# FAB.UK

# INSIGHT REPORT

11-12 March 2026 NEC, Birmingham


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# FOREWORD


The profession came in their thousands to the Finance, Accounting & Bookkeeping Show (FAB), and their behaviour across those two days offered a clear snapshot of what truly matters in 2026 for accountants, finance leaders and bookkeepers. As a news publication, it's rare to gain this kind of boots-on-the-ground, real-time state-of-the-nation view of the profession's priorities. At FAB, we got exactly that.

This insight report explores how the conversations and expert speaker sessions held at FAB will shape the year ahead.

Drawing on insights from sessions featuring industry heavyweights like Rebecca Benneyworth, Dan Neidle and HSBC's Emma Wilks, and insights from over 100 exhibitors, it sheds light on the challenges accountants and finance leaders face in the next 12 months and the strategies they're using to overcome them.

From Making Tax Digital (MTD) and artificial intelligence (AI) to consolidation, the talent crunch, digital transformation and growth, this report examines all the trends and themes that dominated FAB – and will likely be front of mind when next year comes around.

You told us what really matters. In this report, we're delighted to reveal what those trends are and how the leading voices are responding. See you in Birmingham on 10-11 March for FAB 2027.

*Richard Hattersley*

Richard Hattersley,
Managing editor at AccountingWEB


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# EXECUTIVE BRIEFING

FAB this year brought the profession's priorities into sharper focus. The direction of travel felt clearer, but so did the pressure.

Across the stages, on the show floor and in the new boardroom debates, where mid-tier and finance leaders came together for senior-level discussions, the same issues kept coming up. Compliance is getting heavier. Technology is becoming more embedded. Growth is under more pressure to prove itself commercially. Finding and retaining talent is getting harder. Leadership is also becoming more structural, shaped by questions of succession, ownership, governance, capacity and control.

**Five topics stood out the most.**

1. **MTD** remains the most visible regulatory shift, already affecting workloads and annual planning, as Rebecca Benneyworth made clear right at the start of Day One in the MTD Accountability Club Live session.

2. **AI** was another hot topic, but it was more grounded this year. It ran from the Circle Stage to the Finance Stage and into the new AI Labs, a dedicated space for more hands-on guidance. Speakers, including Natasha Everard, Tim Chilestone and James Goulsbra, focused on practical use, safe adoption and improvements.

3. **Growth** also drew a lot of attention, especially on Day Two, which opened with two sessions that tackled scaling: Elevating the CFO role: Leadership in a growth-focused business, and Growth lessons from three firm leaders. Both showed what successful scaling looks like and what it now demands from firms and finance leaders.


4. **Talent** sat behind it all. Sessions such as Building an agile firm culture: Balancing technology, teams and outsourcing, brought the people-side back into view by highlighting the importance of trust, judgement and culture as well as the growing pressure on entry-level employees.

5. Last but not least was **leadership**, which ran through everything. One of FAB's strengths this year was the range of voices speaking to that topic. CEOs like Eriona Bajrakurtaj, directors like Giles Mooney, partners like Steve Collings, CFOs like Claire Elliott and COOs like Jim Brown all brought different but valuable perspectives. The message was loud and clear. Stronger firms are being built through better decisions, stronger systems and a smarter use of people.

What felt different this year was how tightly these threads are now tied together. Each stage and each conversation reflected a mix of the same pressures, because these issues no longer sit in isolation. Regulation shapes process. Process shapes pricing. Pricing shapes capacity. Capacity shapes risk. Leadership sits across all of it.

