Accelerating AI Conference

WHITE PAPER · AUTUMN 2026

ACCELERATING AI CONFERENCE · MILTON KEYNES · 13TH OCTOBER 2026

The depth dividend.

What the businesses at our October conference told us about AI adoption: how the room compares with June's, and why going deeper now matters more than going wider.

99%

of poll respondents have started using AI: 70 of the 71 who answered

82%

of scaling or mature respondents say they save four or more hours a week, against 39% of those still experimenting

84%

of respondents plan to increase their AI investment over the next 12 months

Prepared for SMEs, local government, business partners and everyone working to raise AI capability across the region's SME economy.

October 2026

CONTENTS

	A note from the Organisers	3
	Endorsements	4
00	Executive summary	5
01	Four months on	7
02	About the October conference	8
03	How to read the evidence	10
04	The autumn adoption picture	12
05	The depth dividend	17
06	The national picture and NatWest's data	20
07	What's holding businesses back	22
08	What the conference revealed	26
09	How October compares with June	30
10	Conclusions: what the evidence shows	33
11	Recommendations for SMEs	35
12	Recommendations for local government and partners	36
13	A 90-day plan: from pilot to practice	37
14	AI readiness scorecard	38
	Conclusion and call to action	39
A	Appendix A: data tables and method	40
B	Appendix B: speaker evidence map	44
◇	Sources	45

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A note from the Organisers

In June we published our first white paper and said the October conference should be a checkpoint: somewhere to bring evidence, not just enthusiasm. This is that checkpoint.

208 people checked in at Unity Place on 13th October as part of MK Tech Week, and we think around 260 came in all. Our first conference, in 2024, had about 30. The appetite is real, and businesses want somewhere practical to work this stuff out together.

What this paper tries to answer is the harder question. Has anything moved since June?

Some things have, and fast. The tools have changed more in four months than any of us would have predicted in June. Back then, the stand-out demo was a project built over a weekend. This time, Matthew gave an AI one prompt just after 8am, left the laptop at the back of the room, and by the time he got on stage it had built a working online shop. Andy showed agents scoring sales leads and drafting a LinkedIn post from a spoken instruction. Lionel walked the room through always-on agents arriving inside Microsoft 365. Agents have gone from a slide at a conference to products you can switch on.

But the shape of adoption in the room has barely moved. Nearly six in ten of the businesses that answered our poll still describe themselves as experimenting, almost exactly the same share as in June. Four months over the summer is a short time, and a different group answered, so we can't call that a trend. Most people are using AI. Far fewer have changed how their business works because of it.

The most useful finding in here is what happens to the firms that push through. They report saving far more time, they're more confident, and they're more likely to have basics like a written AI policy in place. NatWest's national research, shared on the day, shows the same pattern at a much bigger scale. Going deeper pays. Going wider, with yet another tool, mostly doesn't.

We'd rather be honest about what we found than flatter anyone. We've got the energy, the partners and a support system that's growing. The job for the next six months is depth: fewer pilots, more finished workflows.

Thank you to our partners and sponsors, who made the day possible, and to our speakers for giving their time and expertise so generously. A big thank you to Kerry Lewis-Stevenson of Business MK for hosting. And thank you to everyone who came along, filled in the poll and brought so much energy and enthusiasm to the room. We hope this paper does it justice. Tell us where we've got it wrong.

Matthew, Andy & Lionel

Matthew Rigby-White (Qoob), Andy Paul (Fliweel.tech) and Lionel Naidoo (Dragon Information Systems), organisers of Accelerating AI

Endorsements

"One of the things we've learnt through Luton AI is that businesses aren't short of interest in AI, but turning that interest into something that genuinely makes a difference is much harder. That's why we're building an ecosystem that connects universities, businesses, local authorities and technology partners, helping bridge the gap between frontier AI technology and practical adoption. This paper highlights that challenge really well. The opportunity is enormous, but we need to move beyond talking about AI and actually help businesses put it to work."

DR ED BRAUND
Founder and Director, Luton AI, University of Bedfordshire

University of Bedfordshire

"We speak to business owners across Bedfordshire, Luton, Milton Keynes and Northamptonshire who have tried AI and aren't sure what comes next. The Depth Dividend shows what sets the firms getting results apart: they picked one clear business problem and saw it through. That's the approach we encourage. With free, impartial one-to-one support available, no business in the region needs to take that step alone."

SAM HUNTER DRAFT, AWAITING APPROVAL
Partnerships and Events Manager, South Midlands Growth Hub

South Midlands Growth Hub

"For SMEs across Milton Keynes, Bedfordshire and Buckinghamshire, the question is no longer simply whether to adopt AI, but how to use it effectively. The Depth Dividend contributes useful evidence to that discussion, highlighting the challenges businesses face in moving beyond experimentation. Understanding the opportunities, risks and practical implications of AI is increasingly important for business leaders, and research that encourages informed decisions deserves attention."

KERRY LEWIS-STEVENSON
Director, Business MK

Business MK

00 Executive summary

Four months on from June, the AI story among the businesses at our conference is running at two speeds.

The technology has sprinted. Agents that plan and carry out multi-step work are now sold as standard products. Microsoft Copilot has gone from a mention to a default: 63% of October poll respondents use it, against 38% of June's respondents. On the day, speakers showed AI building a working online shop from a single prompt, scoring a list of sales leads, and finding a podcast episode and drafting a LinkedIn post from a spoken instruction.

The businesses in the room haven't moved at the same pace. In our live poll, 58% described themselves as in early experimentation. In June it was 59%. The share scaling or mature was 31%, against 25% in June, mostly because six businesses now say AI is embedded in their core processes, against one in June. Different businesses answered each time, so this compares two rooms rather than tracking the same firms. Even so, the top end looks stronger and the middle looks the same.

The clearest finding this time is what we're calling **the depth dividend**. Businesses that have moved past experimentation report far bigger returns. 82% of scaling or mature firms say they save four or more hours a week, compared with 39% of firms still experimenting. These are respondents' own estimates rather than measured savings, but the gap is wide. They're more confident (4.0 against 3.2 out of 5) and nearly twice as likely to have a formal AI policy (50% against 28%). NatWest's national research, presented at the conference, shows the same curve: firms at the most advanced stage report saving 61–70% of working time, against 1–10% at the earliest stage. Only 6% of AI-using businesses have got there. [3]

HEADLINE FINDING

AI use is now normal among the businesses we heard from. Changed work isn't. The firms that go deep report far bigger returns, and most of the room is still in pilots.

WHO THIS EVIDENCE REPRESENTS

208 people checked in and we think around 260 came. 79 answered the live poll: about a third, self-selecting and keen on AI. 87% work in organisations with under 250 staff. Just under half of those who checked in are from South Midlands organisations. These findings describe that group, not every business in the region.

Key findings

- **Use is near-universal. Depth isn't.** 70 of the 71 businesses that answered have started with AI. 58% are still piloting, and fewer than one in ten have AI embedded in core processes.
- **Depth pays.** Scaling and mature businesses are twice as likely to report saving four or more hours a week. They also build more: 32% use custom-built AI, against 6% of those still experimenting.
- **Microsoft 365 is the default AI platform in the room.** 74% of respondents run mainly on Microsoft 365, and Copilot is now as common as Claude. Several speakers warned that firms aren't using what they already pay for.
- **Skills, not tools, are the bottleneck.** Lack of skills or training is the top barrier (46%), ahead of data privacy and security (40%). Over half (52%) want training or hands-on help to implement.
- **Intent is running ahead of governance.** 84% of respondents plan to increase AI investment in the next year, but only 35% have a formal AI policy. Among businesses still experimenting, 59% plan to spend more without one.
- **Security is now an AI issue.** The police-led Cyber Resilience Centre told the room that victims reporting AI being used against them rose 395% year on year. Privacy and security remain the top worry even for firms that are scaling.
- **The mood has settled.** Worried words (cautious, overwhelmed, anxious and the like) made up 23% of the mood words people chose in June. In October it was 11%. Excited, motivated and enthusiastic led the way.

ABOUT THESE NUMBERS

They come from the 71 to 79 people who answered our live poll, most already interested in AI: an engaged group, not a sample of every business in the region. June and October compare different groups, and time saved is each respondent's own estimate.

The core message

The next six months should be about depth. Pick one workflow, finish it, measure it and secure it. Then do the next one. For local government and partners, that means funding the move from pilot to practice, not another round of awareness.

> Using AI and changing your business because of AI are two very different things.

SAM HUNTER, SOUTH MIDLANDS GROWTH HUB · Accelerating AI Conference, 13th October 2026

01 Four months on

In June we argued that AI adoption had moved beyond writing prompts into the redesign of work, and that most firms in the room weren't ready for that yet. So the question for this paper is simple: has the base of SME adoption followed the leading edge, or has the gap widened?

The national picture has crept forward

The Office for National Statistics reported that 30% of UK businesses used at least one AI technology in September 2026. That's broadly flat on June, and up from 9% when the question was first asked in September 2023. Size matters: 29% of businesses with fewer than ten employees use AI, against 51% of those with 250 or more. [4] In June we quoted roughly a quarter. Adoption is broadening, but slowly.

NatWest's first AI Adoption Report, published in September and presented at the conference, surveyed 1,400 SMEs and mid-market firms. It found that 44% already use AI and a further 41% expect to within five years. But only 6% of the businesses using AI have reached the most advanced, transforming stage, while 29% are still at the earliest stages of awareness or limited pilots. [3] Nationally, then, adoption is widening a little and deepening even more slowly. That's the backdrop.

The leading edge has moved again

On the supply side, the four months since June have been extraordinary. Speakers described Microsoft's Copilot Cowork, which takes an outcome rather than a prompt and works through the steps, as generally available since June and charged per task. Always-on "Autopilot" agents were trailed for November. Models can now work towards a goal for hours at a time, drive a computer, and use files of instructions ("skills") rather than one-off prompts. Google's contribution put it bluntly: the experimental phase is over.

> In only the last few months since our last conference, we're now moving into a world where AI can autonomously do an increasing amount of that work.

MATTHEW RIGBY-WHITE, QOOB · Accelerating AI Conference, 13th October 2026

That's exciting, and it's also the problem. Every new capability widens the distance between what's possible and what a typical small business is doing on a Tuesday afternoon. The rest of this paper measures that distance.

02 About the October conference

The fifth Accelerating AI Conference took place at Unity Place, Milton Keynes, on 13th October 2026. It was the second time the conference has been part of MK Tech Week, and our partners helped make the day possible.

Accelerating AI is organised by Matthew Rigby-White of Qoob, Lionel Naidoo of Dragon Information Systems and Andy Paul of Fliweel.tech. Kerry Lewis-Stevenson of Business MK hosted the day. 208 people checked in, and we think around 260 came, from sole traders to organisations employing thousands. Our first event, in 2024, had about 30.

208

checked in at Unity Place, with around 260 there on the day

5th

Accelerating AI Conference, and the second as part of MK Tech Week

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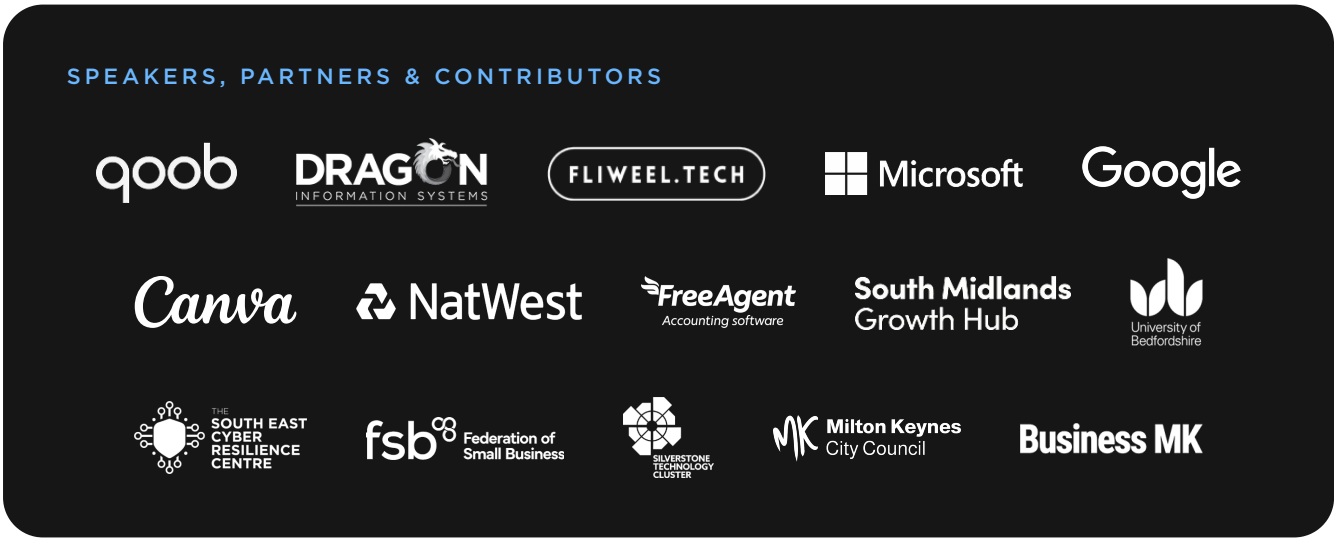
talks plus a closing panel, from Google and NatWest to the police and a university

The programme

The programme moved the conversation on from June. Fewer sessions explained what AI is. More dealt with how to run it: agents, permissions, cost, security, skills and the gap between a clever demo and a dependable workflow.

