

SMALL BUSINESSES: DELIVERING GROWTH FOR BRITAIN







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FOREWORDS



Alistair Cochrane Interim CEO. Royal Mail

Every day, hundreds of thousands of small businesses across the UK - from side hustlers selling on marketplaces to established companies - rely on Royal Mail to connect them with their customers. As the designated Universal Service Provider, Royal Mail is the only delivery company that goes to every single address in the UK.

From the whisky distillery in Fife, to the independent clothing store in Norfolk, we are responsible for ensuring small businesses can sell their products in both domestic and international markets in a way that was unthinkable only a few years ago. Providing a reliable delivery service has become even more critical to the success of small businesses as more and more sales take place online.

Perhaps less well known, is the range of tools and resources we provide small businesses to help them expand and grow their operations, including advice on selling online, exporting to foreign markets and marketing.

We are hugely proud of our role in helping small businesses thrive, but we want to go further. That's why we have launched our new campaign, Royal Mail Means Business, to provide more support to the sector.

As part of the campaign, we are partnering with the British Chambers of Commerce, and have spoken to small businesses up and down the country to understand barriers and opportunities for growth. The aim of this report is to answer a simple question: collectively, what can be done to help small businesses to reach their potential and in doing so boost the economy and provide opportunities for employment.

The findings are stark: growth expectations are low, barriers are rising, and confidence is under pressure. From logistics to labour, small and medium sized businesses are navigating a complex environment.

But despite these pressures, appetite for innovation and expansion is very much there. A shift to online sales, a higher focus on international exports, a growing need for reliable infrastructure and demand for skilled employees, our findings show that these are the areas that small businesses are focused on. They are also areas where Royal Mail has a direct role to play. One of the main aims of the research was to understand more clearly what small businesses want from us to help them reach their growth potential - we detail these below in this report.

We can't do it alone. Our work with the British Chambers of Commerce has found several growth barriers, in particular regulation. Government has been clear in its ambition to make changes that allow small businesses to thrive. We're ready to work with policy makers and industry to make this a reality.

We hope this report sharpens the national focus on what smaller company need, not just to survive, but to grow.



Shevaun HavilandDirector General,
British Chambers
of Commerce

We're delighted to have worked in partnership with Royal Mail for this important report. It's undoubtedly a challenging time for business, with rising cost pressures bearing down on firms, particularly small businesses. However, as I travel up and down the country, I meet great companies excited to seize the opportunities.

As a membership organisation, the British Chambers of Commerce is uniquely positioned to understand the views of business, and to help drive forward collaborative action.

Our reach is unrivalled. We have 51 accredited chambers covering the length and breadth of the UK, and over 70 international chambers connecting British firms to global markets. Our members are businesses of all sizes, from all sectors. Here in the UK, over 65,000 businesses employing some 6 million people are members of our network.

Working with our Chamber network, Royal Mail has heard from more than a hundred businesses at roundtable events across the UK in recent months. Alongside those face-to-face conversations, our award-winning insights team has provided data from over a 1,200 companies of all shapes and sizes.

When businesses have the right technology and logistic support, the pathway to growth is clearer. At the BCC we're continuing to urge policymakers to breakdown digital and transport barriers for businesses - which will strengthen access to markets, whether at home or abroad.

Our unique membership structure allows us to really understand how businesses are feeling, advocate for them, and show leadership. Working with partners, like Royal Mail, we show the real power of the Chamber network as a force for good.





INTRODUCTION AND EXECUTIVE SUMMARY

In a year of economic uncertainty and shifting global dynamics, BCC and Royal Mail have come together to produce a major research programme aimed at understanding the key challenges and opportunities facing businesses today, particularly focussed on small and medium sized enterprises. This included a national survey of 1,297 businesses across all sectors, as well as an extensive programme of in-depth roundtable discussions with companies across the different nations and regions of the UK. Together, these insights offer a timely picture of UK business sentiment in 2025.

