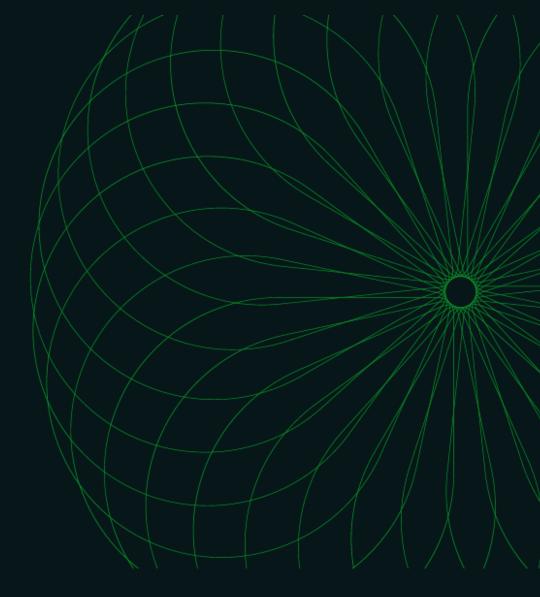
Generative AI in the Workplace

Mathew Richards – Head of Secure
Digital Transformation, Kocho

Andrew Bennett – Security Consultant, Kocho





- → Recent developments have caught everyone by surprise!
- → Promises incredible benefits to all organisations and individuals
- → Privacy and security are top concerns

"Our goal is to deliver solutions with the necessary assurance to enable our clients to benefit from the value it presents"

What is Kocho doing in this area?

Microsoft Copilot

- → Helping clients prepare
- → Education
- → Developing plugins



Azure Open Al

- → Using Azure Open Al with highly sensitive data
- → Developing solutions across all verticals

