

# LIVEWIRE

TWO-WAY ENGAGEMENT WITH BBH CHARTERED ACCOUNTANTS



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## PRESIDENT'S WELCOME



Julian Daly

Welcome to the Autumn 2024 edition of *Livewire*, the Beds, Bucks & Herts Society of Chartered Accountants' magazine.

For those who don't know me, I am a member in business who qualified with KPMG before moving to a US investment bank. I spent a spell at a software business, before becoming Finance Director of Close Brothers' Asset Management Division. I am now at a spin off, investing circa £0.7bn in UK commercial property for institutional clients.

Last June I joined the ICAEW's Council as one of your representatives.

Unusually I have already had the honour of being your President. I held office from October 2020 to May 2022, in a period much impacted by Covid.

So why am I here again?

Many of you will be aware that we have been through some disruptive times in the past 12 months. Like the Thames Valley and South East District Societies, we decided to remain independent, rather than move the Society's activities and operations to the ICAEW. I put myself forward to help steer the Society through the turbulence as we and the ICAEW work out exactly what this entails. Thank you to Lucy Ghawss, my predecessor as President, for her on-going support in this regard.

Hopefully we can set things up for a clean handover to my Deputy President, Ben Brophy, at the Society's AGM in May next year. If nothing else, I know my way around the ICAEW better than I did the first time around.

Despite being an independent Society, we remain ICAEW's 'boots on the ground'. Your Society works with the ICAEW to provide services for members at different stages of their careers and, indeed, of life.

Fortunately, we are in a strong financial position to do this because of our successful training programme and the work of my predecessors.

In addition to training, we continue to run the monthly Digital Accountants' Club, produce *Livewire*, build up a Women's Networking group, run discussion groups, a golf society, events for our retired members and a summer BBQ for younger members. We also provide support for students at the University of Hertfordshire and the University of Bedfordshire.

The social highlight of a President's year is the Annual Dinner. Hopefully ours will be on Thursday 20 March 2025. Please hold the date!

I would like to say a big thank you to Kim Shield for her years of excellent support to all of us as members. Kim decided to leave the ICAEW earlier this year, but I hope she will keep in touch with us all.

Finally, I encourage you to be more active members and attend Society events. Feel free to share your thoughts and ideas on what we do and what we should be doing.

You can contact Kate Binks at [kate.binks@bbhsca.org.uk](mailto:kate.binks@bbhsca.org.uk) or me at [julian.daly@olimproperty.co.uk](mailto:julian.daly@olimproperty.co.uk).

Unusually, in the last 12 months the Beds, Bucks & Herts Society of Chartered Accountants ('BBHSCA') has had two significant governance meetings.

The first was an Extraordinary General Meeting in November 2023 to debate the future of the Society and the second the 55th Annual General Meeting in May 2024. In both cases members were able to attend in-person at Rothamsted Conference Centre and via a virtual link.

## Extraordinary General Meeting

The ICAEW has long been trying to find an effective way of integrating the activities carried out centrally with those carried out in each District Society ("DS") and ensuring that members across the country have equal provision of services and similar opportunities of access. The conundrum has been to try to preserve the unique DS network and the attributes that mark out each from its neighbours, whilst trying to level-up, so that services available to members are not restricted by their geographical locations.

In 2022 pilots were launched to allow DSs to convert into Local Networks ("LNs"). The aim of these LNs is to free local member volunteers from the administration and risks that are inherent within some DS structures and spend more time and effort in working with the local Chartered Accountant community.

DSs have grown up over the past 150 years or so and some DSs are fiercely independent. This is recognised by the ICAEW, as there was provision within the proposals for those DSs that wished to remain independent but operate on a similar footing to the LNs. The focus is to ensure that members are not disadvantaged by whichever path is chosen.

There are pros and cons of both choices and representatives of the Society's Management Committee presented the arguments to members at the Extraordinary General Meeting on Wednesday 15 November 2023. Senior members of ICAEW staff attended and answered member questions on the night.

Members voted 78% to remain independent, 16% to be a Local Network, with 6% abstaining.

## Annual General Meeting

The 55th Annual General Meeting of the BBHSCA took place on Monday 13 May 2024.

Outgoing President Lucy Ghawss thanked all attendees and progressed the meeting through the formalities with all motions passed unanimously.

During her summary of her Presidential Year, she thanked all the BBHSCA volunteers for their support during her term and the great care being taken by her Deputy-President Julian Daly and ICAEW Council Members Andrew Mead and John Sheehan, in progressing all the necessary changes which are in the process being implemented as the result of BBHSCA being the first that voted to remain an independent District Society.

