

STEER YOUR BUSINESS

THE AI THAT
INTERVIEWED ME

Matt Wilkinson

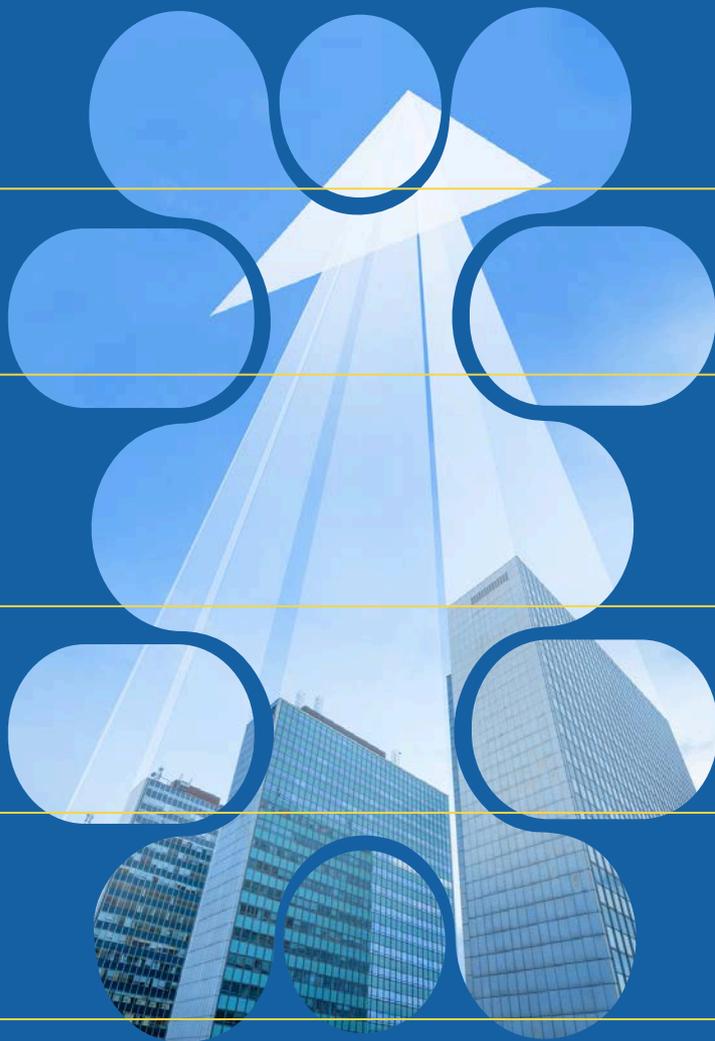
WORKPLACE
PREDICTIONS FOR
2026

Rebecca Lister

Good Credit
Control and
Processes Helps
Getting Funding for
Growth Easier and
Saves You Money

Anita Pickersgill

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LETTER FROM THE EDITOR

2026! How did that happen?
Wishing all our readers health, happiness and
prosperity in the coming year

Welcome to the first issue of 2026 and what a great issue it is with new contributors, great articles (as always) and plenty to think about as we move into a new year with fresh challenges.

Some thought provoking articles in this issue to start the new year.

Whatever size your business, many will be relevant for your business and the plans that you have in the coming year.

AI is here to stay and using it to clarify your ideal customer will not only save you time but really define who you should be talking to. Matt Wilkinson has a fascinating business which can help you with exactly that.

Katie Keith is working with women to create a circle of amazing businesses who can help and support each other in an environment which meets their needs.

Rebecca Lister has some workplace predications for 2026, including new legislation which will impact on many businesses and their employees.

And so much more ...

Enjoy reading the ones that are relevant to you and your business.

Sally

Editor



Networking in 2026



Networking events in Kent
across 6 locations

Seating for all networking
guests is pre-planned,
optimising the
opportunities for everyone.

[Book your next event](#)



Grow your business by
being in the right room.
With the right people.
On the same path as you.

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4 STRATEGIC IT "HOME TRUTHS" ALL GROWING BUSINESSES NEED TO HEAR

Your IT is your business's
lifeline. But are you
approaching it as the critical
business function it truly is?

By Chris Hodgkiss of [IT Made Simple](#)



All businesses, regardless of size, need industry-standard productivity tools, cybersecurity, backups, email functionality, and document sharing capabilities to keep themselves productive and secure.

What would your business look like without a single computer? Things would likely be very different – and a lot more difficult!