SESSION	SPEAKER	THEME
Welcome	Kerry Lewis-Stevenson, Business MK	Pick one thing and do it
Google Cloud (video)	Jasmine Luk, Google Cloud	From chat to autonomous action: AI as a teammate
The NatWest Accelerator	Deborah Lewis, NatWest	NatWest AI Adoption Report: growth starts with the customer
Don't start with AI: start with the business	Sam Hunter, South Midlands Growth Hub	Problem first, smallest useful experiment
How AI can do the admin you don't want to do	Lucy Pitticas-Rothwell, FreeAgent	Three levels of AI use, and when simple automation is enough
Cyber support in the age of AI	Richard Morrison-Butcher, Cyber Resilience Centre	AI-enabled crime, supply chains, free police-led support
From Marketer to Thinker and Maker	Matthew Rigby-White, Qoob	Prototyping with AI, and the gap to production

SESSION	SPEAKER	THEME
The 24/7 business	Andy Paul, Fliweel.tech (with Bracey's accountants)	Agents, skills files, voice and agent sprawl
From adoption to advantage: Microsoft 365 Copilot	Pamela Keane, Westcoast Cloud (for Microsoft)	Copilot, Cowork, Work IQ and governance
Copilot, Cowork and Autopilot	Lionel Naidoo, Dragon Information Systems	Agent identity, permissions and cost control
Civic AI: people, place and technology	Dr Ed Braund, University of Bedfordshire	Process before AI, and training before licences
Canva AI	Lorna Bladen, Canva	Connected creative tools, with a human touch
Closing panel	Speakers and audience	ROI, authenticity, energy, integration, honesty



Beyond the day

The community now runs well beyond the conference. The Accelerating AI podcast publishes a long-form episode every week, the LinkedIn group shares tools and questions between events, and the conference returns on 15th April 2027. On the day we also launched the Accelerating AI Mastermind: small groups of ten business owners meeting for a full day each quarter, each session ending with a 90-day plan. It exists because so many people tell us the same thing. One day of inspiration is useful. Sustained help to finish the work is what's missing.

03 How to read the evidence

This paper uses the same approach as June: local data from the people in the room, what speakers said on the day, and national data to put both in context.

SOURCE	SAMPLE	TIMING	HOW WE USE IT
Live conference poll	79 records; 63 to 79 answers per question	13th Oct 2026 (two submitted in the week before)	Adoption stage, tools, use, value, time saved, barriers, policy, investment, mood
Pre-event survey	102 submissions	Snapshot on 12th Oct 2026	Baseline use, confidence, opportunities and concerns before the day
Conference transcripts	8 recordings, two audio tracks each, about five hours	13th Oct 2026	Themes, quotes, examples and audience questions
NatWest AI Adoption Report	1,400 SMEs and mid-market firms; 2,400+ NatWest retail customers	Published September 2026	National benchmark on depth, value and trust
ONS Business Insights (BICS)	9,933 responses	September 2026	National adoption rate by business size
June 2026 white paper	27 pre-event responses; 53 live poll records	9th June 2026	Baseline for what has and hasn't moved

The same health warning applies as last time. This is a self-selecting audience: people who give up a day for an AI conference are more interested in AI than the average business owner. When we say “businesses” or “firms” in our findings, we mean the people who answered, not SMEs across the region as a whole. Different people answered in June and October, so a change between the two is a change in the room, not proof that the same businesses moved. Time saved is each respondent's own estimate, and percentages are based on the people who answered each question.

Who was in the room

208 people checked in on the day, and we think around 260 attended once you count those we missed at the door. 79 answered the live poll, roughly a third. We matched the check-in list to each organisation's address: just under half (102 of 208) work for organisations based in the South Midlands, about one in ten in neighbouring areas, and the rest elsewhere in the UK, for national organisations, or somewhere we couldn't place. The poll didn't ask where people were based, so we can't split the results by area. In April 2027 we'll ask every respondent for a postcode and business size.

Who answered: mostly small and micro businesses

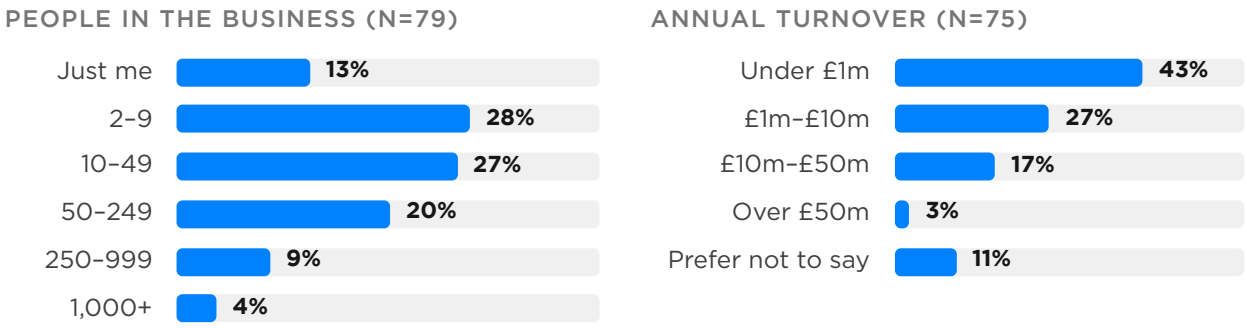


Figure 1. Live poll respondents by headcount and turnover. Source: Accelerating AI live poll, 13th October 2026.

Sectors: professional services leads, with a broad spread behind it

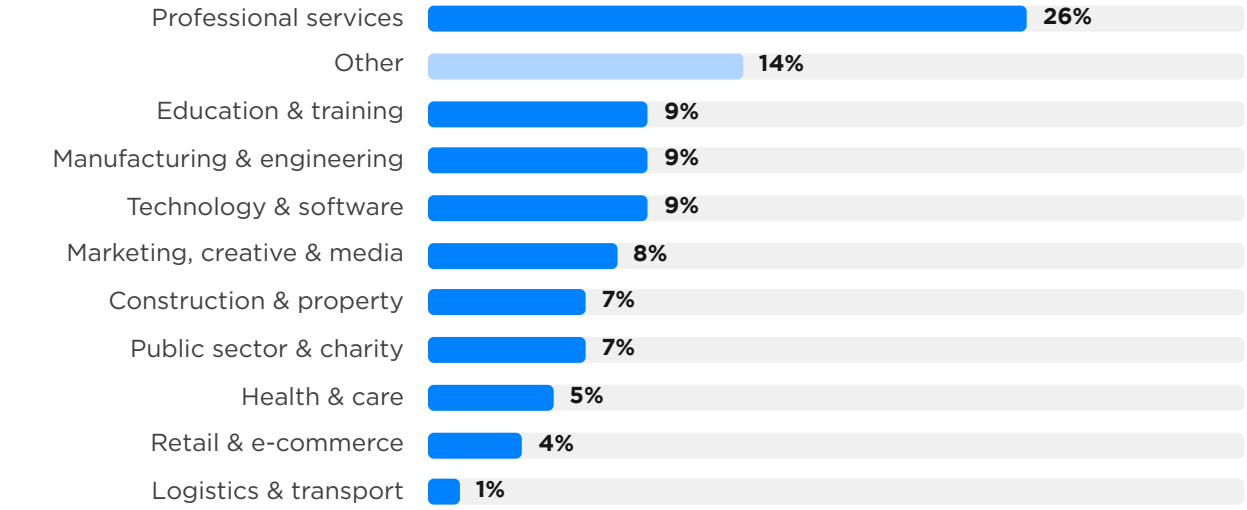


Figure 2. Which sector are you in? n=74. Source: Accelerating AI live poll, 13th October 2026.

Who answered

The poll is dominated by smaller firms. 87% of records came from organisations with fewer than 250 people and 67% from those with fewer than 50, so around one in eight respondents work for larger organisations. 43% have a turnover under £1m. Professional services was the largest single sector (26%), with education, manufacturing and engineering, and technology at 9% each. The mix doesn't mirror the local economy: logistics and transport, a major employer across the South Midlands, is just 1% of respondents, so treat sector patterns with care.

04 The autumn adoption picture

The October data shows a business community that uses AI routinely, feels a little more confident than June's respondents did and reports real time savings. It also shows a community that, in the main, hasn't changed how it works.

Adoption maturity: the middle looks the same as June

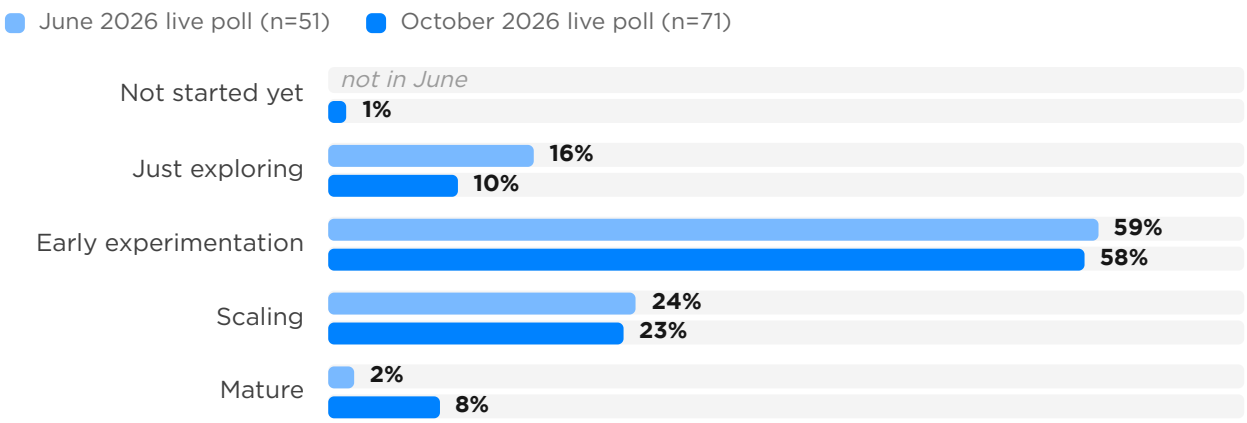


Figure 3. Live poll adoption stage, June and October. June n=51 (two blanks excluded), as published in Figure 1 of the June paper; October n=71. 'Not started yet' was a new option in October. Source: Accelerating AI live polls, June and October 2026.

4.1 The middle looks the same as June

Early experimentation was the single biggest group in June (59%) and it still is (58%). Only one business out of 71 said it hadn't started. The movement is at the edges. Fewer people describe themselves as just exploring (10%, against 16% in June), and six businesses say AI is embedded in their core processes, against one in June. Put together, 31% are scaling or mature, against 25% in June.

That's encouraging at the top end, and we don't want to undersell it. But it's six businesses. The picture in the middle is the same one we described in June: lots of activity, lots of pilots and proofs of concept, and not much finished work.

4.2 Before the doors opened

Our pre-event survey, completed by 102 people in the days before the conference, asked the question a different way and got a more generous answer. 62% said their organisation uses AI regularly in some teams or widely across the business. 83% described themselves as comfortable or advanced users.

Before the doors opened: lots of regular use, less of it organisation-wide

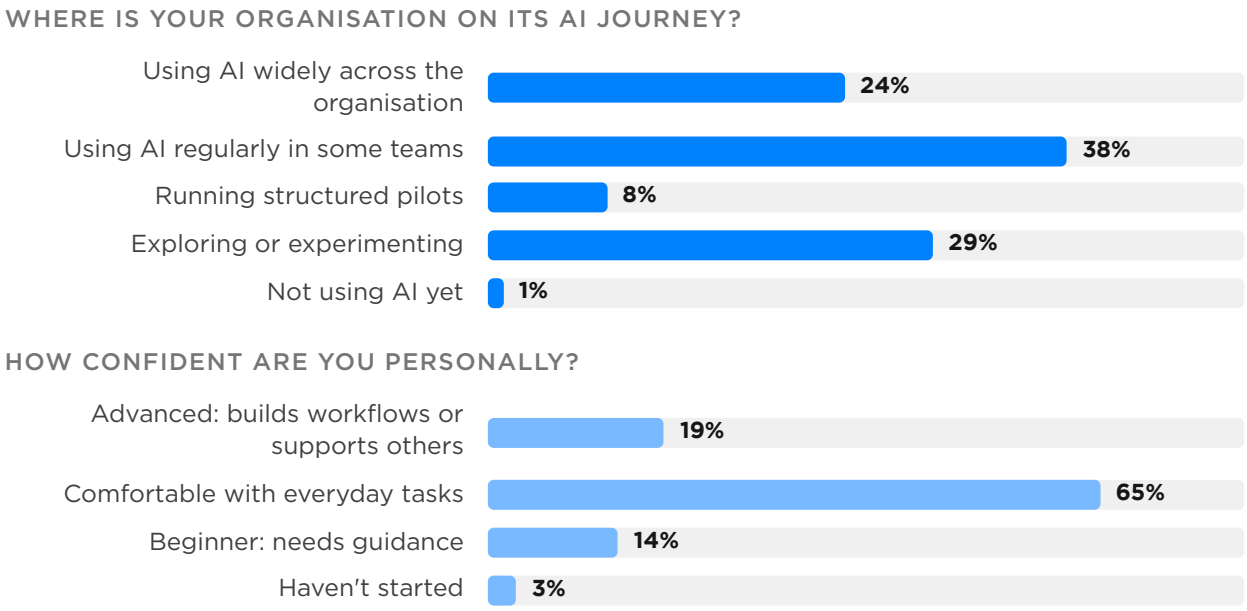
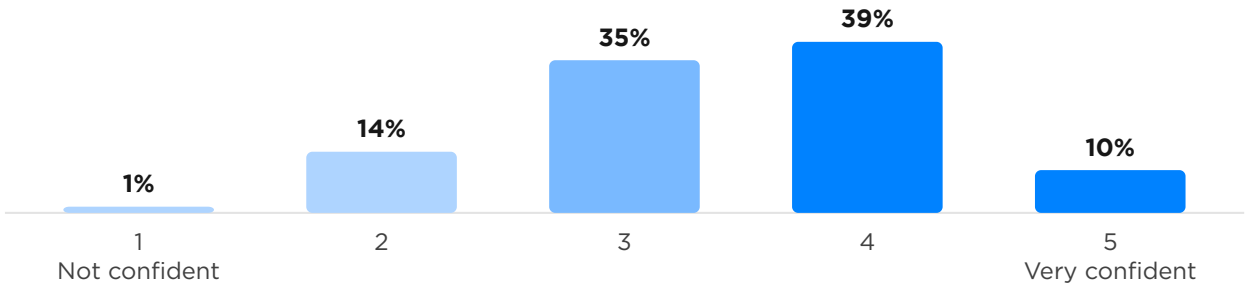


Figure 4. Pre-event survey, n=102 submissions, snapshot taken 12th October 2026. Single choice. Source: Accelerating AI pre-event survey (Fliweel.tech dashboard).

