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ISSUE 57

# STEER YOUR BUSINESS

PREPARATION IS KEY!

Aly Young, AY Business Law

BENEFITS OF FILING YOUR  
SELF ASSESSMENT TAX  
RETURN EARLY

Hayley Kingsnorth, Azets

## Resilience and AI Human Augmentation

By Russell Harvey, The Resilience Coach.

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# LETTER FROM THE EDITOR

As everyone starts to think about summer holidays, how does that impact on your business?

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In this issue we have an eclectic mix of articles from AI to cruises for holiday and business.

Cruises aren't the first thing that springs to mind when booking a conference or large meeting but why not?

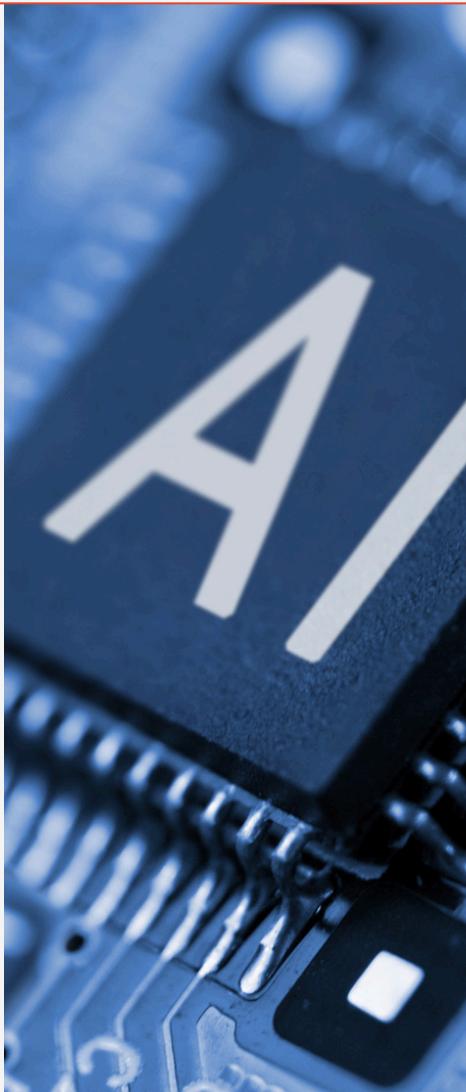
Getting organised is a key theme to this issue from getting your tax return completed and submitted early to getting your ducks in order if you want to sell your business.

Whatever your challenges, there is an article - and an expert - to help

Have a great summer and have fun planning for the year ahead

*Sally*  
Editor

# IN THIS ISSUE



From selling your business, to AI to cruising for business, there is something for everyone

# BENEFITS OF FILING YOUR SELF ASSESSMENT TAX RETURN EARLY

Filing your Self Assessment tax return might not be the first thing on your to-do list, but tackling it early can offer some advantages. By staying ahead of the deadline, you can save time, stress, and even potentially money

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By Hayley Kingsnorth, Azets

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## What is a Self Assessment tax return?

A Self Assessment tax return is a system used by HMRC to collect Tax from individuals whose income isn't taxed at source. This typically includes self-employed individuals, landlords, company directors, and those earning income from savings, investments, or overseas assets. Unlike employees whose tax is automatically deducted through PAYE (Pay As You Earn), anyone who falls under the Self Assessment system, is responsible for reporting their income and expenses to HMRC and paying any tax due.

