

CHARTAM

A MAGAZINE FOR ICAEW CHARTERED ACCOUNTANTS THAMES VALLEY

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IS SHORT TERM UNSECURED FINANCE AVAILABLE?



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EDITOR'S MESSAGE

The war in Ukraine continues along with the suffering and our thoughts and prayers remain with all. Friendship and relationships matter now more than ever. We continue to publish with this and the cost of living in mind. From a business perspective the cost of living has highlighted the importance again of cash. I can remember as a trainee when the Balance Sheet was moved to be after the P&L in the accounts pack and yet now it is one of the first pages I read when assessing a business. Cash remains king and central to many forecasts, and with this in mind the Choice Loans Article on alternative funding is very much relevant to addressing the question asked on our cover.

On a personal level, I am delighted that we have an article from Beam, one of the hottest social/charitable start ups, highlighting how technology and social media can make a difference to people's lives. Our articles from the students' society on diversity and from our



**JAMES
PENNINGTON**

new ICAEW President Julia Penny show that becoming more inclusive to all members. I am also keen to push the drive for students/school leavers and those wanting a career change to consider accountancy and what it can do for them and society. As always, I would also like to recognise the editorial committee's efforts and thank our contributors without which we would not have a magazine. Wishing you and your family a relaxing summer.

James Pennington
Chartam Editor

KEY CONTACTS FOR CHARTAM

ICAEW Thames Valley

Emily Russell
Regional Executive
+44 (0)7876 035 953
emily.russell@icaew.com

President

Nick Lloyd

Council Members

Graham Durgan
graham.durgan@ewiglobal.com
Bindi Palmer
emily.russell@icaew.com
John Stout
jwpstout@gmail.com

Chartam Editor

James Pennington
jamespennington@hotmail.com

Chartam Committee

James Pennington
Paul Wagstaff
John Stout

Biyo Oloko
Brian Bush
Jeffrey Smith

SESCA

Sesca Enterprises Ltd
2B Chart House Effingham Road
Reigate RH2 7JN UK
+44 (0)1737 223 999
courses@sesca.co.uk
sesca.co.uk

Practice support group chairs

If you are a sole practitioner and wish to underpin your practice with a strong support group then contact your local chair.

Henley: Craig Hopkins
+44 (0)7780 781 936
henleydistrictpsg@outlook.com
Oxford and Banbury: Chris Dean
+44 (0)1295 788 104
oxforddistrictpsg@outlook.com



NICK LLOYD

PRESIDENT'S INTRODUCTION

Welcome all! Welcome to the 'new normal' as we come out of the pandemic to a world of hybrid working and a different type of global economic uncertainty driven by Russia's invasion of Ukraine and inflationary challenges. And welcome, as well, to a change of leadership in the district society as I take over the mantle from Paul Wagstaff. I would like to take the opportunity to thank both Paul and the wider main committee for leading us through such an unprecedented period of uncertainty over the last couple of years.

I am delighted and honoured to have been elected as President of ICAEW Thames Valley. It gives me a wonderful chance to serve you, our members, in the local community at a time of continuing economic uncertainty. I would also like to introduce you to our Deputy-President (Ian Blelloch) and Vice-President (Biyi Oloko). Ian qualified in 1987 and is now the joint owner of Chaco Ltd, a company that arranges and manages real estate investments in affordable housing. Biyi, who is also a councillor for West Berkshire, qualified in 1990 and is a Director with Stephen Simeon, a boutique consulting firm that advises on transactions between UK/Europe and sub-Saharan Africa.

The last six months have been great for us all in respect of getting back to face-to-face meetings following a difficult period that has significantly altered the landscape of day-to-day business practice. Over the coming year, I would like to meet with as many of you as possible, to understand your perspectives on the role we play as a district society and how we can best support you as individual and collective members of the local area.

My key focus through the year ahead will be on both the importance of us being an inclusive and diverse district society, as well as the wider engagement with our members - particularly our students and younger members. In addition to being topics of focus on a wider ICAEW basis, these are both topics that I consider to be incredibly important and fundamental to our actions as a society. They allow

access to information to all and enhance the richness of our conversations and thought processes, which makes us stronger as a district society. To this extent, I am delighted to note that we hosted a successful young members event in May (and look forward to a future series of events running through the year). There will also be events coming through the year that are specifically aimed at promoting diversity and inclusivity within both the society and local community, which I look forward to announcing shortly!

As well as looking to the future, however, we should also be willing to look back and celebrate our success stories. The society year of 2022-23 presents us with a very unique chance to do this as Julia Penny (our district society president in 2001-02) has been inaugurated our ICAEW President – the first time a former Thames Valley president has held this honour. We will look forward to welcoming Julia back to the district later in the year, and hearing about her journey. Finally, as already mentioned, we are returning to an environment of face-to-face meetings. This also presents the opportunity for us to meet at our flagship black-tie Annual Dinner, which will be held in the prestigious Exeter College, Oxford on Friday 30 September. We will be joined for the evening by London 2012 gold-winning Paralympic rower and motivational speaker Naomi Riches – I am sure it will be absolutely fascinating to listen to her!

We look forward to you joining us for both this and other events that we have lined up in the year ahead. If you have any questions, please do not hesitate to get in touch with Ian, Biyi or myself.

Nick Lloyd
Thames Valley President

YOUR PREFERENCES

To ensure that you are receiving all the relevant communications from us about upcoming events and news, check that you have ticked all the right boxes to register your interests.

The Preference Centre enables you to customise the communications you receive from us, which relate to topics from audit to XBRL and everything in between.

In order to make sure your preferences are up to date, please [log in](#) to the website first. If you are a member your username is your member number. Otherwise, please [register your contact details](#) in order to continue.

ICAEW THAMES VALLEY STUDENT SOCIETY

We took over the role as (Thames Valley Chartered Accountant Student Society) TVCASS members in September 2021 as a brand new committee, and wanted to take this opportunity to provide a brief overview of our first year!

Having heard whispers from senior ICAEW qualified colleagues about the wide array of events, TopGolf Social, free wine 'tasting' and fantastic networking opportunities, we were keen to get involved and rekindle TVCASS post-Covid.

During autumn 2021, as easing of social restrictions meant in-person events were allowed, we hosted our first event at a local Reading pizzeria, Thirsty Bear, where we hosted a networking event over 20" pizzas and wine! This event was highly successful, with more than 80 people attending from various accounting firms, and some members working in industry, but on the ICAEW Pathway.