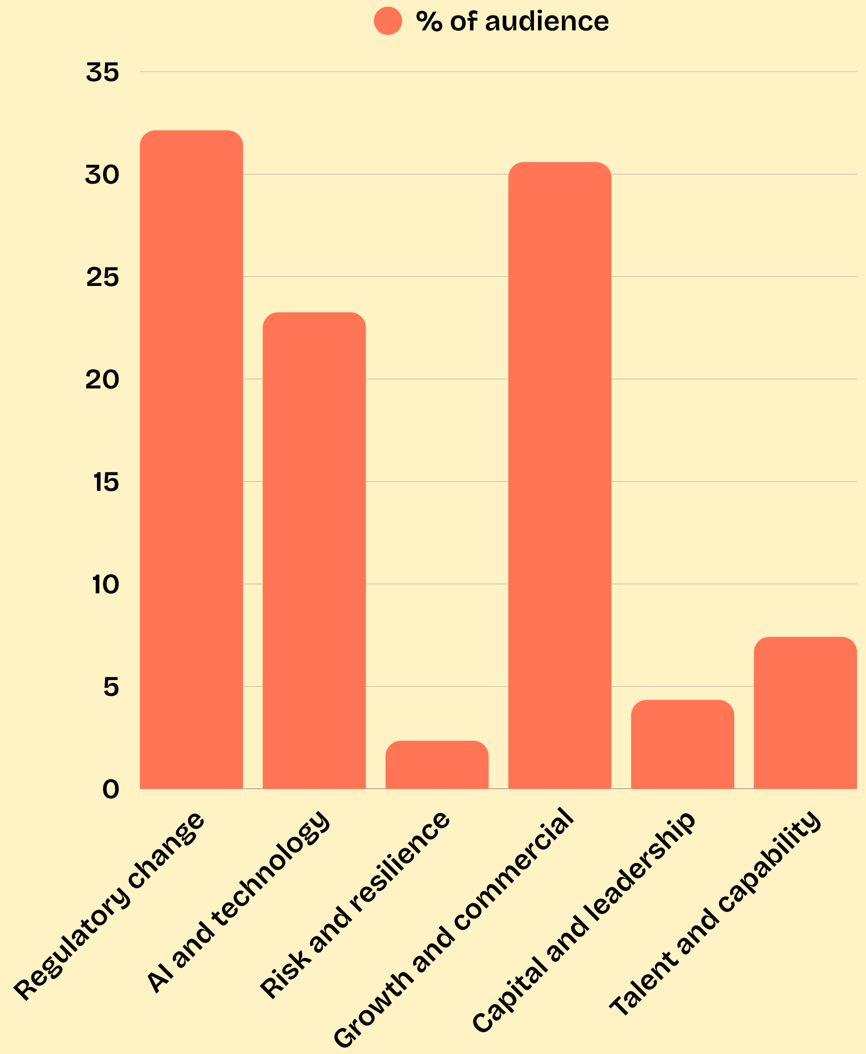
The chapters that follow go deeper into each of those areas. What FAB made clear, though, is that the next 12 months are unlikely to reward firms that tackle each pressure separately. The stronger response will come from those who see how the pieces connect and start redesigning around that.

# STATE OF THE MARKET

To make sense of what drew the most attention at FAB, the show's biggest topics have been grouped into six core pillars: regulatory change, growth and commercial strategy, AI and technology transformation, talent and capability, capital and leadership, and risk and resilience.

These pillars reflect the issues that consistently come up on AccountingWEB, which in turn, shaped the FAB programme. Seeing how attendees engaged with the FAB programme highlights what matters most to the profession, where pressure is building, and where firms and finance leaders see the greatest opportunities.


## WHERE ATTENTION WAS THE HIGHEST




Three pillars stood out most clearly. Regulatory change drew the highest share of attention, followed closely by growth and commercial strategy, with AI and technology transformation in third.

Regulation and compliance remain the biggest draw because they are unavoidable and affect how firms run day-to-day. Growth sits close behind because that pressure also creates opportunity, as clients need more support and firms look for new ways to add value. AI is rising quickly behind both, with more firms seeing it as part of the answer to workload, efficiency and delivery.

