

The Missing Role

Every growing small business needs a specific set of commercial, operational and digital capabilities. Almost none can afford to hire for them. This briefing explains what those capabilities are, what it costs when they are missing, and what is now available to small businesses without the full-time overhead.

A job advertisement crossed my desk recently for a role titled Head of Business Systems and AI. The salary was £70,000. Reading the description, two things were immediately clear. First, the role described something genuinely valuable — the kind of operational, commercial and data capability that makes a real difference to how a business runs. Second, almost every small business in the country needs exactly what that role does, and almost none of them will ever be able to justify hiring for it. This briefing translates what that role actually does into plain business terms, explains why the absence of it is quietly expensive, and sets out what is now available to small businesses that cannot afford the hire.

1.

The role every business needs and almost none can afford

The job description in question listed responsibilities across six areas: transformation leadership, AI and automation, business intelligence, systems management, supplier and contractor management, and reporting. The salary was £70,000. Add employer NI at 15%, a pension contribution, and any reasonable allowance for benefits, and the true employment cost lands somewhere above £85,000 per year.

For most small businesses, that number is not a conversation. It is a non-starter. And yet the capabilities described in that job specification are not luxuries reserved for larger organisations. They are the commercial and operational foundations that determine whether a growing small business stays in control of itself or slowly loses the plot as it scales.

The uncomfortable truth is that the absence of these capabilities does not present as an obvious gap. It presents as something slower and harder to diagnose — decisions made on instinct rather than data, costs that drift upward without being caught, AI tools that get subscribed to but never properly used, and an owner who cannot step back from the business because nothing runs reliably without them.

2.

What the role actually does — in plain terms

Strip away the corporate language and the role described in that job advertisement does six things that matter to any business, regardless of size.

COMMERCIAL DECISION SUPPORT

Making sure the decisions that drive the business — pricing, investment, hiring, supplier selection — are made with accurate information rather than gut feel. Building the dashboards and the data infrastructure that let a business owner see what is actually happening, not what they hope is happening.

AI AND AUTOMATION

Identifying the manual work that does not need to be manual. Quote generation that takes three hours when it could take twenty minutes. Supplier comparisons done on spreadsheets when a tool could do it in

seconds. Admin processes that consume time every week without adding a pound of value. Finding those things and removing them.

SYSTEMS AND DATA MANAGEMENT

Making sure the tools the business uses — CRM, financial systems, operational software — are actually working, actually being used, and actually talking to each other. Most small businesses have systems that are poorly configured, poorly adopted, or both. The cost is invisible until something goes wrong.

PROCUREMENT AND SUPPLIER MANAGEMENT

Knowing what you are actually paying suppliers, whether those terms are still competitive, and where the cost savings are hiding. Most businesses with established supplier relationships have not properly renegotiated them in years. The drift is expensive and largely invisible until someone looks.

PERFORMANCE REPORTING

Building the small set of numbers that tell the truth about how the business is performing — margin by product or customer, cashflow position, sales pipeline health, marketing return. Without these, a business owner is flying without instruments. With them, the decisions become significantly better.

TRANSFORMATION AND CHANGE

The ability to identify what needs to change, build a plan around it, and actually see it through to adoption. Most operational improvements in small businesses get diagnosed and never fixed, because the person doing the diagnosing is also the person running the business and there is never a quiet moment to implement anything.

3.

The real cost of not having it

The absence of these capabilities does not appear on a P&L.; It shows up in other ways.

- Pricing decisions made on instinct that leave margin on the table year after year.
- Supplier costs that drift upward unchallenged because no one is watching them with enough attention.
- AI tools subscribed to and barely used, because nobody in the business has the time or mandate to make them work properly.
- A business that cannot run without the owner, because nothing is documented, measured or delegated properly.
- Marketing spend that continues funding channels that stopped working, because nobody is measuring the return.
- Cash surprises at the end of the month that should have been visible three weeks earlier.

None of these are dramatic. That is precisely why they persist. Each one individually seems manageable. Together, compounded over months and years, they represent a significant drag on profitability, growth and the owner's quality of life.

4.

The small business version of the same problem

The job description that prompted this briefing was written for a business large enough to hire for the role. The same capabilities matter at a fraction of the size. A business turning over £300,000 needs to know its true margin per product as much as one turning over £3,000,000. A business with five suppliers needs to manage those relationships as carefully as one with fifty. A business with one salesperson needs a pipeline and a conversion rate as much as one with a sales team.

The difference is not whether these capabilities matter. The difference is that the small business cannot afford to hire for them, and the owner is already carrying too much to add them to their own plate.

What has changed in 2026 is that the combination of commercial expertise and AI tools means these capabilities are now accessible to small businesses in a way they simply were not five years ago. The analysis that used to require a team can now be done with the right tools pointed at the right problems. The operational support that used to require a full-time hire can now be provided on a flexible, fractional basis.

5.

What is available now

The combination of Moor & Co commercial advisory and 3DMAI commercial intelligence delivers the core of what that £70,000 role describes, structured for a small business rather than a corporate, and available at a fraction of the cost.

Commercial decision support	Pricing, margin, cashflow and marketing return based on real numbers	3DMAI platform + Moor & Co advisory
AI and automation	Manual work identified and removed. Tools built and properly implemented	Moor & Co Digital & AI service
Procurement and supplier management	Supply chain review, supplier renegotiation, landed cost analysis	Moor & Co procurement service
Performance reporting	Dashboard of the numbers that actually matter, updated and visible	3DMAI commercial intelligence
Commercial strategy	Pricing strategy, market positioning, growth planning, exit preparation	Moor & Co commercial advisory
Transformation support	Change identified, planned and implemented — not just diagnosed	Moor & Co working alongside you

6.

Where to start

The right starting point is not trying to address all of these gaps at once. It is identifying which one is costing the most right now and fixing that first.

If your margin feels thin but you cannot explain why, start with a commercial review and a proper margin analysis by product and customer.

If your cash position surprises you at the end of the month, start with cashflow visibility and a 30-day forward view.

If you are paying for AI tools that nobody is really using, start with an audit of what you have and a plan to make one of them actually work.

If your supplier costs have not been properly reviewed in two years, start with a procurement review.

If your business cannot run without you, start with a dependency audit and a process improvement plan.

The free discovery call is the right first step. It costs nothing, takes an hour, and at the end of it you will know exactly which of these gaps is the most expensive one in your business right now.

The commercial capabilities described in this briefing. Available to your business. Without the full-time hire.

Moor & Co provides senior commercial expertise working directly with small businesses across North Staffordshire and South Cheshire — strategy, pricing, procurement, sales and digital transformation. Available short term, long term or project by project.

The intelligence platform behind the practice is **3DMAI**, built specifically for UK SMEs. It delivers the commercial data and analysis — margin, cashflow, pricing, marketing return, supplier comparison — that used to require a full team. On your numbers. In plain English.

Book a free discovery call moorandco.co.uk

Try the free tools 3dmai.co.uk

NOTE ON SOURCES

The job description referenced in this briefing is drawn from a real published vacancy for a Head of Business Systems and AI role in the UK, June 2026. Salary and employment cost estimates reflect publicly available UK benchmarking data and HMRC employer cost calculations at current rates (Employer NI 15%, NLW £12.71, pension auto-enrolment minimum 3%). The briefing represents general commercial guidance only and is not financial or legal advice.