make sure employees have access to drinking water and cool rest areas
- Develop heat-health protocols for outdoor workers
- Monitor temperature-sensitive equipment and IT systems
- Consider backup cooling solutions for critical operations

Wildfires

Extreme heat, as we've seen this summer can lead to a higher risk of wildfires - something often viewed as a threat facing other countries, but the risk is growing in many parts of the UK. You can help reduce your wildfire risk by:

- Keeping space around buildings clear by clearing dry vegetation, rubbish and stored items



- Keeping gutters, roofs and outdoor areas free from debris that can catch alight
- Storing fuels, chemicals and flammable materials safely
- Installing smoke alarms and where possible suppression systems and test them regularly
- Review your Fire Risk Assessment'

Drought

Water shortages are becoming a greater concern as summers become hotter and drier. Businesses that rely heavily on water may face restrictions, rising costs or supply interruptions. You can help prepare for droughts by:

- Conducting a water efficiency audit of your water use
- Installing water-saving technologies
- Harvesting rainwater where appropriate
- Identifying alternative water sources for critical operations

Supply chains

Climate risk does not stop at your site boundary. A supplier affected by flooding, transport disruption, drought or extreme temperatures can impact your ability to operate. Ask yourself:

- Do we know where our critical suppliers are located?
- Have we assessed climate risks within our supply chain?
- Do we have alternative suppliers available?
- Are our logistics routes vulnerable to weather disruption?

At Essex County Fire and Rescue Service, we encourage businesses to make resilience and prevention part of everyday planning. Climate change is a business issue and small steps taken today could make a significant difference when extreme weather strikes.

For business safety advice and resources

Visit: www.essex-fire.gov.uk

Email us at: business.safety@essex-fire.gov.uk

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

Career change after 40: building a second act



James Cracknell from Colchester-based We Are The Weave, speaking from personal experience, offers an insight into changing careers at a later stage of life.

A JOB can look secure while its meaning fades. For skilled people facing a career change, that tension can be harder than an abrupt exit.

The closure of the University of Essex Southend campus shows how quickly institutions can reshape careers. Financial pressure has led to 400 job cuts, with most students moving to Colchester. For experienced staff, the loss goes beyond role or pay.

The second career economy offers a practical response.

In 2011, my world was turned upside down by redundancy. I was 49 and knew I didn't want to go backwards, but I had no idea how to move forward. The second-career economy describes people who build new income or a business after an established career. Sounds easy, but it can be so hard.

For years, jobs have been the first to go in times of uncertainty. In today's world, job opportunities for young people are hard to find, and the experience of the elders seems to count for less.

Longer working lives make a second act more realistic. People in their forties, fifties or sixties may still have 10 to 20 working years ahead. The last thing you want to do is sit in a job, watching a clock, and feeling you should be somewhere else.

Many later-life founders possess skills rarely appreciated in the conformity of a job. Curiosity is the perpetual state of an uneasy mind. Jobs have boundaries and rules that squash curiosity, whilst entrepreneurship taps into it.

Age is not the issue people assume; it is confidence and self-belief that hold us back. Skills like sales or marketing, finance and leadership are all developed within the job; these are your superpowers. Line managers see them, customers love them, and the business finds work for them. In that job, your networks are easily tapped into. The culture and resources of the business are designed for you.

If you can live with ambiguity, face uncertainty with a smile, and be willing to see any obstacle as an opportunity, then this journey could be for you.

Mature founders bring credibility, contacts and practical judgement. They may handle hard conversations better because they have already managed budgets, teams and setbacks.

Yet experience alone is not a shortcut for success. A common mistake is to take what you did in your job and repackage it, then compete on price. Your customers are your former employers. In that relationship, who holds the cards?

Changing the value exchange, widening the delivery criteria and opting for innovation away from the norm, these are ways to augment your value.

If you can stay in work whilst you ponder an escape, do so. This is the time to develop resources, invest in your learning, and test out those ideas.

Essex is a vibrant economy, rich in knowledge workers, and replete with challenges. There is always something pulling on the strings, asking questions of you.

Local knowledge helps. Who you know and who can introduce you to whom all matter. That all-important first contract or the first sale is a celebration in the making and will likely come from the established network.

Build your LinkedIn strategy from day one. The Weave can help – https://linkedin-read.wearetheweave.co.uk is a useful tool to help shape your profile.

A sound venture needs more than a business plan. Founders need confidence with pricing, cash flow, positioning, sales and digital tools, plus space to make decisions without pretending every week feels certain.

Mentors and peers can make the process less isolating. Being a part of The Weave founder community offers a place to develop skills, get introduced to business owners and access support as ideas take shape.

The Weave Founder Academy is in the making. It is being designed from more than 15 years of supporting and building entrepreneurial education. Practice-led learning for experienced professionals who are aware of the value of quality education. Gain personal, business and external clarity before committing heavily to a new venture.

You should choose a business model that fits the life you want next. Set a 12-month plan with clear tests, costs, revenue targets and review points. Ask how much income you need, how much uncertainty you can carry and whether you want clients, products, employees or partners.

Build around health, family, travel, community commitments or phased retirement if they matter to you. A younger founder's growth plan may not suit your life.

Practical learning can sharpen the plan. The business training programmes at The Weave include resources for clearer pitching and innovation.

Becoming a first-time founder after 40 is a different starting point, built on knowledge already earned, but not fully appreciated. The Weave Founder Academy offers the community, programme and practical space for your next step. Book a call with the team https://tidycal.com/the-weave/30-minute-meeting and let us get you started.



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