## STAGE STANDOUTS

| STAGE | TOP SESSION THEMES |
|---|---|
| **Circle** | 1. *Tax and policy*<br>2. *Growth strategy and leadership*<br>3. *AI and automation* |
| **Practice Accelerator** | 1. *MTD and digital compliance*<br>2. *HMRC updates and guidance*<br>3. *Growth strategy and leadership* |
| **Bookkeeping** | 1. *Payroll*<br>2. *Growth, strategy and leadership*<br>3. *Client experience and growth marketing* |
| **Finance** | 1. *Growth strategy and leadership*<br>2. *AI and automation*<br>3. *Corporate finance, deals and succession* |
| **Progressive Firm** | 1. *Growth strategy and leadership*<br>2. *Corporate finance, deals and succession*<br>3. *Practice tech and systems* |

The standout themes on each stage offer a clearer picture of what different groups are trying to solve.

On the Circle Stage, tax and policy drew the strongest interest, underlining the value of clear interpretation from recognised voices such as Rebecca Benneyworth, Dan Neidle and Emma Rawson.

The Practice Accelerator Stage was shaped by demand for practical compliance guidance, particularly around MTD and HMRC. Sessions such as MTD unpacked: Real questions, straight answers… and mini eggs, featuring HMRC's Craig Ogilvie, sat firmly in that space.

The Bookkeeping Stage had a different centre of gravity, with payroll coming first, reflecting a more delivery-focused audience. Payroll experts such as Sarah Smith and Ian Holloway helped anchor that focus.

The Finance Stage showed strong interest in leadership, strategy and the changing role of finance. Sessions such as Fractional CFOs: When, why and how it works, and Elevating the CFO role: Leadership in a growth-focused business reflected an audience focused on influence, decision-making and growth.

Finally, the Progressive Firm Stage highlighted the priorities of mid-tier practices, focusing on scale and future direction. Sessions such as Growth lessons from three firm leaders showed clear interest in how firms can grow and what route they should take.

**The profession is focused on three connected priorities: responding to regulation, unlocking growth, and using technology to make both more manageable.**

# WHAT YOU TOLD US

What an incredible time I had at FAB. My notebook is full, but more importantly, my calendar is already filling up with follow-up meetings!

It was a privilege to connect with so many innovative individuals who are truly pushing the boundaries of our profession. We've already booked in sessions to explore how these new technologies and partnerships can support MMC Hardmetal UK Ltd in our ongoing transformation journey.

I'm particularly excited about how these connections will help us drive forward in our pursuit of being the 'best versions of ourselves.'

Ella Malin, financial Controller at MMC Hardmetal UK Ltd

It's been a really worthwhile couple of days, met some great people, had some excellent conversations, and attended some interesting talks.

Stepping away from the day-to-day is always valuable, a chance to reflect, see what's happening across the profession and explore software solutions that can add real value.

Michelle Reynolds, owner of M Reynolds & Co

I've listened and learned, and I feel up to date and more prepared as an accountant for the huge changes coming this year.

Karen Waters, accountant at KW Accounting Services

FAB was a strong reminder of how quickly the accountancy industry is evolving and why staying up to date with both regulatory changes and new technology is more important than ever.

Shaun Pullan, director and head of business services at Thomas Coombs

It was a brilliant show with some super interesting talks and exciting software which I will definitely be adding to my tech stack. I'll need to spend some time reflecting, as there was so much to take on board.

Bjorgvin Vigfusson, director of Heights Accountancy

So many insightful, informative and entertaining sessions and great chats with software suppliers, a lot to take home and digest. But it's the moments between the sessions – meeting in person people you've connected with online, catching up with colleagues and friends from the industry and mining the experience of fellow accountants while waiting for a talk to begin that makes FAB such a special event.

What an incredible two days at FAB. My cup is full. See you next year.

Amy Good-Chin, founder of Origami Accounting & Advisory

# PILLAR DEEP DIVE: REGULATORY CHANGE

The mood regarding regulatory change wasn't panic, but it wasn't relaxed either. It was one of bracing for impact.

## WHAT WE HEARD

From April 2026, firms face several changes at once, and the weight of compliance came up repeatedly across the two days.

