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Business News Scotland

Welcome to our round-up of the latest business news for our clients. Please contact us if you want to talk about how these updates affect your business. We are here to support you!

Why Systemising Your Business Could Be the Key to More Freedom

Many business owners we work with feel caught up in the day-to-day drudge. They're handling customer queries, fixing problems, chasing invoices - and wondering how they'll ever find the time to step back and think about where the business is heading.

The truth is, if your business relies heavily on you, it can feel impossible to take time out to work on strategy, growth plans, or even a long-term exit. That's where systemising your business comes in.

What Do We Mean by "Systemising"?

Systemising simply means creating repeatable processes that don't rely on your constant oversight. It's about making sure the "how" of your business is written down, consistent, and easy for others to follow.

The benefits?

- More time for you – fewer fires to fight each day.
- Better customer experience – clients get the same high standards every time.
- A more valuable business – buyers pay more for a company that runs smoothly without the owner.

Here are a few areas where systemising can make a big difference:

- Onboarding new staff: Instead of spending hours explaining the same things, create a checklist or training video library. It saves time and ensures consistency.
- Sales process: Document the steps from first enquiry through to closing a sale. This helps staff handle leads in a consistent, professional way.
- Customer service: Use standard responses for common queries and a simple escalation process for problems. This reduces mistakes and keeps clients happy.
- Finance: Automate invoice reminders and set up clear procedures for credit control, so cash flow doesn't depend on your memory.

- Marketing: Have a content calendar or email template bank so your marketing doesn't stop when you're busy.

Linking Systems to Your Exit Plan

If you're thinking about selling your business in the next three to five years, systemisation is even more important. A potential buyer will ask: "Does this business depend on the owner?", "Can it run without them?" or "Are there written processes that staff can follow?"

The more "yes" answers you can provide, the more attractive your business becomes. A buyer isn't just buying your products or customer list - they're buying a machine that runs smoothly without you.

First Steps to Get Started

Of course, to systemise your entire business all in one go would likely be overwhelming. So, why not pick just one repetitive task you're always involved in and write down the process?

Other ideas you could think about include:

- Asking your team where the "bottlenecks" are - often they already know which areas could run more smoothly and could help you put together a system to overcome the problem.
- Consider using simple tools (e.g. Trello, Asana, or even shared spreadsheets) to keep processes clear and visible.
- Try to block out some time in your diary each month to work on the business, not just in it.

In short, systemising your business isn't about bureaucracy - it's about buying yourself time, reducing stress, and building a business that's worth more when you eventually step away.

If you would like personalised advice on areas in your business that would benefit from systemising, or you are looking to maximise the value of your business, please feel free to get in touch. We would be happy to help you!

Companies House WebFiling to Switch to GOV.UK One Login

From 13 October 2025, Companies House will require all businesses to use GOV.UK One Login to access WebFiling. This change is part of a wider government move to introduce a single, more secure login system across all online services.

What's Changing?

From 13 October 2025, you'll need to connect your WebFiling account to GOV.UK One Login before you can continue filing.

If you share your WebFiling account with others, only one person will be able to connect each WebFiling account to their GOV.UK Login. Anyone who shares access will need to create their own GOV.UK One Login, using a different email address.

This is part of a wider move as the government intends for GOV.UK One Login to be increasingly used for accessing online services.

What You Can Do to Get Ready

To avoid last-minute issues, here are a few simple steps to take before October 2025:

- Check your email addresses – make sure the email you use for WebFiling is current and accessible. If you also use “Find and update company information,” use the same email address for both.
- If you don't already have one, you could set up a GOV.UK One Login in advance, using the same email as your Companies House accounts. This will make connecting smoother.
- Check that you have the authentication code handy for each company you file for. You may need to enter it when you connect your WebFiling account to GOV.UK One Login.
- Review who has access – if your team shares a WebFiling login, each person will need their own account going forward. Start planning how to manage this.
- Think about identity verification – while not compulsory until November 2025, directors and People with Significant Control (PSCs) can verify their identity early using GOV.UK One Login.