The surveys aren't contradicting each other. Using AI regularly in some teams is a long way from AI embedded in core processes, and that gap is the story of this paper.

4.3 Confidence is a little higher

Personal confidence: slightly above June, with half at 4 or 5



3.42 October average (n=71) **3.33** June live poll average **3.22** June pre-event average

Figure 5. How confident do you personally feel using AI tools? Scale 1 to 5. Source: Accelerating AI live poll, 13th October 2026; June 2026 white paper.

Average personal confidence was 3.42 in October, against 3.33 in June, and 49% rate themselves 4 or 5. With different people answering, that's a small difference, so we'd call it steady to slightly up. Confidence tracks depth closely. Businesses that are scaling or mature

average 4.0. Those still experimenting average 3.2. That's the first sign of a pattern we'll come back to in section 5.

4.4 Copilot has arrived

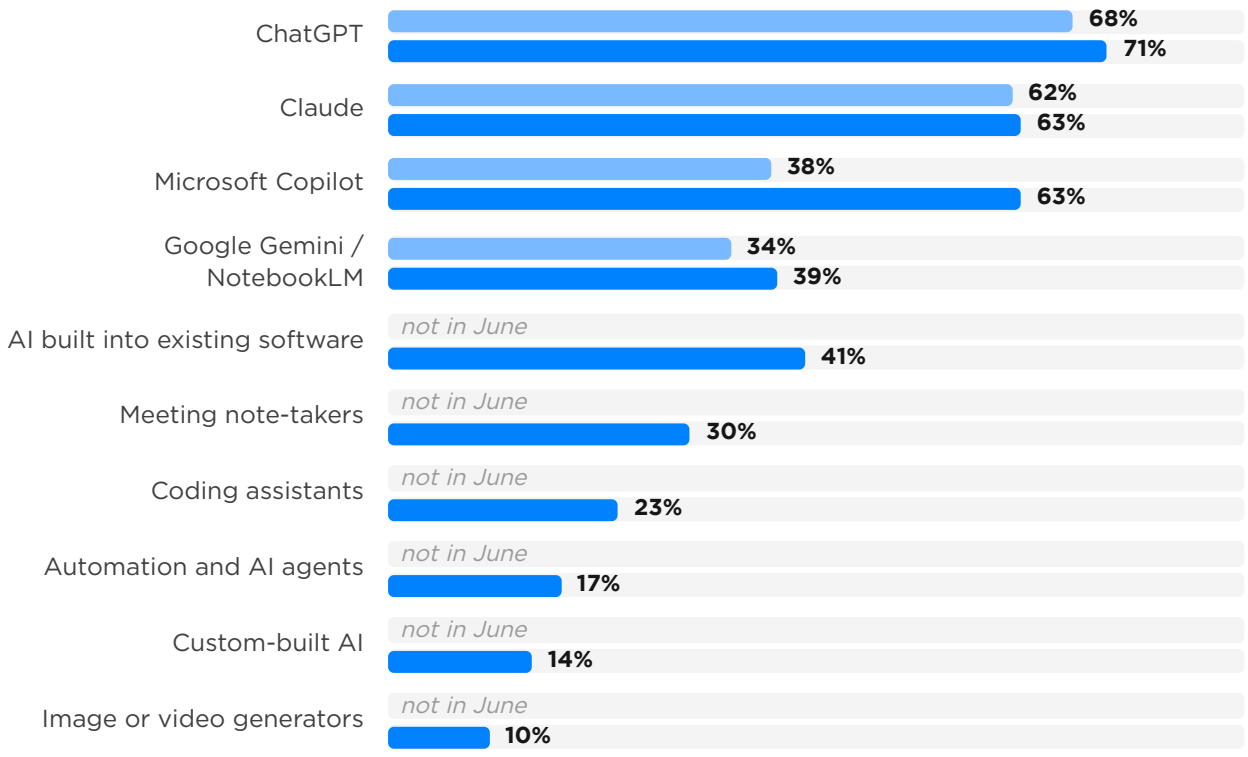


Figure 6. Which AI tools does your business use? Multi-select, so totals exceed 100%. October n=70. June figures were normalised from free-text and multi-select mentions, so treat the comparison as directional. Source: Accelerating AI live polls, June and October 2026.

ChatGPT and Claude are as popular as they were in June. The big mover is Microsoft Copilot, now used by 63% of respondents, level with Claude. June's figure came from free-text mentions and a different group answered, so the exact size of the jump is uncertain, but the direction is clear and it matches what we heard from the stage. Copilot is where most businesses on Microsoft 365 start.

The average respondent uses 3.8 kinds of AI tool. Four in ten use AI built into software they already have, and almost a third use a meeting note-taker. Far fewer have moved into automation and agent platforms (17%) or custom-built AI (14%). That's where the advanced businesses stand apart.

Microsoft 365 is the default workplace platform

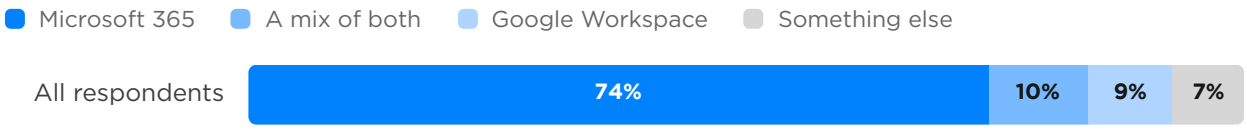


Figure 7. Which workplace platform does your business mainly use? n=70. Source: Accelerating AI live poll, 13th October 2026.

Three quarters of respondents run mainly on Microsoft 365. Speakers from Westcoast Cloud and Dragon Information Systems made the same point several times: many firms pay for capabilities they've never switched on, from Copilot's Researcher and Analyst agents to meeting summaries. For most businesses here, the first AI investment decision isn't which new tool to buy. It's how to get value from the one they already have.

4.5 Use is still mostly horizontal

Use cases: still mostly everyday, horizontal work

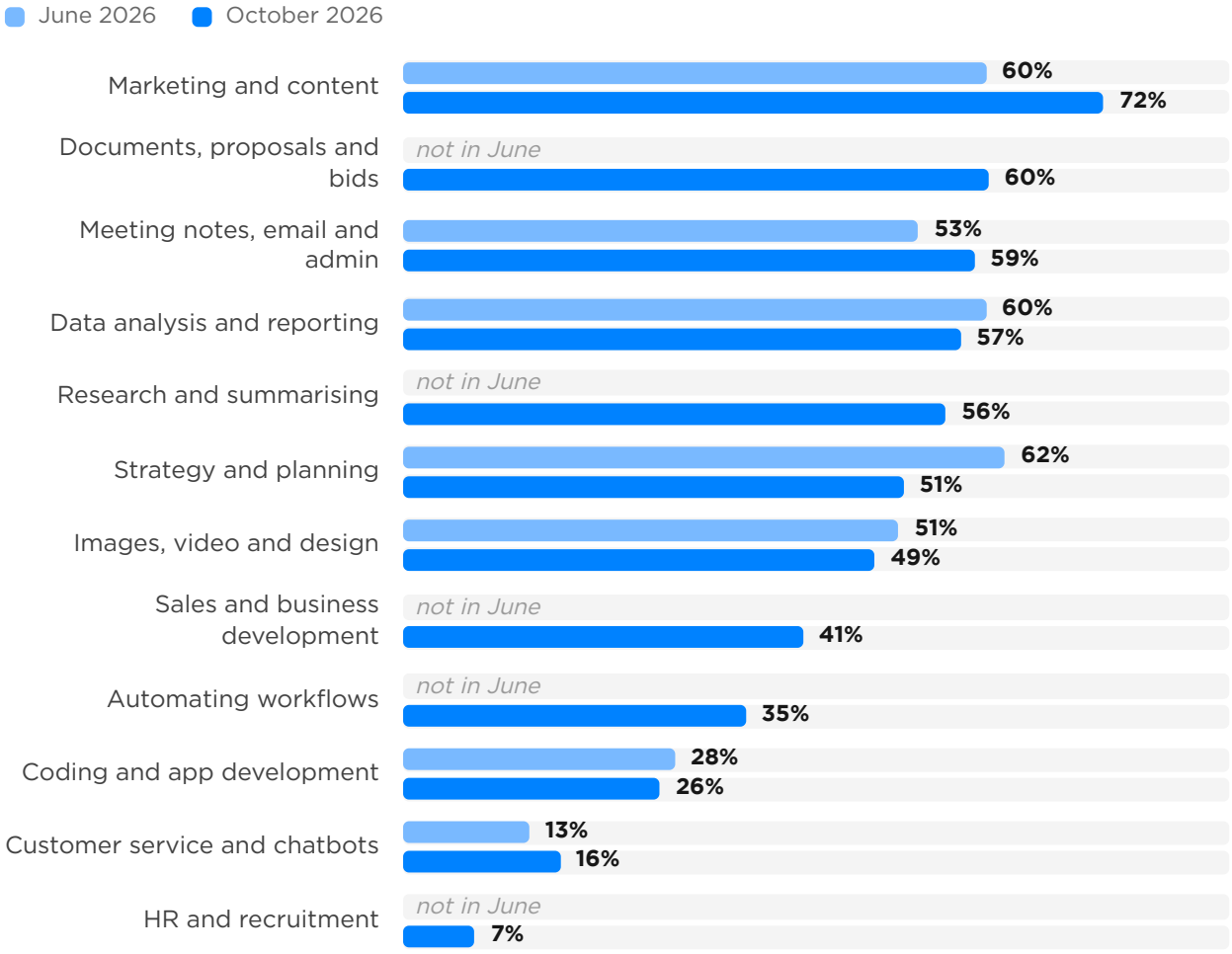


Figure 8. What do you use AI for? Multi-select. October n=68. June categories mapped where comparable: 'internal productivity' to meeting notes, email and admin; 'app development' to coding and app development. Source: Accelerating AI live polls, June and October 2026.

Marketing and content is now the most common use (72%, against 60% in June). Documents and bids, meeting notes and admin, data analysis and research all sit between 56% and 60%. These are good starting points. They're also the same general-purpose tasks we saw in June.

The work that tends to change a business is further down the list. 35% are automating workflows, 26% use AI for coding and app development, and only 16% use it in customer service. Customer-facing use is close to June's figure (13%).

4.6 Where value lands

Where AI delivers the most value today

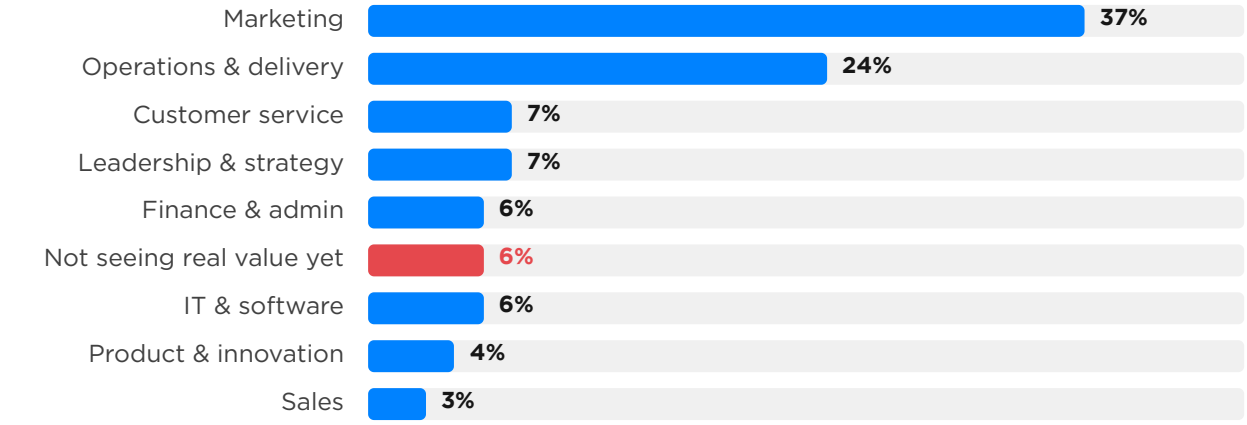


Figure 9. Which area of your business gets the most value from AI? Single choice, n=68. Source: Accelerating AI live poll, 13th October 2026.

Marketing is where most people see the most value (37%), followed by operations and delivery (24%). Four respondents said they aren't seeing real value yet. That's a small number, and an honest one.