Through this research, we have heard directly from businesses about their expectations for growth, the barriers they face, and the actions they believe are needed to unlock their potential. The findings paint a clear and compelling picture: while UK firms remain resilient and innovative, they continue to face significant headwinds, including rising costs and regulatory pressures, that threaten to constrain their ambitions. Cost pressures - including National Insurance Contributions (NICs), and increases to the National Living Wage - are stifling growth for many.

But despite a difficult backdrop, our research shows how businesses across the UK are finding innovative ways to push forward. From harnessing technology and expanding into new markets to embracing sustainability and strengthening local partnerships, small businesses are charting diverse paths to growth.

Key findings from the national survey and roundtables include:

Expanding markets offer growth opportunities

Despite the global trade headwinds, many businesses, especially SMEs, see diversification and exporting as key routes to growth. Europe and the USA remain the most cited export markets.

Skills shortages persist

Businesses across sectors struggle to find the right talent. Many called for more flexible training routes and reforms to apprenticeship systems to meet evolving skills demands.

Delivery services are a critical enabler

More SMEs are expecting a greater share of their sales to be online over the coming years. Reliable parcel delivery, particularly outside city centres, is essential for businesses operating online. 61% of businesses said it was critical to their operations.

Technology is central to competitiveness

SMEs are increasingly adopting AI, automation, and e-commerce tools to streamline operations, reach customers, and enhance resilience. However, many need support to invest and implement effectively. Businesses expect significant growth in online sales, with consumer-facing firms anticipating increases from 31% to 38% in digital transactions over the next three years.

Sustainability as a growth driver

Many SMEs also see sustainability as a driver of innovation and international competitiveness, particularly in markets with strict environmental standards. However, they seek clearer guidance and regulatory alignment.

This report underlines the vital importance of partnerships between businesses, service providers, and government in unlocking the full potential of the UK's economy. The BCC and Royal Mail are committed to working together, and with the wider business community, to champion these findings and drive the practical changes needed to support firms across every part of the United Kingdom.

ROYAL MAIL AND SMALL BUSINESSES

Royal Mail is proud of its role supporting small businesses in every corner of the UK. These are just some of the things the company does to every day to help the backbone of the UK economy thrive.



Most trusted delivery company

Royal Mail is the most trusted brand among businesses who use more than one delivery company.

Delivering to 32 million addresses

As the Universal Service Provider, Royal Mail is the only company that delivers to every single address in the UK, providing a lifeline for businesses located in rural locations.

Greenest operator*

Royal Mail has the lowest reported carbon emissions per parcel of any UK delivery company*, helping our small business customers to achieve their own sustainability goals. Our target is to reach net zero by 2040.

International reach

We deliver to 230 countries, providing small businesses with a vital way of reaching customers overseas and expanding their reach.



The most convenient delivery company

From side hustles and start-ups, to established companies, Royal Mail is there for small businesses whether they are only sending a few items a week or are one of our account customers.

The e-commerce landscape has rapidly evolved with growing use of marketplaces such as Etsy, Ebay and Vinted creating a route to market for more businesses than ever. With it, Royal Mail has adapted how it serves its customers, offering a collection service for those who don't want to leave their home or premises, as well as a rapidly expanding network of drop-off options including Collect+ retailers and parcel lockers. Postboxes can now also be used to send parcels, making it more convenient than ever before.

^{*} Based on average gCO2e emissions per parcel delivered by UK parcel operators, as published by Citizens Advice 2024 Parcels League Table.

ROYAL MAIL'S COMMITMENTS TO SMALL BUSINESSES

One of the main aims of the research was to understand more clearly what small businesses want from Royal Mail to help them reach their growth potential. As the Universal Service Provider, we are the only delivery company that serves some parts of the country, and we have a unique role to play in supporting small businesses. We have listened to what they have to say, and as part of our *Royal Mail Means Business* campaign, are making the following new commitments:



Comp

WHAT SMALL BUSINESSES TOLD US

ROYAL MAIL'S COMMITMENT

They need more centralised information and advice on running and growing their business

INCREASED ONLINE RESOURCES

More advice to small businesses through a relaunched Small Business Hub with tailored content for businesses at every stage of their journey, from side hustles and start-ups to established companies.