She also noted her pride that during this year of transition and change the District Society continued to provide its usual array

of services for members locally as well as undertaking new initiatives. Having been involved with the new BBHSCA one-on-one mentorship scheme, working closely with students from lower socio-economic backgrounds from the University of Hertfordshire, she was especially pleased to have heard from her own mentee that she has secured an ACA training contract at a local firm.

Lucy also encouraged younger members of the Society to get involved, even if they are feeling uncertain, by just going for it. Lucy's personal experience was that she was given support and encouragement by the BBHSCA Management Committee and other volunteers, and for that she was extremely grateful.

Lucy Ghawss handed over the mantle to the new Officers of the Society as follows:

<b>President</b>	Julian Daly
<b>Deputy President</b>	Ben Brophy
<b>Vice President</b>	Simba Mareverwa
<b>Honorary Treasurer</b>	Brian Allin
<b>Honorary Secretary</b>	Crystal Boston

Brian Allin announced that he wished to step down in the autumn. Since the AGM Philip Dean, senior Partner at Hicks and Company, has agreed to become the Society's Honorary Treasurer.

Following the formalities an energetic panel discussion on the implications and applications of AI by local firms and the finance profession was chaired by Ben Brophy of the [Ad Valorem Group](#). He was joined by Angela Peden of [HJP](#) and Darren Jordan of [MKS](#) together with George Bruce from [Mkt Mix](#).

Members were then invited to join the BBHSCA Management Committee for a drinks and canapés reception and the opportunity to discuss the topics further and network with peers.



Julian Daly, Ben Brophy and Lucy Ghawss.

# 4 Events, Forums & Groups

## The Quizlympics

Calling all quiz enthusiasts! The BBH Quiz Night is back with a twist, or maybe that's a triple somersault with half-pike – it's Olympics themed!

Regular attendees at the BBH quiz will know that it is usually loosely themed around something topical and in a year that has been full of high profile events, you'll be relieved to learn that this year's theme is not the trials and tribulations leading up to 4 July, or, indeed 5 November. Although these things may get a mention or two.

Whether it's flags of the competing nations, their national dishes, their current political leaders, or their most popular influencers, you will find a topic that suits your knowledge. Of course, that's not promising that any of those subjects will appear in the quiz!

The quiz date has moved from early November to 3rd October. There's also a price reduction and teams of up to 6 people are invited to enter at a cost of £20 per head. If you do not have anyone to form a team with, come along anyway and we'll find you a team – recent winners include a team assembled on the night!

There's a hot buffet meal served at the midpoint of the quiz and the fun starts at 18:30 when the bar opens, with a prompt 19:00 start to the quiz. The action takes place at Old Albanian Sports Club, between St Albans and Harpenden and there are prizes for the best and worst performers. The event is open to all, so feel free to bring along your colleagues and friends for a fun evening.

To find out more and book your place head to <https://events.icaew.com/pd/29435>.



2023 Quiz winners.

## BBHSCA Annual Summer BBQ

BBH hosted this year's annual summer BBQ, attended by students and young professionals from across the region and joined by members of the BBH Student Society and The Hertfordshire Law Society. Also attending were students and staff from the University of Bedfordshire and University of Hertfordshire, who were keen to network and gain general insight into the world of accountancy. They were reassured that it's not all summer BBQs and networking drinks!

With suggestions of this year being the wettest on record, the backdrop at St. Michael's Manor in St. Albans proved to be a fantastic venue, offering indoor space for those who wanted to avoid the rain, and outdoor sheltered space for the braver souls not deterred by light drizzle. Whilst we were not able to make full use of the outdoor space, the indoor venue proved to be a suitable alternative, spanning 3 rooms, with refreshments at the bar, an excellent barbecue and a DJ entertaining guests. There was also enough space to meet and chat to like-minded individuals.

BBH President Julian Daly welcomed guests at the start of a well-received evening, followed by a talk from Sharron Gunn, Chief Operating Officer at ICAEW, sharing her experiences and insight. This was warmly received by all those present, whatever their stage of career.

One of the key takeaways from the discussions was that BBHSCA is a community of like-minded individuals, who, at whatever point of their career, relish the opportunity to meet members from different backgrounds across practice and industry. It was great to see guests mixing from a wide variety of backgrounds and with our counterparts in the law and student societies.

BBHSCA is shaped and run by its members and is always looking to provide valuable opportunities to socialise and network. Anyone who is interested in helping to plan future activities in BBHSCA, please contact Kate Binks at [kate.binks@bbhsca.org.uk](mailto:kate.binks@bbhsca.org.uk) to find out more of what we do and how you may get involved.