Given that IT is likely fundamental to everything your business does, let's explore four strategic home truths that will help you approach IT more intentionally in 2026.

Establish Strong IT Foundations Early

Invest well in IT while your business is still small and nimble – or risk “technical debt”.

When companies choose easy, inexpensive IT – using an ancient laptop here or an older installation of Microsoft Office there – it might sort of function... but only up to a point. When updates stop or cyber threats roll in, it can cost you a lot more time and money than you'd have spent using more fit-for-purpose solutions in the first place.

The right foundational tools (like automated backups, robust security, and up to date productivity tools) set the stage for smoother growth and fewer growing pains.

All Businesses Need “Enterprise” Tools and Support Too

All businesses, regardless of size, need industry-standard productivity tools, cybersecurity, backups, email functionality, and document sharing capabilities to keep themselves productive and secure.

Yet choosing and using these solutions is only part of the picture. Many businesses find it useful to have an IT support partner like me on standby, so they don't get bogged down resetting passwords, troubleshooting printers, software licensing, and keeping everything running smoothly.



Outsourcing IT Support Buys Back Your Own Time

Small business owners often feel the pressure to “do it all”. But chances are, when you started out in business, you didn't do it because you wanted 14-hour days spent juggling IT, cybersecurity, accounts, marketing, admin – whilst somehow squeezing in time for client work too.

Outsourcing essential, yet time consuming and specialised tasks – things like IT, accounting, and marketing – gives you back valuable time, and headspace, to spend on the paid work that you do best.

If you're coming into business from a corporate environment and are used to having an IT department on call, outsourced IT support helps to recreate that no-fuss convenience.

Bad IT is Costlier Than You Think

Bad IT might be cheap. But it can also cause downtime, lost productivity, massive stress, reduced collaboration, and can increase your cybersecurity risks. Yes, bad IT is often cheaper – but it can also be more expensive in the long run.

Good IT, on the other hand, helps you and your team consistently work at their best, their most productive, and at their highest revenue generating potential. It often doesn't have to break the bank! After all, just preventing one phishing incident could cover years of support and software costs.

Considering how IT is such an inseparable part of business nowadays, it pays to approach it strategically, ensuring that every tech decision you take directly supports your business goals.

It's not about doing what's most convenient – but doing what's right for the future of your organisation.

Feeling stuck with your IT? Scan the QR code to book a free chat with me!

Chris Hodgkiss
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THE AI THAT INTERVIEWED ME

By Matt Wilkinson, Scrivenn

"How do you convince small teams this isn't just another tool they don't have time to learn?"

Three days before a keynote in Washington, DC, I sat down for what would become one of the most revealing conversations of my career.

My interviewer? my AI called Atlas, so called because "he" has been trained to be a group of synthetic customers or, as I like to call them, a PersonaAI.

I needed to sharpen my message. The speech was ready, but I wanted to stress-test it against real objections. So I asked Atlas to interview me as if it were a sceptical life science marketer who'd heard too many AI promises.

"How do you convince small teams this isn't just another tool they don't have time to learn?"

The question stopped me cold. Not because I didn't have an answer, but because it forced me to confront the exact tension my audience would feel. Atlas pushed harder. "What happens when the founder's vision doesn't match what the market actually needs?"

These weren't softball questions. They were the kind of challenges that derail launches, stall campaigns, and keep marketing directors up at night. And they were coming from an AI trained on years of persona research, customer interviews, and real commercial objections.

This is what PersonaAI does.

It doesn't replace your judgement. It sharpens it. By the time I walked on stage in DC, I'd rehearsed against the toughest crowd I could face - a synthetic version of my actual audience, armed with their real concerns.

Why small businesses need this more than enterprise teams

When you're running a lean operation, every decision costs more. You can't afford three rounds of messaging testing. You can't hire a research firm to validate your positioning. And you definitely can't waste budget on a campaign that misses the mark.

PersonaAI gives you what large organisations pay consultancies six figures for: a living, queryable representation of your buyer's decision logic.

Want to know if your value proposition will survive procurement? Ask.

Wondering whether your launch messaging lands with technical buyers or budget holders? Test it.

Need to pressure-test a product claim before it goes live? Drop it in and watch PersonaAI argue back.

PersonaAI closes that gap. It gives you buyer perspective before you burn budget learning it the hard way.



Here's what makes it different

Most personas are decorative. Beautifully designed PDFs that no one uses after the initial workshop. PersonaAI is a colleague. One that remembers every stakeholder insight, never gets tired of reviewing copy, and always pushes for what matters to your buyer - not what sounds good internally.



