

Business

Make room for a stronger autumn.

Practical ideas for Scotland's business owners: improve profit, protect cash and prepare your business for change.

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Selected from the July-September 2026 source editions.

Growth is good. Profit pays the bills.

A busier business is not always a more profitable one. Start your autumn plan with the work that earns its place.

Find the work that pays

Look beyond total turnover. Review sales, direct costs and gross profit by service, product or customer. Then ask how much time each area absorbs and what it contributes towards overheads.

The answer may point to underpriced work, unnecessary discounting or customers whose support needs have outgrown the original fee. Use the evidence to decide what to change.

Choose two or three priorities for the next 12 months: a pricing review, tighter purchasing or more emphasis on work with a better margin. Give each one an owner and a measurable target.

Test the numbers first

Model sales and margin separately. A price increase, a reduction in waste and a better mix of work can have very different consequences for capacity and cash.

The example below shows two routes to the same gross profit. It assumes the stated margin holds and does not allow for changes in overheads, demand or working capital.

Compare actual results with the plan every month. If a change is not working, investigate early. The point of the forecast is to guide decisions while there is still time to act.

ILLUSTRATION / TWO ROUTES TO £330,000 GROSS PROFIT

Starting point

£1m sales × 30% margin

£300k

More sales

£1.1m sales × 30% margin

£330k

Better margin

£1m sales × 33% margin

£330k

30% to 33% is a rise of 3 percentage points. Figures are illustrative.

CURATED FROM 2020 / Business, 10 August 2026

TAXKINGS TAKE / Bring your latest management figures. We can help identify which changes deserve your time and what they could deliver.

Protect the cash. Agree the ground rules.

Two conversations that become easier when you have them early: how the business pays its way, and how its owners work together.

01 / FINANCIAL CONTROL

Look ahead, week by week

A profit forecast and a cash forecast answer different questions. You can be profitable on paper while waiting for customers to pay and facing payroll, tax or supplier bills.

Build a rolling 13-week cash view using expected receipt dates and actual payment commitments. Include tax, loan repayments, planned purchases and owner withdrawals. Update it each week.

Test a slower-payment scenario and a higher-cost scenario. If either creates a shortfall, identify the week it appears and the action needed before it arrives.

Chase overdue invoices consistently, resolve billing queries quickly and review payment terms before taking on more work. Forecasting is most useful when it changes what you do next.

02 / SHAREHOLDERS

Plan for an owner's exit

A shareholders' agreement gives owners a framework for discussing decisions, funding and changes in ownership. It is worth reviewing while relationships are good and objectives are clear.

What happens if someone retires, becomes ill or wants to sell? Who may buy their shares, how will a price be agreed and how will the purchase be funded?

Also discuss which decisions need wider approval, how deadlocks will be handled and what happens if one owner can provide more funding than another.

Ask a solicitor to draft or review the agreement alongside the company's articles. Bring the tax and valuation questions into that conversation early, before agreeing a transfer or exit.

A USEFUL AUTUMN MEETING

Bring a cash forecast, an aged-debtor list and any existing shareholders' agreement. We can help with the financial questions and work with your legal adviser on the next steps.

CURATED FROM 2020 / Business, 3, 10 & 24 August; 7 September 2026

Get the everyday essentials right.

Employment reforms are arriving in stages. Keep a dated action list, and make sure the people responsible for payroll and HR are working from the same version.

ALREADY IN FORCE

Since 6 April 2026

Statutory sick pay starts from the first day, with the lower earnings limit removed. Paternity and ordinary parental leave are day-one rights; leave and pay eligibility are different.

AUTUMN 2026

Prepare policies and managers

Acas lists stronger harassment duties and further trade union changes for 30 October. Review reporting routes, staff communications and manager training ahead of the changes.

JANUARY 2027

Review probation processes

The ordinary unfair-dismissal qualifying period is scheduled to fall to six months from 1 January, with the compensation cap removed. Some protections already apply without that qualifying service.

Companies House: one person, one login

New users of the Find and update company information service need GOV.UK One Login. Existing users can still use their current account for now; Companies House will give notice of the wider move.

If your team shares a Companies House account, plan individual access. Each One Login belongs to one person. This sign-in change is separate from identity verification. Test access ahead of your next filing deadline.

CURATED FROM 2020 / Business, 24 August, 1 & 7 September 2026

[Acas: current and upcoming employment reforms](#)

[Companies House: changes to signing in](#)

Keep the business moving.

A short, tested plan can make disruption easier to manage. Focus on the people, information and systems you need to keep serving customers.

If systems go down

The NCSC's response and recovery guidance is a useful starting point for a cyber incident plan. Name the person who will coordinate decisions and keep key contact details available away from your normal systems.

Agree who contacts your IT support and insurer. Know how you would continue essential tasks such as payroll, invoicing and customer updates while systems are unavailable.

If an incident happens, take specialist advice on containment and recovery, preserve useful records and assess any reporting duties promptly. Restore services in a controlled order and keep staff informed.

Test the plan with a short exercise: could you access your contacts and essential records if email and your main computer were unavailable? A plan nobody has tried can hide awkward surprises.

Ready for Scottish weather

Check the flood risk around your premises and important access routes. SEPA's Floodline offers alerts and, where local monitoring is available, targeted flood warnings.

Decide who monitors warnings, how staff will be contacted and where essential equipment and records can be kept safely. Review insurance cover and the practical arrangements for working elsewhere.

Include suppliers and deliveries in the discussion. A business can be disrupted even when its own building stays dry.

FREE RESOURCE

Refresh your data protection basics

The ICO's free Data Protection Essentials programme offers training and self-assessment for small organisations and sole traders. Make time for staff who handle personal information.

CURATED FROM 2020 / Business, 13 July, 10 & 24 August 2026

[NCSC: response and recovery | small business guide](#)

[SEPA: sign up to Floodline](#)

[ICO: free Data Protection Essentials training](#)

Make the next 90 days count.

Choose a small number of useful actions. Put a name and a date against each, then review progress while it can still influence the quarter.

01

FIRST 30 DAYS

Get a clear starting point

Review margins and overdue invoices. Prepare a rolling cash forecast. List the payroll, HR and filing changes that affect you.

02

DAYS 31-60

Put the decisions into practice

Act on one pricing or margin opportunity. Update relevant policies and brief managers. Review ownership arrangements with your advisers.

03

DAYS 61-90

Test, measure and adjust

Compare results with the plan. Test your disruption contacts and recovery arrangements. Refresh the cash forecast and agree the next priorities.

A clearer plan starts with a conversation.

Talk to us about profit, cash flow or the business decisions ahead.

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