RISKTECH

NOI ACCELERATION SUMMIT
PROVEN STRATEGIES TO OFFSET BUDGET HIKES

Enabling Extraordinary Net Operating Income (NOI) - 2025

THE NET OPERATING INVESTMENT (NOI) ACCELERATION SUMMIT

Notes from the conference.

To address the current challenges and explore innovative solutions, RiskTech organised the NOI Acceleration Summit on February 27, 2025, at Samsung KX, Coal Drops Yard, Kings Cross. This event brought together industry leaders, technology experts, and real estate professionals to discuss strategies for protecting and improving NOI in the face of budget challenges.

The summit featured presentations and panel discussions from a diverse group of experts, listed in contents:

CONTENTS

WHITEPAPER REPORT

page 2

> 66
> **AI is only as good as the data that you feed it.**
> **Jemma Laly**
> Pradera

STRATEGIC SPEAKERS

page 8

> 66
> **Technology is transforming retail operations**
> **Allan Lockhart**
> CEO - NewRiver REIT

INDUSTRY EXPERT PANEL

page 13
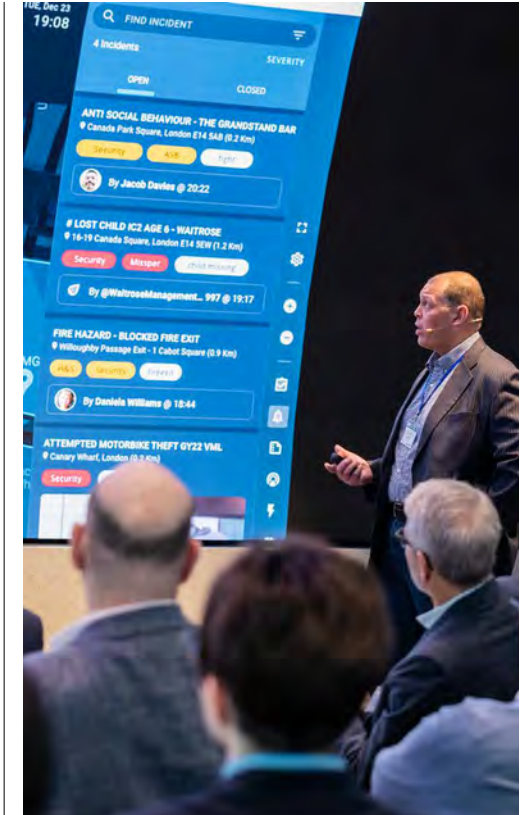
KEY TAKEAWAYS

page 15

EXECUTIVE SUMMARY

> **"**
>
> **The threat to NOI isn't operational spending, it's the cost of failing to adapt and innovate.**
>
> **David Harper**
> Vice Chairman
>
> **NEWMARK**

The NOI challenge:

The retail and shopping centre sector is poised for growth in 2025, with forecasts indicating total returns of 8.9% for retail properties, outperforming the wider commercial property market.

However, property managers and investors face significant challenges, including rising operational costs, regulatory uncertainty, and shifting tenant expectations. This white paper, authored by RiskTech following their Net Operating Income (NOI) Acceleration Summit, explores key factors impacting NOI in 2025 and outlines actionable strategies to mitigate risks, reduce costs, and drive sustainable growth.

The Changing Landscape:

The retail and real estate sector stands at a crossroads in 2025. While forecasts predict strong growth, the industry faces unprecedented challenges characterised by rising operational costs, regulatory uncertainty, economic volatility, and shifting tenant expectations. In this environment, Net Operating Income has become more than just a financial metric - it's a critical indicator of a property's profitability and long-term viability.

Martyn's Law[1]:

The implementation of Martyn's Law, signals a significant shift in how public venues particularly retail destinations and commercial real estate, must approach security and risk management. This legislation mandates a new level of preparedness, accountability, and resilience from venue operators, landlords, and asset managers. A potential upside for compliant properties is the stabilisation or reduction in insurance premiums due to lower perceived risk. Conversely, non-compliance could result in higher premiums or even difficulty securing coverage. Over time, this difference in cost could meaningfully influence NOI performance.