We will also be hosting more videos with hints, tips and advice on the topics businesses told us they wanted clearer information on.

A skills and knowledge gap is holding them back, both in terms of traditional skills and keeping up with latest developments in technology

£1M OF APPRENTICESHIP FUNDING

A £1 million apprenticeship fund for small businesses to help them upskill. The apprenticeships will be open to businesses with fewer than 250 people and can be used for any Government accredited apprenticeship.

They want more support using delivery services to help make running their business as affordable as possible

MORE SUPPORT FOR CUSTOMERS

More ways to contact us to help customers choose the right services. We are launching a live chat feature, as well as enhancing our customer service and account management support.

It can be difficult to know where to start when considering exporting and they would like help navigating customs requirements

SIMPLIFYING EXPORTING

Help simplify and demystify exporting, through streamlining our international shipping options and providing clearer information on how to send items abroad.



KEY FINDINGS

Our combined national survey and regional roundtables revealed a rich, nuanced picture of the UK business landscape in 2025. While many firms remain resilient, resourceful, and ambitious, they also face a complex web of challenges that stifle momentum. Through this section, we explore the major drivers of growth that businesses are actively pursuing, alongside the barriers that hold them back. These findings reflect the voices of over 1,200 businesses and over 100 conversations in roundtable events.

Conducted between 20 January and 10 February 2025, the survey collected responses from 1,297 businesses across the country, spanning both goods (33%) and services (67%) sectors. A substantial 91% of respondents were small businesses with fewer than 250 employees, providing a clear window into the health of the UK's backbone businesses.

Alongside this survey, we shaped a national programme of roundtable sessions to talk directly to businesses in every region and nation of the UK. Working with local Chambers, we invited a diverse range of businesses to tell us in their own words, the challenges and opportunities they face. In each session, we spoke with around 10 to 15 businesses per roundtable of all sectors and sizes.

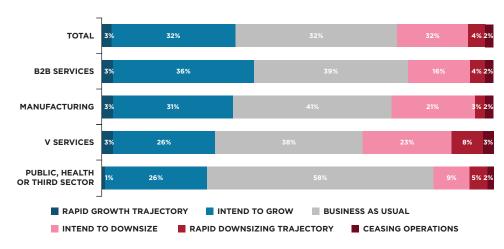
This survey and roundtable programme builds on the BCC's decades-long reputation as the UK's leading independent business sentiment monitor. Set against the backdrop of economic uncertainty, cost pressures, and shifting global markets, the 2025 results reveal the concerns, opportunities, and urgent asks of British businesses as they plan for the future.



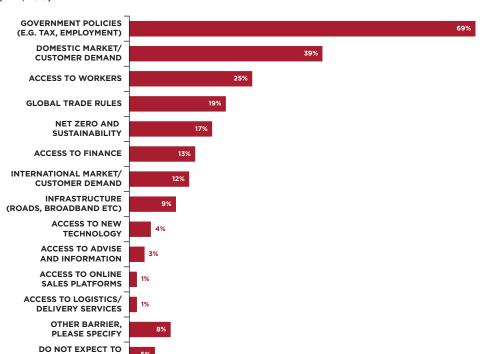
THE BUSINESS LANDSCAPE FOR **SMALL BUSINESSES IN 2025**

With mounting global uncertainty and rising domestic cost pressures, confidence in business growth has been relatively low. In the survey, just over a third of businesses expect to grow this year, with around four in ten expecting to remain steady and around a quarter expecting contraction.