4.7 Time saved: an early sign of payback

Time saved each week: over half estimate four hours or more

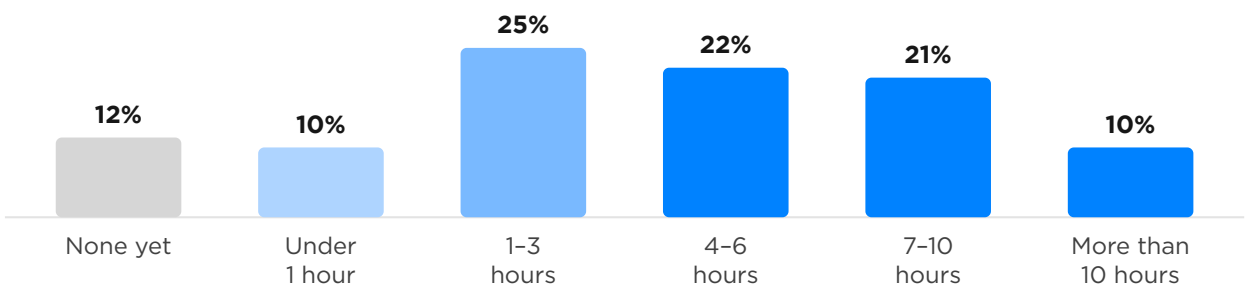


Figure 10. Roughly how much time does AI save you each week? n=68. Self-reported by individuals, not measured firm-wide. Source: Accelerating AI live poll, 13th October 2026.

05 The depth dividend

If there's one chart to take away from this paper, it's this one.

We split October's respondents into two groups: the 49 who are not started, exploring or experimenting, and the 22 who are scaling or mature. On every measure we asked about, the second group reports getting far more out of AI.

82% vs 39%

say they save four or more hours a week: scaling or mature firms against those still experimenting

4.0 vs 3.2

average personal confidence out of 5

50% vs 28%

have a formal AI policy in place

The depth dividend: firms past the pilot stage report bigger returns

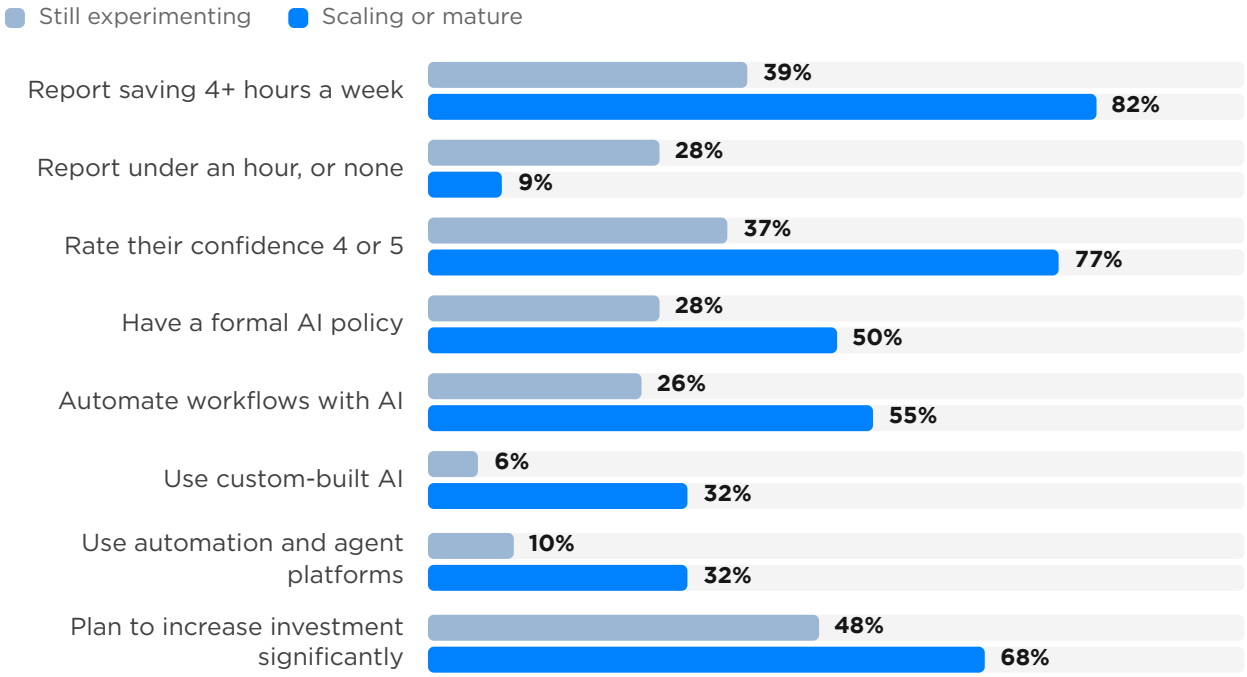


Figure 11. Live poll respondents grouped by adoption stage. 'Still experimenting' covers not started, just exploring and early experimentation; 'scaling or mature' covers the other two. Bases vary by question: roughly 46 and 22 respondents. Source: Accelerating AI live poll, 13th October 2026.

5.1 What the deeper businesses do differently

The difference isn't that advanced firms have found a secret tool. Copilot use is lower among them (55%) than among firms still experimenting (67%). Copilot is the front door, and most people are standing in it.

What advanced firms do is build. They're five times as likely to use custom-built AI (32% against 6%), three times as likely to use automation and agent platforms (32% against 10%), and twice as likely to automate whole workflows (55% against 26%). They use more kinds of tool (4.7 against 3.4 on average), but breadth on its own only goes so far.

More tools help a little. Depth helps more.

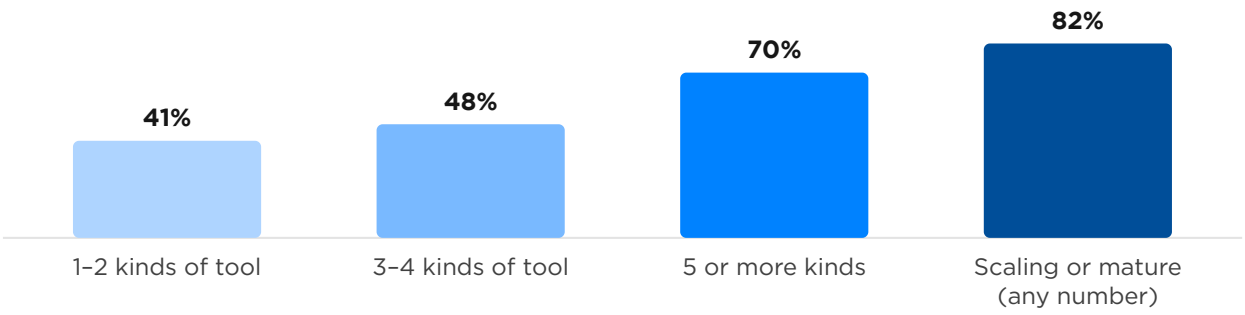


Figure 12. Share reporting four or more hours a week saved, by number of tool categories used (n=22, 23, 23) and for scaling or mature businesses (n=22). Source: Accelerating AI live poll, 13th October 2026.

5.2 The national data says the same

NatWest's AI Adoption Report, presented on the day by Deborah Lewis of the NatWest Accelerator, describes the same curve across 1,400 UK businesses. Firms at the earliest stage typically save 1–10% of working time. Firms at the transforming stage report 61–70%. 95% of transforming firms report higher revenue, against fewer than 29% of those just starting. [6]

Nationally, the payoff from depth is even starker

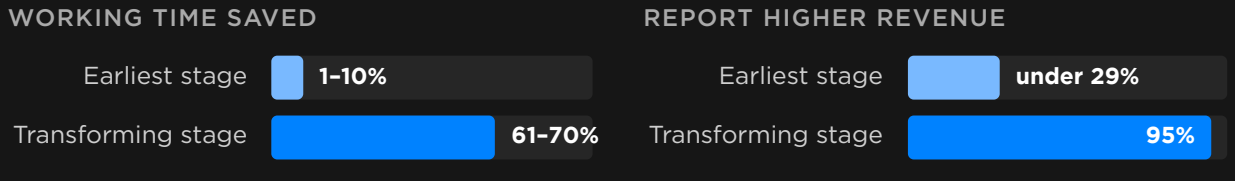


Figure 13. NatWest AI Adoption Report, September 2026: 1,400 UK SMEs and mid-market businesses. Bars show the top of each reported range. Only 6% of AI-using businesses are at the transforming stage. Sources: NatWest AI Adoption Report [3]; NatWest press release [6].

> Only 6% have reached the most advanced stage… Just 6%. That gap matters because the benefits appear to grow as adoption deepens.

DEBORAH LEWIS, NATWEST · Accelerating AI Conference, 13th October 2026

5.3 What depth looks like in practice

The best examples on the day weren't about clever prompts. They were about finishing a piece of work so it runs the same way every time.

- **An accountancy practice.** Bracey's, a firm of around 65 people working with Fliweel.tech, put an AI review platform between junior preparation and manager review: the expensive part of the process, where each file used to take two to three hours. The aim is to free up more time with clients.
- **A morning briefing agent.** Fliweel.tech connects its agent to its meeting notes, CRM, email, accounting software and design tools, and gets a list of its top three priorities at 8am every day.
- **A rail engineering firm.** Transmission Dynamics, a NatWest customer, combines AI with sensors to move rail customers from reactive to predictive maintenance. NatWest reports an 18% smaller maintenance backlog, inspection intervals stretched from 11 to 26 weeks and estimated savings of around £2.5m a year. It didn't start with AI. It started with a problem it understood deeply. [6]
- **A 30-person engineering firm in Northampton.** In Sam Hunter's example, engineers were spending hundreds of hours a month searching documents and past projects. The business framed one test: could an AI knowledge system cut search time by 20%? That replaced a feared 18-month AI strategy with a small, measurable experiment.

A FAIR CAVEAT

Businesses that are further on were probably more capable to begin with, so we can't say depth causes the payback, and the time savings are respondents' own estimates rather than measured figures. But the gap shows up on every measure we have, in the same direction, and it matches NatWest's national data. Our honest reading is that depth and payback feed each other. The firms that finish workflows get time back, and that time funds the next one.

06 The national picture and NatWest's data

How does our room compare with the country? The honest answer is that it's far ahead on use, and roughly level on the thing that counts.

Our room is well ahead of the country on use, and roughly level on transformation

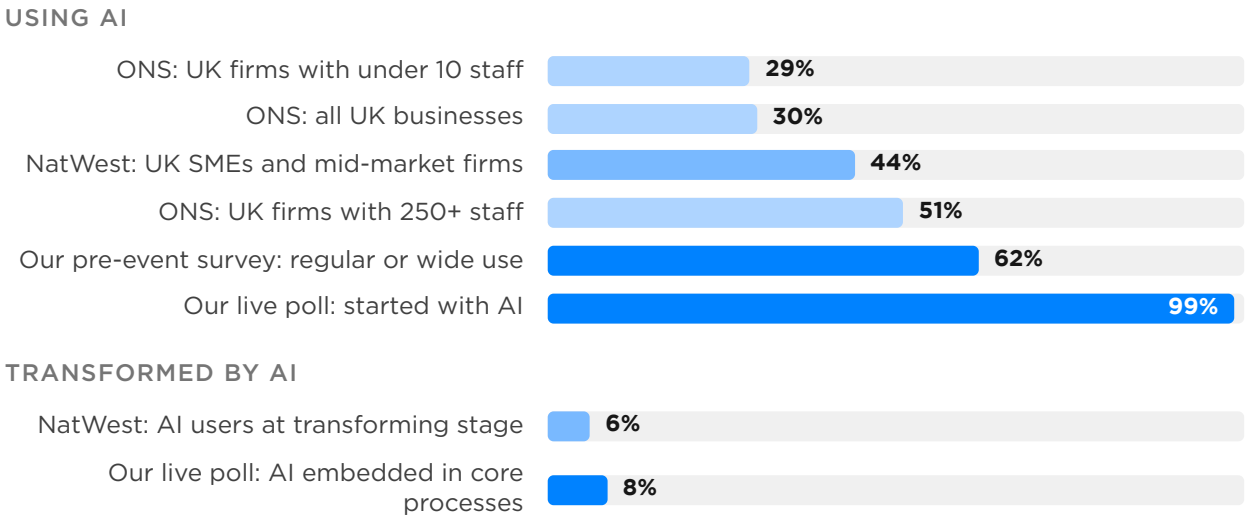


Figure 14. Different surveys, questions and samples, so read as context rather than a like-for-like comparison. NatWest's transforming share is of AI-using businesses; Accelerating AI shares are of respondents answering. Sources: ONS BICS, September 2026 [4]; NatWest AI Adoption Report, September 2026 [3]; Accelerating AI pre-event survey and live poll, October 2026.

Nationally, three in ten businesses use AI at all, and fewer than three in ten of the smallest ones do. In our room it's effectively everyone. That's mostly about who comes to an AI conference, though it also says something about a business community that turns up, asks questions and tries things.

But when it comes to AI changing how a business runs, the numbers converge. NatWest found 6% of AI-using businesses at the transforming stage. In our live poll, 8% say AI is embedded in their core processes. On this evidence, the businesses in our room are ahead on curiosity and experimentation. They aren't yet ahead on transformation, and we shouldn't claim they are.

6.1 What else NatWest told us

NatWest's report surveyed 1,400 SMEs and mid-market businesses and more than 2,400 of its retail customers, and was presented to government by its chief executive, Paul Thwaite. Three findings matter most here.