[1] The Terrorism (Protection of Premises) Act 2024

8.9%

**RETURNS IN THE RETAIL AND SHOPPING CENTRE SECTOR
OUTPERFORMING THE WIDER COMMERCIAL PROPERTY MARKET**

THE CHANGING LANDSCAPE OF RETAIL REAL ESTATE

The retail and shopping centre sector stands at a crossroads in 2025. While forecasts predict strong growth, with total returns of 8.9% for retail properties outpacing the wider commercial property market, the industry faces unprecedented challenges. Property managers and investors must navigate a complex landscape characterised by:

- Rising operational costs
- Regulatory uncertainty
- Economic volatility
- Shifting tenant expectations

In this environment, Net Operating Income (NOI) has become more than just a financial metric—it's a critical indicator of a property's profitability and long-term viability. As margins tighten, traditional management strategies are proving insufficient. To maintain and grow NOI, property managers must adopt innovative approaches that leverage data, automation, and operational efficiencies.

RISING OPERATIONAL COSTS

Labour Expenses: The increase in National Insurance contributions from 13.8% to 15% and the rise in the National Minimum Wage are significantly impacting retail payroll costs. According to REVO (formerly BCSC), these changes could lead to a 5-7% increase in overall labour costs for retailers.

Energy and Maintenance Costs: Ongoing inflationary pressures and potential energy price volatility are driving up operational expenses. The UK Energy Research Centre predicts a potential 20-30% increase in energy costs for commercial properties by 2025.

REGULATORY CHANGES

Business Rates: The reduction of relief for retail properties from 75% to 40% in 2025, coupled with rising rate multipliers, will increase the tax burden on retailers. The British Property Federation estimates this could result in an additional £2.5 billion in costs for the retail sector.

Compliance Requirements: New regulations, such as the proposed Martyn's Law (Protect Duty) for counter-terrorism measures, will add further strain on budgets as properties adapt to meet evolving standards.

RELEVANT STRATEGIC PILLARS

- Driving customer-led cost saving
- Delivering operational excellence

5-7%

INCREASE IN OVERALL LABOUR COSTS - 2025

> **Understanding our tenants' needs through data has allowed us to create tailored solutions, improving retention rates and ultimately boosting NOI.**

Caroline Main
Head of Retail
MAPP

MARKET DYNAMICS

Shifting Tenant Expectations: The short term retail market, valued at over £40 billion and projected to reach £80 billion by 2028 (according to Statista), presents both challenges and opportunities for landlords.

This shift requires more flexible leasing models and improved technological infrastructure.

RISING OPERATIONAL COSTS

According to Savills' Q4 2024 report, shopping centre vacancy rates stood at 17.2%, while high street vacancy rates were at 13.8%. These figures show improvement, with vacancy rates falling by 0.5% and 0.2% respectively in Q4 2024. While these rates are still higher than ideal, the trend is positive.

The Local Data Company reported that the net loss of stores improved by 16% compared to the previous year, indicating increasing resilience in the retail sector. Maintaining and improving occupancy levels remains crucial for NOI, as higher occupancy rates contribute to increased footfall and revenue potential.

The commercial property market in the UK is showing signs of recovery and stability in 2025, despite facing ongoing challenges. According to Savills, investment volumes for the office and industrial sectors rose by 20% in 2024, with expectations of further growth.

CBRE predicts that Real Estate investment could increase by around 15% to a total of £53 billion in 2025. This optimism is driven by anticipated reductions in interest rates, which are expected to enhance investor confidence and stimulate economic growth.

RELEVANT STRATEGIC PILLARS

- ● Driving customer-led cost saving
- ● Maintaining and improving occupancy levels

15%

INCREASE IN INVESTMENT TO A TOTAL OF £53 BILLION IN 2025

over c

WATCH OVER-C IN ACTION

ABOUT RISKTECH - NUMBERS THAT TELL THE STORY

Indicative 1.5m sqft prime mall	£m	
	Current	Post Over-C
Gross rents	50.0	50.0
Service charge income	11.8	11.8
Service charge costs	- 14.5	- 13.8
Void business rates	- 0.8	- 0.8
Other non recoverable costs	- 4.0	- 4.0
Letting costs	- 0.9	- 0.9
Net to gross rent	41.6 **83%**	42.3 **85%**

RiskTech provides cutting-edge risk management and cost optimisation solutions for the real estate and retail sectors. By uncovering hidden insights, the platform enables smarter investment decisions, operational efficiency, and measurable improvements in Net Operating Income (NOI).

RiskTech's Over-C Platform strengthens business intelligence and powers AI-driven collaboration by uniting frontline teams and executive leadership within a single, integrated ecosystem enabling more efficient real-time operations and measurable cost reductions.