## When do you need to do a tax return?

- Self-employed sole traders earning over £1,000 before any tax relief claimed
- A partner in a business partnership
- Those with a taxable income above £150,000
- Where Capital Gains Tax was paid on an asset sold or disposed of
- Those who had to pay the High Income Child Benefit Charge
- Individuals who received income from renting out a property, tips and/or commissions, savings, investments and dividends as well as any foreign income

The above is not exhaustive, there are other occasions where a Self Assessment is legally required. HMRC have a useful checker to help you understand if you are required to file a tax return: <https://www.gov.uk/check-if-you-need-tax-return>

The deadline for online submission of the tax return is 31 January following the end of the tax year (which runs from 6 April to 5 April). Filing late or not filing at all can result in penalties and interest charges, making it important to understand your legal obligation to submit on time

## When can I do my tax return?

Although the deadline for submission is 31 January, you don't have to wait until then. HMRC opens the Self Assessment portal in April, immediately after the tax year ends. This means you can start gathering your information and submit your tax return from as early as 6 April. By submitting early, you give yourself more time to prepare, reduce stress, and gain financial clarity well ahead of the deadline

## Key benefits of filing early

Here are the top reasons why filing your tax return early could be a smart move:

1. Avoid last-minute stress. Filing early gives you time to gather your records and avoid any surprises.
2. Time to plan for your tax bill. Filing early doesn't mean you have to pay early. You still have until 31 January to settle any tax due, but you'll know exactly how much you owe months in advance—allowing you to budget or save accordingly.

**3. Faster tax refunds** If you're due a tax refund, filing early means you'll receive it sooner. There's no need to wait until January—HMRC usually processes refunds within a few weeks.

**4. Better access to specialist support** Tax advisers are in high demand in the run-up to the deadline. By acting early, you're more likely to get help when you need it.

**5. Reduce risk of penalties** Missing the deadline by even a day can result in an automatic £100 fine, with further penalties if the return remains outstanding. Filing early ensures you stay compliant and avoid unnecessary charges.

**6. Peace of mind** Perhaps the biggest benefit of all is knowing it's done. Don't wait for January to start thinking about your tax return. Get ahead, stay in control, and enjoy the peace of mind that comes from being prepared.

We are here to help If you have any questions about a Self Assessment tax return or need help filing, please get in touch.

Hayley Kingsnorth  
Partner at Azets

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# PREPARATION IS KEY!

By Aly Young

Once a seller has found a buyer and they have agreed the all important price, this can feel like the end of the process, when in fact it is just the beginning.



Although a buyer might have been given some basic information usually about the finances of the business, buyers will want to then proceed to a more detailed due diligence exercise.

This will usually involve sending sellers a list of questions. As well as getting answers to their questions, they will want to see documentation that supports the seller's answers.

Buyers will feel more comfortable with sellers who are very open about this part of the process. They will want to see that the seller has nothing to hide.

It's also a phase that can help protect the seller as well. The more information that is given, the more they will be protected in the future from a breach of warranty claim. Warranties are the promises the seller has to give in the sale contract, about the state of the business. These need to be true or modified by relevant disclosures, which have been made during the due diligence phase.





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**It is really important when answering the questions and supplying the documents that sellers retain a record of their responses and the paperwork supplied**

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It is really important when answering the questions and supplying the documents that sellers retain a record of their responses and the paperwork supplied, so that this can be referred to as part of the disclosure process during the contract stage.

This is best done by using a virtual repository that is usually referred to as a data room or virtual data room.

We have had to use some shocking data rooms in the past. One broker proposed a data room in California, which meant that we couldn't get answers to any technical issues we until after 5pm UK time. This data room also lost documents, corrupted documents, numbered them incorrectly. All in all it meant many more hours spent on this exercise than was really needed. This was extremely frustrating for all parties.

We have access to a fantastic Kent based company just down the road from us, that supplies data rooms that are within the UK jurisdiction and have a high level of security. They are also really easy to use and they have a support facility which responds almost instantly to any request for help.

We have also put together a FREE self-assessment questionnaire, which we recommend potential sellers use even before they start talking to buyers, to gather their data together and identify any gaps.

This can be used just to ensure good compliance even if you are not thinking of selling your business.

Please feel free to use the QR Code to access this tool. And if you would like any help reviewing your answers to see how sale ready or legally compliant you are, just let us know. We'd love to help!