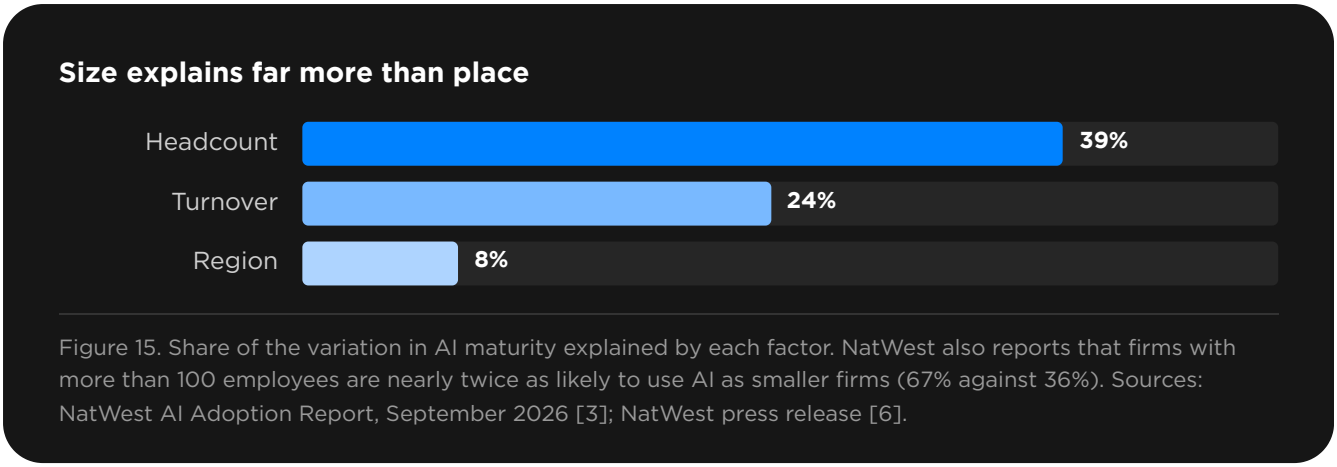


Figure 15. Share of the variation in AI maturity explained by each factor. NatWest also reports that firms with more than 100 employees are nearly twice as likely to use AI as smaller firms (67% against 36%). Sources: NatWest AI Adoption Report, September 2026 [3]; NatWest press release [6].

Size matters more than place. Headcount explains 39% of the variation in AI maturity and region only 8%. Firms with more than 100 staff are nearly twice as likely to use AI as smaller ones. [6] That's a warning for a region full of micro and small businesses, and it echoes the ONS data. Support has to be aimed at the smallest firms or it'll widen the gap it's meant to close.

The South East is already seeing returns. 83% of South East AI users report greater efficiency, 75% more innovation and around two thirds higher revenue and profitability. [5] That region takes in Milton Keynes, but not Bedfordshire, Luton or Northamptonshire.

Trust is a competitive advantage. Customers welcome AI, but 81% say being able to reach a real person is the most important factor in trusting it. That's useful guidance for any SME putting AI in front of customers. Use it to respond faster and smooth the journey. Don't use it to hide.

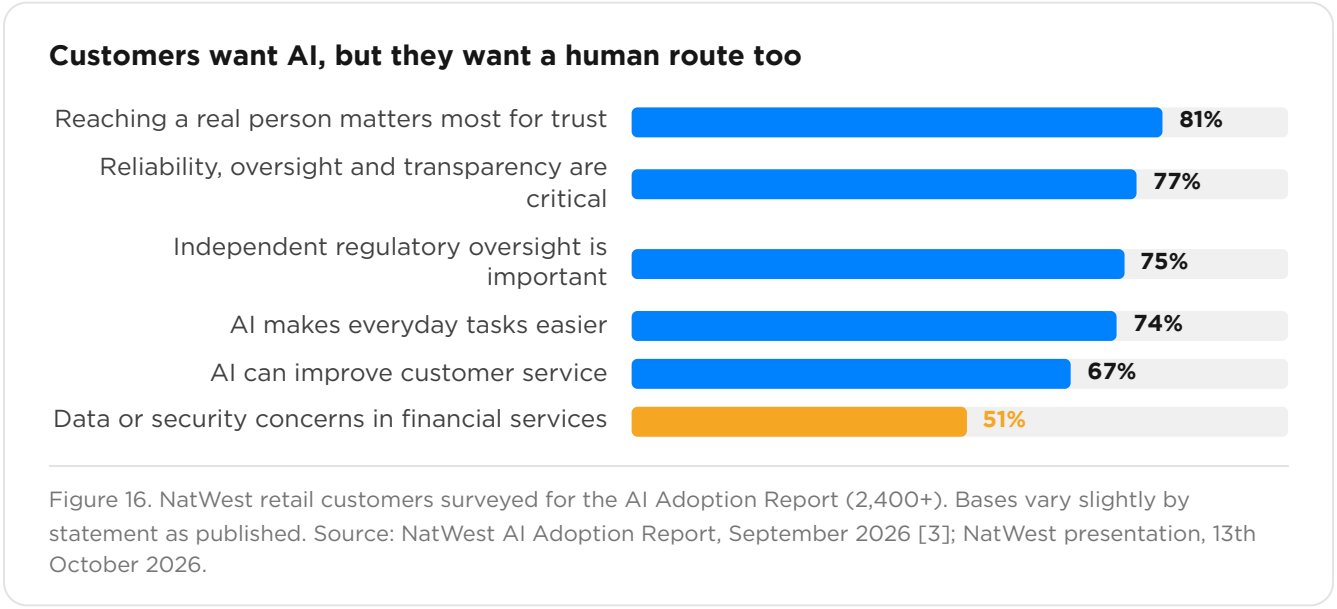


Figure 16. NatWest retail customers surveyed for the AI Adoption Report (2,400+). Bases vary slightly by statement as published. Source: NatWest AI Adoption Report, September 2026 [3]; NatWest presentation, 13th October 2026.

NatWest listed the same barriers we see in our data, from skills and cost to security and governance, which Deborah Lewis said is "often overlooked at the smaller end of the founder market". Its free Accelerator, which supports around 32,000 UK entrepreneurs, is aiming for 5,000 AI learning and adoption engagements over the next year.

07 What's holding businesses back, and what they're asking for

In June the clearest warning sign was the gap between nominal ownership of AI and the time to do anything with it. In October, respondents told us directly what's in the way. The answer isn't money, and it isn't a shortage of tools.

Barriers: skills first, then privacy and security

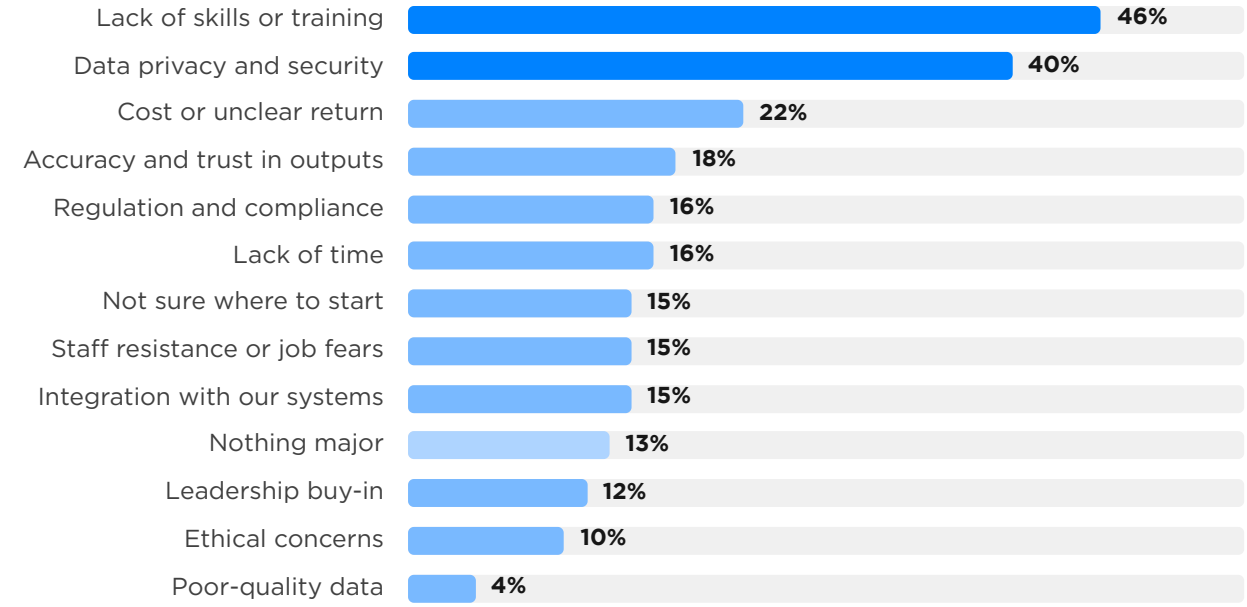


Figure 17. What are your biggest barriers to AI adoption? Up to three choices, n=68. Source: Accelerating AI live poll, 13th October 2026.

7.1 Skills are the bottleneck

Lack of skills or training is the most common barrier (46%), followed by data privacy and security (40%). Seven in ten respondents chose at least one of the two. Cost or unclear return comes a distant third (22%). Only 16% said lack of time, which sounds like good news until you remember that in June just 7.4% had dedicated time for AI learning at all. Time hasn't stopped being scarce. It's just that people now know what they'd do with it if they had the skills.

Further along, skills worries are less common. Privacy, people and regulation aren't.

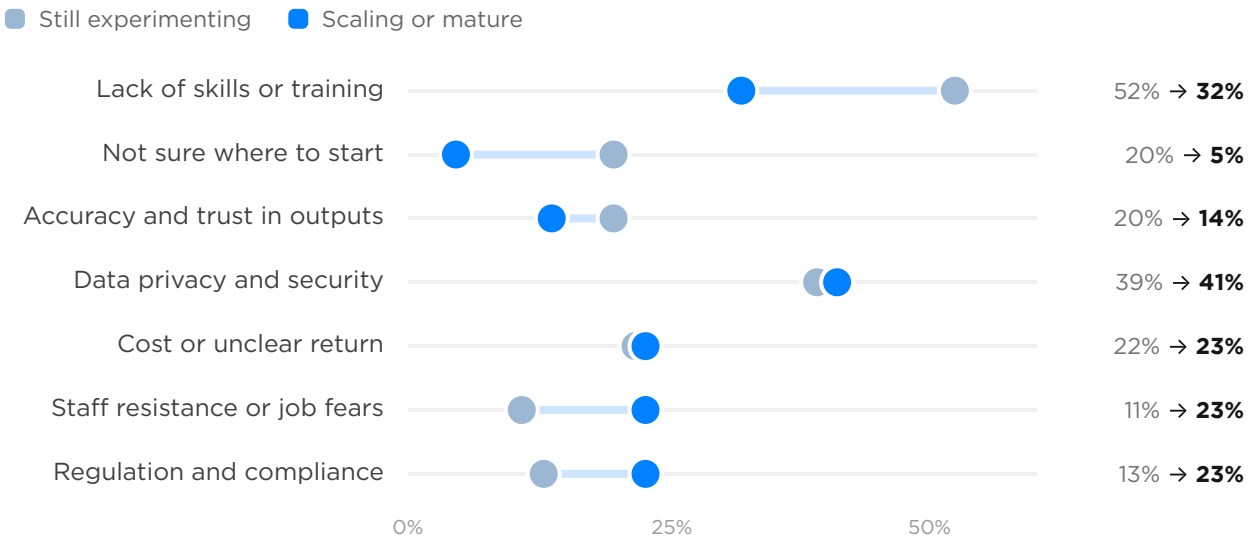


Figure 18. Share citing each barrier: still experimenting (n=46) and scaling or mature (n=22). Source: Accelerating AI live poll, 13th October 2026.

The barriers look different further along. Skills worries are cited by 52% of firms still experimenting and 32% of those scaling or mature, and "not sure where to start" all but disappears. But privacy and security don't fade at all: around four in ten at every stage. And two other problems are more common. Staff resistance and job fears are twice as common among scaling and mature firms, and regulation and compliance concerns nearly twice as common. Once AI touches real work, people and rules become the issue.

7.2 A day of demos makes the skills gap visible

Before the day, privacy topped the list. Skills came sixth.

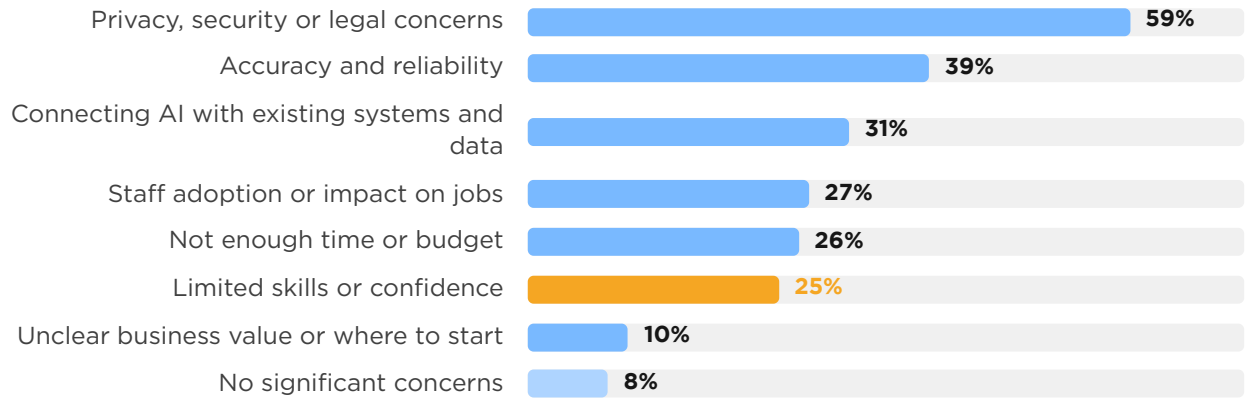


Figure 19. What are your biggest concerns or barriers to adopting AI? Multi-select, n=102. Wording differs from the live poll. Source: Accelerating AI pre-event survey, snapshot 12th October 2026.

Before the conference, "limited skills or confidence" came sixth in the list of concerns, chosen by a quarter of people. By the close of the conference, lack of skills or training was the single most common barrier. The questions were worded differently and the two groups only partly overlap, so we wouldn't lean on the exact numbers. But our reading is that a day of seeing what's now possible made the gap between people's own skills and the state of the art much more obvious. That's not a bad thing. It's the start of a useful conversation.

