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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!

How Employers Can Improve Gender Equality at Work

The government has recently published new guidance on how businesses can improve gender equality in the workplace. The advice is intended to be practical and based on evidence of what really works, rather than theory.

The guide contains details of effective actions, where there is strong evidence that the action is effective, and promising actions, where evidence is promising but limited.

You can use this resource to develop action plans in your own business that help to create a more inclusive work environment. Here's a brief review of what is contained in the guidance.

Start with the data

The guide recommends that you first take a data-driven approach. It provides some questions that can help you identify where gender imbalance might be occurring.

For instance, you could ask:

- Are women more likely to be recruited into lower-paid roles compared to men?
- Do starting salaries or bonuses differ by gender?
- Do people get “stuck” at certain levels in your business?
- Do you support part-time employees to progress?

Answering questions like these can help you better focus your efforts.

The guidance continues by breaking actions down across four stages of the employee lifecycle.

1. Hiring and selection

Using standardised hiring and selection processes is recommended as an effective way to minimise the risk of bias and select the right person for the job.

One of the clearest findings is that flexibility matters. Job adverts that openly state flexible working options attract many more applicants, and more women apply for senior roles when flexibility is built in.

Employers are also encouraged to make interviews structured and transparent, with all candidates asked the same questions and scored in the same way.

Pay and promotion policies should be clear, too. Clearly stating the salary range and whether the salary is negotiable is recommended.

2. Talent management, learning and development

Equality is not just about recruitment. Retaining and supporting staff is equally important.

A key recommendation in this area is to increase transparency in your promotion, pay and reward processes. Employees should be clear on what is involved in getting a pay increase or how promotions are decided.

Increasing accountability assists with doing this. For instance, managers in the business should understand that the decisions they make on pay and promotions need to be objective and evidence-based, and their decisions can be reviewed by others.

3. Inclusion and retention

Flexible working arrangements and generous parental leave policies are key to retaining staff, helping them balance their home and work responsibilities.

Advertising and offering all jobs as having flexible working options is recommended. However, employers also need to 'walk the talk'. For instance, senior people in the business should be encouraged to 'role model' for working flexibly and champion flexible working.

The guidance also identifies the need to challenge the gender stereotype that it is a woman's role to take on caring responsibilities. Improving workplace flexibility for everyone can help both women and men combine work with family and other parts of their lives. Therefore, you could:

- Openly encourage and enable men to work flexibly too. This avoids flexible working being seen as only a benefit for women.
- Avoid a 'one size fits all' approach, such as specifying the number of days employees can work from home, as this may create a gender gap.
- Talk to fathers, not just mothers, about changing working patterns when they have children.

4. Leadership and accountability

Change is most effective when it is led from the top. The guidance suggests that business leaders set specific, clear and time-bound goals that are challenging but realistic. Progress towards these goals should be tracked and reviewed regularly.

Some employers appoint a senior diversity lead or create a task force and empower them to keep things on track, and this has been linked to better outcomes for women at work.

In conclusion

The guidance contains information about many other actions in these four areas that may be effective for your business.

Creating an inclusive culture in your business is a key way to improve fairness, widen your talent pool, and benefit from a more motivated and diverse workforce. The guidance is well worth your time to read it in full. It can be found here:

<https://www.gov.uk/government/publications/how-to-improve-gender-equality-in-the-workplace-actions-for-employers/how-to-improve-gender-equality-in-the-workplace-actions-for-employers>

How Should You Respond to Cyber Attacks?

Cyber-attacks are on the increase, and smaller businesses are by no means immune. Have you been the victim of an online scam or cyber-attack? Or worried that something like that may happen?

If so, a collection of resources on the National Cyber Security Centre (NCSC) could be helpful to you. The guidance is broken down across six topics and provides practical advice on what to do. Here's a summary.

Phishing

Phishing involves receiving a suspicious message that usually includes a link to collect information from you.

NCSC advise that it's important not to click on links in such a message or enter any information. However, if you have already done this, there are still important actions you can take to protect yourself, including:

- Contacting your bank if you have shared banking details.
- Using antivirus software.
- Changing passwords.
- Reporting it.

Business payment fraud

Criminals send emails that appear to be tailored to your business that are designed to trick you into believing you are dealing with a legitimate contact. They might send an invoice that looks real but contains a virus or change the bank account details you normally pay into.

If you have been caught out, NCSC encourage you not to panic and contact your bank directly, making sure to use their official website or phone number.

Hacked accounts

NCSC provide a useful checklist of actions you can take if you can't access one of your online accounts, or have noticed some unusual activity on an account.

Ransomware attack

In a ransomware attack, an attacker may encrypt your electronic device or the data stored on it and demand payment in exchange for decrypting the device or data.

There are recommended actions you can take in these circumstances, and NCSC also provide their view on paying the ransom and the dangers you face if you decide to pay.

Infected devices

If you have a device that is behaving strangely, this may be because of malware.

The guidance explains what you need to do confirm whether your device is infected, and what you can do to try and fix it. NCSC highlight that you are likely to lose any data that wasn't backed up in your 'last known' good backup; however, trying to rescue data while your device is still infected runs the risk of carrying the problem through even after your device has been wiped and reinstalled.

Denial of Service (DoS) attack

A DoS attack will make your website or network unreliable or unresponsive, which could be critical to your business.

NCSC provides guidance on what to do and how to defend your business from this threat.