Using their local connections, curated through school, university, and ICAEW exam study classes, the committee put together a mailing list to reach out to new members. Over the year we have hosted many events, including Post Exam Celebrations and a Cocktail/Mocktail Making Masterclass.

As we approach the end of our first year as a committee, we are delighted to announce our next event, the **TVCASS Summer Ball** – Friday 19 August in Reading. The evening will include a three-course meal, DJ/Dance Floor, and opportunity to meet other young ICAEW students working in the Thames Valley area.

For tickets and future events visit our very popular LinkedIn (Thames Valley Chartered Accountants Student Society (TVCASS)) and Instagram pages (@TVCASS_ICAEW) – give them a follow! We regularly post information about upcoming events and local opportunities available through TVCA.

HOW TO USE MARKETING FOR HIRING THE BEST TEAM MEMBERS

Marketing isn't only for new clients. What you share, how you share it, and how you present yourself online and offline draw in the best people for your team. Here's how you can use marketing to appeal to your ideal team members:

Create (or adapt) core landing pages on your website, including:

- **About page:** Its purpose is to show future clients and team members the real people they'd be working with. It's your opportunity to share who you and your team are and tell the story of your firm's mission and purpose. Include human images of your team, a video introduction from yourself and/or your team, stories from team members on what it's really like to be a part of your firm and use your 'About' page to build a bond between your firm and potential applicants.
- **Values page:** Everything in marketing comes back to your brand: who you are, what you stand for, who you serve. Values are a huge part of your brand. To attract the best team members for your firm, use your documented firm's values everywhere in your messages and content, including on your 'About' and 'Careers' pages. Explain how your hiring process looks for these values (and make sure it does). Include personal values of your team and tell client stories about how they live out these values. 'Show, don't tell' applies here: you're not simply saying 'we have values'. You're helping applicants see and believe it. Your values will divide people and that's good - it'll help you attract the right team members for you, and send away those who aren't a fit for your firm.
- **Careers pages:** List any available roles at your firm near the top of your page so they can be seen quickly and easily. Include a hiring video from your team introducing themselves and the firm, and ask each person to share one reason why they love working there. Explain your hiring process in detail by including a video of yourself walking them through the process. Make sure there's an FAQ section so potential applicants' questions are answered before they've even got in touch with you (saving both you and your team's time).

Showcase your values and culture on social media

Post images and videos from team days, new team members, special anniversaries, what you're getting up to in the office, screenshots of online team meetings, pets, meal times, hobbies ... anything which helps your followers get to know you and your team better. This helps you to build a relationship with and be connected to potential applicants, before they've applied to work with you.

Publish a blog post relevant to potential new team members

Write an 'A day in the life ...' blog post about either yourself or a team member. Be transparent and authentic in your story so applicants can get a true sense of what it's really like to work at your firm and help them to say 'this is a firm I'd love to be a part of' (or not, and that's OK too).

Use these tools in your marketing to help you attract more of the best candidates to your firm, and faster, so you and your team spend less time on those who aren't the right fit.

We Are PF is a creative agency helping accountants create marketing which attracts only the clients you love. To understand more about how marketing is connected to everything in your firm, including hiring, fill in our [Discovery Diagnostic](#) and share with us where you are in your marketing journey.

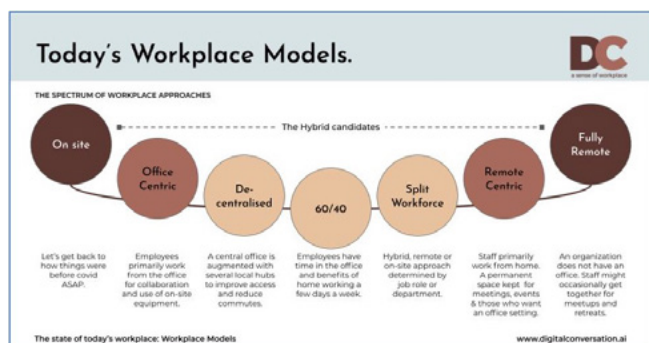
Karen Reyburn & Stephanie Coward

PLANET HYBRID, LINKEDIN SOLAR POWER, AND PERSONAL CHOICE

Have you ever wondered what the best working environment is?

Many companies and individuals are currently focused on answering exactly that question. What will serve their clients and colleagues best in terms of working and operating environments?

Below, you'll see a fantastic illustration. shared with thanks to [Michael Hughes](#) who is a specialist in this space.



You'll see here the range of working environments available – but of course, the one on everyone's lips is hybrid.

From personal experience, Planet Hybrid Working has been around as long as I have – and no, you definitely didn't just see a Tyrannosaurus Rex walk past!

The real difference now is that people have become more aware of Planet Hybrid Working, and what it takes to make it work well. Key decision makers anticipate adaptation and change – these are at the top of their agenda.

In addition, we've had incontrovertible proof that people can, in fact, be trusted to work from home successfully to get the job done.

But what are the challenges that come with this model? And how can you make the most of it?

One of the first challenges is the adoption of new skills to suit life on Planet Hybrid Working, or the evolution of existing skills to really make the most of life in this new world.

Teachers and leaders like Dr. Joe Dispenza, Neville Goddard, and Bob Proctor have long known that we, as human beings, must control our environments.

If we allow our environments to control us, they will eventually shape us. We will be a reaction to or a product of our space, rather than sovereign entities in charge of our own sacred lives: our *sanctum sanctorum*.

Of course, with everything that's happened, you might justifiably feel that much change has been forced on you. Despite this, I do believe that you are in control regardless, and you always have been. That also means that you have the choice to embrace (or reject) learning the digital skills that are a prerequisite for a happy life on Planet Hybrid.

Way before the pandemic – back in 2003, in fact, a group of clever blokes thought a professional networking site was a really good idea. And you know what? I thought the same! I thought it was such a good idea that I became a member in 2004.

Zoom (no, not that Zoom) 18 years forward, there are now c.760m members on LinkedIn, closing in swiftly on that 1bn mark

Over the last couple of years, while things have certainly changed, how you interact with that change is still up to you.

So, if you do feel like thriving in your new or evolving habitat on Planet Hybrid, allow me to suggest some solar-powered LinkedIn systems that will help you flourish without getting burned.

Soaking up the Sun: Your Digital Brand and Persona

For most roles and services – whether you're hiring, or the face of a company – people expect you to have a digital anchor. You expect it of them, and people expect it of you.

It's highly likely that whenever they hear about you, or research your expertise or products and services, they are going to go looking for information – and that means a LinkedIn search.