## How to prepare for a business sale – get your house in order

**Scan this QR code to complete an audit questionnaire**



**Once complete we will carry out a **FREE** health check which will help you identify whether there is anything else you need to do before going on the market.**

**This will make sure that when the buyer does their due diligence, everything is in order.**

**AY-LAW.CO.UK  
ADMIN@AY-LAW.CO.UK**

# COWBOYS: GREAT IN MOVIES, TERRIBLE IN MY PROFESSION



By Anita Pickerskill

Photo by [Taylor Brandon](#) on [Unsplash](#)

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While the cowboy archetype might make for a gripping movie, in my profession they do far more harm than good.

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These individuals — unqualified, reckless, and often unethical — tarnish the reputation of the genuinely skilled, hard-working professionals around them. The good ones get tarred with the same brush.

Recently, I came across a LinkedIn post that was like a red rag to a bull. The individual reached out for guidance just in time and managed to dodge a bullet. Unfortunately, many others — especially subcontractors in construction — aren't so lucky.

If you see things such as this “We will recover the debt from the Directors, we will investigate under sections 212-216 of the Insolvency Act and recover your money” think hard especially if asked to pay money upfront.

Only a liquidator has the authority to pursue actions under Sections 212 to 215 of the Insolvency Act 1986. Any proceeds recovered benefit the creditors, not the individual who raises the issue. So, if someone's telling you otherwise, be cautious. The only relatively “slam dunk” case is under Section 216, which deals with the reuse of a company name after liquidation. This section is specific and strict. If the required 216 notice isn't issued correctly, the director — even without malicious intent — can become personally liable.

And yes, even in the insolvency space, we've got cowboys. Offering advice on setting up again or reusing a company name without understanding the legal risks. When the director receives a personal liability demand, these so-called advisors often vanish, denying all involvement.

Thankfully, there are reputable firms Thornbury work with one of them that can quickly assess whether Section 216 was breached. Larger construction and subcontracting firms can even send over historical company lists (up to six years old) of insolvent debtors, and their systems will flag all clear-cut breaches.

There is a mechanism to raise a claim against the Director but the cost of the investigation to prove the case is very high and normally bolts on the Liquidators investigation.

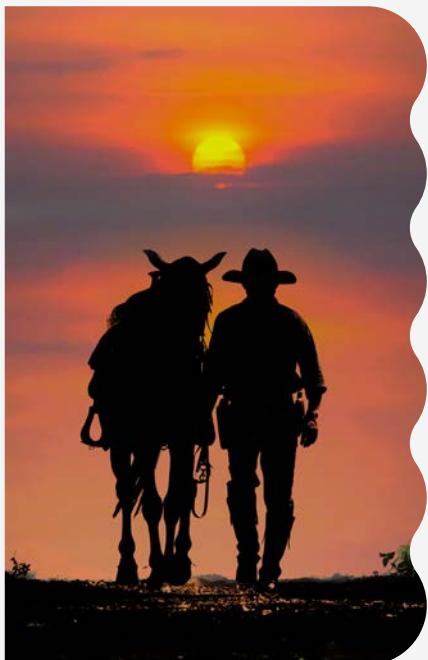
# Only a liquidator has the authority to pursue actions under Sections 212 to 215 of the Insolvency Act 1986



Here's a brief breakdown of the key sections of the Insolvency Act 1986 (Sections 212–216):

## Section 212 – Misfeasance:

- Allows a liquidator to take action against directors or company officers for breach of duty or misconduct that harms creditors.



## Section 213 – Fraudulent Trading:

- Targets those who knowingly ran the business with the intent to defraud creditors. Individuals can be made personally liable.

## Section 214 – Wrongful Trading:

- Applies when directors continue to trade while knowing the company is insolvent. Courts can order them to contribute to the company's assets.

## Section 215 – Procedure:

- Outlines the evidentiary process for cases brought under Sections 213 and 214.