To review the resources in full, see: <https://www.ncsc.gov.uk/section/respond-recover/sole-small>

Extended Producer Responsibility (pEPR): First Invoices Due October 2025

From October 2025, businesses that fall under the UK's Extended Producer Responsibility for packaging (pEPR) scheme will receive their first invoices, covering the period from 1 April 2025 to 31 March 2026.

These invoices, called Notices of Liability, will be based on the packaging data you submitted for 2024.

What to expect

Invoices will be issued through the Report Packaging Data (RPD) system, which only registered users can access. PackUK will notify Primary Contacts and Approved Users of the invoice and how to access it.

However, if your finance team will need access, it would be worth making sure they are set up on the system before October.

If you have not logged into the RPD system recently, then PackUK has recommended that you log in again before October to check your details. This will minimise delays to accessing your account when you need to in October.

The size of your liability will depend on your submitted data and the overall figures from all producers. In some cases, fees may be recalculated later in the year if there are material changes.

Payment and deadlines

You will need to either pay in full within 50 days or sign up to a four-instalment plan.

It's important to note that these invoices are classed as statutory debts, so late payment penalties apply and PackUK will not issue purchase orders or VAT numbers.

Being late in paying could be expensive. You may be liable to a variable monetary penalty of (whichever is greater):

- 20% of the unpaid fees; or
- 5% of your UK turnover (2% of UK group turnover if registered as a group).

Preparing now

To be ready for October:

- Check your RPD login details and contact information.
- Ensure your finance team have access if they need it.
- Review your submitted 2024 packaging data and calculate what the fee is likely to be based on published material rates.
- Prepare any necessary internal processes to ensure the invoice is paid in good time.

Further details

Further guidance and contact information if you need support can be found here:

<https://www.gov.uk/government/news/preparing-for-pepr-year-1-invoicing-key-information-for-liable-producers>

Contactless Payments: Could the £100 Limit Soon Disappear?

The Financial Conduct Authority (FCA) has launched proposals that could see the £100 limit on contactless card payments raised - or even removed altogether. If agreed, shoppers may soon be able to pay for larger supermarket trips or restaurant bills with just a tap, without needing to enter a PIN.

Why now?

When contactless payments were introduced in 2007, the limit was only £10. It has been raised gradually over time, most recently to £100 in October 2021.

The FCA says this latest proposal reflects both rising prices and the way technology is changing how people pay. Digital wallets on smartphones already allow unlimited contactless payments because of the added security from face ID or fingerprint checks. As a result, many are now using their smartphone to pay rather than using a card.

How it would work

Under the new plans, banks and card providers - not the FCA - would decide whether to raise limits. Some may even let customers set their own cap, or keep the limit lower if they prefer. Payment terminals would also need reprogramming to accept higher-value card transactions.

Although many consumers remain cautious - 78% of those who responded to an FCA consultation wanted the £100 limit to stay - providers argue that fewer interruptions at the till would mean faster payments and less “friction” for both businesses and customers.

Concerns about fraud

Each increase in the limit has raised questions about security. The FCA has put forward this most recent proposal despite consumers and industry respondents already saying they preferred the current rules.

The FCA admits in its own analysis that higher limits would likely increase losses from fraud, but it says detection systems are improving. It also stresses that consumers remain protected: they would be refunded if their card was used fraudulently.

At present, safeguards already require a PIN if a series of contactless payments exceeds £300 or if more than five transactions are made in a row. Many banks also allow customers to lower their own contactless limit or switch it off entirely.

Next steps

The FCA's consultation runs until 15 October, and changes could be introduced early next year. If adopted, the four-digit PIN could become an increasingly rare part of everyday shopping.

For now, the £100 limit remains in place, but businesses may want to prepare for a shift in how customers choose to pay.

See: <https://www.bbc.co.uk/news/articles/czjv7jy2r9vo>

Celebrating 10 Years of HSE's Risk-Reduction Through Design Awards

This year is the 10th anniversary of the Health and Safety Executive's (HSE) 'Risk-reduction through design' awards, which recognise UK employers who have taken practical steps to reduce musculoskeletal disorder (MSD) risks in the workplace.

Jointly sponsored by the Chartered Institute of Ergonomics and Human Factors (CIEHF), the awards celebrate large and small businesses that have introduced design changes to reduce the strain of lifting, pushing, pulling, awkward postures or other manual handling activities. Past winners have ranged from food production to construction, all united by a focus on healthier, safer workplaces.

Why enter?

By submitting a nomination, employers can:

- Gain national recognition for innovation and commitment to worker wellbeing.
- Share their success to inspire others

There are two award categories: Best overall MSD risk reduction through design, and a dedicated SME award recognising the vital role smaller businesses play.

How to apply

Nominations are open now to UK employers and will close on 31 January 2026.

An independent judging panel will select the winners, who will be announced at the CIEHF awards event in April 2026.

For full details and to submit a nomination, visit the [HSE website](#).

Will Your Business Be Affected by Inheritance Tax Changes?

According to one source, more than three-quarters of Scottish businesses surveyed have said they will be affected by changes to Business Relief for Inheritance Tax (IHT) coming in April 2026.

What are the changes?

The UK government announced at last year's Autumn Budget their intention, from April 2026, to cap the reliefs currently available for business and agricultural assets.

The first £1 million of qualifying assets will be exempt from IHT. However, only 50% of any excess will be relieved. In effect, this means that the excess will be taxed at 20%.

Will there be a reprieve?

While some may hope that a reprieve will be granted at this year's Autumn Budget, many family businesses have already started making plans to reduce the impact wherever possible.

If you would like personalised advice on how your business can be ready for the changes coming in from next April, please give us a call. We would be happy to help you!