Key RiskTech Deliverables
Six extraordinary results for clients that drive NOI success:

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1. Overhead cost reduction - 2023/24

-12%

RiskTech client
Trafford Centre

Paper to Performance
Saving staff 1,000's of hours

Automation that Works
Paperwork replacement by Over-C empowered staff with smarter workflows, saved thousands of reporting hours, redeployed resources, and cut stationery costs by 30%.

TRAFFORD
MANCHESTER

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2. Insurance premium reduction - 2025

-35%

RiskTech client
Battersea Power Station

The Annual Insurance Saving
From £500,000 to £325,000

Our Reduction Strategy
RiskTech uses its independent data and real-time evidence to reduce risk, defend claims, promote a culture of workplace prevention and ultimately drive down insurance premium.

BATTERSEA POWER STATION

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3. Smart sensing sustainability - 2024

ESG

RiskTech client
Queensgate Shopping Centre

Noise and Air Quality Sensors
Real-time environmental data

Personalised Guest Experience
By monitoring peak noise levels and air quality fluctuations, families with children who have sensitive hearing or respiratory conditions can plan their trips during quieter, fresher periods.

Q Queensgate
PETERBOROUGH

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4. AI-driven superpowers - 2025

AI✦

RiskTech client
Edmonton Green

Champion Diversity & Inclusion
Empowering every voice

A More Inclusive Workforce
With half of FM hires non-native English speakers, Over-C uses AI to translate tasks / incidents into their native language, boosting employee experience, productivity and accuracy.

EDMONTON GREEN

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5. Impact on claim defensibility - 2024

5x

RiskTech client
Metrocentre

Insurance Claim Defensibility
Stopped paying out claims

A Strong Reporting Culture
Real-time reporting of near misses and incidents gives insurers the evidence they need to defend claims that were previously paid out due to lack of proof.

METRO CENTRE

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6. Operational certainty - 2024/25

2,000+

RiskTech client
ArcusFM - 358 Supermarkets

BYOD Strategy Powers ArcusFM
A smart way to connect staff

Zero Infrastructure Cost
Updated contracts for 2,000+ staff to require a smartphone, enabling real-time data flow and proof of work via Over-C's app - without any infrastructure cost, as employees used their own devices.

ARCUS
FACILITIES MANAGEMENT

over c

ABOUT RISKTECH CONTINUED

The Four Pillars Powering Our Platform

Risk, Productivity, Customer Experience, and Employee Experience form the foundation of our Over-C software, each delivering measurable value and cost-efficiency for every stakeholder all within one integrated platform.

RiskTech's core mission is to harness AI-powered technology to solve real-world problems augmenting and automating manual processes, empowering existing workforces with intelligent tools, and equipping venues with solutions for insurance claim defensibility.