But what does your digital brand say about you?

The most common mistake is the 'Me, Myself, and I' approach. This is a hangover from the old days of LinkedIn when it was more about jobs. Today LinkedIn is a massive 'souk' where you research and evaluate expertise, products, and services.

So merely having a CV or job description on your profile? You're talking about yourself to yourself.

<https://vimeo.com/547953639>

You need to translate and communicate your expertise to meet your audience's needs and wants. You have to mirror what they expect to see.

Happy, Sunny Days, or Threatening Rain?

You never get a second chance at a first impression.

This is especially true of our digital impressions: what is there isn't going anywhere once it's up, and it can be unforgiving and brutal.

I am sure you will have seen inappropriate headshots or activities on LinkedIn that turn you off. Can you imagine what your potential prospects and employers are thinking, too?

Take a good look at your profile. How do you measure up?

I often refer to your profile as an artist's canvas: you need to paint a profile that appeals to your audience.

Where do you lead their imagination? Can they see you working with them, doing all the right things, in their office, interacting with their team? Are they assured that you ooze integrity and professionalism? Help them dream.

What causes people to back off and go elsewhere? I think there are two things that block your sun.

1. The 'Me, Myself and I' profile:

'Thanks for looking at me! I am going to tell you all about how wonderful I am, and I'm going to make you do the hard work of figuring out if I'm a good fit ...'

Reaction: 'You are making it really difficult for me to see your expertise. I'll try somewhere else.'

2. The Placeholder profile: 'I really can't be bothered to explain myself. Over to you.'

Reaction: 'Goodbye!'

Many miss the point of LinkedIn. It has evolved into a huge marketplace of expertise - so you need to showcase just that, as well as your products and services, in a way that appeals to the people who are searching for them.

Lying in the Shade: Physical or Digital Networking?

The answer here is Mother Time. Let me explain.

We all have the same amount of time each day. It's what we do with our time that is key. The good news is that you can have the best of both worlds, when it comes to time spent networking.

There is nothing like meeting someone in person. However, so that you can maximise your time, you should build a network online first – you get a lot more bang for your buck, so to speak. Then, where you feel appropriate, you can arrange to meet face to face, depending on your need.

The great thing is that it is more accepted now to meet digitally and on a video call. You can maintain a much larger network – both online, and off.

So, my advice? Get on with it! Get active and build a network that works for you.

Check out my suntan! The Question of Increasing Visibility

Again, a bit of challenge for a few folks on LinkedIn. The platform is built for you to be active on it – not off somewhere getting a suntan.

Liking, commenting, and sharing good content with your community, or interacting with trigger events on your notifications is a really easy way to get yourself seen (for the right reasons) on LinkedIn.

A much underused and undervalued exercise that can have a massive impact is what I call your 'week in review'.

I filter my posts by first degree connections, limit this to content from the last week, and review what they've been sharing.

Industry trends, talking points, and great conversation from the last seven days – you'll never miss anything again.

Being seen on LinkedIn is ultimately about building enough familiarity with your skills and profile that you become someone's intuitive go-to for help – and there's no suntan that can match that glow.

Beach Hawkers: Connecting Just to Sell?

Beware of beach hawkers flogging goods ... and make sure you're not one of them.

The Product Pusher: continually going from door to door, peddling their wares.

The Click and Sell: they invite you to connect, then boom! The very next message is a pitch.

Shock Jock: their hallmark is out-there behaviour. This person is an attention seeker who tries to suck you in with overly personal, click-bait, negative, disruptive stuff, and build their visibility in this way. Some people love it. And some people don't. I guess you know what camp I'm in!

The expectation on LinkedIn is to build a trusted network, where you can educate on (not sell) your products and services, while encouraging and helping others towards their goals. Collaboration, partnership, and positive, nurturing relationships are the key modus operandi here.

Shore Thing: How to Deal with Noise and Hawkers

If you seem a little put-off by the busy beach and some really badly behaved people, please be encouraged by the introduction to this blog.

LinkedIn is entirely under your control.

It is possible to weave your path through the noise and the washed-up flotsam, and generate a successful experience.

If someone you are connected to is posting rubbish, behaving badly or just making you feel uncomfortable go to

the **MORE** button on their profile and you can deal with them in three ways:

Unfollow them: if a first connection this is maintained, but you'll no longer see their posts. I use this one a lot.

Remove connection: knock them back to a second degree.

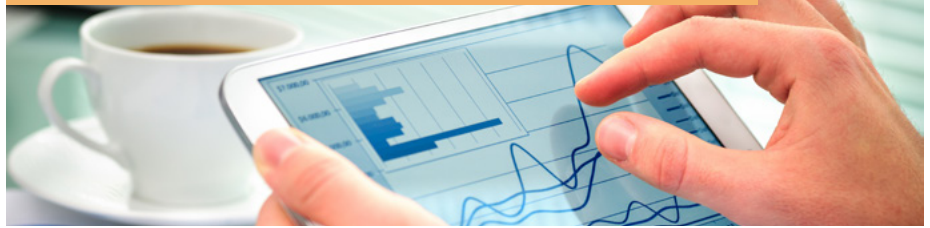
Report/block: for super-irritating people (of any level of connection) you can cut them off, never again to be seen by you on the platform.

More good news? None of these actions send notifications to the contact. They are silently administered – and you can also reverse them, should the need arise.

Enjoy the awesome solar power of LinkedIn. With the right mindset and good actions, you'll be flourishing and thriving in no time.



FUNDING FOR E-COMMERCE BUSINESSES – COMPUTER SAYS YES!



E-commerce has been a huge growth market over the past 20 years but arguably the finance options for specialist online or Amazon sellers have not kept up. This is beginning to change as new lenders have emerged to tackle the specific funding challenges that e-commerce businesses face.

There are two key reasons e-commerce businesses tend to ask for funding: 1) to purchase stock; and 2) to finance advertising campaigns. The former can mean ordering from China and waiting several months for stock to arrive but this can need to be done several times a year. The latter is a faster turnaround with clever investment in online adverts yielding an almost instant positive RoI. Neither of these loan purposes are popular with traditional lenders but these are exactly the purposes the new breed of e-commerce lenders are happy to finance as well as any other growth funding requirements.

