UK Solo Founders Embrace AI but Admin and Tax Gaps Persist, Survey Finds

Survey of 50 independent UK founders and freelancers finds AI adoption rising, while finance, tax and business administration remain persistent pain points.



FOUNDRS Logo

LONDON, UNITED KINGDOM, September 9, 2026 /EINPresswire.com/ -- UK Solo Founders Embrace AI but Admin and Tax Gaps Persist, Survey Finds

> Solo founders are embracing AI, but the hardest parts of running a business - tax, compliance and admin - still need solving”
>
> *Callum Sommerton*

Research from FOUNDRS and Werksy finds 72% of independent founders expect to use more AI, yet finance, tax, administration and finding customers remain major challenges.

The report, "Never been easier. Still bloody hard: The reality of solo entrepreneurship in the UK in 2026", surveyed 50 independent founders and freelancers and included in-depth interviews with four participants.

AI adoption is already widespread. Some 84% of respondents said they use ChatGPT or another large language model, while 72% expect their use of AI to increase over the next 12 months.

However, that adoption has not translated into the same level of confidence when it comes to operating without a wider team.

When respondents were asked to rate the statement "AI helps me operate confidently without needing a team", the average score was just 2.54 out of five.

The findings suggest that while AI is making it easier for individuals to research, create and complete work, many of the practical challenges of running a business remain unresolved.

Marketing and finding customers was the most commonly cited ongoing challenge. Understanding finance and tax ranked second, followed by maintaining motivation and energy, understanding legal and administrative requirements, and the lack of community or colleagues.

Despite finance and tax ranking so highly as a challenge, only six of the 50 respondents said they currently use AI for financial planning or administration.

By comparison, AI use was more established for general-purpose tasks such as research, writing, ideation and content creation.

The findings point towards a potential next phase of AI adoption among small businesses: moving beyond tools that simply help founders produce more, towards technology that helps them manage the operational responsibilities of running a company.

Callum Sommerton, CEO of FOUNDRS, said: "AI is helping solo founders get more done, but productivity is only part of the problem. The bigger opportunity is making running a company simpler."



Solo Entrepreneur Report

The research also examined why people choose to work independently.

Independence and autonomy was the most frequently cited motivation, selected by 74% of respondents. Other common motivations included greater flexibility, better earning potential and the opportunity to turn an existing skill, interest or passion into income.

Technology has steadily reduced the barriers to starting a business. Websites, software, specialist services and distribution channels are now accessible to individuals at a fraction of the cost they once required, while generative AI has expanded the range of tasks a single founder can undertake.

But the research suggests that the ability to do more alone does not necessarily remove the complexity of being responsible for an entire business.

Respondents highlighted the mental load of managing multiple functions, uncertainty around tax and compliance, maintaining momentum, finding customers and the isolation that can come from working independently.

The report describes a paradox at the heart of modern solo entrepreneurship: it has arguably never been easier for one person to start and build a credible business, while running that

business can still feel difficult.

FOUNDRS believes this creates an opportunity for a new generation of business tools designed specifically around the needs of small and solo companies.

Rather than expecting founders to piece together multiple separate services for incorporation, compliance and administration, FOUNDRS is building a platform designed to bring more of those responsibilities into one place.

The platform currently helps UK founders set up a limited company through guided incorporation and is developing services including compliance reminders, registered office and digital mailbox services, document storage and access to business service partners.

Werksy, which partnered with FOUNDRS on the research, focuses on another issue identified by independent workers: where and how people work when they do not have a conventional office or team around them.

Its platform provides flexible, pay-as-you-go access to workspaces, offering freelancers, founders and distributed teams an alternative to working permanently from home or committing to a traditional office membership.

The research combines survey findings with wider UK entrepreneurship data and first-hand accounts from founders working across consulting, healthcare, fashion and business support.

The sample is intended to provide directional insight into the experiences of independent UK founders and freelancers rather than to be statistically representative of the entire UK small-business population.

The full report explores the motivations driving solo entrepreneurship, how independent founders are using AI today, the problems they continue to face, and how the infrastructure supporting small businesses may need to evolve.

Read the full report:
https://knowledge.foundrs.ai/reports/solo-entrepreneurship

About FOUNDRS

FOUNDRS helps UK founders start and manage a limited company in one place. The platform combines guided incorporation with practical support for the administrative responsibilities that follow, including compliance reminders, registered office services, digital mail, document storage and access to business service partners.

https://foundrs.ai

About Werksy

Werksy is a flexible workspace platform giving independent workers and teams on-demand access to workspaces without requiring a traditional long-term office or coworking membership.

https://www.werksy.io

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