With real-time, AI-driven visibility into service status, our technology enables teams to deploy, respond, and improve instantly. RiskTech's Platform uses AI alongside location data, sensor inputs, and contextual triggers to deliver the right content and workflows precisely when and where they're needed.
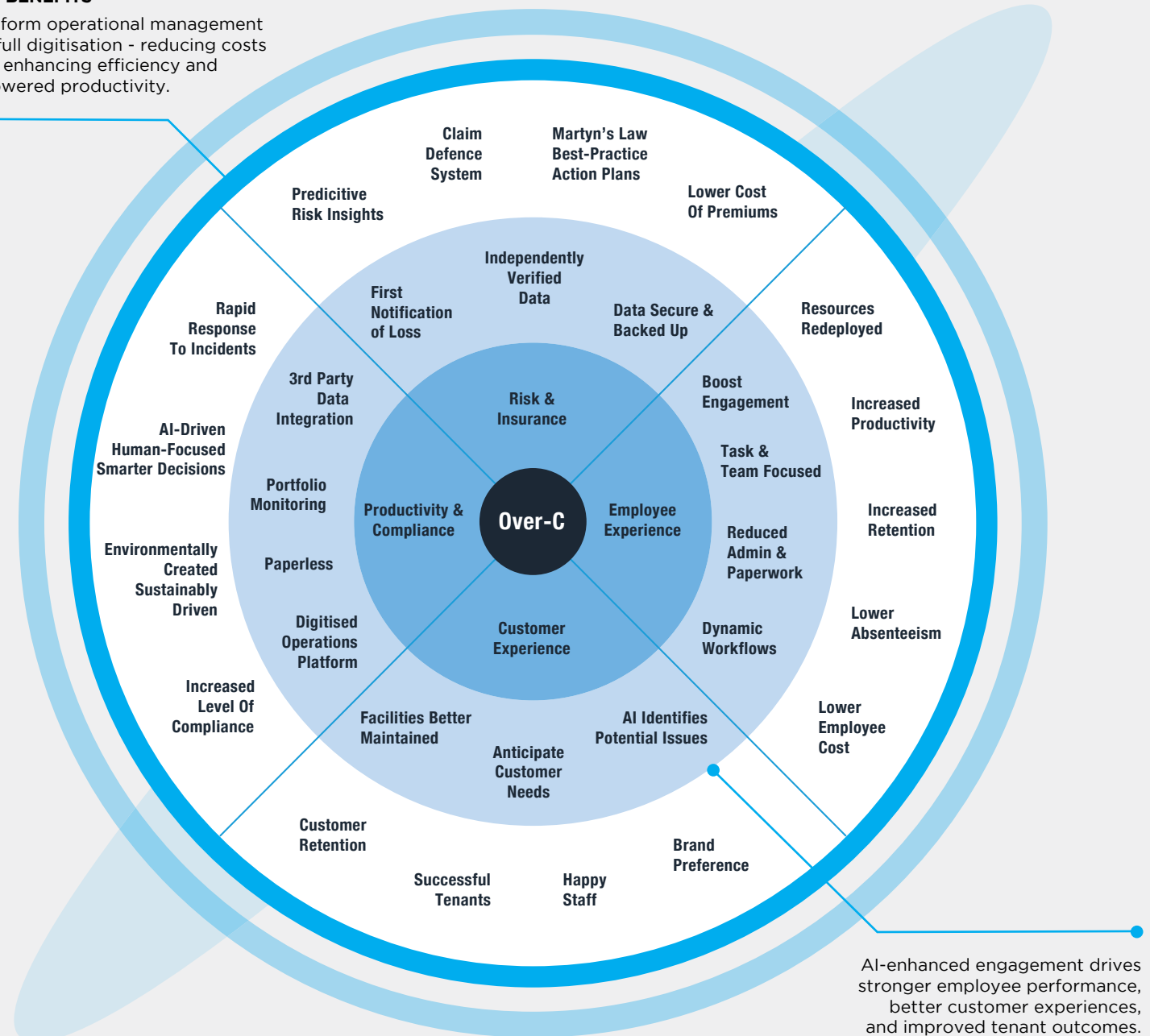
This continuous stream of data is transformed through AI into actionable insights and powerful reports, helping organisations optimise their workforce, enhance operational efficiency, and significantly reduce costs.

Frontline workers must learn to use data or risk falling behind in a rapidly evolving digital landscape. While being data-driven is essential, it's no longer sufficient on its own. The future lies in automation. Businesses that succeed will be those that automate as many processes as possible freeing up human capital and driving significant cost savings through intelligent resource allocation.

Over-C moves beyond traditional rule-based systems, introducing intelligent processes that uncover patterns in vast, unstructured datasets and generate strategic, real-time predictions. This shift empowers organisations to make smarter decisions, faster and operate with greater agility and efficiency.

COST BENEFITS

Transform operational management with full digitisation - reducing costs while enhancing efficiency and AI-powered productivity.

Claim Defence System

Martyn's Law Best-Practice Action Plans

Lower Cost Of Premiums

Predicitive Risk Insights

Independently Verified Data

Data Secure & Backed Up

Resources Redeployed

First Notification of Loss

Rapid Response To Incidents

Boost Engagement

Increased Productivity

3rd Party Data Integration

Risk & Insurance

Task & Team Focused

AI-Driven Human-Focused Smarter Decisions

Portfolio Monitoring

Productivity & Compliance

Over-C

Employee Experience

Reduced Admin & Paperwork

Increased Retention

Environmentally Created Sustainably Driven

Paperless

Lower Absenteeism

Digitised Operations Platform

Customer Experience

Dynamic Workflows

Increased Level Of Compliance

Facilities Better Maintained

AI Identifies Potential Issues

Lower Employee Cost

Anticipate Customer Needs

Customer Retention

Successful Tenants

Happy Staff

Brand Preference

AI-enhanced engagement drives stronger employee performance, better customer experiences, and improved tenant outcomes.

FUNCTIONAL BENEFITS

Putting Power in the Hands of the Frontline.

EMPOWERING FRONTLINE HEROES

FROM MANUAL TO MAGIC

1,000's hrs

Digitisation in Action: Automating thousands of hours of manual work boosted productivity, reduced operational costs, and freed up teams to focus on higher-value tasks.