What is most interesting to us is how these lenders underwrite deals. Instead of P&Ls and management accounts, they have systems that can use APIs to plug into the e-commerce business's online store (eg, Shopify, Magento, WooCommere etc), Google Analytics, Google Ads, Facebook Ads, Amazon Seller Central, Stripe and similar accounts. This allows them to very quickly build a picture of the business cashflow, sales growth and effectiveness of advertising. From this, and with help from Open Banking, a decision can be made quickly. Notable too is that the credit score of the business and its owners plays far less of a role than it does with conventional

lenders. This is certainly a new way of lending.

Typically the finance offered in this space is over short terms of circa six months to cover a production cycle or an advertising campaign but some lenders are now going to one or even two years and others are offering revolving credit facilities. Repayment can be by fixed daily direct debit or as a pre-agreed percentage of sales deducted at source. The amount that will be financed varies by lender with some basing decisions solely on the online sales but others looking at online sales and sales via other channels. Cost varies from 0.75%-1.5% per month.

And the best thing about this finance is that with most lenders, it is completely unsecured – no debentures, no personal guarantees and no charge over stock. This will doubtless be a very welcome feature for many e-commerce business owners looking to scale quickly without having to dilute their equity or take extra personal risk.

So it's good news for e-commerce businesses as this sector is growing to support them. We are currently working with eight different funders in the space, all with different specialisms, and we anticipate more will be joining the sector soon. It's an innovative part of the finance market and with increasingly more business being done online it's surely one that will continue to grow.

Choice Business Loans

USE SESCA CPD COURSES FOR QUALITY AFFORDABLE TRAINING

Our CPD courses programme offers unrivalled quality value-for-money post-qualification training. The courses are held live online using Zoom, or in person at Bracknell and Sindlesham (Wokingham) and are presented by top quality speakers from the national lecture circuit. We offer an excellent range of topics designed to be of interest to both members in practice and business, with specific half-yearly technical updates exclusively for each sector. As well as core topics we provide training in specialist areas and a range of recorded online Excel courses.

SPOTLIGHT ON FORTHCOMING COURSES AND CONFERENCES

Moving into advisory services

Do you want to build on the services you offer to clients? Are you considering offering more advisory services? If so, Mark Lee's Moving Into Advisory Services course on 13 September is an invaluable guide to how to start, how to get paid and how to win new clients for anything beyond compliance work. The course is offered live online at 09:30-12:30. Visit sesca.co.uk for more information.

Subjectivity and scepticism: the thinking auditor's guide

Ralph Tiffin's new course live online on 21 September will help you understand the work required in judging judgements and to consider the nature and application of scepticism. More details about the course can be found on our website.

SESCA Insolvency Conference

We are delighted to be returning to the University of Reading for our Annual Insolvency Conference on 8–9 September. The conference is an established feature of the insolvency CPD calendar. It aims to provide insolvency practitioners and their senior staff with practical updates on a broad range of topical subjects at an affordable price. Our speakers are all experts in their field covering a wide range of topics. This year our conference is sponsored by Clumber Consultancy, Turnkey IPS and Marriott & Co. More details can be found on our website sesca.co.uk/conferences

To book any course or conference place you can either email courses@sesca.co.uk, or visit our [website](https://sesca.co.uk). If you would like more information on any of the courses, conferences or Flexiticket scheme etc., visit the [SESCA website](https://sesca.co.uk), email: courses@sesca.co.uk, or call +44 (0)1737 223 999 and speak to Amelia, Mick or Sally.

AUTUMN SESCA BITES COURSES

Our range of SESCA Bites courses are designed to provide the busy accountant with concise updates at convenient times during the day. The autumn SESCA Bites start with ISQM Implementation with Peter Herbert on either 13 or 28 September. Please visit the [website](https://sesca.co.uk) for more information. Each 1¼ hour session is £30+VAT, or you can attend three sessions for just £75+VAT. To obtain the discount it is not necessary for the same delegate to attend three different SESCA Bites courses, but the booking must be from one organisation. Details of the other topics in the autumn series will be on the [website](https://sesca.co.uk) soon.

2022 On demand

The speaker for the following courses is Simon Hurst. They are all recorded and available on the [website](https://sesca.co.uk).

Why Power Query is the Most Important Excel Development Ever - Even if You Don't Work with Data!

EX01A2

Good Spreadsheet Practice: Excel Fundamentals

EX02A2

Using the Latest Versions of Excel to Revolutionise Your Spreadsheets

EX03A2

50 Advanced Techniques for Creating Inspirational Spreadsheets

EX04A2

More Power to Your Pivot: Practical Uses for Excel Pivot Tables

EX05A2

Essential Word Productivity Skills and Techniques for Accountants

WD01A2

New Employee Word & Excel Productivity Courses Bundle

WE02A2

SEPTEMBER

13 Tuesday, 09:30-12:30

Moving into Advisory Services – Mark Lee

SE13A2

[Virtual Live. Book online](https://sesca.co.uk)

13 Tuesday, 13:30-16:30

SESCA Bites: ISQM Implementation
– Peter Herbert
SE13B2

[Virtual Live. Book online](#)

14 Wednesday, 09:30-12:30

Capital Gains Tax and Inheritance
Tax Refresher – Bob Trunchion
SE14A2

[Virtual Live. Book online](#)

15 Thursday, 09:30-12:30

Hot Topics in VAT – Neil Owen
SE15A2

[Coppid Beech Hotel. Book online](#)

15 Thursday, 13:30-16:30

Charities Update – Julia Poulter
SE15B2

[Coppid Beech Hotel. Book online](#)

20 Tuesday, 09:30-12:30

A Practical Tax Brush Up for
Returners – Alexandra Durrant
SE20A2

[Virtual Live. Book online](#)

20 Tuesday, 13:30-16:30

A Practical Accounting Brush Up for
Returners – Kate McCaffery
SE20B2

[Virtual Live. Book online](#)

21 Wednesday, 09:30-12:30

Annual IFRS Update – Guy Loveday
SE21A2

[Virtual Live. Book online](#)

21 Wednesday, 13:30-16:30

Subjectivity and Scepticism -
The Thinking Auditor's Guide –
Ralph Tiffin
SE21B2

[Virtual Live. Book online](#)

26 Monday, 09:30-12:30

Accounting for Directors' and
Related Party Loans and Transactions
– Bill Telford
SE26A2

[Virtual Live. Book online](#)

27 Tuesday, 09:30-12:30

Charities Update – Julia Poulter
SE27A2

[Virtual Live. Book online](#)

27 Tuesday, 13:30-16:30

Charities Legal Update –
Louise Dunford
SE27B2

[Virtual Live. Book online](#)

28 Wednesday, 09:30-12:30

SESCA Bites: ISQM Implementation
– Peter Herbert
SE28C2

[Virtual Live. Book online](#)