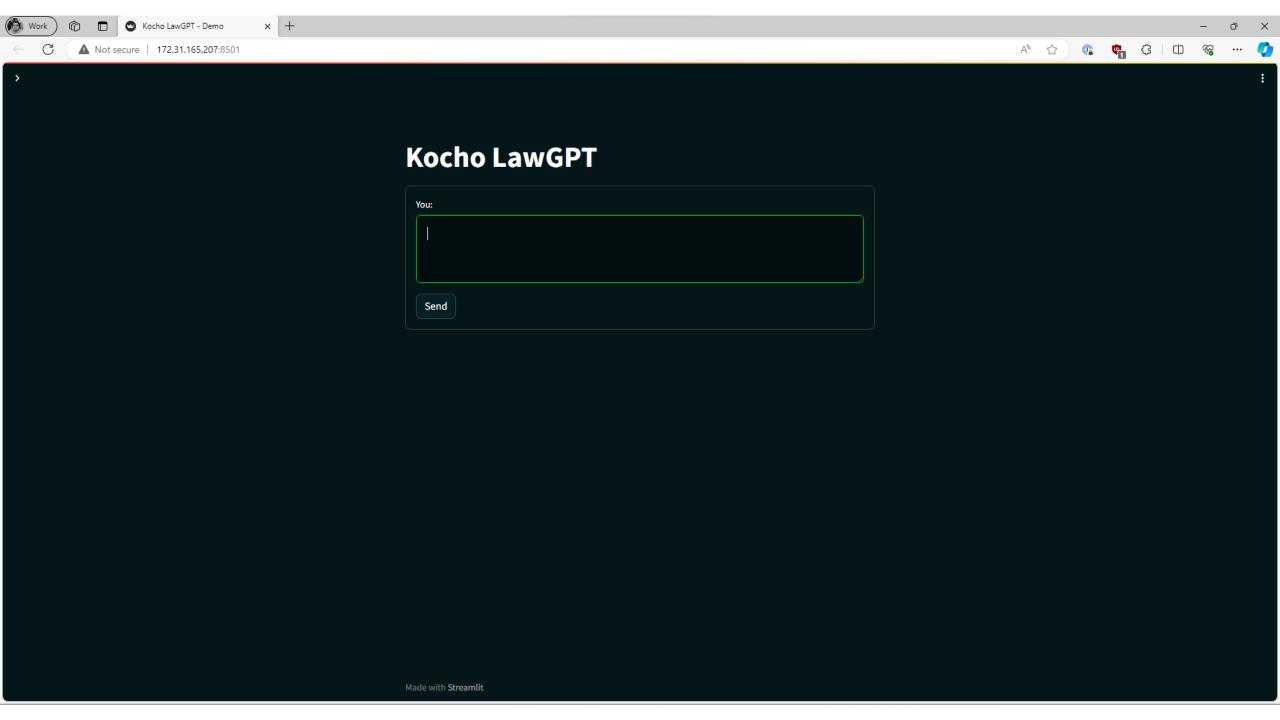


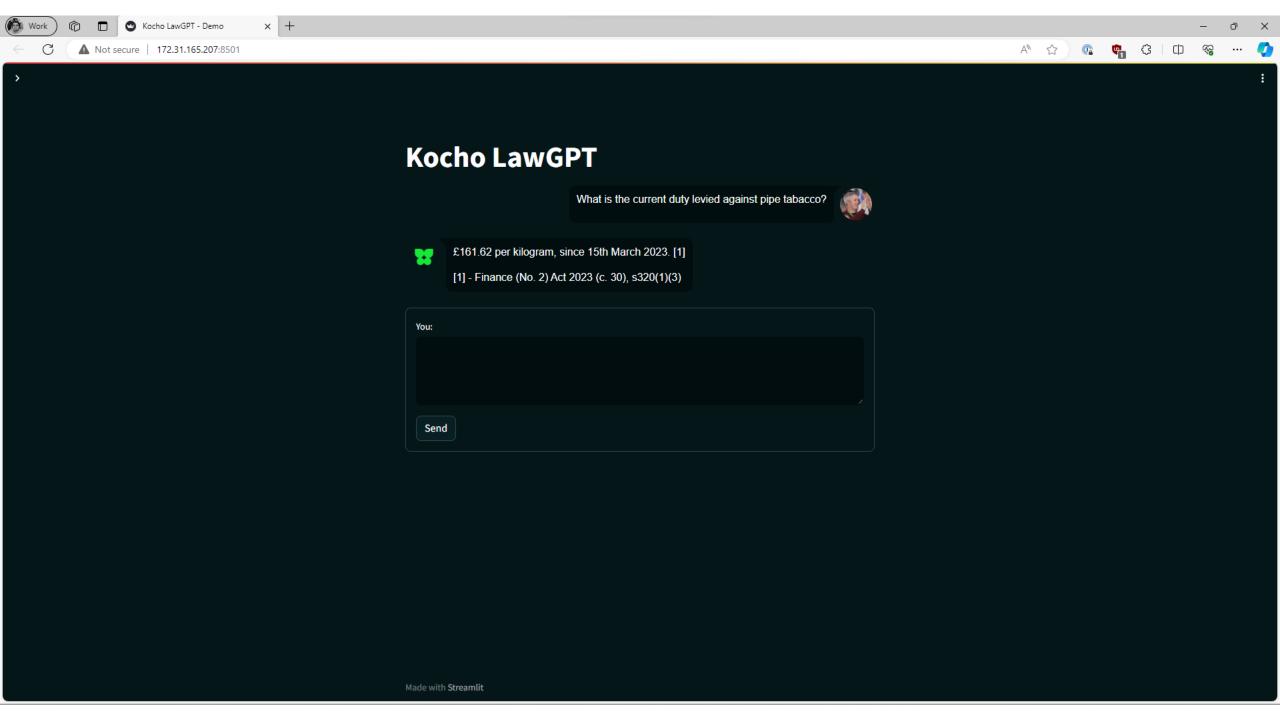
Continue to innovate

- → Continue to evolve and adapt to new development
- → Working with clients to address unique use cases









UK Finance Act (No. 2) 2023

320 Rates of tobacco products duty

(1) In Schedule 1 to TDPA 1979 (table of rates of tobacco products duty), for the Table substitute—

"TABLE

1 Cigarettes	An amount equal to the higher of—
	 (a) 16.5% of the retail price plus £294.72 per thousand cigarettes, or
	(b) £393.45 per thousand cigarettes.
2 Cigars	£367.61 per kilogram
3 Hand-rolling tobacco	£351.03 per kilogram
4 Other smoking tobacco and chewing tobacco	£161.62 per kilogram
5 Tobacco for heating	£302.93 per kilogram"