CUT COSTS. BOOST EFFICIENCY. EMPOWER TEAMS

In today's fast-moving world, staying competitive means working smarter — and that starts with digitising your workforce. Digital transformation is more than just a tech upgrade; it's a strategic shift that delivers measurable value across your entire organisation.

By replacing manual, paper-heavy processes with intelligent digital solutions, businesses are seeing immediate and long-term savings. From reducing stationery and printing costs to automating routine administrative tasks, digitisation streamlines operations and eliminates inefficiencies that drain time and resources. Thousands of hours of manual work can be redirected toward high-value, customer-focused activities — improving both productivity and employee satisfaction.

But the benefits go beyond cost savings. A digitised workforce is agile, responsive, and better equipped to meet the demands of modern work. Frontline employees gain access to real-time information, simplified workflows, and intuitive tools that make their jobs easier and more impactful. Leaders gain greater visibility and control, enabling collaborative decision making and faster action.

DIGITISE TO OPTIMISE

-30% Stationery Cost Savings Realised at The Trafford Centre

LESS ADMIN MORE IMPACT

Digitisation enables powerful portfolio benchmarking, unlocking insights to optimise performance, reduce costs, and drive consistent excellence across all operations.

The result? A more efficient, engaged, and future-ready workforce that drives your destination forward while delivering measurable gains in NOI.

Learn More
www.risktech.com

over C

COST REDUCTION WITHOUT COMPROMISING QUALITY

AI presents a compelling opportunity to streamline processes, reduce overheads, and unlock new value. By enabling small teams to do more with less, AI supports lean operations without sacrificing output.

AI doesn't just automate; it augments. With access to vast datasets and real-time analytics, AI can surface insights that guide faster, smarter decisions. Over-C's AI tools can predict operational needs, optimise resource allocation, and detect inefficiencies and risk behaviours before they become costly issues.

WATCH MIKE SPEAK

32%
COST SAVINGS REPORTED BY ORGANISATIONS ADVANCING AI
Source: Integra

44%
BOOST IN STAFF PRODUCTIVITY WITH GENERATIVE AI
Source: The Hackett Group

> " Ultimately, AI allows destinations to scale operations and maintain high standards while reducing the need for excessive manual effort. This balance of quality and efficiency is key to driving down costs, boosting net operating income (NOI), and doing so without diminishing service levels or brand reputation.

Q&A

Mike Elliott
CEO RiskTech

Q

What kind of ROI have your clients seen from using your AI solution?

A— A standout example is the Trafford Centre, which achieved full ROI in just six months. By automating previously manual, labour intensive processes, they saved thousands of staff hours. This not only enabled the strategic redeployment of team members to higher-value tasks, boosting operational efficiency, but also delivered measurable ESG impact—including a 30% reduction in stationery costs by eliminating paper use.

UNLOCKING NEW NOI OPPORTUNITIES WITH DATA

Q

Can your platform help reduce insurance premiums?

A— Yes, and we've seen real results. A 42-acre mixed-use retail and residential site in the UK reduced their insurance premiums by 35% after adopting our platform. The AI system provided verifiable independant data on risk mitigation and proactive risk management, giving insurers confidence in the client's risk profile and safety culture.

Q

What is the workforce response and how long does it take to get fully deployed?

A— As with any new system, responses from the workforce can vary—some team members are eager adopters, while others may take a little more time to adjust. The RiskTech team, with its deep roots in the FM sector, understands these concerns and works closely with teams to build confidence and ensure a smooth transition. Typically, we see engagement increase rapidly, achieving full compliance across a venue within four weeks. Staff often welcome the shift away from paper based reporting and appreciate the intuitive, AI-powered interactions that make collaboration simpler and more efficient.

ARCUS
FACILITIES MANAGEMENT

RESPONDING TO THE NEEDS OF OUR CUSTOMERS

"RiskTech's Over-C platform has transformed the facilities management contracting landscape. Every task, including scheduled periodic ones, is now fully traceable within the system. The platform enhances compliance and productivity through robust time and attendance tracking, evidence-based activity logging - and best of all, our staff genuinely enjoy using it."