Over the next 12 months, which phase do you expect your business to be in? (n=1,285)



Which of the following, if any, do you consider to be the most significant barriers to growth for your organisation over the next twelve months? (n=1,268)



Key statistics

ONLY 36%

OF BUSINESSES EXPECT TO GROW IN 2025

EXPECT TO MAINTAIN "BUSINESS AS USUAL" OPERATIONS

EXPECT TO DOWNSIZE THEIR BUSINESSES

B₂C **SERVICES FIRMS**

ARE THE LEAST OPTIMISTIC, WITH HIGHER **PROPORTIONS ANTICIPATING DOWNSIZING**

B2B **SERVICES FIRMS**

ARE THE MOST POSITIVE, WITH A **RELATIVELY HIGHER PERCENTAGE EXPECTING GROWTH**

FACE ANY BARRIERS

COST PRESSURES

While many firms saw opportunities to grow from expanding domestic and global markets, unpredictable and rising costs were cited by many as a key barrier to growth, particularly among smaller firms with limited capacity to absorb shocks.

Businesses consistently cited a wide range of serious cost pressures at present, including rising National Insurance contributions, increases to the National Living Wage, volatile energy prices, elevated shipping and materials costs, and post-Brexit tariffs and trade barriers. These are collectively acting as a drag on profitability, investment, and growth.



What businesses told us

"NIC increase together with the rise in Living/Minimum wage will cost us £66k per annum. We are a small SME with revenues of c£1M. The £66k represents 60% of our FBITDA."

Marketing firm in Doncaster

"The effect of Brexit has increased our shipping costs dramatically and internal labour costs."

Marketing firm in Greater Manchester

"Brexit and global tensions continue to cause material shortages and rising costs, making it harder for small firms to stay competitive."

Manufacturing firm in Northamptonshire

Key statistics

69%

OF RESPONDENTS IDENTIFY GOVERNMENT POLICIES (SUCH AS TAXATION AND EMPLOYMENT REGULATION) AS A BARRIER TO **GROWTH**

OTHER BARRIERS INCLUDE

39%

CITING DOMESTIC MARKET/CUSTOMER **DEMAND**

25%

CITING ACCESS TO WORKERS

17%

CITING NET ZERO AND SUSTAINABILITY **REQUIREMENTS**



KEY DRIVERS AND BARRIERS OF GROWTH FOR UK BUSINESSES

Despite a difficult economic backdrop, businesses across the UK are finding innovative ways to push forward. From harnessing technology and expanding into new markets to embracing sustainability and strengthening local partnerships, firms are charting diverse paths to growth. These drivers reflect both strategic ambition and the adaptive instincts of British small businesses.

EXPANDING MARKETS THROUGH DIVERSIFICATION AND EXPORTING

Reaching new markets both in the UK and globally remains a strategic imperative for growth. Exporting, despite logistical and regulatory challenges, continues to offer opportunities, particularly in Europe, the USA and Asia.

Across the roundtables, businesses highlighted expansion into new markets, both domestic and international, as a clear pathway to growth. While some encountered friction with trade rules and procurement systems, others shared how proactive strategies and targeted investment had enabled them to tap into global demand or unlock procurement potential. A number of small businesses demonstrated agility in their approach, pivoting into new sectors or leveraging their unique brand story to compete effectively abroad.

Some businesses in Northern Ireland identified the Republic of Ireland as an expanding and accessible market and felt better promotion of Northern Ireland within UK trade strategy was an opportunity for growth.

However, post-Brexit difficulties and increased regulation posed significant challenges for businesses looking to export their products. Trade barriers, paperwork and customs declarations cut into margins and created additional hurdles. Another business mentioned the difficulties in setting up a US dollar bank account, which took nine months. These challenges highlight the need for streamlined processes and better support for businesses looking to expand internationally.

For businesses in Northern Ireland, regulatory complexity, including Brexit-related changes and the Windsor Framework, created further friction, especially around customs, tariffs, and border processes when trading with Great Britain and the EU.