If you try to sign into WebFiling after 13 October 2025, you'll be redirected to connect your account with GOV.UK One Login.

See: <https://www.gov.uk/government/news/access-to-companies-house-webfiling-accounts-to-move-to-govuk-one-login>

Additional Support for Government Schemes to Help Young People into Work and Training

The Government has announced an extra £45 million to expand support for young people who are not currently in education, employment or training (known as NEETs).

This extends the Youth Guarantee trailblazer scheme for another year and is part of working towards rolling out a national Youth Guarantee that will help all 18–21-year-olds have the chance to “earn or learn”.

The Challenge

Recent figures from the Office for National Statistics show 948,000 young people across the UK are NEET.

Reasons for the worsening problem in recent years are thought to include:

- Pandemic disruption to learning.
- Limited access to mental health support.
- A lack of jobs and skills support.

Young people who are NEET often face additional challenges such as health conditions, a lack of qualifications, or being from disadvantaged backgrounds. The long-term impact can include lower pay, higher unemployment, and poorer mental health.

The Trailblazer Schemes

To tackle this, eight local “trailblazer” projects launched in Spring 2024. They’re trialling new ways of identifying young people most at risk of becoming NEET and matching them to local training, apprenticeships or job opportunities.

What is learned from these local schemes will shape the full Youth Guarantee roll-out across the country.

Why It Matters for Businesses

While these schemes are aimed at supporting young people, they could also represent an opportunity for employers:

- The schemes may help employers connect with motivated young people looking for a start.
- Apprenticeships may be reformed in a way that makes them more accessible and useful for businesses.
- Employers who engage with trailblazer programmes may receive support with recruitment, training, and ongoing mentoring.

If your business could benefit from young, enthusiastic recruits, it would be worth keeping an eye on local schemes. You might also want to look at any entry-level roles you have. Could an apprenticeship or training placement be a good fit?

For small and medium-sized businesses, this may create new opportunities to recruit and train young people while receiving government support.

See: <https://www.gov.uk/government/news/thousands-more-young-people-to-get-training-and-work-support-as-government-extends-45m-scheme>

How to Spot Phishing Attempts Before It's Too Late

HM Revenue and Customs have reported that 170,000 scam referrals were made to them in the year to July 2025. Encouragingly, this is a 12% reduction on the previous year, however HMRC are warning taxpayers to take care.

Whether it's emails pretending to be from HMRC, your bank or someone else, phishing scams are becoming harder to spot. They're no longer just poorly worded emails full of spelling mistakes. Many now look professional, use company logos, and even include QR codes to try to trick you into clicking links or handing over details.

For small business owners, falling for a phishing attempt can mean more than inconvenience - it could lead to stolen funds, lost data, or serious reputational damage. The good news is that the National Cyber Security Centre (NCSC) provides some clear guidance on the signs to look out for.

The Common Red Flags

Scam messages (whether email, text or phone call) usually try to make you act quickly without thinking. Watch out for these tell-tale tactics:

- Authority: The message pretends to come from someone official (bank, HMRC, solicitor, or even your IT provider). Criminals pretend to be authority figures to pressure you into doing what they want.
- Urgency: "Act now or your account will be closed!" If you're told to respond immediately or are threatened with fines or other negative consequences, it's often a scam.
- Emotion: Fear ("you owe money"), excitement ("you've won a prize"), or curiosity ("see your confidential report"). Emotional triggers make you click without pausing.
- Scarcity: Offers of something "in short supply" - cheap tickets, limited-time tax refunds, or medical "cures".
- Current events: Criminals exploit tax season, major sporting events, or big news stories to make scams look more believable.

How to Check If a Message Is Genuine

If something about a message doesn't feel right to you, stop and don't click any links or open attachments.

Check the contact details in the message against the organisation's official website (not the ones given in the suspicious message).

It's also good to remember that your bank or HMRC will never ask you to confirm account details or passwords over email or text.

If it's a phone call purporting to be from your bank, simply hang up and use the official number from your bank statement or credit card.