For \$500 and 48 hours, you get a synthetic customer that helps you:

- Pre-test messaging before it reaches real prospects
- Generate content that reflects actual buying criteria
- Audit campaigns for weak claims and missing proof
- Support lean teams without adding headcount

The real advantage

I've spent 25 years watching companies struggle to translate vision into commercial reality. The gap isn't usually strategy. It's execution grounded in buyer truth.

PersonaAI closes that gap. It gives you buyer perspective before you burn budget learning it the hard way. When I finished that keynote in Washington, three people asked the same question: "Can I talk to your Atlas?"

That's when I knew we'd built something that works. Not just for me preparing a speech, but for anyone who needs their message to land before the market tells them it didn't. Your buyers are already making decisions.

PersonaAI helps you understand them before they've made up their minds.

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WHY CONSISTENCY IS ESSENTIAL TO ACHIEVE RESULTS

By Linda Cloke, [Synergy Networking Events](#)

How does constantly attending an in person or online networking event help a business?



Many networking event providers bang on about consistency and some give you black marks against you if you are not a consistent attendee to their events. In fact they will often exclude you altogether as they do not want a member who doesn't turn up for every event.

Some take a monthly fee to charge you for attending their event even if you can't turn up which you would think is a powerful incentive but that often doesn't work either.

Believe it or not these networking event providers do this to help your business. So, how does constantly attending an in person or online networking event help a business?

There are 3 key advantages.

1. Building Relationships and Trust

- **Establishing Trust:** Networking is fundamentally about people connecting with people. Consistent attendance allows you to move beyond surface-level interactions and build genuine trust with potential clients, partners, and referrers. People are more likely to do business with those they know and trust over time

if you choose networking events to market your business you will see how vital they are to you achieving the results you want for your business.

- **Stronger Referrals:** As others understand your expertise and develop a rapport with you, they become reliable sources of quality referrals. These referrals often convert at a much higher rate than cold leads
 - **Access to Mentorship and Support:** You gain access to a diverse pool of experienced individuals who can offer guidance, support, and advice, helping you navigate challenges and avoid common business pitfalls.
- ## 2. Increasing Visibility and Brand Recognition
- **Staying Top-of-Mind:** Regular participation ensures that your business stays at the forefront of attendees' minds. When they need the product or service you offer, you are the first person they think of.
- **Showcasing Expertise:** Networking events provide platforms to share your knowledge, insights, and successes. By offering valuable information, you position yourself and your business as an authority in your field.
 - **Broadening Reach:** Each interaction is an opportunity to introduce your brand to a new audience. As your network grows, so does your business's sphere of influence.
- ## 3. Opening Doors to New Opportunities
- **Lead Generation:** This is the most direct benefit. Consistent networking generates a steady stream of prospective customers and clients, filling your sales pipeline.
 - **Strategic Partnerships:** You can identify and connect with complementary businesses, leading to powerful strategic alliances, joint ventures, or co-marketing opportunities that mutually benefit both parties.
 - **Market Intelligence:** By talking with peers and industry leaders, you gain real-time insights into market trends, competitor activities, and emerging challenges, allowing your business to adapt quickly.
 - **Talent Acquisition:** Networking is an excellent way to informally scout for potential employees or freelancers who are highly recommended by people within your trusted circle.

Hopefully, these reasons resonate with what you would like your brand to stand for and if you choose networking events to market your business you will see how vital they are to you achieving the results you want for your business.



WHY YOUR BUSINESS NEEDS VISIBILITY BEYOND THE ROOM

In today's fast-paced business world, networking is often seen as the golden ticket to growth.

By Sally Marshall, Steer Your Business



We attend events, exchange business cards, and hope those brief conversations lead to lasting connections. But here's the truth: visibility shouldn't end when the meeting does.

Most networking opportunities give you an hour, maybe two, of exposure. After that, it's easy to be forgotten. So how do you make sure your business stays top of mind long after the event? The answer lies in magazine articles and podcast interviews.

The Power of Continuous Presence

Unlike traditional networking, where your impact fades as soon as the room empties, magazine articles or podcast interviews ensure your brand is seen 24/7. By featuring your business in a professional magazine, you create a presence that lasts. Your name, your story, and your expertise are showcased in a format that readers revisit and reread over and over.