29 Thursday, 09:30-12:30

Medical Taxation - Doctors and
Dentists Refresher – Bob Trunchion
SE29A2

[Virtual Live. Book online](#)

29 Thursday, 13:30-16:30

Essential Guide to Valuation of
Unquoted Company Shares and
Businesses – Jenny Nelder
SE29B2

[Virtual Live. Book online](#)

OCTOBER**4 Tuesday, 09:30-12:30**

Employment and Business Law
Update – Louise Dunford
OC04A2

[Virtual Live. Book online](#)

5 Wednesday, 09:30-12:30

A Practical Introduction to Payroll –
Alexandra Durrant
OC05A2

[Basingstoke Country Hotel.](#)

[Book online](#)

5 Wednesday, 13:30-16:30

Pensions - What the Accountant
Needs to Know – Bob Trunchion
OC05B2

[Basingstoke Country Hotel.](#)

[Book online](#)

11 Tuesday, 09:30-12:30

Corporation Tax Update –
Giles Mooney
OC11C2

[Virtual Live. Book online](#)

18 Tuesday, 09:30-12:30

Topical Audit Problems and
Solutions – John Selwood
OC18A2

[Virtual Live. Book online](#)

18 Tuesday, 13:30-16:30

Pensions Accounting, Audit and
Regulatory Update – Peter Herbert
OC18B2

[Virtual Live. Book online](#)

19 Wednesday, 09:30-12:30

Essential Guide to Tax Issues on
Buying, Selling and Closing Down
Businesses – Kevin Read
OC19A2

[Virtual Live. Book online](#)

20 Thursday, 09:30-16:30

Complete Guide to International
VAT Issues – Neil Owen
OC20D2

[Virtual Live. Book online](#)

NOVEMBER**3 Thursday, 09:30-12:30**

VAT Problem Areas – Dean Wootten
NO03A2

[Virtual Live. Book online](#)

3 Thursday, 13:30-16:30

Construction Industry Tax Refresher –
Tim Palmer
NO03B2

[Virtual Live. Book online](#)

8 Tuesday, 09:30-12:30

Topical Tax Issues for Owner
Managed Businesses –
Dean Wootten
NO08A2

[Virtual Live. Book online](#)

8 Tuesday, 13:30-16:30

Complete Guide to Tax and the
Family – Mark Ward
NO08B2

[Virtual Live. Book online](#)

10 Thursday, 09:30-12:30

Accounting for Directors' and
Related Party Loans and Transactions
– Bill Telford
NO10A2

[Basingstoke Country Hotel.](#)

[Book online](#)

10 Thursday, 13:30-16:30

Problems Commonly Encountered
under IFRS and FRS102 and
Solutions – Guy Loveday
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AGM (ANNUAL GENERAL MEETING 2022)

We held this years AGM at Tesla in Reading. As we said goodbye and thanks to Paul Wagstaff, we welcomed Nick Lloyd into the presidency.



We had around 19 members show up for this meeting and they also had the Tesla experience which included learning about the cars and also a test drive. We will definitely be holding future events at their venue as it was easy to get to with plenty of parking.



We also said goodbye to our long-standing committee member Eric Kench, after around 45 years of service Eric has decided this would be his last AGM as he steps into retirement.



This was one of our first physical events with a great turn out, it was great to see everyone face to face!

THANK YOU, ERIC KENCH



ERIC KENCH

We want to wish Eric Kench FCA, one of our long serving members a happy retirement. Eric joined the Main Committee in 1978 and has been on numerous Sub-Committees over the past years at Regional and National level, as well as being the President of Thames Valley Society of Chartered Accountants in 1987/88.

I have always liked and thoroughly respected Eric. I came to know him both through the district society and also the ICAEW Council.

Apart from being a charming man who is fun to be around he is also a true professional in every sense of the word. When my family needed help and advice 20 years ago, I had no hesitation in asking if we could become clients of his practice and he has helped me ever since.

Eric - thanks. You have been, and are, a rock for all who know you.

Graham Durgan

Eric has been a font of reason and calm all the many years, or is that decades, we have known each other. His was often the voice of reason at committee meetings, and always worth listening to. Even when we disagreed on strategy, I knew I had to consider his point of view, and often moderated my approach because of it. He will be missed when he leaves the Thames Valley Committee.

Graeme Gordon

Dear Eric, the ex-boss of my almost son-in-law, your contribution to the Institute and district society over more years than I can remember has been really great and your thoughts on various matters very much valued and always worth considering. Personally I will always treasure the meetings and debates with you sitting on the other side of the room in *Chartam* House, your comments always constructive. Your absence will be a sad loss to the society but I wish you all the very best for the future and many thanks for your enjoyable company.

Brian Bush

Eric Kench has been a key player in serving business in the Thames Valley for many years. He has also served ICAEW Chartered Accountants on a worldwide basis through his membership of The International Practice Committee and being chair of its predecessor.

After qualifying with Witcher and Sharpe in Reading, he started his post qualification career with Eacotts formerly Eacott Worrall and Eacott Standing, and looked after clients through the firm's Burnham, Marlow and Maidenhead offices. Latterly of course and for many years he has provided his expertise through his practice based in Henley-on-Thames and, through the town's local practice support group, has been continuing to serve local practitioners.

Much of Eric's good work will have gone unnoticed and unrecognised but I know some of the ethics, company's act legislation, tax legislation and case law, financial reporting standards, anti-money laundering and other regulations with which he routinely has to comply when adding value to his clients through the management of their accounting and taxation affairs.

Because of his experience and words of wisdom, he is a Past President of your society who will be sorely missed by your Thames Valley Committee.

Jeffrey Smith

Eric and I go back to when we were both chair of the student society when we were CASSL, Chartered Accountants Student Society of London – Reading Branch.

Eric followed the year after me as Chair and after qualifying we both followed the natural progression into TVSCA.

Eric was also on Council through being the Small Practice member while I was an elected member.

He was, I think we established at the AGM, an active main committee member for some 44 years. President of TVSCA in 1987-1988. He was then followed by Aubrey Nockels who also followed Eric as Chair of CASSL- Reading Branch. The moral of that story is Chairs of student societies used to be a good source of future presidents of TVSCA.

Always a contributor and always able to give a balanced opinion. He will be a hard act to follow but if there is anyone out there passionate about being a member of Thames Valley Chartered Accountants then we want to hear from you.