NUMBER OF USERS	2,000
NUMBER OF VENUES DEPLOYED	358
NUMBER OF MANUAL HOURS SAVED	1,000's +
REDUCED OVERHEAD COST OF TRAVEL	10%

WHAT IT LOOKS LIKE WHEN EVERYTHING WE DO COMES TOGETHER FOR OUR CUSTOMERS WATCH DARREN SPEAK

10 %

SAVING THROUGH IMPROVED VISIBILITY AND PROACTIVE MANAGEMENT, ARCUS REDUCED TRAVEL COSTS - A GREAT ESG WIN

> Digital transformation is a journey, and its success depends heavily on strong, visionary leadership to drive cultural change, align teams, and ensure sustained momentum across the organisation.

Q&A

Darren Milne
Operations Accounts Director

OPERATIONAL EFFICENCY THROUGH TECHNOLOGY

Darren Milne showcased how technology can transform facilities management:

Q

What was the FM use case?

A— Arcus implemented an evidence-based service delivery platform across 358 supermarket locations in the UK, giving the client unprecedented visibility into our operations and delivering insights they had never previously discovered.

Q

What cost reduction has been measured?

A— By leveraging improved visibility and proactive management, Arcus achieved a 10% reduction in travel costs - delivering immediate and measurable savings. This is a clear demonstration of how smart, data - driven solutions don't just enhance operational efficiency - they drive real financial impact. It's one of many ways our approach translates innovation directly into bottom-line results.

Q

Why change employment contracts?

A— Over 2,000 staff contracts were updated to formally include the use of the Over-C platform on employees' personal smartphones. This strategic shift eliminated the need to purchase and manage thousands of company-issued devices - resulting in substantial cost savings on hardware, maintenance, and support, while accelerating deployment and adoption across the workforce.

LDC.
LONE DESIGN CLUB

"The new generation of online-first businesses won't accept outdated systems. Many emerging businesses are digital-first and simply won't tolerate manual processes. If we don't keep up and listen to our users, we risk becoming obsolete."

Q&A

Rebecca Morter
Founder and CEO, Lone Design Club

WATCH REBECCA SPEAK

DRIVING NOI WITH SHORT-TERM RETAIL SOLUTIONS

Innovative retail strategies that blend short term solutions, data insights, and sustainability.

Q

How does Lone Design Club's approach impact NOI?

A— Flexible retail spaces, such as pop-up stores, provide landlords with immediate revenue opportunities while driving footfall to their destinations. Our curated multi-brand experiences not only engage consumers but also strengthen relationships between landlords and tenants. For example, our pilot at St. David's Shopping Centre in Cardiff delivered significant ROI for participating brands and valuable data insights for landlords.

Q

How does technology play a role in improving NOI?

A— We leverage data-driven tools to provide real-time customer insights, allowing landlords to optimise tenant mix and space utilisation. This ensures higher occupancy rates and maximised revenue potential. By integrating technology into leasing strategies, landlords can remain competitive and relevant in an evolving market.

Q

What role does sustainability play in NOI growth?

A— Sustainability is a key driver for attracting environmentally conscious tenants and customers. By aligning with consumer values through eco-friendly practices, landlords can reduce operational costs while enhancing the appeal of their properties. This dual benefit directly contributes to NOI growth.

Many landlords are still relying on prehistoric processes, which drain their team's time with back-office admin instead of fostering relationships with tenants and driving real growth.

£40 Billion

SHORT-TERM RETAIL MARKET VALUE PROJECTED TO GROW TO £80 BILLION BY 2028

Q&A

Jordan Moss
Senior Vice President,
Lockton Companies LLP

> Many are hesitant about digitising and enabling the workforce in this way. Seeing the wide-reaching benefits from cost, energy efficiency, customer/tenant experience, employee safety and satisfaction, and then risk management/insurance, was an eye-opener for many of our clients.

DATA-DRIVEN
INSURANCE AND
RISK MANAGEMENT

Q

How is AI helping with proactive risk management in real estate operations?

A— AI enables the shift from reactive to proactive risk management. By leveraging real-time, independent data on building performance, occupancy trends, and maintenance issues, owners and managers can identify potential risks before they escalate into costly incidents. This early visibility helps schedule preventive maintenance, flag unusual activity, and ensure compliance, ultimately reducing downtime and losses to both the insurer and the balance sheet.

Q

How has AI improved claims defensibility?

A— With AI-driven systems, detailed time stamped and auditable records of building operations, maintenance activities, and sensor data is maintained and quickly accessible. This level of documentation strengthens our position when handling insurance claims, making it easier to verify events, timelines and evidence risk management., This enhances our ability to defend claims, which translates directly to financial savings and an improved risk profile/reputation in the insurance market.