This isn't just advertising. It's authority building. When your business appears in a curated publication, it signals credibility. It tells potential clients and partners that you're serious, established, and worth remembering.

Why It Works

- **Extended Reach:** Go beyond the event and into the hands of thousands of readers.
- **Evergreen Exposure:** Your feature doesn't disappear when the meeting ends - it stays accessible.
- **Brand Authority:** Being published elevates your reputation and positions you as a thought leader.



Networking That Never Sleeps

Imagine the difference between a fleeting introduction and a lasting impression. Magazine articles or podcast interviews transform your visibility from temporary to timeless. It's not about replacing face-to-face networking - it's about amplifying it.

Potential clients need to see you business several times before they decide to buy to the more touch points there are, the better.

It's like a TV advert - you don't just see it once, you see it over and over again until you recognise the product the next time you are shopping.



It's not just about being visible once and then everyone knows who you are and what you do. They need educating on the problem that you solve and why they need to talk to you.

People buy when the time is right for them so if they see you and your business on a regular basis, you are in their mind when the time is right for them to buy.

Visibility is about consistency and reminding people over and over why they need you.

If you go networking, you will know that it's about consistency and talking to people to build a relationship before they are ready to buy.

Whether you are on social media, in magazines, on podcasts - or all the different platforms, your brand is visible each time someone sees or hears you.

If you can repurpose content, it's much easier to manage on the various platforms on a regular basis.

A magazine article for instance is full of snippets that you can use elsewhere and repurpose, depending on the audience. The same with a podcast interview. Clips of the key points can be used in social media or on your website to give potential customers an idea of the problem that you solve.

If magazine articles are part of your content strategy for the next 12 months, get in touch .

sally@steeryourbusiness.com
www.steeryourbusiness.com



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Therapy client

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WHAT IS "SPRINGING FORWARD WITH LEARNING?"

By Russell Harvey
The Resilience Coach

As learning more often than not, requires behaviour change – actually “doing” something different.



As a reminder, my definition of Resilience is “Springing Forward with Learning”.

I thought I would make sure I gave you clarity on what that is in this issues article!

However, it would be good if you take a moment to really think about how you learn. What is it that enables you to change your behaviour? As learning more often than not, requires behaviour change – actually “doing” something different.

Humans can find this hard to do a lot of the time as our brains are hard-wired to take the path of least resistance – the “easy” route.

So – how do you learn?

By taking these steps, you'll embed learning into the fabric of your business operations

"Resilience springing forward with learning" is a mindset shift from simply "bouncing back" to actively growing stronger through challenges.

It involves reflecting, adapting, and using adversity as a driving force for positive transformation and skill development.

It means pausing to learn from mistakes and successes - ultimately building new skills, and moving forward into a better, more focused state, rather than just returning to "the norm."

By developing this growth mindset - where people are ready to learn, grow, embrace change and spring forward - you'll encourage the team around you to be motivated, empowered and committed.

The key elements of "springing forward with learning" are:

- Developing a growth mindset - viewing challenges as learning opportunities, and treating failure as a lesson;
- Creating "transformative" resilience: don't just "bounce back" but emerge stronger - learning from stress and failure to create new opportunities;



THE RESILIENCE COACH

- Demonstrating "proactive" momentum: Rather than remaining passive, be action-orientated by setting goals, adapting to change, embracing new opportunities, and achieving future goals, rather than being passive.

I now want to consider how, as a Leader you can enable others to "spring forward with learning."

I hope you find my checklist helpful.

- Encourage a Growth Mindset: Promote the belief that abilities can be developed through dedication and hard work. Consider failures and setbacks as valuable learning opportunities - rather than insurmountable obstacles.
- Lead by example: Demonstrate your commitment to your own personal and professional development. When your colleagues see you prioritising learning, they'll quickly follow your lead.
- Align learning with business goals: Ensure your learning and development programmes are aligned to organisational strategic objectives and key performance indicators (KPIs).
- Identify Skill Gaps: Understand the current capabilities of your workforce and highlight what skills are needed for future growth and market demands.

- Make learning accessible: Use communication platforms to ensure learning resources and opportunities are easily accessible to all employees, anytime and anywhere.
- Encourage social learning: Facilitate peer-to-peer learning through mentorship programmes, coaching partners, discussion groups, and collaborative projects.
- Design individual training plans: Help employees create personal development plans with clear, measurable goals (SMART goals) aligned to career aspirations.
- Review: Constantly track the impact of learning programmes on business metrics and use this data to refine your strategy and ensure continuous improvement.