A final mention and gratitude to our sponsors who made the event possible, Moore Kingston Smith St Albans office and Insite Public Practice. Lastly a thank you to those who organised and supported the event.



Annual Summer BBQ, St. Michael's Manor, St. Albans.

## BBH Mentoring Scheme

### Fostering the next generation

Darren Jordan's BBH Presidency of 2022–23 had as its major theme social mobility. Out of that came the idea that students from less well-off backgrounds studying relevant degrees at universities in the local area might benefit from getting insight into the world of accountancy.

A pilot scheme was set up with the Accounting Faculty of the University of Hertfordshire aimed at students from the BBH area who came from less affluent family backgrounds. The University identified a small panel of qualifying students and from this, 4 students came forward to be mentored by 4 local firms – Foxley Kingham in Luton, Moore Kingston Smith and Rayner Essex in St Albans and UHY Hacker Young in Letchworth.

At the outset each firm and the student assigned to that firm discussed what would be advantageous to that particular student and then set about putting in place a suitable programme, which was delivered across the middle part of the 2023-24 academic year. The students were interested in hearing about the disciplines of the work environment, the skills needed beyond the technical areas that their degree courses covered and the career options that can spring from studying accountancy.

It also provided some recently qualified staff members in the firms with some valuable mentoring experience and the students were able to relate to the insights of people who were not too far away from their own ages.

Generally, the feedback from the students was good and the mentoring helped spur them to embark upon careers in accountancy. The mentoring helped them improve their interview skills and enhanced self-confidence. The individuals within the firms who had been the principal mentors found it to be a rewarding experience and certainly helped to hone their communication skills.

We are now building on the pilot's success by extending the scheme beyond 4 students and 4 firms and we're now looking for more firms to act as mentors. If you would like to find out more, contact Kate Binks – [kate.binks@bbhsca.org.uk](mailto:kate.binks@bbhsca.org.uk) – and she will be happy to give you more details.

## Retired Members' Forum

In April, the Forum started the year with a guided tour of The National Maritime Museum. The weather was perfect and the tour was very interesting with guests finding out about artifacts from The Titanic, stories about Nelson including his Trafalgar coat, as well as the exploits of Captain Scott and Sir Ernest Shackleton. This was followed by a delicious two-course lunch at the nearby Lokanta Bar and Grill.

We then took a guided tour of the historic Guildhall in June which proved another beautiful day in London. This included fascinating information about the livery companies and impressive memorials to the likes of Churchill, Nelson and The Duke of Wellington. We were also able to explore the crypt and the old library and marvelled at the many beautiful paintings and stained-glass windows. We were treated to tales about famous people who had visited the hall including the demise of Lady Jane Grey. We then enjoyed lunch at One Moorgate Place, Chartered Accountants Hall, which was a fitting end to an engaging day.

We will round off the year with Christmas Lunch at the Aldwickbury Park Golf Club on Thursday 28th November. Our Guest speaker will be Lucy Lewis, who was Britain's very first female Bomb Disposal Officer, serving with the Royal Engineers.

She will regale us with her description of her many fascinating experiences and of how she made history for a second time by being the first woman in four hundred years to be appointed University Marshal at Cambridge. A caption on the back of the book she published, and which became an Amazon 'Best Seller', described it as the memoir of an ordinary young woman's journey to becoming someone extraordinary

For further details, contact Kate Binks [kate.binks@bbhsca.org.uk](mailto:kate.binks@bbhsca.org.uk)

We are in the process of organising trips for 2025 so please let us know of any ideas you may have.



The Guildhall trip in June.

# 6 Events, Forums & Groups

## Accountants In Business Conference

Thursday 10 October | Fielder Centre, Hatfield

This is a whole-day conference open to all finance professionals, not just ICAEW members.

The conference has a particular emphasis on issues affecting those who work in business and is designed to provide updates on their main areas of responsibility and pertinent topical issues. It provides an opportunity to network with peers and to seek advice from the speakers in their specialist topics. All attendees receive a delegate pack of useful and relevant information. Refreshments and a hot lunch are also provided.

### Topics include:

- Tax Update
- Financial Reporting Update
- Cyber Security
- The Role of AI in Finance and Management
- Economic Update
- The Journey to Employee Ownership

The keynote speaker at this year's conference is Michael Haupt, Managing Director, CFO & Enterprise Value at Accenture Strategy & Consulting who will be delivering a session on The Role of AI in Finance & Management.

The Economic Update session will be presented by Professor Damian Ward, Dean of Hertfordshire Business School. This will be a review of contemporary trends in the UK economy and the outlook for the coming 12 months.