7.3 What businesses want: help doing it, not more inspiration

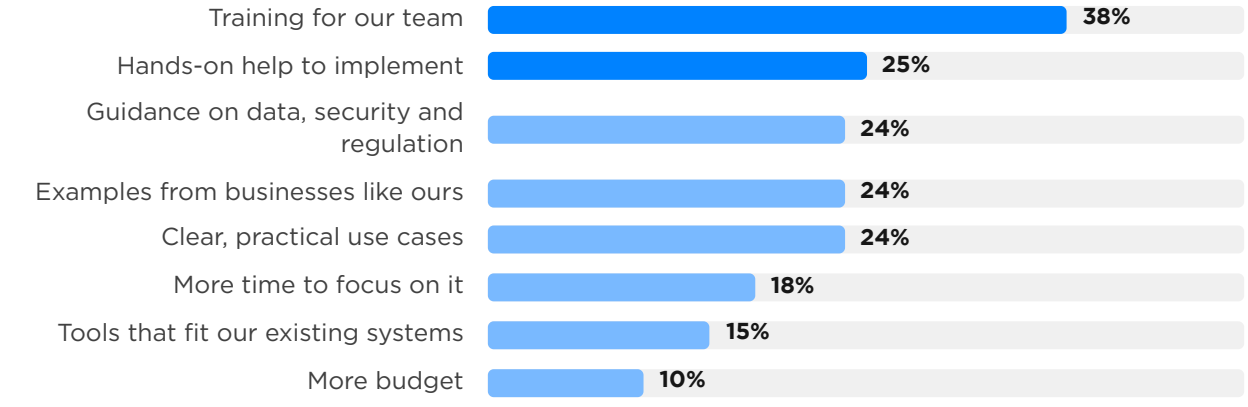


Figure 20. What would most help your business get more from AI? Up to two choices, n=68. 52% chose training or hands-on implementation help, or both. Source: Accelerating AI live poll, 13th October 2026.

Training for the team is the top request (38%), followed by hands-on help to implement (25%). Together, 52% want one or both. Firms still experimenting lean towards implementation help (30%), while scaling firms are more likely to want examples from businesses like theirs (32%) and more budget (18%). Very few people asked for more tools.

7.4 Intent is running ahead of governance

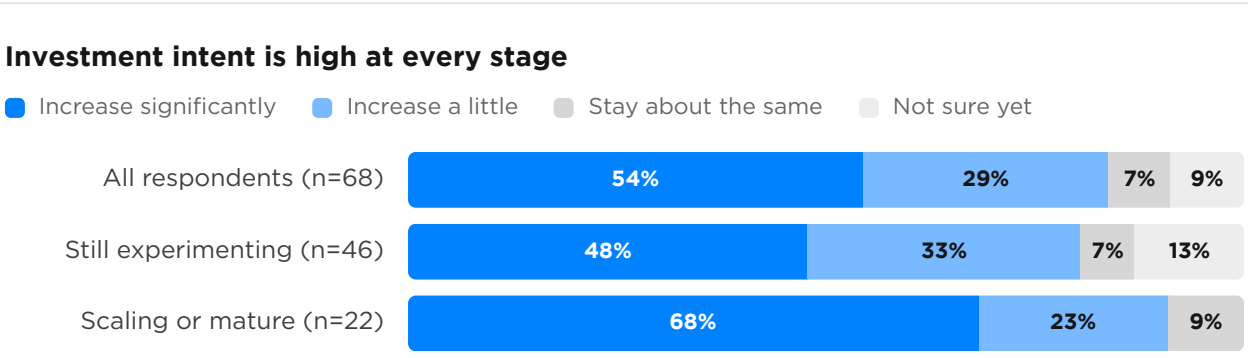


Figure 21. How will your AI investment change over the next 12 months? No respondent expects to reduce it. Source: Accelerating AI live poll, 13th October 2026.

84% plan to increase their AI investment over the next year, and more than half plan to increase it significantly. Nobody expects to cut back. That's a big vote of confidence from businesses that, in the main, are still piloting.

A third have a formal AI policy. A third have none.

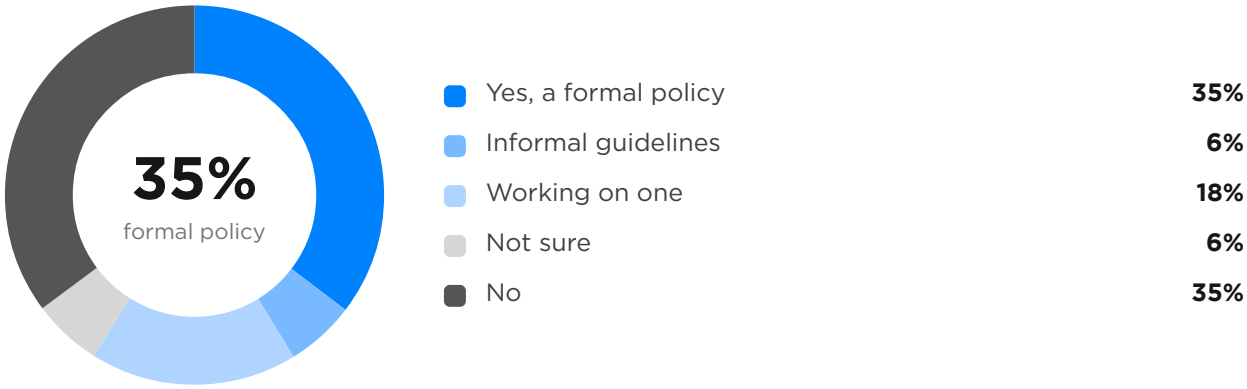


Figure 22. Does your business have an AI policy? n=68. Formal policies: 50% of scaling or mature firms, 28% of those still experimenting, and 21% of businesses with fewer than ten people. Source: Accelerating AI live poll, 13th October 2026.

Governance hasn't kept pace. 35% have a formal AI policy, and the same share have none at all. Among businesses still experimenting, 59% plan to spend more on AI without a formal policy in place. The smallest firms are the least likely to have one: just 21% of businesses with fewer than ten people. As agents start to act on businesses' behalf, reading inboxes and touching finance and customer systems, that gap stops being a paperwork issue. It becomes a business risk.

WHY THIS MATTERS

Money is moving into AI faster than the skills and rules needed to use it well. The job for all of us is to make sure that investment buys finished, governed workflows, not more expensive experiments.

08 What the conference revealed

Eleven talks, a panel and about five hours of recordings came down to six themes. They're the context behind the numbers, and several of them answer questions the poll raises.

8.1 Start with the business, not the AI

The most consistent message of the day came from people who don't sell AI. Sam Hunter of the South Midlands Growth Hub put it most simply: don't start with AI, start with the business problem. Her five questions are worth pinning to the wall. What's the specific problem? How much value does it carry? Could AI change the equation? Can you do it safely? What's the smallest experiment you could run?

Dr Ed Braund of the University of Bedfordshire made the same point from another angle, using a declassified wartime sabotage manual to show how easily organisations build slow, committee-heavy processes for themselves. Fix the process first. Do you need seven people in a finance approval chain, or could it be three? FreeAgent's Lucy Pitticas-Rothwell offered the simplest exercise of the day: list five jobs you don't want to do, write down the steps, then decide what level of AI, if any, each one needs.

> We don't start with AI, we start with process.
>
> **DR ED BRAUND, UNIVERSITY OF BEDFORDSHIRE** · Accelerating AI Conference, 13th October 2026

8.2 Agents have left the slide deck

In June, agents were a topic. In October, they came with price lists. Google's video message described a shift from passive chat to autonomous action. Andy Paul of Fliweel.tech showed agents scoring sales leads against a written rubric and running on reusable skills files rather than one-off prompts. He then gave a spoken instruction that had the AI open a browser, find the latest Accelerating AI podcast episode and draft a LinkedIn post about it.

Pamela Keane of Westcoast Cloud, presenting Microsoft's session, and Lionel Naidoo of Dragon Information Systems walked through Copilot Cowork and the always-on Autopilot agents due in November. Lionel priced a monthly board pack, built from the month's numbers and three sets of meeting notes, at about 50 credits: roughly 50p of work that would otherwise take hours. He also made the governance point that matters most. Every agent now needs an identity, its own permissions and a budget, just like a member of staff.

The new problem is the one Andy called agent sprawl: lots of agents producing lots of output that someone still has to read and act on. Every agent speaker gave the same answer. Start with one bounded task, give the agent only the access it needs, and keep a human approval step wherever the consequences matter.

> Agents take the execution, you keep the agency.

LIONEL NAIDOO, DRAGON INFORMATION SYSTEMS · Accelerating AI Conference, 13th October 2026

8.3 A licence isn't a strategy

The most sobering story of the day came from Dr Ed Braund. An organisation bought Copilot, didn't train people or build it into how they worked, and saw email traffic rise by more than 200% and complaints go up significantly. The tool worked. The roll-out didn't.

The Microsoft session made the mirror-image point: plenty of firms are paying for capabilities they've never switched on. And Lucy reminded the room that sometimes you don't need a frontier model at all. FreeAgent's automatic invoice chasing is simple automation, and it works. Cost is changing too. Panellists warned that today's AI subscriptions are heavily subsidised and moving towards pay-per-use, which makes choosing the right-sized tool a financial decision as well as a technical one.

> Sometimes you don't need a frontier, you know, multi-billion parameter AI model. You just need a simple automation.

LUCY PITTICAS-ROTHWELL, FREEAGENT · Accelerating AI Conference, 13th October 2026

8.4 Security is now part of the AI conversation

Richard Morrison-Butcher of the police-led Cyber Resilience Centre gave the room some uncomfortable numbers. Fraud and cyber crime make up 46% of all crime recorded in England and Wales, yet receive around 2% of police resources. The number of victims saying AI was used in the attack against them rose 395% year on year. Organised crime groups are using AI to scale, and phishing is still the main way in.

His message wasn't to slow down. It was to adopt AI with the basics in place: Cyber Essentials, staff training, checking what your IT provider covers, and planning recovery as seriously as prevention. Small businesses with up to £20m turnover and 250 staff can now get free, Home Office-funded support, including security awareness training, a website check and a review of policies and Microsoft 365 settings. Andy added a newer risk: prompt injection, where a malicious email instructs an inbox agent to forward password reset messages to a criminal.

> It will be your staff versus the criminal in your inbox, on your WhatsApp or at the end of a phone.

RICHARD MORRISON-BUTCHER, CYBER RESILIENCE CENTRE · Accelerating AI Conference, 13th October 2026

8.5 Makers and thinkers

Matthew Rigby-White of Qoob argued that AI is taking on more of the technical execution that has crowded out real marketing thinking, giving people more time for proposition, message and brand. He showed a branded desk robot designed in 3D software he'd never used, with AI driving the software. Then a sub-brand and shop mock-up built in about an hour, an interactive product customiser, and a working shop built from a single prompt that morning. His caveat mattered as much as the demo: a prototype isn't production, and launching anything real still needs security, quality and specialist judgement.

Andy drew the same line for code: vibe coding is brilliant for going from zero to one, and risky for going from one to a thousand. Lorna Bladen of Canva drew it for creative work: let AI take 70–80% of the way and keep a human in charge of brand. The panel chair shared a neat test. An AI-generated image on LinkedIn got 41 views. An authentic video the next day got 12,500.

> An idea doesn't have to stop just because the person who spotted it isn't a developer.

MATTHEW RIGBY-WHITE, QOOB · Accelerating AI Conference, 13th October 2026

8.6 What the room asked

The questions from the floor were sharper than in June. Nobody asked what AI is. They asked how to measure it, govern it, keep it human and pay for it. And one answer stuck with us: Andy Paul, who advises businesses on AI for a living, admitted that even he finds the pace hard to keep up with. If that's true for the experts, the average owner-manager needs a filter, not a firehose.

THE QUESTION FROM THE FLOOR	WHAT THE PANEL SAID
How do you measure the return on an agent?	Compare the yearly cost of doing the task by hand with the licence and usage costs of automating it. But start with the business problem, then the process, and only then ask whether AI fits.

THE QUESTION FROM THE FLOOR	WHAT THE PANEL SAID
How do you automate content without it feeling fake?	Let AI do 70–80% and keep a human reviewing the rest. Be the director, not the audience. People can tell: Dr Ed Braund's team can identify which model wrote a passage about 90% of the time.
How do we choose greener AI?	The most-answered question of the day. Keep prompts lean, use smaller models or simple automation where they'll do the job, and don't use AI as a search engine. Pay-per-use pricing will make everyone more mindful.
Will Copilot work properly with our CRM?	Integration with Microsoft Dynamics is improving, but there was no roadmap commitment on the day. A fair reminder that the best tool is the one that reaches your data.
How do small firms future-proof?	Use the free support first (Growth Hub, NatWest Accelerator, Luton AI). Pick a tool and learn by doing: they're increasingly similar. Keep an eye on regulation, including EU AI Act labelling for content that reaches the EU.
Should people use AI in job or grant applications?	Yes, openly. Stand behind every word you submit. AI-written CVs tend to show at interview. The Growth Hub has accepted AI-assisted grant bids, provided they're proofread and sound like you.

09 How October compares with June

In June we said October should be a checkpoint. Here's our honest scorecard, first on the numbers and then on our own recommendations. Different businesses answered each time, so these are comparisons between two rooms, not measurements of the same businesses changing. Small differences, such as one point on early experimentation, are within the noise.