Q

What impact does AI have on insurance terms and premiums?

A— Improved data and risk visibility through AI allows us to demonstrate a robust culture of risk management to insurers. This transparency can lead to more favourable insurance terms and, in a recent renewal, we've been able to negotiate a 35% reduction in premium, simply because insurers have greater confidence in the clients ability to manage and mitigate risk using AI-driven insights, which is also reflected in their claims experience.

35%

**DROP IN INSURANCE
PREMIUMS - LOCKTON**

WATCH JORDAN SPEAK

THE IMPORTANCE OF UNDERSTANDING A BUSINESS'S UNIQUE DATA PATTERNS

"In real estate, this could involve creating an operational overview that tracks building performance, customer sentiment, and maintenance needs. It's about leveraging your distinct data advantage."

Q

What are the three key areas focused on the transformative potential of AI in real estate operations?

A — **Automation**: AI is streamlining real estate operations by automating routine and repetitive tasks, such as data entry, lease abstraction, maintenance scheduling, and rent collection. This allows human professionals to focus on higher-value strategic initiatives like tenant engagement, property development planning, or sustainability initiatives. Automation improves operational efficiency, reduces errors, and ensures faster turnaround times. Importantly, this shift isn't about replacing jobs—it's about freeing up human resources to do what they do best: solve complex problems and drive innovation.

Augmentation: AI enhances human decision-making by delivering real-time insights derived from large volumes of structured and unstructured data. In real estate, this could mean analyzing tenant behaviour, optimising energy usage in smart buildings, or forecasting property values with high accuracy. Property managers and investors are empowered to make better decisions about leasing strategies, asset allocation, and space utilization. AI doesn't replace human judgment; it enriches it with precision, speed, and deeper context.

Amplification: When humans and AI collaborate, the outcome can be greater than the sum of its parts. AI can uncover hidden patterns, trends, and opportunities that would be nearly impossible for a human to detect alone. For instance, it might detect subtle shifts in market sentiment, predict demographic changes affecting property demand, or suggest innovative layouts for commercial spaces based on behavioral data. This amplified intelligence enables real estate professionals to innovate faster, serve clients better, and create entirely new business models.

> **AI is transforming real estate by automating tasks, enhancing decisions, and uncovering new opportunities through human-AI collaboration.**

Q&A

Craig O'Donnell
Founding Partner,
Bothy Consulting

36%

IS THE PROJECTED GROWTH RATE OF AI IN REAL ESTATE DRIVEN BY SMARTER PROPERTY MANAGEMENT
Source: Grand View Research, 2023

WATCH CRAIG SPEAK

EXECUTIVE PANEL

VOICES OF TOMORROW: INSIGHTS FROM OUR 2025 SPEAKER PANEL

Stuart Fyfe	**Rachel Beech**	**Jemma Laly**	**Caroline Main**	**Allan Lockhart**
Managing Director	Head of HSSE	Chief Data Officer	Head of Retail	CEO
Canary Wharf Group	McArthurGlen Group	Pradera	MAPP	NewRiver REIT

CANARY WHARF GROUP PLC   McArthur Glen Designer Outlets   PRADERA   MAPP   NEW RIVER

These industry leaders shared insights on leveraging technology, data analytics, and strategic partnerships to enhance operational efficiency and improve NOI. The event aimed to provide practical solutions to the challenges facing owners and landlords of retail destinations across the UK in 2025 and beyond.

This discussion synthesises the key insights and recommendations from the summit, offering a comprehensive industry-wide view of the issues and practical solutions. By drawing on the expertise of leaders in real estate, technology, and finance, we aim to share actionable strategies for property managers, owners and investors to navigate the evolving retail landscape and secure long-term success.

£2.07 BILLION
2024 - SHOPPING CENTRE INVESTMENTS
Source: The Times

WATCH INDUSTRY LEADERS
TAKE THE STAGE TO SHARE
THEIR 2025 VISION

EXECUTIVE PANEL CONTINUED

KEY STATS DRIVING EFFICIENCY, TEAM EMPOWERMENT AND A SUSTAINABLE VENUE

Our panelists explored how data-driven insights and innovative technologies are reshaping the future of operations. From boosting team productivity and enhancing the guest experience to embracing sustainability at scale, the session highlighted powerful statistics that underscore the real-world impact of smart, inclusive, and future-ready strategies. Here are some of the standout takeaways.