A Tax Update will be delivered by Alison Price and Graham Boar, Partners at UHY Hacker Young. This session will aim to take stock of tax issues commonly facing their clients or announced/introduced during 2024, with a focus on the SME business and owner managed business space.

Andrew Mead will present a Financial Reporting Update providing a roundup of recent developments in financial reporting which will cover both IFRS and UK GAAP. The session will also cover the changes happening at Companies House as a result of the Economic Crime & Corporate Transparency Act 2023.

The Cyber security session will be delivered by Chen Tsui from the Serious Fraud and Cyber Unit, Hertfordshire Police HQ. She will explain how cybercriminals often take advantage of human error, so it's important that every member of your team and your clients know how to protect themselves and their businesses.

The Employee Ownership talk will be led by James Henderson from WMT, now part of Moore Kingston Smith and Sam McGregor, the COO of Equal Experts. Together they will outline the technical, practical and cultural matters that have to be taken into account to allow for the transition from a successful business with two founder shareholders to a global business that is now employee owned.

Bookings can be made online using a credit or debit card at [icaew.com/bbhevents](https://www.icaew.com/bbhevents) or by calling the Events Information Team on +44 (0)1908 248 159. If you need further information please contact [kate.binks@bbhsca.org.uk](mailto:kate.binks@bbhsca.org.uk)

## BBH Discussion Groups

Prior to Covid-19, BBH ran several discussion groups throughout the area usually meeting early evening after work. These included the General Practitioners' Group based at Old Albanian Sports Club in St Albans, a separate St Albans Discussion Group, the Milton Keynes/Bedford Group and the South-west Herts Discussion Group meeting near Watford.

These groups provided an opportunity for attendees to discuss topics and network with their peers. Short talks followed by discussion were mainly centred around technical issues with a few soft skills in the mix.

Following the first lockdown, we quickly came together as the BBH Virtual Discussion Group and started to host our events online.

Since lockdown, we continue to meet as the BBH Discussion Group and meet either in St Albans or Milton Keynes at least quarterly to discuss hot topics, and from time to time have virtual meetings. We have discussed Hallowe'en Horror Stories from a local financial adviser,

the Proposed Regulation of the Tax Profession and much more. Upcoming events include "Charity Governance" on 25 September, "Thoughts from a File Reviewer" on 15 October and "The Budget: Key Opportunities and Tax Issues" on 20 November.

We aim to have between 12–20 attendees at each meeting, both from the profession and in business. We are keen to have some younger members on board.

The discussion groups provide low-cost CPD, networking and practical advice in a safe environment where the Chatham House Rule applies. Upcoming BBH events can be viewed and booked by following [this link](#)

We look forward to meeting you.

**Maureen Lamburn**  
The Accounts Factory Ltd

## Digital Accountants' Club

"It's Friday, it's 2pm and it's ... Digital Accountants' Club."

Digital Accountants' Club (DAC) is a, mainly, online discussion group set up by BBH before Covid by Derek Blair (now ICAEW Deputy President), operating under the Chatham House Rule ["what happens in DAC, stays in DAC"]. It is open to all BBH accountants, whether in practice or business, and has a wide-ranging agenda – Derek referred to "variously baited fishing lines". The topics cover strategic and tactical issues, including business finances, business sales and insolvencies, HMRC, software, cyber security and resources for personal development. We move from one topic to the next, stopping where the interest strikes a chord and moving quickly on when there are no takers – we never know from one month to the next what will get traction!

With Derek's elevation to ICAEW royalty, three of us have taken over the rotational chair – [Angela Peden](#), who runs a small practice in Berkhamsted; [Ben Brophy](#) (BBH Deputy President), who is senior manager in a medium-sized firm in Milton Keynes; and [Henry Wallis](#), now retired

from an information security role, working with charities on governance committees or as treasurer. We bring our own interests and specialisms to the meetings, so ensuring no meeting is the same!

Everyone is welcome to join; if you are interested please sign up via the [ICAEW event page](#) – there are no entry requirements and you do not have to be old enough to fully understand the reference in the top line of this article! Even better, you can claim CPD for attending.

We look forward to seeing you at a future meeting. Meetings typically last no more than 1 hour.

## Women's Networking Group

Our Women's Networking Group aim to meet 3 or 4 times in a year to help women develop their careers by sharing experience, providing mutual support and networking.

The Group's meetings are a mix of physical and virtual, personal development and social.

Earlier this year we met for a 'Lifestyle Review & Goal Setting Workshop' with Life Coach Louise Condon. We explored our own 'Lifestyle Wheel' and learnt about ways to create more balance both professionally and personally, by making a conscious decision to work on certain areas of your life you can have a positive impact all round for a much smoother ride! Louise helped us design specific achievable goals to help us focus on becoming the best version of ourselves. It was a really interactive session and it helped sharing problems, ideas and goals to keep us accountable.