WHAT WE MEASURED	JUNE	OCTOBER	READING
Early experimentation (live poll)	59%	58%	UNCHANGED
Scaling or mature	25%	31%	SLIGHTLY HIGHER
Mature: AI embedded in core processes	2% (1 business)	8% (6 businesses)	HIGHER
Average personal confidence (1 to 5)	3.33	3.42	SLIGHTLY HIGHER
Microsoft Copilot use	38%	63%	MUCH HIGHER
ChatGPT and Claude use	68% and 62%	71% and 63%	STEADY
Marketing and content as a use	60%	72%	HIGHER
Customer service and chatbots as a use	13%	16%	LITTLE CHANGE
Coding and app development as a use	28%	26%	UNCHANGED
Worried words, as a share of all mood words	23%	11%	CALMER
Dedicated time for AI learning	7.4% (pre-event)	Not asked again. Skills top the barriers; 18% want more time	STILL SCARCE
Formal AI policy	Not asked	35%	NEW BASELINE
Save four or more hours a week	Not asked	53%	NEW BASELINE
Plan to increase AI investment	Not asked	84%	NEW BASELINE
Agents	A conference topic	Mainstream products; 17% use agent platforms	MOVED (SUPPLY)

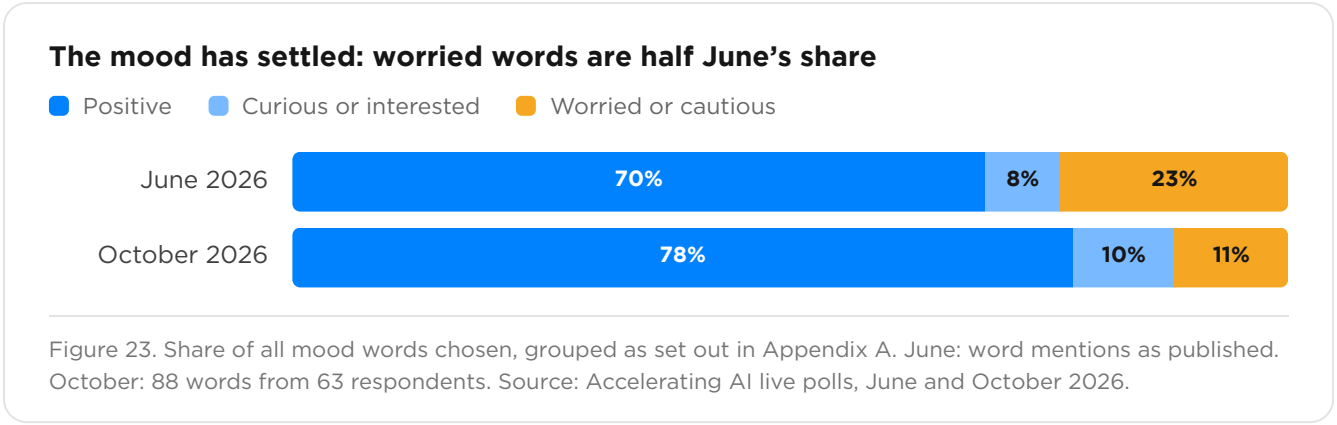


Figure 23. Share of all mood words chosen, grouped as set out in Appendix A. June: word mentions as published. October: 88 words from 63 respondents. Source: Accelerating AI live polls, June and October 2026.

The pattern is consistent. Tool use, confidence and mood all look better than in June. The structure of adoption doesn't. The share of respondents in pilots is the same, customer-facing use is close to June's level, and the time problem we flagged in June is still there under a different name.

How we did on our own advice

We made sixteen recommendations in June. It's only fair to mark our own homework on the ones we can track.

WHAT WE RECOMMENDED IN JUNE	WHAT OCTOBER SHOWS	STATUS
SMEs: name an AI lead and give them time	Skills and time still dominate the barriers, and 18% say more time would help most	STILL OPEN
SMEs: choose one workflow and run it for 30 days	35% now automate workflows, and advanced firms are twice as likely to	SOME PROGRESS
SMEs: use secure, governed environments	74% work mainly in Microsoft 365 and Copilot use is up, but only 35% have a formal policy	SOME PROGRESS
SMEs: measure usefulness, not novelty	53% report saving four or more hours a week; few measure it firm-wide	SOME PROGRESS
Region: use Accelerating AI as the adoption forum	208 checked in; the Growth Hub quoted the June paper on stage; a Mastermind launched; the conference now runs twice a year	PROGRESS
Region: fund diagnostics and implementation sprints	Growth Hub capital grants (£5,000–£25,000, match-funded) covered AI and software while the programme was open. NatWest is aiming for 5,000 AI engagements	SOME PROGRESS
Region: connect universities to business problems	Luton AI has engaged 600+ organisations, run 30+ skills events and funded a free AI and automation officer for local firms	PROGRESS
Region: turn the readiness scorecard into an online diagnostic	The Growth Hub offers free one-to-one adviser support; no shared online scorecard yet	STILL OPEN

WHAT WE RECOMMENDED IN JUNE	WHAT OCTOBER SHOWS	STATUS
Region: build one South Midlands AI support directory	Support is growing but spread across many organisations, with no single front door	STILL OPEN
Region: co-create sector playbooks	No sector playbooks yet	STILL OPEN
Region: measure twice a year	This paper. The next checkpoint is April 2027	DONE

THE VERDICT

The region has built momentum and more support than it had in June. What it hasn't built yet is the joined-up route that takes a small business from a good idea to a finished, governed workflow.

10 Conclusions: what the evidence shows

So, what does this tell us? Our evidence comes from the businesses at the conference who answered our poll: an engaged, self-selecting group, not a representative sample of the region's SMEs. So read these conclusions as describing that group, not every business. Here's our view, in nine points.

OUR VERDICT

The businesses we heard from have moved from curiosity to everyday use. Most haven't yet moved from everyday use to changed work. The firms that have report far bigger returns. The next six months should be about depth: fewer pilots, more finished workflows.

1. **Among engaged businesses, AI use is now normal. Changed work isn't.**
   Almost every business that answered has started, but 58% are still experimenting and fewer than one in ten have AI embedded in core processes. Activity isn't capability.

2. **The middle looks stuck, for the same reasons as in June.**
   The share in pilots is the same as in June's room. The causes are familiar: too few skills, too little protected time and not enough help to finish the job.

3. **Depth pays.**
   Scaling and mature firms are twice as likely to report saving four or more hours a week, and NatWest's national data shows the same pattern. Every month a business stays in pilot mode is a month without that return.

4. **Microsoft 365 is the main AI platform in the room.**
   Three quarters work mainly in it and Copilot is as common as Claude. The quickest wins are often in licences firms already pay for, but a licence isn't a strategy.

5. **Skills are the constraint, not money or tools.**
   Skills top the barriers and training tops the requests. Businesses are willing to spend. They need help using what they have on their own work.

6. **Investment intent has run ahead of governance.**
   84% plan to spend more, but only 35% have a formal AI policy, and the smallest firms are least likely to have one.

7 **Security is now an AI issue.**
AI-enabled attacks are rising fast, and privacy worries don't fade as firms mature. Cyber basics belong inside every AI conversation.

8 **Engaged firms lead on curiosity, not yet on transformation.**
Our room uses AI far more than the national average, but on AI changing how a business runs, it's roughly level with the country. That's the honest starting point.

9 **Support is growing, but it's fragmented.**
There's more help than in June, from Growth Hub advisers and university support to free cyber advice. A busy owner-manager still has to find it and stitch it together alone.

Our respondents at a glance

99%
of poll respondents have started with AI

58%
are still in early experimentation, in line with June

8%
have AI embedded in core processes

53%
say they save four or more hours a week

35%
have a formal AI policy

84%
plan to increase AI investment

11 Recommendations for SMEs

June's advice still stands. This autumn's version is narrower and more direct, because the data is. Go deep on one thing before you go wide on anything.

1. **Pick one workflow and finish it**
   Kerry Lewis-Stevenson opened the day with the right advice: don't leave with 25 ideas in a notebook. Pick one thing. Choose a workflow where you can measure time and quality, and take it all the way from pilot to the way you work. Then pick the next.

2. **Protect real time for it**
   In June, 7.4% had dedicated time for AI. Nothing in October suggests that's changed. Put the time in the diary: a few hours a week, owned by a named person and reviewed monthly.

3. **Get value from what you already pay for**
   Three quarters of businesses here run on Microsoft 365. Before buying anything new, find out what your licences already include, switch on what's useful and train people to use it. Check what you're paying for twice, such as separate note-takers.

4. **Train on real work, not on tools**
   Skills are the top barrier, and generic prompt training won't fix that. Train people on their own tasks with their own data, and show them how to check what comes back. An untrained roll-out can make things worse, not better.

5. **Write your AI policy before your agents arrive**
   One page is enough to start: what data can go where, which tools are approved, what needs a human check, who owns each automation and what an agent is allowed to touch. Give every agent the same least-access rules you'd give a new starter.

6. **Secure the basics**
   Get Cyber Essentials, train staff on phishing, check what your IT provider covers and plan how you'd recover. Use the free police-led support available to SMEs. Treat any email or document an AI reads as untrusted input.

7. **Measure the hours, then decide what to do with them**
   Over half of our respondents estimate they save four or more hours a week. Measure it properly, then decide on purpose what that time is for: faster responses, better quality, new services or growth. Time that isn't redeployed tends to disappear.

8. **Prototype cheaply, launch carefully**
   AI makes testing ideas almost free, so use that. But treat anything customer-facing, regulated or business-critical as a proper project, with security, testing and a named person accountable for it. And keep your content human enough that people want to read it.

12 Recommendations for local government and regional partners

Awareness among engaged businesses is close to universal. The next pound of public and partner money should go on depth: helping firms finish workflows, govern them and prove the value.

1. **Fund depth, not awareness**
   Back short implementation sprints that finish one workflow, with a baseline and a measured result, rather than more introductory sessions. Judge success by workflows still in use after 90 days, not by attendance.

2. **Give SMEs one front door**
   The Growth Hub, NatWest Accelerator, Luton AI, the Cyber Resilience Centre, the FSB, Accelerating AI and others all offer useful help. A business owner shouldn't need to know all of them. Build one simple, maintained directory and referral route.

3. **Make skills support practical and on the job**
   Skills is the number one barrier and training the number one request. Fund training that happens on a business's own work, with follow-up, rather than one-off webinars.

4. **Publish a starter governance pack**
   A plain-English AI policy template, a data and permissions checklist and simple rules for agents acting on a firm's behalf. Free, short and written for businesses without an IT department.

5. **Design for the smallest firms first**
   NatWest found headcount explains 39% of the variation in AI maturity, and the ONS shows micro businesses lagging. Support designed for firms with IT teams won't reach a two-person business. Start with them.

6. **Build cyber into every AI programme**
   AI-enabled attacks are rising fast. Every AI support offer should include security basics and point firms to the free, police-led support that already exists.

7. **Back local case studies with real numbers, including failures**
   The most persuasive evidence on the day came from real local businesses. Fund and publish examples that show the baseline, the cost, the result and what went wrong.

8. **Keep measuring, with a stable core**
   We'll repeat the poll in April 2027 with the same core questions on stage, time saved, skills, policy, value and investment, and add postcode and business size so the results can be read by area. Two things would make it much stronger: reaching businesses beyond the conference room, and following the same businesses over time. We'd welcome partners helping with both.

13 A 90-day plan: from pilot to practice

June's plan was about getting a first pilot going. Most businesses in the room have done that. This one is about finishing it.

PERIOD	FOCUS	ACTIONS	EVIDENCE OF PROGRESS
Days 1–15	Choose the pilot to finish	Pick the one workflow with the clearest value. Name an owner. Write down the current process and a baseline for time, errors and cost. Check data and permissions.	A one-page problem statement, baseline and risk note.
Days 16–45	Make it the way you work	Rebuild the process around the AI step. Turn prompts into reusable instructions or skills. Train the people who'll use it, on their own tasks. Agree what needs human sign-off.	A documented workflow in daily use by the team.
Days 46–75	Measure and secure	Compare against the baseline: time, quality, errors, tool costs and checking time. Review access and permissions. Put a one-page AI policy in place.	A short results note, and a policy everyone has read.
Days 76–90	Decide and redeploy	Stop, fix, keep or scale. Decide what the time saved will be used for. Name the next workflow.	A decision, a plan for the time released and the next pilot chosen.

THE TEST

At day 90 you should be able to point to one workflow that runs the same way every time, with an owner, a check and a number attached to it. If you can, start the next. If you can't, find out which step broke before you buy anything else.

14 AI readiness scorecard

We've kept June's scorecard and added one row. Security now sits alongside governance, because October made it clear that the two can't be separated once AI starts acting on a business's behalf. Score each area from 0 to 3. The total isn't a grade. It's a way of finding the weakest link before it finds you.

DIMENSION	0	1	2	3
Ownership	No owner	Informal interest	Named owner	Named owner with protected time and authority
Workflow focus	No clear use case	Tool-led ideas	One mapped workflow	A finished workflow and a prioritised backlog
Data and permissions	Unknown	Some awareness	Access reviewed	Permissions and data flows documented
People and skills	No training	Prompt tips only	Basic AI literacy	Trained on real tasks, with review standards
Governance	No guidance	Informal caution	Written AI policy	Policy covers agents, approvals and audit
Security	No basics	Some awareness	Cyber Essentials or equivalent	AI tools and agents included in security reviews
Measurement	No baseline	Anecdotal benefits	Simple metrics	Regular reporting on value, cost and risk
Scaling	Ad hoc use	Individual use	Team pilot	Repeatable adoption cycle

SCORE	WHAT IT MEANS
0–7	Build the foundations first. Keep experiments personal and low-risk.
8–14	Ready for one controlled pilot, taken all the way to finished.
15–19	Ready to build repeatable team workflows.
20–24	Ready to scale selected workflows and agents, provided governance and security keep pace.