Make Yourself a Hard Target

With a few simple steps you can significantly reduce your risk and make it more difficult for scammers. You can:

- Think about what personal information is posted about you online, as criminals may use this to make their messages seem more convincing. Check your privacy settings within your social media accounts so that you're not sharing information more widely than you intended.
- Train your staff on how to recognise scam messages.
- Use multi-factor authentication (e.g. login codes sent to your phone) for all your online accounts.
- Keep devices updated with the latest security patches.

Final Thought

Phishing scams rely on speed and pressure. If you stop, take a breath, and double-check, you greatly reduce the chance of falling victim. Building awareness across your business can save you a lot of time, stress and money in the long run.

See: <https://www.ncsc.gov.uk/collection/phishing-scams/spot-scams>

Hospitality Sector Faces Heavy Job Losses as Costs Bite

The UK's hospitality industry - covering restaurants, pubs, bars and hotels - has seen the sharpest rise in job losses since last autumn, according to new analysis.

Industry body UKHospitality says that around 89,000 jobs have been lost since October 2024. They have said that hospitality has accounted for more than half of all job losses in the UK. The group warns that the total could reach 100,000 by the next Budget.

Why Is Hospitality Being Hit So Hard?

Reports suggest that a mix of rising costs and slowing demand is squeezing businesses from both sides:

- Higher wage costs: April's increase in the National Minimum Wage has raised payroll costs, particularly in a sector where part-time and flexible jobs are common.
- National Insurance: Employers are now paying higher NI contributions.

- Other overheads: Energy bills, food and drink prices and rent have all increased.
- Weaker demand: With the cost of living still high, many households are eating out less often to save money.

Kate Nicholls, Chair of UKHospitality, described the job loss figures as “staggering,” and said that they are seeing a third of businesses cutting their opening hours, one in eight saying they are closing sites and 60% saying they are cutting staff numbers.

Some operators, like Manchester bar owner Mark Wrigley, have even stopped paying themselves to keep their businesses afloat.

Wider Job Market Trends

The Office for National Statistics (ONS) notes that overall job vacancies are down, with employers across industries being more cautious about recruiting or replacing staff. The number of employees on payroll has fallen in 10 of the last 12 months, with hospitality and retail taking the biggest hits.

What Can Business Owners Do?

If you're in hospitality or another consumer-facing sector, here are some practical steps to consider:

- Make sure you're accessing any tax reliefs you're eligible for – for instance, are you receiving the business rates relief you're entitled to?
- Manage your cash flow closely – prepare good forecasts that allow you to see what your payroll, energy and supplier costs are likely to be over the coming months. That will allow you to make early decisions if pressures start to mount.
- Diversify your revenue – offering takeaway, delivery, events, or private hire could help offset dips in walk-in trade.
- Keep communication open with any lenders and landlords – early discussions may help ease short-term pressures.

While the headlines are challenging, there are opportunities too. Finding creative ways to adapt can make it possible not only to weather the storm but to come out stronger.

If you'd like to explore strategies to protect your profitability, get in touch. We're here to help you.

See: <https://www.bbc.co.uk/news/articles/c05ey2ypp92o>

£3.6m Boost for Scottish EDGE Fund to Support Start-ups

The Scottish Government has pledged £3.6 million over the next three years to the Scottish EDGE Awards, with the private sector matching that funding.

Scottish EDGE was launched in 2012 to back innovative young businesses. Since then, it has awarded £29m to more than 700 companies. Past winners include Ooni, an at-home pizza oven business, which is now operating globally.

Recent data point to a healthy entrepreneurial spirit in Scotland. According to Natwest Group, start-ups in Scotland rose nearly 18% in the first half of 2025.

For early-stage businesses, Scottish EDGE can provide loan and grant support of up to £100,000 as well as relationship management, peer-to-peer networking opportunities and professional support.

This fresh funding is good news for Scotland's economy. If you're exploring finance options or want to prepare your business for growth, we can help with planning, forecasting and strategy - ensuring you're ready to take advantage of opportunities like Scottish EDGE.

See: <https://www.gov.scot/news/strengthening-support-for-start-ups/>