By taking these steps, you'll embed learning into the fabric of your business operations - ensuring your team and company are resilient, innovative, and prepared for future challenges and opportunities.

Russell Harvey

Podcast Episode 1 Series 1 (all episodes available on website)
<https://www.theresiliencecoach.co.uk/podcast/e01-what-is-resilience>

www.theresiliencecoach.co.uk

WOMEN IN BUSINESS ARE EVOLVING IT'S TIME OUR SPACES EVOLVE WITH US

By Katie Keith
Katie Keith Collective

Women have only had a few short decades to operate in business with real authority, yet the pace of our progress has been extraordinary.

In that time, we've moved into senior roles, built companies, influenced industries, and shaped commercial landscapes that once excluded us at this level. But as women evolve in business, it has become increasingly clear that the spaces around us have not always kept pace.

Traditional networking events, industry gatherings, and women's business groups have played an important role in getting us here. They created opportunity and visibility when those things were not readily available, and they still matter.

Even masterminds once considered a modern alternative offered structure and connection at a time when few formats existed. But many women today are operating at a level of complexity and pace that these more traditional structures weren't designed for. The reality of modern business for women involves bigger decisions, broader responsibilities, and far more layered conversations than many existing spaces naturally support.

It's not that these spaces are wrong; it's that women have outgrown some of the assumptions they were built on and need more on the sideline.

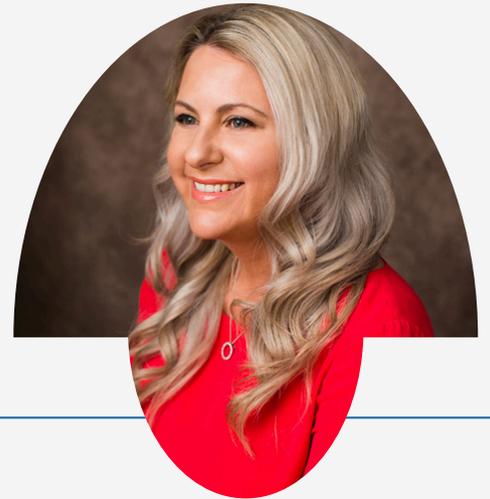
Discussing women-only spaces can be contentious and is often misunderstood. But the truth is that certain conversations still unfold differently, more openly and with more nuance when women are in a room without the additional weight of perception or performance. Women aren't asking for more coffee catch-ups.

They're asking for rooms that match the level they operate at spaces with enough depth and trust to hold the conversations that rarely make it into everyday professional settings.

My own career of more than 25 years navigating leadership, entrepreneurship, and community has unfolded in many of the rooms that shaped the early landscape for women in business. I benefitted from them, but I also noticed their limitations as my work and responsibilities expanded. What I searched for, and could not always find, was a space where the realities of business could be discussed openly: the strategic decisions, the pressures behind them, the ambition, the doubt, the clarity, the transitions. Not in a performative way, but in a grounded, honest one.

Over time, it became clear that many women were experiencing the same gap. Not a gap in ability, but a gap in environment. We were evolving faster than the spaces designed to hold us.

And so, the question becomes: If this is our moment to shape the next era of business spaces, what part of it are you choosing to shape?



And so, I quietly began shaping environments that reflected the pace, depth, and emotional intelligence of the women inside them. Not as a fixed model, but as a living one growing and adapting as we do.

What stands out most in this evolution is that progress rarely comes from waiting. Women in business have always changed landscapes by moving, questioning, and building as they go. If we wait for permission to redesign the spaces we need, we will wait forever. The shift begins when we acknowledge it and continues when we act on it individually and collectively.

Women in business are not just part of the evolution. We are the evolution.



And so, the question becomes: If this is our moment to shape the next era of business spaces, what part of it are you choosing to shape?

If you feel called to explore what this evolution can look like in practice, you're welcome to experience the space I'm creating at KK Collective

Join us at a Circle Open Day, blending neuroscience, executive leadership level coaching, high trust, high growth and a circle of high influence. Designed for women in business who have been there done that and got the t-shirts.

Come and see what it feels like to step into a room designed with your pace, your depth, and your ambition in mind.

Come and be awakened.

Katie Keith
Founder – KK Collective

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GOOD CREDIT CONTROL AND PROCESSES HELPS GETTING FUNDING FOR GROWTH EASIER AND SAVES YOU MONEY

A robust credit control process is the clearest way for a business to demonstrate sound financial management.