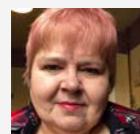
## Section 216 – Prohibited Names:

- Prohibits directors from reusing the same or a similar company name post-liquidation without following strict legal requirements.

In conclusion if it really was as simple as a Cowboy tells you wouldn't all us ethical ones be offering it as a service – especially in the case of Thornbury Collections with myself being a former inhouse collector for PricewaterhouseCoopers Insolvency.

Anita Pickersgill

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# RESILIENCE AND AI HUMAN AUGMENTATION

By Russell Harvey  
The Resilience Coach



Similar to most people, I am following my own personal journey of engaging with Artificial Intelligence and experiencing a mixture of emotions, successes and challenges!



Alongside these experiences, in my normal “day job”, I am spending time with Leaders and Teams discussing how Resilient they are. Unsurprisingly, they can all make improvements around this and as a result, what is really intriguing me is how they will all face into “adding” Artificial Intelligence as a member of their team?

I mainly open my sessions with the statement, “Resilient Humans = Resilient Teams = Resilient Organisations” – discuss.

From this we clarify the blueprint/Purpose of their Resilient Team and what it looks like, sounds like and feels like. This determines how they are currently achieving this and what behaviour changes and system changes they need to do to improve.

## The improvements are nearly always predominantly around how they interact with each other as humans and how much dedication there has to be around their Soft Skills

The improvements are nearly always predominantly around how they interact with each other as humans and how much dedication there has to be around their Soft Skills (as mentioned in my previous article).

My concern is alongside making these improvements on a human level, how are they going to “augment” their humanity with AI?

Explained simply, AI is the ability of computer systems to perform tasks that typically require human intelligence, such as learning, problem-solving, and decision-making.

AI systems can be designed to analyse data, recognise patterns, and make predictions or take actions based on that analysis.

As the importance of AI continues to grow, the concept of AI Human Augmentation has been introduced.

The Oxford English Dictionary (OED) states “augmentation means the act or process of increasing the amount, value, or size of something. It can also refer to the result of this process, essentially an addition or increase.” Human augmentation in AI refers to the use of artificial intelligence to enhance human capabilities, rather than replace them.

It's about leveraging AI to improve human performance, health, or quality of life by assisting, supporting, and extending human abilities.

This often involves integrating AI systems with human decision-making, allowing humans to leverage AI's capabilities to perform tasks more effectively and efficiently.

Human augmentation in AI emphasises the collaborative aspect where AI acts as a tool to amplify human potential, rather than taking over human tasks entirely.

Human augmentation can be broadly categorised into:

- Augmented senses - extending or enhancing human senses through technology, such as improving hearing with cochlear implants or vision with retinal implants;
- Augmented action - assisting or amplifying physical actions, like using AI-powered tools for remote control;
- Augmented cognition - improving cognitive functions like memory, decision-making, and problem-solving through AI-driven tools and systems.

Now that you've read more about what “AI Human Augmentation” is; how well equipped is your team currently to be able to achieve this?

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[www.theresiliencecoach.co.uk](http://www.theresiliencecoach.co.uk)

# TOP HR CHALLENGES FOR BUSINESSES IN KENT AND HOW TO SOLVE THEM

Companies face increasing costs due to absenteeism, recruitment, and legal disputes, making effective HR strategies crucial.

By Rebecca Lister



Kent's business landscape is thriving, but HR challenges continue to grow. Employee wellbeing issues, rising turnover rates, and workplace disputes are among the top concerns for businesses in the region. Companies face increasing costs due to absenteeism, recruitment, and legal disputes, making effective HR strategies crucial.