ROYAL MAIL'S COMMITMENT

Many businesses told us they would like to export but don't know how to get started or think it is too complicated. Royal Mail will help demystify the process, providing clearer information through its new Small Business Hub and by streamlining international shipping options.

Key statistics

CITED DOMESTIC **CUSTOMER DEMAND** AS A DRIVER OF **GROWTH**

CITED INTERNATIONAL **CUSTOMER DEMAND AS A DRIVER OF GROWTH**

TOP CITED **MARKETS**

EUROPE AND THE USA WERE THE TOP MARKETS FOR GROWTH, **MENTIONED BY 230 AND 220 FIRMS RESPECTIVELY**



What businesses told us

"Whisky is more than just a product here - it's part of the national story, and that carries significant weight in international markets. As a smaller business, we also have the advantage of agility. We can respond quickly to changes in consumer preferences, market trends, and global demand, which is a big asset in such a competitive industry. That combination of cultural capital and operational flexibility has helped us achieve steady, consistent year-on-year growth."

Whisky distillery firm in Scotland

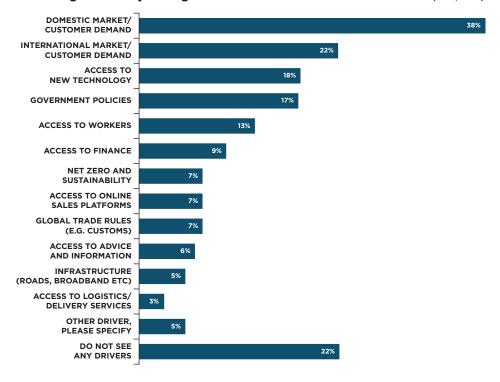
"We realised we needed to diversify, and that led us into the high-end hospitality sector. It was a strategic pivot - we took our existing design expertise and applied it to a very current need: creating lighting solutions that don't just look good, but actively contribute to cleaner, safer environments by killing bacteria. It's a response to heightened hygiene expectations post-COVID, and it's resonating strongly with hotels, restaurants, and luxury venues."

Manufacturing firm in East Midlands

"A lot of people now are looking for natural ingredients. You have to have that niche and focus on where your target market is. For me, mine is very much made in England. I'm focusing on the UK right now but I do want to go global."

Beauty firm in the North West

Which of the following, if any, do you consider to be the most significant drivers of growth for your organisation over the next twelve months? (n=1,245)



ADDRESSING THE SKILLS GAP

Access to skilled workers continues to be one of the most persistent and complex factors affecting business growth. BCC data has consistently shown that difficulties in recruiting the right people, across all sectors and skill levels, have long constrained business productivity and expansion. This challenge has been further compounded by the dual impact of Brexit and the Covid-19 pandemic, which significantly disrupted labour mobility and accelerated changes in the types of skills businesses now need. In particular, firms in industries ranging from manufacturing to digital services reported difficulty in sourcing workers with both technical capabilities and the soft skills required to adapt to evolving customer needs and technologies.

Across the roundtable discussions, businesses repeatedly emphasised that current skills shortages are not just a legacy issue, but a rapidly intensifying one. The fast pace of technological change, especially the adoption of AI, automation, and digital platforms, means that the skills profile required today is significantly different from even five years ago. Yet many firms feel that the existing training and qualification infrastructure is too slow or rigid to meet these evolving demands.

In particular, small businesses expressed strong support for lighter-touch, more flexible training routes, such as modular programmes or shorter, work-integrated learning options, that allow staff to upskill without stepping away from day-to-day responsibilities. Apprenticeships were widely praised where they were tailored to business needs, though some firms flagged barriers such as administrative burdens and lack of awareness among potential recruits. Also, businesses in Northern Ireland said that they cannot access the government apprenticeship scheme.

What businesses told us:



"We need flexible, modular training and workintegrated learning that people can access without having to leave their jobs. Many simply can't afford to pause their careers to upskill, so training needs to be designed around their realities."