Obtaining finance can be a real challenge, especially during tough economic times. Whether dealing with banks, looking for an Angel Investor, or exploring invoice finance and other funding sources, finance providers consistently focus on one thing: the businesses day-to-day financial management.

A robust credit control process is the clearest way for a business to demonstrate sound financial management. In fact, strong credit control doesn't just improve the chances of securing funding; it can also reduce the cost of that funding over time.

Good Credit Control Means Predictable Cash Flow

Cash flow is, without question, the lifeblood of any business. When a company is disciplined, sending invoices promptly, following up consistently alongside a good supporting back up trail which includes customer account forms, terms and conditions, quotations, order acknowledgements, job sheets and sign offs the chances are that most payments will be made on time and disputes will be minimal. This leads to a stable, more predictable cash flow.



A short intro or kicker of the article will go here. This part acts as a bridge between the headline and the article itself.

Lenders take note of this immediately, as they want to be confident that repayments will be met, even if sales fluctuate or expenses rise. Stable cash flow not only makes it easier to secure funding but often allows for higher borrowing limits if needed.

Lower Risk Means Cheaper Funding

Finance comes at a price, with interest rates, fees, and even the need for personal guarantees. All of which are tied to the perceived risk the lender feels they may be taking. If credit control practices slip and outstanding invoices begin to accumulate, lenders' confidence is shaken. Conversely, a strong debtor book paints the business as a safer, lower risk prospect, typically resulting in better rates, less paperwork, and fewer obstacles during the approval process.

Strong Credit Control Makes Financials Tell a Better Story

Lenders dislike surprises. Maintaining tight credit control ensures that debtor reports are clear, numbers are consistent, and there are no unexpected shocks lurking in the accounts. This allows businesses to provide forecasts they can support, demonstrating a deep understanding of their business. As a result, the entire funding process tends to move more smoothly and efficiently.

Even if the business owner cannot put together the forecast and the application it makes life so much easier for brokers to do it for them.

Faster Payments Can Mean Less Borrowing

When customers pay promptly, a business does not have to worry about covering bills or wages and can focus instead on day-to-day business. This reduces reliance on overdrafts and short-term loans. Even when additional capital is needed, the requirement is often smaller, which reassures lenders and usually leads to lower borrowing costs.

Better Debtor Quality Improves Invoice Finance Deals

For companies that use invoice finance, funders are often focused on debtor quality: how quickly they pay, the presence of disputes and how fast they are resolved, the value of the credit notes and similar factors. Effective credit control typically leads to higher advance rates and better terms, with fewer restrictions. When these processes are neglected, costs rise and funding options become limited.

Professional Processes Build Credibility

Lenders are inclined to back businesses that operate with professionalism. A disciplined credit control process signals structured operations, competent customer management, and a good attitude to risk. Demonstrating these attributes often encourages funders to offer longer terms or more flexible arrangements.

Spotting Problems Early Saves Money

Late payments are often early indicators of customer cash flow issues, disputes, or dissatisfaction. Identifying and addressing these issues swiftly through effective credit control prevents small problems from escalating into costly crises. Maintaining clean accounts invariably helps to keep borrowing costs down.

Conclusion: Why Credit Control Is a Secret Weapon for Funding

Good credit control stands as one of the most powerful—and underrated—tools for securing the finance a business needs, on favourable terms. It keeps cash moving, reduces risk, sharpens financial reporting, and enhances creditworthiness overall. In essence: the stronger a business's credit control, the less risky it appears to lenders—and the easier and more affordable it becomes to access funding.



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WORKPLACE PREDICTIONS FOR 2026

By Rebecca Lister, Eclipse HR

The workplace never stands still and 2026 is set to be no exception.

The workplace never stands still and 2026 is set to be no exception. With major Employment Law reforms and other developments on the horizon, staying ahead is more challenging than ever. As the new year approaches, we're cutting through the noise with our top five predictions that every employer needs to know!

The Employment Rights Bill

The Employment Rights Bill has promised significant reform to the employment legal landscape

Here is an overview of key changes and their expected timescales:

- Immediate: repealing the Strikes (Minimum Service Levels) Act 2023 and parts of Trade Union Act 2016, further protections from dismissal for those participating in industrial action.
- April 2026: introduction of day 1 paternity and unpaid parental leave, enhanced whistleblower protections, Fair Work Agency introduced, removal of lower earnings limit and waiting period for Statutory Sick Pay (SSP), protective award for collective redundancies introduced.