Kent offers businesses excellent connectivity to London and Europe, with competitive operating costs and a pool of highly skilled individuals. 'The Garden of England' can be a great place to start up, grow and locate a business. However, as organisations grow, so do their HR challenges. From recruitment processes to workforce management, employers must navigate HR issues effectively to sustain a strong company culture. We explore our top three HR challenges businesses in Kent face and how they can address them

## Employee Health and Wellbeing

Ensuring employee wellbeing is crucial for business success. Employee health plays a vital role in performance, and high levels of absenteeism due to stress, burnout, or illness can affect productivity and increase operational costs. A lack of employee engagement or declining employee morale can lead to workplace issues, affecting the entire organisation.

Employers should take proactive steps to manage employee wellness and wellbeing. Implementing effective absence management policies, offering flexible work arrangements, and providing mental health support can help mitigate the risks associated with employee burnout. Additionally, HR leaders should develop a structured HR strategy that prioritises employee needs and promotes a supportive workplace culture.

### Retaining Employees

High employee turnover leads to increased recruitment and training costs, making it essential for businesses to create strategies that enhance employee satisfaction and reduce attrition. A strong company culture, career development opportunities, and a well-structured employee onboarding process can all contribute to higher retention rates.

Encouraging internal talent growth, investing in leadership development, and addressing skills gaps can help organisations retain top performers while attracting prospective employees. Businesses should also explore HR transformation strategies that align with evolving workforce expectations, particularly in an era of hybrid working and remote work.

### Workplace Disputes and Conflict Resolution

Unresolved workplace disputes can lead to legal issues, costly litigation, and a decline in employee morale. Poor conflict resolution can also harm relationships between managers, employees, and teams.

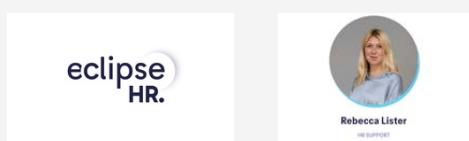
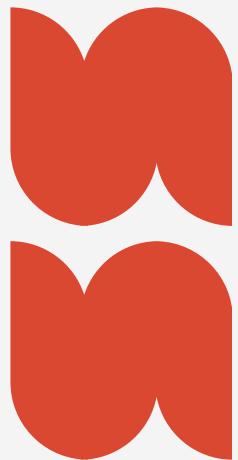
HR professionals should develop clear policies to handle disputes effectively. Transparent performance management systems, clear HR policies, and workplace training programs can help businesses mitigate significant challenges before they escalate.

Here at Eclipse HR, we provide consultancy and HR support for a range of services for businesses. As a local firm ourselves, we are honoured to work with businesses around the county.

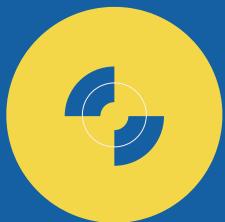
Our team is highly experienced and equipped to understand your company needs and offer tailored solutions. From recruitment processes to HR strategy development, we are here to support your business in overcoming HR challenges. Whether you're looking for assistance with hiring, employee training, performance management, or workplace policies, we can help you build a resilient, people-focused organisation.

Find out more:

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### Steer Magazine

*Steer Your Business* is a business magazine to support SMEs with information and resources to help them with their business. None of us know it all and running a business is no different whether you're a start-up or a more established business. Everything changes so quickly that keeping up-to-date can be a challenge. *Steer Your Business* brings together an eclectic mix of information from different sectors to support business owners moving forward.

of our readership view online, either via our app or through the website and of course social media sites.

The magazine has achieved a wide international presence, viewed online and providing support and the best business resources to grow in international networks. The print edition of the publication is sent to key decision makers from blue chip companies to SME's by paid subscription.

Our business development manager will be pleased to discuss the vast scope of media opportunities, for aspirational SME businesses, both in the U.K. and overseas markets.

### Distribution & Readership

The magazine has a wide social media reach across the main business platforms of LinkedIn, Twitter and Facebook. Social Media has opened up significant target markets and has made our material, accessible to a wide variety of businesses. A large proportion

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## Things to do in

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