MTD is the headline shift, but as Emma Rawson outlined in, Where do we go from here? The future of tax policy, it sits alongside tighter agent controls, new sanctionable conduct rules and a more assertive approach to debt collection.

The burden is also growing in day-to-day compliance. In AML, IDV and risk management, expert speakers like David Winch described the rollout of Companies House identity verification (IDV) rules as confusing and time-consuming, with added risk for firms and not much obvious benefit.

At the same time, HMRC's reach is widening. Separate sessions from Amit Puri and Nick Wright showed how global data-sharing, crypto reporting and more detailed disclosures are making inconsistencies easier to spot.

The overall message was that light-touch compliance is not enough.

## WHAT IT MEANS

The annual compliance cycle is changing. Quarterly MTD reporting changes the year by increasing client touchpoints and raising the cost of poor records.

It also brings pressure forward. The concern isn't just April 2026, but the bottleneck building behind it, especially when traditional tax return work collides with the first MTD finalisations in early 2027.

That is a capacity issue and also a risk issue. When tax, IDV, AML and agent obligations tighten together, small errors won't stay small.

## WHAT LEADERS ARE DOING NOW

Some firms are already adjusting before the real pressure lands.

"We decided early on to become an authorised corporate service provider (ACSP) so we could handle IDV checks ourselves. If it's to do with our clients, it means it's to do with us."

Stephen Leonard, partner at Winders

Rebecca Benneyworth, tax expert

"I'm reviewing our fees because quarterly reporting will add a lot more work. In practice, that means what used to be one year's fee may need to rise to one and a half times the annual charge."

"If you have VAT-registered clients, you should stagger their deadlines to calendar quarters. Not every firm can bring in extra staff, so practical changes like this can really help."

Nick Paddenberg, director at Brighton Tax

# PILLAR DEEP DIVE:
# AI AND TECHNOLOGY TRANSFORMATION

If regulation is forcing firms to rethink capacity, technology is shaping how that work gets done.


## WHAT WE HEARD

A strong thread across these sessions, especially in the AI Labs, was not excitement about standalone tools, but a focus on how systems actually fit together.

Three points kept coming up.

1. AI is only as good as the data behind it. Without a clear source of truth, firms end up with disconnected systems, duplication and messy processes. Natasha Everard's, How not to create a Frankenstack: Tame your tech, made that point clearly, urging firms to audit software properly and align tools with the way they actually work.

2. Automation is changing team structures. In Power skills: How the finance profession can lead, influence and thrive, Steve Flatman argued that routine processing work is disappearing, which removes the traditional training ground for entry-level employees.

3. AI is moving into workflows. The focus at FAB was not on isolated chat tools, but on repeatable processes built into how firms operate.


## WHAT IT MEANS

The challenge for leaders is now how to use AI tools safely and well.

Firms making progress are focusing on governance, data quality and process design. When that's done properly, the benefits are efficiency, headroom and space to do more valuable work.

## WHAT LEADERS ARE DOING NOW

Several speakers showed what that looks like in practice.

Andy Ross, former CEO of Caroola Group

> We needed a Spotify for the business – one system everyone could log into, use in the same way and trust to work. The goal was to move everyone onto one platform so the data was protected and the process was consistent.

> Cut anything that is no longer doing its job for your practice. It may look good on paper, but if it's not fit for purpose, let it go. The aim is to strip out duplication.

Natasha Everard, founder of Bewitching Bookkeeping

James Goulsbra, partner at GTA Accounting

> I built a VAT agent and pointed it at the legislation so it could help flag answers quickly when client questions came up. I still checked the source myself, but it brought the right material to my attention much faster.

# PILLAR DEEP DIVE: RISK AND RESILIENCE

Whilst there was plenty of excitement about AI, technology and efficiency, several sessions pointed to a less comfortable truth that faster doesn't always mean stronger.