Please join us for a Social Afternoon Tea at the Centurion Golf Club on Wednesday 16th October at 12.30–2.30pm. Contact [lucy.ghawss@rayneressex.com](mailto:lucy.ghawss@rayneressex.com) for details.

Future events include a Christmas social, boundary setting and how to build a successful professional career whilst raising a young family.

## BBH 2024 CPD Courses & Events Programme

### SEPTEMBER

**Fri 13 08:30–09:30**

Business members' breakfast  
Nick Beighton, former CEO of ASOS  
Virtual [Book online](#)

**Tue 24 09:30–13:00**

Company tax computations – opportunities and pitfalls  
Jeremy Mindell  
Code 11/24  
Welwyn Garden City [Book online](#)

**Tue 24 14:00–17:30**

Tax round-up for private client practitioners  
Martyn Ingles  
Code 12/24  
Welwyn Garden City  
[Book online](#)

**Wed 25 18:45–20:00**

Discussion Group: Charity Governance  
Bev Turner  
Virtual [Book online](#)

### OCTOBER

**Wed 2 09:30–13:00**

Annual Accounting and Tax Refresher  
Code 13/24  
Live Online [Book online](#)

**Thu 3 18:30 for 19:00**

BBH Quiz Night  
Old Albanians [Book online](#)

**Fri 4 14:00–15:00**

Digital Accountants' Club  
Virtual [Book online](#)

**Thu 10 09:00–17:00**

Accountants in Business Conference  
Various  
Code 14/24  
Hatfield [Book online](#)

**Tue 15 18:00 for 18:30 start**

Discussion group: Just when you thought it was safe... Some thoughts from a file reviewer  
Nigel Hughes  
Hillier Hopkins, Milton Keynes  
[Book online](#)

**Thu 17 09:30–13:00**

Financial Reporting Update  
Andrew Mead  
Code 15/24  
Luton [Book online](#)

**Thu 17 14:00–17:30**

Tax Update and Hot Topics!  
Kevin Read  
Code 16/24  
Luton [Book online](#)

### NOVEMBER

**Tue 5 09:30–13:00**

Tax Update and Hot Topics!  
Kevin Read  
Code 17/24  
Live Online [Book online](#)

**Wed 6 09:30–13:00**

Financial Reporting Update  
Andrew Mead  
Code 18/24  
Live Online [Book online](#)

**Fri 8 14:00–15:00**

Digital Accountants' Club  
Virtual [Book online](#)

**Tue 12 09:30–13:00**

Getting Smaller Audits Right  
Julia Penny  
Code 19/24  
Welwyn Garden City [Book online](#)

**Tue 12 14:00–17:30**

Businesses in Trouble: Helping your Client  
Philip Ridgway  
Code 20/24  
Welwyn Garden City [Book online](#)

**Wed 20 09:30–13:00**

The First Labour Finance Bill: An initial review and analysis  
Ros Martin  
Code 21/24  
Live Online [Book online](#)

**Wed 20 18:45 for 19:00**

Discussion group: The Budget: Key Opportunities and Tax Issues  
From Moore Kingston Smith:  
Anne-Maree Dunn – Tax Partner  
Jo Wallis – Tax Director  
Sandra Jeevan – Tax Director  
Sarah Sparshott – Tax Director  
Old Albanians [Book online](#)

**Thu 28 12:30 for 13:00**


Retired members' Christmas lunch  
Lucy Lewis  
Aldwickbury Park Golf Club  
[Book online](#)

### DECEMBER

**Fri 6 14:00–15:00**

Digital Accountants' Club  
Virtual [Book online](#)

# 8 Key Contacts

Our CPD course brochure can be found at [icaew.com/bbhcpdbrochure2024](https://www.icaew.com/bbhcpdbrochure2024)  
To book online using a credit card, debit card please visit [icaew.com/bbhcpd](https://www.icaew.com/bbhcpd)  
To receive details of courses by email [kate.binks@bbhsca.org.uk](mailto:kate.binks@bbhsca.org.uk) or  
[Click here to join our mailing list.](#) 

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## Useful links:

BBH homepage  
[icaew.com/bbh](https://www.icaew.com/bbh)

BBH events  
[icaew.com/bbhcpd](https://www.icaew.com/bbhcpd)

BBH CPD brochure  
[icaew.com/bbhcpdbrochure2024](https://www.icaew.com/bbhcpdbrochure2024)

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BBH LinkedIn Group  
<https://www.linkedin.com/groups/4197272/>

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