Paul Wagstaff

I was not a natural accountant and it is a credit to Eric that I am now. Eric was a great role model. He worked hard and got to the commercial point making accounting advice relatable and understandable for his clients. The skills he instilled I use very much every day to tackle complex accounting, business transformation issues and make accounting understandable. He was also a mean squash player who on the only time we played absolutely thrashed me and then spent the next 30 minutes of the session teaching me how to serve.

James Pennington

When I joined E. A. Kench & Co as a fresh graduate, Eric's unenviable task was to make a qualified accountant of me. I initially found him to be incredibly professional and business-like, and someone who you had to work hard to impress. However, he also had a glint in

his eye and a wicked sense of humour. If you timed your moment well, you could completely detach him from his professional respectability and turn him into something approaching a naughty schoolboy, just for a few moments until he recovered his composure. We worked hard at Kench & Co but also had some great laughs along the way. Hopefully Eric can now enjoy his retirement and spend more time listening to his inner schoolboy.

James Bowley

Having joined the firm as a newly qualified ACA, my training really began! Over the next 19 years, Eric taught me what it takes to be a good general practitioner, which is not just having the vast array of knowledge required to advise our clients competently, but the necessary skills to communicate effectively both with clients, potential clients and the rest of the firm. I like to think I have learned from one of the best. His support has been invaluable and whilst he would always say that nobody is irreplaceable, some people get mighty close to this and Eric is certainly in that category.

Lisa Lloyd

Eric's clients valued his advice and enjoyed his company – and he took a genuine interest in them and their businesses. He was always there for his staff – not least because he worked all hours! He combined knowledge with practical wisdom and could be relied on in every situation from a complicated technical problem to a broken printer.

Hilary Reeve

Eric built his business from the ground up and knew it inside out, every single little detail. He led by example and was very hardworking with high standards. Working for Eric has been an absolute pleasure. He has a great sense of humour and was a very fair employer. He turned his hand to anything including fixing the toilets and door handles - and could very easily polish off a pot of coffee with his favourite Custard Creams!

Jean Oliver

PIZZA MAKING AND BREWERY TOUR

On 28 April, our very first young members' event was held at Zero Degrees. This was an exciting event where our members had the opportunity to make their very own pizzas with the chef and attend a brewery tour with free tasters. We had a promising turn out with a group made up predominantly of PwC and BDO staff.

The evening started with a tasting session where we tried a dynamic range of beers from their core and speciality selection. The Mango Beer was a particular favourite due to its unique flavour and went down well with the group. During this session we were able to network with one another and had an informal introduction from the more senior members of the Thames Valley ICAEW committee.

Following the taster session, we had an in-depth tour of the brewery processes involved in making this special selection of beers. The tour was thought provoking and informative as we were able to understand the complex nature of the systems involved.

Finally, we finished with a dinner where we had the opportunity to make our own pizzas from scratch guided by the friendly staff at Zero Degrees. This was a great experience and opportunity to get involved with the ICAEW committee and other like-minded younger members from other firms.

Upcoming events

We are looking forward to holding more events like this one, so keep your eyes peeled on future events.

We're also excited to announce that the Thames Valley Annual Dinner taking place on 30 September in Oxford is offering discounted tickets to young members for only £30 + VAT. We hope to see you there!

Lorna and Jenn

REPORT ON 2022 TV PRESIDENT'S GOLF DAY



Thames Valley Chartered Accountant Golfers once again met at Burnham Beeches Golf Club on 30 June 2022 for yet another great event and the weather was kind to us as well. The course had been prepared for a ProAm on the Wednesday so was in exceptional condition.

We had four teams of three for the team event this year. Nick Lloyd, your new President this year, was there to play and to present the prizes during lunch. Nick Pomroy had taken over the mantle of running the day and I was there purely to partake this year.

Simon Gomes (guest) won nearest the pin in 2 on the 6th green.

Derek Jones (guest) won the nearest the pin on the 13th. And the straightest drive on the 18th was won by another guest **Alan Curtis**, who was close to the line along the fairway.

The team score this year was a respectable 77. All other teams had the same 74 point scores. The last four years were 80, 74, 78 & 76. The winning team was **Paul Wagstaff, Barbara Brooks and Brian Grant**.

In the singles stableford competition our current President **Nick Lloyd** played

exceptionally well to win on 37 points. The guest prize was also won by his guest **James Healey** on 37 points.

Good golf, excellent food and company made the event a great success once again.

Photos of prize giving during lunch.



Please note that the 2023 President's Golf Day is at Burnham again, probably at the end of May

Paul Wagstaff

WHY BECOME AN ICAEW CHARTERED ACCOUNTANT?

ICAEW at a glance

161,415 members working in 147 countries.

33,958 students. ICAEW has more than 33,900 students currently training for the ACA and ICAEW CFAB qualifications around the world.

5,000 employers. There are over 5,000 organisations that are ICAEW authorised training employers and offer ACA training contracts.

Why a career as an ICAEW Chartered Accountant is more than you'd imagine

We asked our members at Amnesty International about the ACA qualification, why they chose to pursue it and what benefits they thought it would bring to their career.

Becoming an ICAEW Chartered Accountant

The title 'chartered accountant' can only be used by those who have met the requirements of ICAEW's ACA qualification.

To qualify students must undertake a minimum of three years on-the-job training, pass a series of rigorous examinations and commit to continuing professional development.

This means that ICAEW Chartered Accountants are highly sought after, commanding higher salaries than those with other accountancy qualifications.

We work with more than 5,000 authorised training employers (ATEs) internationally to provide ACA students with the work experience they need to qualify as an ICAEW Chartered Accountant.

What do ICAEW Chartered Accountants earn?



More information on why become an ICAEW Chartered Accountant: [Why become an ICAEW Chartered Accountant? | Why accountancy? | ICAEW Careers](#)

Other helpful links:

careers.icaew.com/why-a-career-in-chartered-accountancy
careers.icaew.com/find-your-route#logic-tree

NEWS FROM NORMANDY

Hello dear English neighbours!

We bring you some news from across the Channel. As far as the firm is concerned, the tax period is slowly but surely coming to an end, and this is an opportunity for us to take a breath!

Moreover, the days are getting longer, and we are finally starting to enjoy the good weather. We are lucky enough to have a garden at the office and as you can see from the picture, we are having lunch with the whole team while enjoying the sun.

Having finished the tax period, we took the time to change the visual identity of the firm. We started by changing our graphic charter! Then we worked on the website by redesigning it from top to bottom. And we are currently working with a graphic designer to give our logo a fresh look.