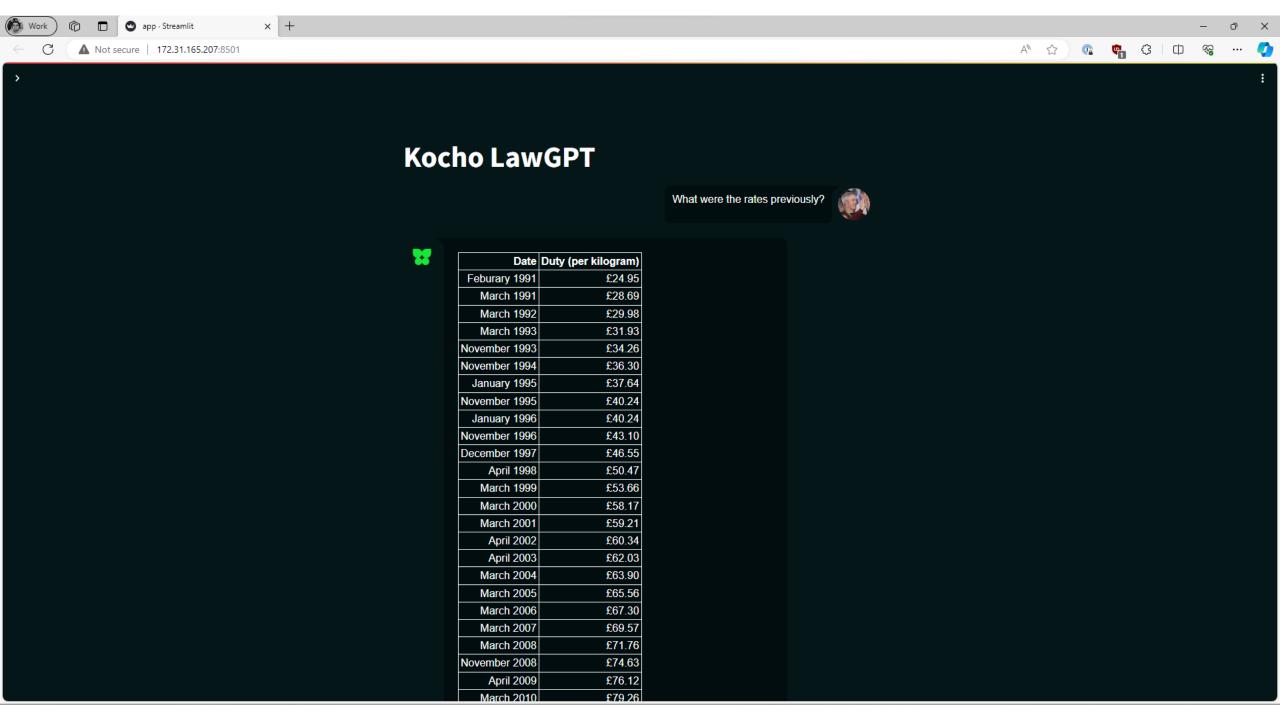
- (2) In consequence of the provision made by subsection (1), in Schedule 2 to the Travellers' Allowances Order 1994 (which provides in certain circumstances for a simplified calculation of excise duty on goods brought into Great Britain)—
 - (a) in the entry relating to cigarettes, for "£347.86" substitute "£393.45",
 - (b) in the entry relating to hand rolling tobacco, for "£302.34" substitute "£351.03",
 - (c) in the entry relating to other smoking tobacco and chewing tobacco, for "£144.17" substitute "£161.62",
 - (d) in the entry relating to cigars, for "£327.92" substitute "£367.61",
 - (e) in the entry relating to cigarillos, for "£327.92" substitute "£367.61", and
 - (f) in the entry relating to tobacco for heating, for "£81.07" substitute "£90.88".
- (3) The amendments made by this section are treated as having come into force at 6pm on 15 March 2023.