Whatever the total, a zero on data, governance or security should be fixed before anything is scaled.

Conclusion and call to action

The October conference showed a room further on than June's. The people in it use AI routinely, report a little more confidence and less worry than June's respondents, and the tools are extraordinary. It also showed that the hard part hasn't changed. Most of the businesses we heard from are still piloting, and the ones that push through report far bigger returns.

> The businesses that get the most from AI won't be the ones who use more of it. They'll be the ones that use it to solve real customer problems.

DEBORAH LEWIS, NATWEST · Accelerating AI Conference, 13th October 2026

That isn't a reason for gloom. It's a reason to focus. The depth dividend is real, and it isn't reserved for big companies. Some of the best examples on the day came from firms of a few dozen people who picked one problem and finished it.

The next checkpoint

Accelerating AI returns on 15th April 2027. We'll run the poll again with the same core questions, so we can see whether the middle has started to move. Our ask is simple. Between now and then, take one workflow from pilot to practice, measure what changed and bring the evidence. If enough of us do that, the next paper will tell a different story.

In the meantime, the community doesn't stop between events. The Accelerating AI podcast publishes every week on YouTube and Spotify, the LinkedIn group is where people share what's working, and the new Accelerating AI Mastermind gives small groups of business owners a full day each quarter to plan and finish the work. Find out more at acceleratingai.co.uk.

FINAL THOUGHT

The winners won't be the businesses with the most AI tools. They'll be the ones that finish one useful workflow, learn from it and go again.

A Appendix A: data tables and method

A1 Live poll headline metrics

METRIC	RESULT	BASE
Poll records	79	77 on 13th October, 2 in the week before
Early experimentation	57.7%	41 of 71
Scaling or mature	31.0%	22 of 71
Mature: AI embedded in core processes	8.5%	6 of 71
Average personal confidence	3.42 / 5	71 answers; median 3
Main platform Microsoft 365	74.3%	52 of 70
Average number of tool categories used	3.8	70 answers; median 4
Save four or more hours a week (self-reported)	52.9%	36 of 68
Top barrier: lack of skills or training	45.6%	31 of 68
Training or hands-on implementation help wanted	51.5%	35 of 68
Formal AI policy	35.3%	24 of 68
Plan to increase AI investment	83.8%	57 of 68
Still experimenting, increasing spend, no formal policy	58.7%	27 of 46
Scaling or mature: save 4+ hours a week	81.8%	18 of 22
Still experimenting: save 4+ hours a week	39.1%	18 of 46

A2 Tools used (n=70)

OPTION	COUNT	SHARE
ChatGPT	50	71%
Claude	44	63%
Microsoft Copilot	44	63%
AI built into existing software	29	41%
Google Gemini / NotebookLM	27	39%
Meeting note-takers	21	30%
Coding assistants	16	23%
Automation and AI agents	12	17%
Custom-built AI	10	14%
Image or video generators	7	10%
Industry-specific AI	4	6%
Other	3	4%

A3 What AI is used for (n=68)

OPTION	COUNT	SHARE
Marketing and content	49	72%
Documents, proposals & bids	41	60%
Meeting notes, email & admin	40	59%
Data analysis & reporting	39	57%
Research & summarising	38	56%
Strategy & planning	35	51%
Images, video & design	33	49%
Sales & business development	28	41%
Automating workflows	24	35%
Coding & app development	18	26%
Customer service & chatbots	11	16%
HR & recruitment	5	7%

A4 Barriers to adoption (n=68)

OPTION	COUNT	SHARE
Lack of skills or training	31	46%
Data privacy & security	27	40%
Cost or unclear return	15	22%
Accuracy & trust in outputs	12	18%
Regulation & compliance	11	16%
Lack of time	11	16%
Not sure where to start	10	15%
Staff resistance or job fears	10	15%
Integration with our systems	10	15%
Nothing major	9	13%
Leadership buy-in	8	12%
Ethical concerns	7	10%
Poor-quality data	3	4%

A5 What would help most (n=68)

OPTION	COUNT	SHARE
Training for our team	26	38%
Hands-on help to implement	17	25%
Guidance on data, security & regulation	16	24%
Examples from businesses like ours	16	24%
Clear, practical use cases	16	24%
More time to focus on it	12	18%
Tools that fit our existing systems	10	15%
More budget	7	10%

A6 Time saved each week (n=68)

ANSWER	COUNT	SHARE
1–3 hours	17	25%
4–6 hours	15	22%
7–10 hours	14	21%
None yet	8	12%
Less than 1 hour	7	10%
More than 10 hours	7	10%

A7 AI policy (n=68)

ANSWER	COUNT	SHARE
Yes, a formal policy	24	35%
No	24	35%
Working on one	12	18%
Not sure	4	6%
Informal guidelines	4	6%

A8 Investment, next 12 months (n=68)

ANSWER	COUNT	SHARE
Increase significantly	37	54%
Increase a little	20	29%
Not sure yet	6	9%
Stay about the same	5	7%

A9 Area getting most value (n=68)

ANSWER	COUNT	SHARE
Marketing	25	37%
Operations & delivery	16	24%
Customer service	5	7%
Leadership & strategy	5	7%
Finance & admin	4	6%
Not seeing real value yet	4	6%
IT & software	4	6%
Product & innovation	3	4%
Sales	2	3%

A10 Pre-event survey headline metrics

PRE-EVENT SURVEY MEASURE	RESULT	BASE
Submissions	102	Snapshot 12th October 2026
Owner or senior leader	59.8%	61 of 102
Use AI regularly in some teams or widely	61.8%	63 of 102
Comfortable or advanced personal users	83.3%	85 of 102
Tools: ChatGPT / Claude / Microsoft Copilot / Google Gemini	66% / 58% / 54% / 35%	102, multi-select
Most exciting opportunity: saving time on routine work	74.5%	76 of 102
Top concern: privacy, security or legal	58.8%	60 of 102
Limited skills or confidence as a concern	24.5%	25 of 102

A11 Method notes

- The live poll export contains 79 records with 79 distinct anonymous IDs. Two were last updated before the conference (6th and 10th October); the rest on 13th October. All are included. Excluding the two makes no material difference to any headline figure.
- Percentages use the people who answered each question as the base. Missing answers are excluded, not treated as no. Multi-select percentages can exceed 100%.
- 'Still experimenting' combines not started (1), just exploring (7) and early experimentation (41). 'Scaling or mature' combines scaling (16) and mature (6).
- June and October compare two different groups of respondents, not the same businesses over time. June comparisons use the published June white paper. June's live poll maturity chart was based on 51 answers. June tool and use-case figures were normalised from free-text and multi-select mentions, and June mood words were reported as mentions, so those comparisons are directional.
- Mood words were grouped as positive (excited, motivated, enthusiastic, energised, positive, optimistic, bullish), curious (curious, interested) and worried (cautious, concerned, sceptical, so-so, overwhelmed, anxious; June also included scared and sad).
- Time saved is self-reported by individuals. It is not a measured firm-wide figure and should not be converted to cash.
- The pre-event survey was run separately with its own questions and categories, and its respondents may overlap with the poll. It is reported alongside, not pooled.
- Speaker statistics are reported as presented on the day and attributed to the speaker. Where a figure is published, we cite the published source.

B Appendix B: speaker evidence map

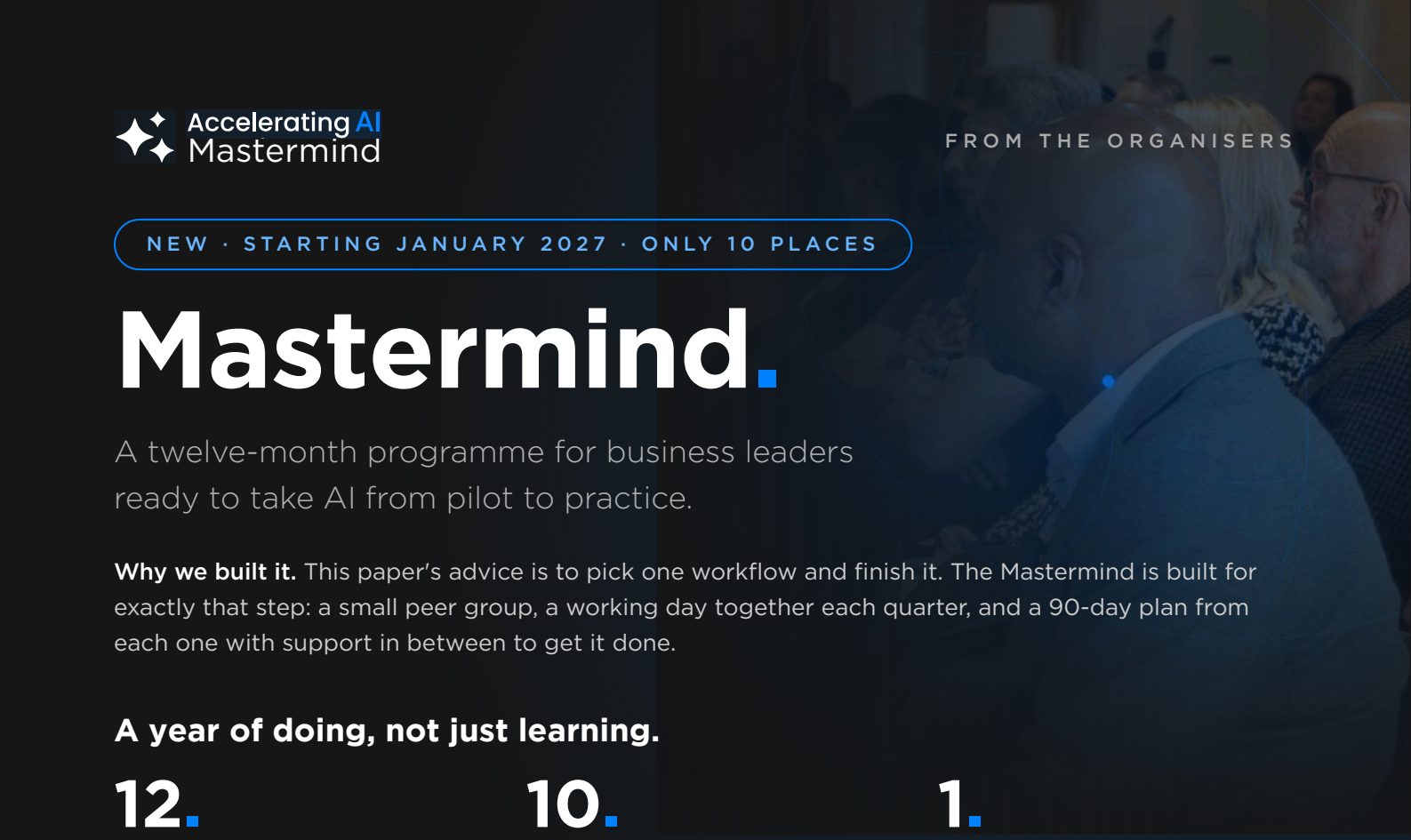
The conference was recorded as eight files, each with two audio tracks transcribed separately. We read both tracks and checked every quote and figure against the second track. Automatic transcription contains errors, so quotes have only been corrected where the meaning is clear.

SPEAKER	ORGANISATION	EVIDENCE USED IN THIS PAPER
Kerry Lewis-Stevenson	Business MK (host)	Pick one thing; the June conference changed how she runs her business
Jasmine Luk	Google Cloud (video)	Shift from chat to autonomous action; 'the experimental phase is over'
Deborah Lewis	NatWest	AI Adoption Report: 44% use AI, 6% transforming, time saved by stage, customer trust, barriers, Accelerator support
Sam Hunter	South Midlands Growth Hub	Problem-first adoption, five questions, Northampton engineering example, grants and one-to-one support
Lucy Pitticas-Rothwell	FreeAgent	Three levels of AI use; five jobs exercise; simple automation
Richard Morrison-Butcher	Cyber Resilience Centre	AI-enabled crime, supply-chain risk, free police-led SME support
Matthew Rigby-White	Qoob	Maker demonstrations, prototype versus production, AI capability since June
Andy Paul	Fliweel.tech	Agents, skills files, voice and computer use, agent sprawl, prompt injection, Bracey's example
Pamela Keane	Westcoast Cloud, presenting for Microsoft	Copilot, Cowork and Work IQ; underused licence features; human review
Lionel Naidoo	Dragon Information Systems	Copilot tiers, Cowork pricing, Autopilot, agent identity and spending controls
Dr Ed Braund	University of Bedfordshire	Process before AI; untrained Copilot roll-out; Luton AI support
Lorna Bladen	Canva	Connected creative tools; 70–80% AI with human review; brand consistency
Closing panel	Speakers and audience	ROI on agents, authenticity, energy, CRM integration, future-proofing, honesty in applications

Sources

Web sources were checked on 21st October 2026. Figures calculated from the poll export use the people answering each question as the base.

1. Accelerating AI live conference poll, 13th October 2026. Export of 79 anonymous records, 21st October 2026.
2. Accelerating AI pre-event survey dashboard (Fliweel.tech), 102 submissions, snapshot 12th October 2026. mktw-sme-ai-adoption-2026.andyfliweel.chatgpt.site
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4. Office for National Statistics, Business insights and impact on the UK economy (BICS wave 165), published 8th October 2026. ons.gov.uk
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7. Accelerating AI Conference transcripts, Unity Place, Milton Keynes, 13th October 2026. Eight recordings, two tracks each.
8. Accelerating AI, From curiosity to capability: the state of AI adoption among SMEs across the South Midlands, white paper, June 2026.
9. Accelerating AI website and event information. acceleratingai.co.uk
10. Accelerating AI conference check-in list, 13th October 2026: 208 people, matched to the location of each person's organisation, November 2026.



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