In France, 21 June is a very special day. Since this is the longest day of the year, we celebrate with a music festival throughout the entire country! In Caen, for example, the streets are filled with people, and many musicians and bands set up in the city centre to entertain the inhabitants and above all to show their skills! As you walk around, you will be able to listen to many different styles of music: reggae, electro, jazz, and many more ... The next few months will be less stressful for us, as the holidays are approaching and most of our team will be taking a few days off to rest and enjoy the beautiful weather.



Kind regards
Team B



THE FOURTH FEMALE ICAEW PRESIDENT

On 8 June 2022 I became President of ICAEW and while more recently I have represented London as a Council member, my institute activities are rooted in Thames Valley. It was here that I first got involved as an active member (volunteer) for ICAEW; where I sat on the Technical Advisory and Main Committees; and in 2001/2 where I served as president of the society.

We now live in a world very different to the one I recall 20 years ago and the [ICAEW strategy](#) recognises this in our strategic foundations and themes. The foundations are the basics of what we do: belonging and supporting (looking after our members), education and training, reputation and influence. These are our core functions which have remained consistent throughout our institute's 142-year history. Our strategic themes have changed considerably over time and guide our focus on serving the public interest. Today's themes, in brief, are as follows:

- Strengthening trust in ICAEW Chartered Accountants;
- Helping to achieve the Sustainable Development Goals (SDGs);
- Supporting the transformation of trade and the economy;
- Mastering technology and data; and
- Strengthening the profession by attracting talent and building diversity.

I'll be raising these themes as I meet with members and other stakeholders. Two themes in particular have a special resonance with me: those of sustainability and the wider SDGs, and attracting talent and building diversity.

In terms of the first, I think it is now clear to most of us that without a sustainable planet, and equity in the way people

are treated, there is little future for any of us. Environmental concerns are not peripheral issues - you won't get investment or loans if you can't demonstrate either your transition to net zero or your current sustainability credentials. ICAEW Chartered Accountants have a vital role, whether in practice or business, to help organisations to recognise the risks and opportunities of climate change and sustainability. We are trusted advisers and we can offer insight, prompt and lead conversations and actions to reduce carbon footprints and improve all aspects of sustainability. This is without even considering the vital role of accountants in the measurement and assurance of sustainability disclosures, which is as much an opportunity as a challenge.

On the issue of talent and diversity, I can't ignore the fact that I am only the fourth female president of ICAEW. On the plus side, three of these women, including myself, have been in the last six years, so we are making progress. The quest for talent and diversity isn't just about gender though, and goes beyond numbers and quotas. Diversity, in all its forms, including diversity of socio-economic background, leads to better decision-making and that leads to improved profitability and strategic outcomes. And at the heart of achieving greater diversity, is being more inclusive.

We all have a role to play in these themes, looking to improve our own or our clients' sustainability and thinking about how we ensure diverse workplaces and contribute to the SDGs. These are not my themes. These are our themes and I ask you to join me in making a difference.

Julia Penny
ICAEW President



WHAT'S ON IN THE THAMES VALLEY

If you are interested in attending any of our events, please [click here](#). You can also email Emily at emily.russell@icaew.com for further information.

Oxford Business Members' Breakfast Forum

Various dates, 08:00-09:30, virtual event
This free event is part of a series of meetings, exclusively for business members, which take place in Oxford. Your views are greatly valued on business confidence across the region and also on highlighting urgent issues that government needs to address. Discussions will be according to Chatham House rules and all comments will be treated as confidential.
[Book here](#)

Business Members' Breakfast Forum

Various dates, 08:00-09:30
This free event is part of a series of meetings, exclusively for business members, which will take place in Maidenhead and the Reading area. Your views are greatly valued on business confidence across the region and also on highlighting urgent issues that government needs to address. Discussions will be according to Chatham House rules and all comments will be treated as confidential.
[Book here](#)

Oxford Practitioner Group Meetings

Various dates and venues
The Oxford Practitioner Group is a long-established group which meets four times a year. New members are very welcome. Meetings start at 18:30. For more information please contact: emily.russell@icaew.com
[Book here](#)

Henley and District Practitioner Group Meetings

Various dates and venues
The Henley and District Practitioner Group continues to provide a fantastic opportunity for members to discuss any pertinent and practical points they face running a small business in practice. There is a great deal of technical expertise among the attendees so help is at hand for any issues you may face. For more information please contact Craig Hopkins on henleydistrictpsg@outlook.com

Thames Valley Annual Dinner

30 September, 18:30-22:00, Oxford
This year is the 45th Anniversary of the ICAEW Thames Valley District Society of Chartered Accountants. To celebrate reaching this milestone anniversary, the Annual Dinner will be held at the prestigious Exeter College, Oxford. During the evening, we will also hear from Naomi Riches, a renowned Paralympic gold medallist. We will also be joined by Julia Penny, the current ICAEW President and fellow Thames Valley member.
[Book here](#)

LinkedIn Series hosted by ICAEW Thames Valley

Various dates and times
During each session we will look at different topics on LinkedIn, Miles will demonstrate improvements that you can make to ensure your LinkedIn is tip top.
[Book here](#)

Setting up in Practice

12 October
This presentation is aimed at members who are either thinking about setting up in practice or have done so recently. It will explain how to meet the regulatory requirements and include many practical tips.
[Book here](#)

Retired member series

Various dates and times
Join us and retired members in the Thames Valley, for a series of physical events all over the Thames Valley.
[Book here](#)

Emily Russell

MY DISABILITY IS MY SUPERPOWER



NAOMI RICHES

The driving force behind everything Naomi does is her desire to help individuals, teams and organisations to realise their potential and be the best that they can be.

In 2012, Naomi Riches achieved what most athletes only dream of; winning a gold medal on home water at the London Paralympic Games.

At just a few months old Naomi was diagnosed with Achromatopsia along with a cocktail of other eye conditions; and during her years in mainstream school she was severely bullied, and her differing needs were not well catered for. This led to Naomi under-achieving in many areas and left her with very low self confidence.

It was during Naomi's second year of university that she was offered the chance to 'try out' for the Great Britain Para-Rowing Team. She seized this opportunity and just four months later became World Champion. Over the next 10 years, Naomi won 6 World Championship titles, Paralympic bronze in Beijing and that glorious gold in London.

Naomi's journey was by no means easy, but she was always driven by a burning desire to prove a point; to prove that she is capable of significant achievements despite her visual impairment. Realising

that her eyes, always labelled as a problem and the reason she couldn't achieve, had become her own superpower leading to possibilities that would have otherwise been impossible.