Professional services firm in West Cheshire & North Wales

"Apprenticeships are most effective when they're tailored to meet real, on-the-ground needs. It's about aligning skills and training with what employers actually require, rather than relying on a generic, onesize-fits-all approach."

Professional services firm in West Cheshire & North Wales

ROYAL MAIL'S COMMITMENT

As part of the Royal Mail Means Business campaign, the company is launching a £1 million apprenticeship fund for small businesses to help them to upskill and develop skills to grow.

Key statistic

25%

OF SURVEY **RESPONDENTS** LISTED ACCESS TO WORKERS AS A BARRIER TO **GROWTH**

THE CRITICAL ROLE OF DELIVERY SERVICES FOR INCREASING ONLINE SALES

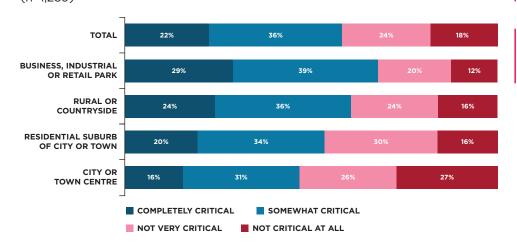
As online sales continue to grow, reliable logistics and delivery services are essential. Rural and non-urban businesses are especially dependent on the Universal Service provided by Royal Mail to reach customers and fulfil online orders. The research revealed that trends for increased web sales continue to grow, with businesses who sell partly online saying they expect their proportion of digital sales to increase by more than a quarter from 20% to 26% in the next three years.

Among consumer facing businesses, the percentage of online sales is expected to increase from 31% to 38%. The trend toward digital commerce shows no sign of slowing, with significant investment in digital capabilities likely needed to stay competitive.

Delivery services provide a lifeline for firms in more remote locations. 24% of businesses in rural areas said delivery services were "completely critical," compared to 16% in cities.

Firms also noted that delivery software and analytics tools help reduce administrative burdens and improve service quality, showing that digital transformation goes far beyond the shopfront.

To what extent are reliable and timely parcel delivery services important to your organisation's operation? (n=1,259)



ROYAL MAIL'S COMMITMENT

Royal Mail is rapidly expanding its network to include parcel lockers and Collect+ shops, and postboxes have been made available to send parcels, giving small businesses more options to send orders and their customers more ways to return. As part of the Royal Mail Means Business campaign, more support for customers including live chat, enhanced customer service and account management support are also being added.

Key statistics

73% RATED RELIABILITY

AS ONE OF THEIR **TOP THREE PRIORITIES**

OF BUSINESSES SAID RELIABLE AND **TIMELY PARCEL DELIVERY WAS CRITICAL TO THEIR OPERATIONS**

65% **RATED SPEED**

OF DELIVERY

54%

SAID PRICE WAS AN **IMPORTANT FACTOR**

INVESTMENT IN TECHNOLOGY

Technology adoption is seen as essential, not just for competitive advantage but for survival. Businesses are increasingly integrating AI, automation, e-commerce platforms, and smarter logistics systems to optimise operations and reach new customers. However, challenges to adoption remain.

18% of survey respondents cited access to new technology as a major growth driver.

Roundtable participants spoke of using tech to streamline paperwork, reduce costs, and scale their reach.

Research by the BCC has consistently shown that almost half of small businesses are not actively adopting AI technologies, with many citing a perceived lack of relevance, concerns about cost and reliability, and risks around data protection and privacy. Fundamentally, many businesses, particularly those in the B2C sectors, often do not see a use case, while for professional service firms, the advantages can be clear-cut.



What businesses told us:

"One client improved their data and increased sales by 600%."

Business consultancy firm in East Midlands

"We're selling through TikTok Shop and using social media to tell our story—showing behind-the-scenes content and how we operate. It builds trust and adds authenticity, which is crucial when there's no face-toface interaction. It helps us connect with customers in a way that feels personal, even online."

Retail firm in Scotland

"Each time minimum wages increase, businesses are under pressure to automate more. Although there's an initial investment, automation helps keep costs down in the long run."