HRMC Excise Guidance

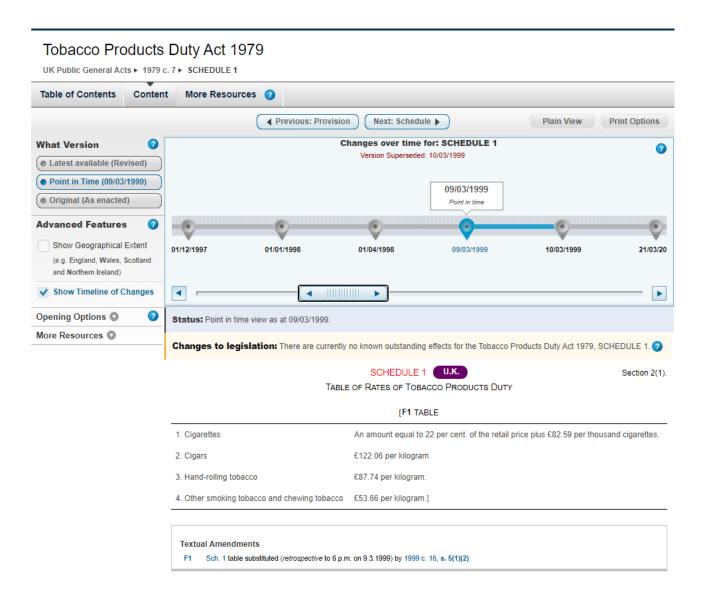
Payable duty

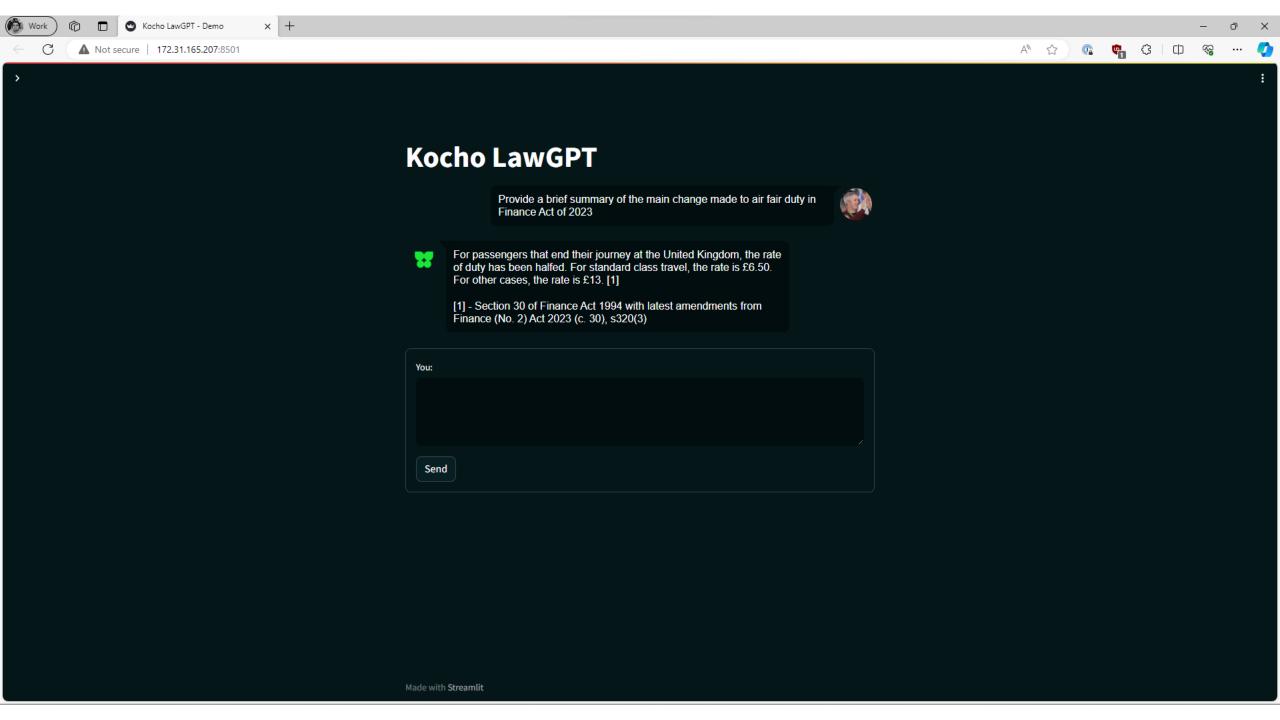
Tobacco Products Duty is payable if you make or import:

- cigarettes
- cigars
- hand-rolling tobacco
- other smoking tobacco, for example pipe tobacco
- chewing tobacco
- cigarette rag and expanded tobacco if you can smoke it without further processing
- herbal smoking products that do not contain tobacco or tobacco substitute
- tobacco for heating