- October 2026: ban on fire and rehire comes into effect, trade union rights expanded, employers' duty in regard to preventing sexual harassment strengthened.
- 2027: introduction of mandatory gender pay-gap and menopause action plans, strengthening of rights for pregnant workers, protections against zero-hour contract abuse introduced, introduction of the day 1 right to unfair dismissal.

Probation Periods

When talking about the Employment Rights Bill, day 1 unfair dismissal rights is often the first thing that pops to mind. As one of the key manifesto pledges, the day 1 rights had caused huge controversy with some welcoming the expansion of employee rights but many employers fearing the consequences. Following much back and forth between the House of Commons and the House of Lords, day 1 rights have been abandoned and replaced with a six-month qualifying period.

This change provides a pragmatic compromise that safeguards both hiring confidence and operational flexibility. The previous proposal to extend protections from day one raised fears of excessive early-stage tribunals and made employers, especially small businesses, reluctant to recruit or offer short-term contracts. By establishing a clear “breathing space,” the six month window enables organisations to implement standard probationary reviews, address performance or conduct issues, and end unsuitable matches without the fear of facing an unfair dismissal claim. By setting out this period in legislation, the law adds certainty and clarity for both employees and employers alike and establishes the importance of ensuring your organisation has a probation period in place.

As we look ahead to 2026, employers should look to ensure their recruitment and onboarding procedures are as tight as possible. By clarifying probation procedures, enhancing manager training, and documenting outcomes, employers can ensure dismissals remain fair, transparent, and defensible.

Artificial Intelligence

AI technology is advancing at an incredible rate and is now cemented within our digital lives. AI is being used in numerous ways within the workplace. From assisting with admin tasks to helping within the recruitment process, as we embrace this digital revolution we must remain aware of both the positives and the negatives.

One way AI is being used in the workplace is in the recruitment process. While AI can certainly help to streamline and quicken process, there is a risk of data bias which could lead to potential discrimination in recruitment. For businesses using AI in their recruitment, being aware of the dangers and ensuring you have clear ethical guidelines in place can help to ensure you are keeping up with technological advances will remaining abreast of your legal obligations.

We are also seeing a rise in AI written grievances. This can create difficulties for HR especially as AI drafted documents can be lengthy and complex. This can increase the time managers and HR professionals are having to spend reviewing and responding to matters. This can put a further strain on resources.

Providing training to managers and HR professionals on how to deal with grievances and other internal procedures becomes crucial. This training can help teams respond to issues more effectively and can understand how best to proceed with workplace matters such as grievances or investigations.

Navigating Business and Growth Pressures

From April 2026, businesses will face new cost challenges as the minimum wage rises, benefiting 2.7 million workers. This follows last year’s increase in employer National Insurance from 13.8% to 15%, adding pressure for organisations already managing tight budgets. The National Living Wage for those 21+ will rise 4.1% to £12.71 per hour, with slightly higher increases for younger workers. While costs remain a concern, this is the smallest rise in five years signalling greater stability and giving employers time to plan.

To prepare, review payroll budgets early and communicate changes clearly to staff to build trust. Avoid cutting hours or headcount; instead, focus on efficiency. Exploring government support such as apprenticeship schemes or employment allowances can be another way to ease financial strain and support long-term growth.

Future-Ready Wellbeing: Health, Wealth & ESG

As we enter 2026, employee wellbeing must be a top priority. A holistic approach, covering physical health, mental resilience, financial security, and sustainable practices, supports individuals while driving engagement, productivity, and long-term success.

Mental health remains critical, with stress and burnout impacting performance and retention. Employers are responding with proactive measures such as counselling access, flexible working, and wellness programs. Physical health initiatives, like fitness benefits and preventative care, complement these efforts.

Financial wellbeing is increasingly important. Research from Personnel Today (Nov 2025) shows 73% of employees have money worries, rising to 77% among 18–34-year-olds. Yet only 12% have access to financial support despite high demand. Employers can bridge this gap through education programs, planning tools, and benefits that promote long-term security.

Finally, ESG principles are shaping expectations. Employees want organisations to act responsibly on sustainability, diversity, and ethics. Integrating ESG with wellbeing demonstrates commitment to both people and planet, helping attract and retain talent while building a sustainable future.