Manufacturing firm in Northern Ireland

"Marketing is our main growth driver, so we're increasing our spend and tailoring campaigns for specific markets. Ireland is a key target—it's close, easy to ship to, and we're localising our messaging to make it more appealing. We're also exploring Morocco, which has a pro-British outlook and offers a gateway into the Middle East. There are some logistical challenges—like test equipment stuck in customs—but we're using tools like Lead Forensics and 20-second reels to build visibility. We estimate it'll cost around £100k to break into the Moroccan market."

Manufacturing firm in East Midlands



ROYAL MAIL'S SUPPORT

Royal Mail's Small Business Hub will provide even more helpful tips and advice on how to use social media as a sales tool.

SUSTAINABILITY AS A GROWTH DRIVER

Sustainability emerged as an opportunity for growth by some businesses across the roundtable discussions. Companies acknowledged increasing pressure from customers and regulators to meet higher environmental standards, but many saw this shift as a chance to innovate and differentiate. Attendees discussed how adopting sustainable practices, such as improved energy efficiency, better waste management, and traceable supply chains, could enhance competitiveness, especially in export markets like the EU where environmental standards are rising.

Notably, businesses called for support in navigating emerging EU sustainability regulations and welcomed guidance from Chambers on adapting operations accordingly. The potential of automation and digital technologies to support sustainability goals was also explored. By reducing energy use and waste while optimising processes, firms believed these tools could drive both environmental and economic returns. Overall, businesses emphasised that embracing sustainability was not only a compliance issue but a vital lever for long-term resilience, customer engagement, and brand value.



What businesses told us

"Sustainability is a key growth driver for our business. New EU deforestation regulations, set to take effect in June next year, will require rubber used in belts to come from sustainable sources. We're well positioned to meet these requirements, giving us a competitive advantage over companies that are not yet prepared."

Manufacturing firm in East Midlands

"ESG is the future, it can be our differentiator. We know that area of the economy is going to see significant growth. I've embraced it, but I see the barriers for smaller businesses - carbon offsetting, carbon audits, it all costs money. The more support the Government can give with supporting carbon audits and grants in the space would help."

Branded merchandise firm in North West

RECOMMENDATIONS FOR **GOVERNMENT AND POLICYMAKERS**

What small businesses are asking of Government

Businesses delivered a clear message: as well as financial relief they want targeted support to overcome barriers and help them maximise opportunities in a competitive, global environment. We recommend that the Government:

- · Accelerate digital and technology adoption
 - Provide practical support to accelerate digital and technology adoption including AI to address perceived lack of relevance or confusion. Help small businesses identify use cases and potential solutions that could boost productivity through more information and guidance, building on the AI Opportunities Action Plan.
- · Unlock global opportunities by reducing trade barriers and improving market access

Ensure the Business Growth Service incorporates comprehensive support with both digital and in-person advice services, and work in partnership with UK Chambers of Commerce and global partners to link exporters to strategic markets overseas.

- · Address skills shortages by modernising training and qualification provision Add flexible, modular learning opportunities that reflect the evolving needs of the modern workforce, enabling employees to upskill on the job.
- Support the net zero transition to unlock regional growth Provide guidance and tools for compliance with environmental standards.
- Stronger partnership with business

Ensure the upcoming Small Business Strategy delivers policy stability and stronger partnership with business to boost long-term confidence.



What businesses told us:

"Reduce taxes and overheads. The increase in wages, taxes and all other added costs is restricting our company from having the capital to invest in our business."

Small hospitality firm in Cumbria

"More support for SMEs to invest in AI and software systems."

Small IT firm in Cambridgeshire

"Reduce Employer NIC's so that taking on apprentices is more attractive."

Micro professional Services firm in Suffolk

Overall, businesses are demanding not just financial relief but smarter and effective support to access existing demand at home and abroad to unlock growth and drive innovation.