UK Tabacco Products Duty Act 1979





UK Finance Act 2023 & UK Finance Act 1994

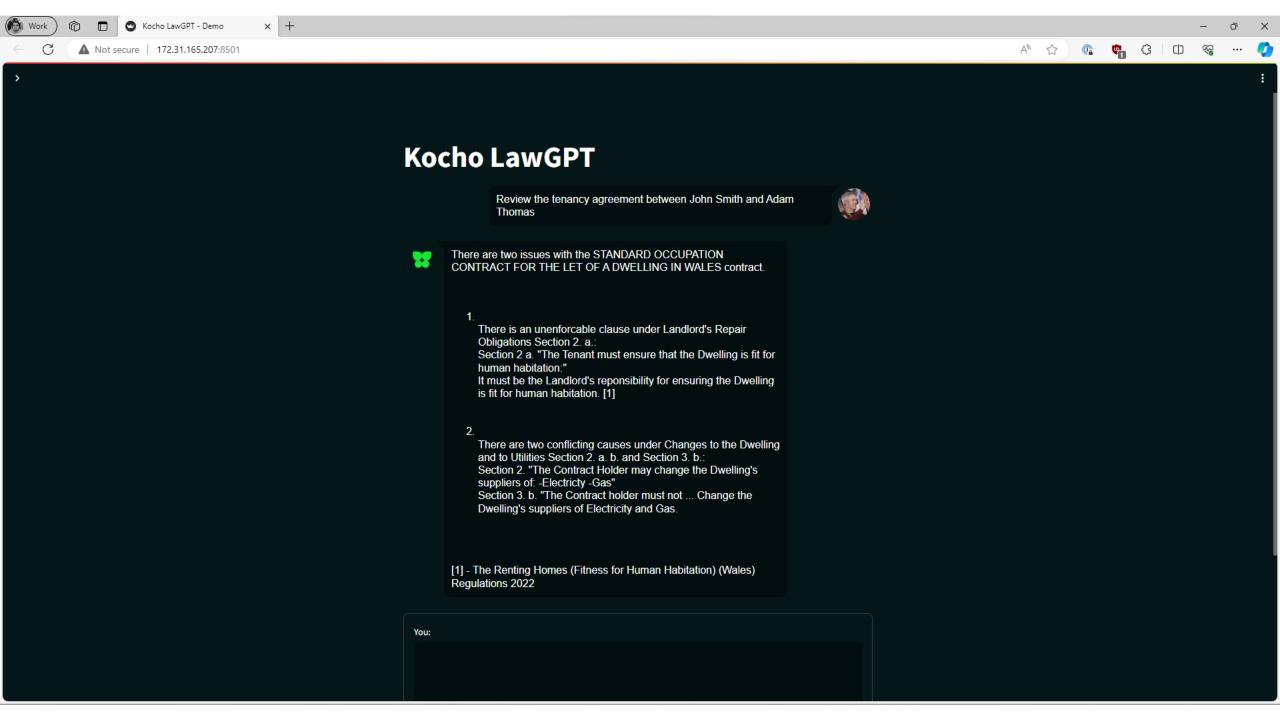
322 New bands and rates

- (1) Section 30 of FA 1994 (air passenger duty: rates) is amended as follows.
- (2) In subsection (1A), after "long haul" insert "and ultra-long haul".
- (3) After subsection (1A) insert-
 - "(1B) If the passenger's journey ends at a place in the United Kingdom-
 - (a) if the passenger's agreement for carriage provides for standard class travel in relation to every flight on the passenger's journey, the rate is £6.50, and
 - (b) in any other case, the rate is £13."
- (4) In subsection (2) omit "the United Kingdom or".
- (5) After subsection (2) insert-
 - "(2A) If the passenger's journey ends at a place in a territory specified in Part 1A of
 - (a) if the passenger's agreement for carriage provides for standard clas the passenger's journey, the rate is £87, and
 - (b) in any other case, the rate is £191."

[F130 The rate of duty.