Naomi is now a performance coach, facilitator and speaker. She uses her experience, her passion to see others achieve their goals, and her deep understanding of psychometric and diagnostic tools to help individuals, teams and organisations understand motivation, untangle team dynamics, understand the impact of behaviour, increase resilience by making sense of emotional intelligence, and the list goes on.

“People are fascinating; what makes them tick, what holds them back, how they can impact others and how much they understand about themselves. Every client is a puzzle ... they come to me with all the pieces; sometimes the puzzle is half finished, sometimes just the edges are done, and sometimes there are only a few bits missing ... it is my job to help my clients finish that picture and I love it!



Naomi Riches

ICAEW THAMES VALLEY ANNUAL DINNER



This prestigious black-tie event offers you an excellent opportunity to entertain friends and clients in a stunning environment, the Exeter College, Oxford.

This year is the 45th anniversary of the ICAEW Thames Valley District Society of Chartered Accountants. To celebrate reaching this milestone, the Annual Dinner will be held at the prestigious Exeter College, Oxford, on 30 September.

We will be joined by our current ICAEW President and fellow Thames Valley member, **Julia Penny** (see article on page 14) and London 2012 TeamGB paralympic gold medallist and motivational speaker **Naomi Riches** MBE, who has introduced herself and her story on the left.

It will be a fantastic evening to celebrate our 45th year and we would love you to bring colleagues and friends with you for a celebratory evening.

The evening will consist of:

- Drinks reception on arrival
- Three-course meal
- After dinner tea/coffee

[Book your place online.](#)

Emily Russell

BUILDING BEAM: ALEX STEPHANY Q&A



ALEX STEPHANY

How did the business start?

Five years ago, I got to know a homeless man outside my local Tube station in North London. I'd buy him cups of coffee and pairs of socks when it was getting cold. At one point, he disappeared for weeks on end. When he reappeared, he looked years older: he told me he'd had a heart attack and had just come out of hospital. For all the well-meaning gestures from myself and no doubt others, he was in a worse position than ever.

So I began to ask myself what it would take to make a lasting difference to this man's life. He had been out of work for years. For me, the answer lay in empowering him with the skills, confidence and support needed to sustainably support himself. Of course, that would cost far more than coffees or socks - but what if everyone chipped in?

That's when the idea of 'crowdfunding' employment training for homeless people was born. Over the following months, I co-developed the model working with homeless people and charities, and launched Beam in October 2017. Since then, we've supported more than 800 homeless people into jobs and homes.

What's your USP?

For too long homeless people have been locked out of the benefits that technology has brought to most of our lives. Now, for the first time, homeless people can access software on a phone to meet with a caseworker - and apply for jobs at specially selected roles with companies committing to hiring with social purpose. And when people don't have access to a phone we make sure they get one.

Our technology also allows anyone to connect with and fund a homeless person's future. We're bringing the public closer to the people they are helping through our online community, allowing them to send messages of encouragement and hear directly from the people they've supported. This level of transparency and online community is unique in the homelessness space.

On top of that, 100% of everything donated through the crowdfunding supports Beam's beneficiaries into stable jobs and homes - making it the most efficient form of giving in UK homelessness. We're also a social enterprise, so we cover our overheads through government partnerships, and employer partners like Arriva, Pret, Aesop and Bupa who hire our beneficiaries to diversify their workforce and fill skills shortages.

How does it work?

Homeless people are referred to Beam by more than 50 charities and local councils. Our team of caseworkers helps each person create an employment or housing plan around their unique goals and aspirations. We then prepare a fundraising page on our website to cover the cost of them moving into a stable job or home. Members of the public donate towards training, work tools, childcare costs and rental deposits, and receive feel-good updates on the people they've helped. We then match our beneficiaries with socially-conscious landlords and ethical employer partners. You can see all the people we've supported here.

But Beam's impact is best told through the countless stories of the people we support, like 33-year-old Henrietta. When Henrietta was referred to Beam last year, she was living in a small room in a women's refuge with her two children after escaping an abusive relationship. She told us she wanted to get back into work to become financially stable and provide a safe environment for her children.

A passionate cook, Henrietta raised £2,354 through Beam to fund her Food Safety & Hygiene and Food Allergies certificates, childcare, travel, work clothes and a laptop. She then landed a job as a nursery chef and was supported by her local council into stable housing. Henrietta is just one example of how Beam is changing lives - by tapping into people's talents and potential.

How can businesses get involved?

There are lots of ways that companies can work with Beam to tackle homelessness. With our Beam gift cards feature, companies can make a charitable donation on behalf of their team, clients or customers, which helps a homeless person into a new job or home.

When companies donate to Beam, they automatically get their own Impact Page on Beam's website, where they can see exactly who they've supported and follow them on their journey. We want all of our partners to see the impact they're having and how they are changing lives, one person at a time.

We also work with amazing companies - from Bupa to Arriva to Pret - who hire Beam's beneficiaries. This is a great way to fill skills shortages, at the same time as diversifying your hiring process and creating genuine social impact.

What are your plans for the future?

As we grow, our goal is to support many more disadvantaged groups - from prison leavers to refugees - who face employment barriers. We want to be the

go-to employment service for government - radically reducing unemployment and creating equality of opportunity.

Right now, Beam is rapidly expanding across the UK, and we've recently launched in both Scotland and Wales. We've also had a lot of requests to take Beam overseas, and are currently looking for someone to help grow Beam outside the UK.

So few entrepreneurs are building technology to support the most disadvantaged people in our society, despite the rising cost of living and increased isolation and mental health problems. Take Silicon Valley: home to some of the most innovative tech start-ups in the world - yet few build solutions to tackle the problems on their doorstep, especially homelessness. We want Beam to pave the way for more Tech for Good businesses. We want to show that business and technology can and must be a force for good.

Alex Stephany
Founder & CEO of Beam

RETIRED MEMBERS

We have an exciting year planned, with a number of events specifically for our retired and life members. Unfortunately, we have not been able to do a physical event yet, which I know a number of you are keen to do. We have had to cancel the Bombay Sapphire tour which was highly requested and the Reading Abbey and Museum tour due to low numbers and a lack of interest.

We have a number of other events planned this year including a Hellfire caves tour in High Wycombe, a tour of One Moorgate Place with lunch in the business lounge and much more!

We would love to hear from you and find out what you would like to see from your local district society.

Please send your ideas or thoughts to Emily:
emily.russell@icaew.com



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