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PLANNING FOR THE INEVITABLE: WHY FUNERAL PREPARATION IS AN ACT OF CARE

By Faye Cox

As a funeral celebrant, I have the privilege of walking beside families during some of their most vulnerable moments



In those quiet, tender conversations, often held through tears, sometimes through gentle laughter. I am reminded time and again that funeral planning is not simply about logistics. It is an act of love, clarity, and protection for the people who matter most to us.

Yet for many, the idea of planning a funeral in advance feels uncomfortable or even unnecessary. It can be tempting to assume that “things will sort themselves out.” But in my work, I see every day how thoughtful preparation can ease emotional strain, reduce financial pressure, and give families the freedom to grieve without the weight of urgent decision-making.

Understanding Your Options: From Full-Service Funerals to Direct Cremations

Today's funeral landscape offers more choice than ever. Some families prefer the traditional route working with a funeral director who provides comprehensive support, from transportation and care of the deceased to arranging the service, flowers, and venue. Funeral directors are experienced professionals who offer comfort and reliability at a time when both are invaluable.



Others lean toward simpler, no-fuss options, such as direct cremation. This approach omits a formal funeral at the crematorium and allows families to create a memorial or celebration-of-life ceremony at a time and place that feels right for them. It can be a flexible, cost-effective choice that still honours the individuality of the person who has died.

What matters most is understanding that there is no “right” or “wrong” way. Only what aligns with your values and the legacy you wish to leave.

How Advance Planning Supports Your Family

Planning ahead provides more than practical advantages; it provides emotional relief. When families receive clear guidance about your wishes. Be it music you love, readings that reflect your life, or the kind of atmosphere you want to create. They are spared the burden of uncertainty. Instead of wondering, “What would they have wanted?” they can turn their energy toward remembrance, connection, and healing.

It also ensures that the tone and style of your farewell truly reflect who you are. Whether you imagine a quiet, reflective ceremony or a vibrant celebration filled with stories. Planning gives you the voice to shape the experience.

The Role of a Funeral Celebrant in the Planning Process
Many people think of a celebrant as someone who appears only on the day of the ceremony. In truth, my role begins far earlier than that and can be just as valuable in pre-planning as it is during the service itself.

As a celebrant, I help individuals and families:

- articulate their personal values, beliefs, and wishes
- explore the full spectrum of ceremony options
- craft meaningful elements such as readings, music, rituals, and tributes
- ensure that every detail aligns with the story you want to tell
- create a plan that can be shared with loved ones and included with important documents

My goal is to gently guide, never to impose. Each conversation is an opportunity to understand what matters to you and how you want to be remembered. When families later open these plans, they find comfort in knowing that the ceremony was shaped with intention, care, and love.

A Final Gift of Clarity and Comfort

Funeral planning is one of the most compassionate gifts you can give your family. It lifts uncertainty from their shoulders and ensures your story, your values, your voice and your essence is honoured in a way that feels authentic.

As a funeral celebrant, I am here to support you, whether you're considering a full-service funeral, exploring direct cremation, or simply beginning to reflect on your options. The conversations we have today can bring immense comfort tomorrow.

Planning for the end of life may feel daunting, but it is ultimately a profound act of care. And you do not have to do it alone.

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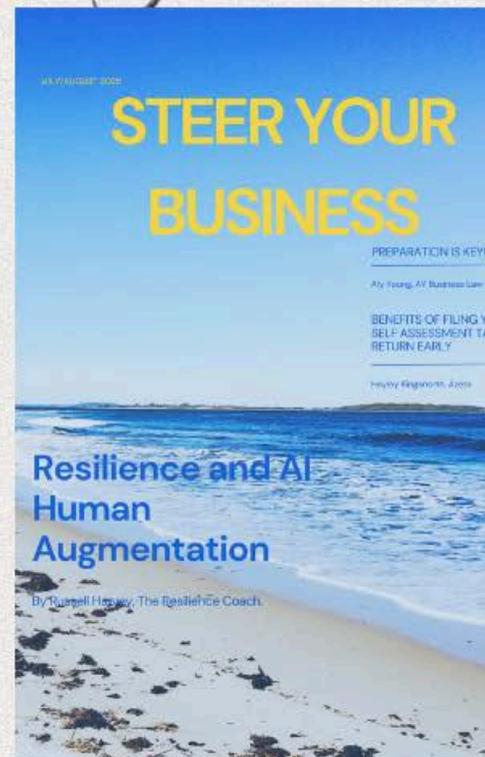
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