- (1) Air passenger duty is chargeable on the carriage of each chargeable passenger at the rate determined as follows.
- [F2(1A) Subsection (1) does not apply to the carriage of a chargeable passenger to which section 30A below (Northern Ireland long haul rates of duty) applies.]
 - (2) If the passenger's journey ends at a place in the United Kingdom or a territory specified in Part 1 of Schedule 5A—
 - (a) if the passenger's agreement for carriage provides for standard class travel in relation to every flight on the passenger's journey, the rate is [F3£13], and
 - (b) in any other case, the rate is [F4£26].
- (4A) If the passenger's journey ends at any other place-
 - (a) if the passenger's agreement for carriage provides for standard class travel in relation to every flight on the passenger's journey, the rate is [F6£84], and
 - (b) in any other case, the rate is [F7£185].]

F8 _(4B)	
F8 _(4C)	



Tenancy Agreement

STANDARD OCCUPATION CONTRACT FOR THE LET OF A DWELLING IN WALES

Key Matters

This Agreement is made on the last date of signature. It contains a written statement of the Occupation Contract made under the Renting Homes (Wales) Act 2016 between:

John Smith of 100 Contoso Street, CD12 AFF, Wales (the Landlord) and

Adam Thomas of Greenbroke Farm, York, Yorkshire, YO10 5DD, England (the Contract Holder).

- This Agreement grants the Contract Holder the right to occupy the Dwelling in exchange for the Rent which is to be paid each Rental Period. The first Rent is to be paid on 01 January 2025.
- This Agreement is for a fixed term standard occupation contract with a Term of 12 months that starts on 01 October 2023. The Contract Holder may start occupying the Dwelling on the Occupation Date.
- The Contract Holder can contact the Landlord in the following ways:
 - a. By post at their regular address, set out above.
- The Landlord holds a Rent Smart Wales registration with Registration Number and the Dwelling is rented by a Rent Smart Wales licensed agent with Licence Number 012345678910.

Tenancy Agreement – Unenforceable Clause

Landlord's Repair Obligations

- The terms under this heading comprise the Landlord's Repair Obligations.
- The Landlord must ensure that the Dwelling and, if the Dwelling is only part of a building, the structure
 and exterior and common parts of the building, are fit for human habitation as determined with regard to The
 Renting Homes (Fitness for Human Habitation) (Wales) Regulations 2022.
 - a. The Tenant must ensure that the Dwelling is fit for human habitation:
 - i.On the Occupation Date, and
 - ii.Throughout the Contract Holder's occupation under this Agreement (including the Term and the subsequent automatically created periodic standard contract).
 - b. The Landlord is not liable for a failure to make the Dwelling fit for human habitation if:
 - i. The Dwelling cannot be made fit for human habitation at reasonable expense, or
 - ii. The Dwelling is not fit for human habitation wholly or mainly because of an act or omission by the Contract Holder or any permitted occupiers, including acts or omissions that amount to lack of care (i.e. failure to take proper care of the Dwelling or (if relevant) the common parts of the building that it forms a part of that the Contract Holder is permitted by to use).
- 3. The Landlord must keep the Dwelling in repair to a standard of repair that is reasonable with regard to the age and character of the Dwelling and to the period during which it is likely to be available for occupation as a home. Specifically, the Landlord must:

Tenancy Agreement - Conflicting Clauses

Changes to the Dwelling and to Utilities

- The Contract Holder can only make alterations to the Dwelling with the Landlord's consent. Alterations include:
 - a. Adding or altering fixtures and fittings.
 - Installing aerials or satellite dishes.
 - Installing, removing, or structurally altering sheds, garages, or other structures in the Dwelling.
 - Decoration to the Dwelling's exterior.
- The Contract Holder may change the Dwelling's suppliers of:
 - Electricity.
 - Gas.
 - c. Water.
 - Sewerage services.
 - e. Telephone services.
 - f. Internet services.
 - g. Television services.

The Contract Holder should inform the Landlord of any such changes as soon as is reasonably practicable.

- The Contract Holder must not, unless they have the Landlord's consent to do so:
 - a. Leave the Dwelling at the end of their occupation without a supplier of electricity, gas, or other fuel (if applicable) or of water (including sewerage services). This does not apply to any of these utilities that the Dwelling did not have on the Occupation Date.
 - b. Change the Dwelling's suppliers of Electricity and Gas.
 - c. Have or arrange to have installed or removed any specific service installations at the Dwelling (i.e. installations for supplying water, gas or electricity, or other fuel (if applicable) for sanitation purposes; for space heating; or for water heating).



Any questions?