STUART FYFE
Managing Director, Canary Wharf Group

"Sustainable practices not only reduce operational costs but also attract environmentally conscious tenants and customers, creating a positive impact on NOI.

Key contributions from Stuart:

Our immersive vertical farming experience in the heart of Canary Wharf elevates sustainability while driving innovative, eco-conscious urban development enhancing tenant appeal.

We are focused on creating a 15-minute city concept at Canary Wharf, where people can live, work, and play.

My team leveraging technology and data to enhance the retail and leisure experience for visitors and residents.

RACHEL BEECH
Head of HSSE, McArthurGlen Group

"The ability to use data to explain and bring to life challenges faced in the public domain, such as more aggressive behaviours, crime and disorderly conduct, is crucial for improving safety and security.

Key contributions from Rachel:

By harnessing data and AI to overcome language barriers, global retailers can create a more inclusive workplace culture, empowering a diverse workforce and enhancing communication, collaboration, and operational efficiency across borders.

Learning the importance of data collation, especially considering how it will be used, will affect the resultant presentation and understanding of the data.

Use data to better understand and address public safety challenges.

JEMMA LALY
Chief Data Officer, Pradera

"We've developed a data literacy program for our executives and managers to ensure they understand AI's potential and limitations.

Key contributions from Jemma:

Education is key – take the business on the journey of implementing AI which must come from the top.

Leverage AI to create personalised experiences for tenants and customers, enhancing satisfaction and retention.

We've implemented rigorous data governance practices to ensure AI models have accurate, comprehensive information to work with.

For AI to work effectively, focus on the quality of your data first.

CAROLINE MAIN
Head of Retail, MAPP

"It's not just about collecting data, but about using it to drive real, tangible improvements in our operations.

Key contributions from Caroline:

Martyn's Law will have different effects on every centre, but all will likely need to pay for:

Risk Assessment: Determine level of risk and tier, set improvements.
Increased Security Costs: Greater security presence.
Staff Training: Specialised training in counter-terrorism for both security staff and centre management staff.

Focus on technology that can drive compliance and productivity simultaneously.

ALLAN LOCKHART
CEO, NEWRIVER REIT

"Adapting to changing market dynamics requires innovative leasing strategies that can accommodate both established retailers and emerging brands.

Key contributions from Allan:

Leveraging data analytics to make informed decisions about tenant mix and space allocation.

Technology is transforming retail operations by improving customer engagement and enhancing operational efficiency.

Implement adaptive leasing strategies to maximise occupancy and revenue.

Focus on essential goods and services to build portfolio resilience.

25%
INCREASE IN PRODUCTIVITY DUE TO IMPROVED COLLABORATION ACROSS LANGUAGE BARRIERS - Forbes Insights

24,000
SITES FALL UNDER MARTYN'S LAW ENHANCED TIER, FACING FINES OF UP TO £18 MILLION - GOV.UK

70%
OF RETAIL EXEXCUTIVES SAY AI WILL BE A GAME CHANGER - Capgemini

FUTURE OUTLOOK

TECHNOLOGY

High-quality indpendant data

Partner with leading technology providers

Focus on Customer Experience

BY ADOPTING THESE STRATEGIES, DESTINATIONS CAN ADDRESS THE CHALLENGES OF 2025 WHILE POSITIONING THEMSELVES FOR SUSTAINABLE SUCCESS.

Automate routine tasks

Leverage AI for predictive analytics

Use AI to enhance risk management

OPERATIONS

1

OPERATIONS

AI enables smarter decisions, predictive insights, better compliance, and a more engaged workforce. **Outcome**: Improved profitability driving NOI.

2

TECHNOLOGY

Invest in AI tools to automate operations and gain actionable insights. **Why**: Reduces overheads while improving efficiency.

RISKTECH DELIVERING VALUE FOR THE LONG TERM
PROVEN NOI ENHANCEMENT AND PROTECTION - WHATS YOUR NUMBER?

WATCH OVER-C IN ACTION
VIDEO CASE STUDY FROM
THE TRAFFORD CENTRE

PEOPLE VALUE	PRODUCTIVITY VALUE	INSURANCE VALUE	INVESTOR VALUE	PAYBACK VALUE
+36%	**1,000's**	**-35%**	**5-15%**	**6 Months**
EMPLOYEE INCLUSIVITY	EMPLOYEE HOURS SAVED	PREMIUM REDUCTION	OVERHEAD SAVINGS	RETURN ON INVESTMENT

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