## WHAT WE HEARD

HSBC's Emma Wilks pointed to ongoing economic pressure, tighter margins and less room for error. That pressure is now showing up faster in business distress. In Spotting the early warning signs of business distress before it's too late, Laurence Vogel highlighted signs such as cashflow dropping below one month of expenses or directors' loan accounts rising above 10% of turnover.

Internally, practices are also exposing themselves by digitising old processes without properly redesigning them. On the surface, systems may look modern, but underneath, there can still be manual workarounds and patchy controls.

That leaves practices exposed on several fronts at once: cyber risk, especially where cloud storage is mistaken for backup; compliance risk, as obligations tighten; and leadership risk, when businesses are not ready to respond under pressure.


## WHAT IT MEANS

This pushes resilience into the forefront. Leaders cannot treat risk management as back-office admin while focusing only on growth or delivery. Firms need to see risk earlier, understand it properly and respond faster. Data needs to be accurate, recoverable and used within clear boundaries.

## WHAT LEADERS ARE DOING NOW

Speakers offered practical examples of that mindset.

Kishor Harsiani, fractional CFO at The CFO Centre

"Most businesses don't fail because opportunity is missing. They fail because risk is not managed, and problems aren't visible soon enough. Better visibility reduces volatility, which is why leaders need time to step back and plan."

Katarzyna Machalinski, managing director at Prevail Accountancy

"If you keep showing up and stay consistent, the habit takes over. Motivation does not come first, it follows action. Do not wait for it. Be disciplined, keep going, and that is what moves you forward."

David Winch, founder of MLRO support

"Most firms carry out the same checks on low-risk clients as they do on normal-risk ones, so I advise calling them normal risk and doing proper due diligence. It's more about spotting when something does not look right."

# PILLAR DEEP DIVE:
# GROWTH AND COMMERCIAL STRATEGY

The growth conversation at FAB also felt different this year. It was less about doing more, and more about doing the right things properly.

## WHAT WE HEARD

As routine compliance becomes easier to automate, it's also becoming harder to differentiate. That puts pressure on where value actually sits.

Several themes came through clearly.

In Growth lessons from three firm leaders, Nikki Adams, James Bennett and Sam Gooding argued that scaling successfully requires tougher choices about delegation, client selection and where leaders spend their time. This meant knowing when to step back and when to let go of those PITA clients.

Pricing was another clear tension. In Rethinking money: Why accountants need money mindset work too, Debbie Bailey said that many accountants still undercharge, not because the market forces them to, but because accountants still struggle to charge for what they deliver.

Service design stood out too. In Fractional CFOs: When, why and how it works, the panel revealed that firms gaining traction are moving further towards strategic, high-value work. Fractional CFOs Julia Leask and Kishor Harsiani described how the role helps founders move to data-led decisions. But the panel warned that value can slip quickly without clear scope and pricing.

## WHAT IT MEANS

What has shifted is that charging for time is becoming less convincing. If software reduces hours to minutes, effort alone doesn't carry the same weight.

The stronger case is built around insight, judgement and relevance – what the client can actually do with the output. That changes how services are structured and how growth is approached.

## WHAT LEADERS ARE DOING NOW

The examples here were practical rather than theoretical.

> A step in our growth was taking pricing and invoicing away from me. I struggled with those conversations, so someone else now handles it. One of my biggest lessons was learning to delegate and let go.

Sam Gooding, partner at Gooding Accounts

> We sacked our biggest client after realising they did not fit the kind of practice we wanted to build. It was a turning point for us, and looking back, one of the best decisions we made.

Nikki Adams, director at Ad Valorem

> We've focused on taking low-margin, time-heavy work off the team so they could spend more time on higher-value services like tax advisory and FD support. With staff costs so high, every hour has to work commercially.

Liam Wilson, founder of Elevate Accountancy

# PILLAR DEEP DIVE: CAPITAL AND LEADERSHIP

By this point, the conversation starts to widen. Not just how firms operate, but how they are built, how they can adapt and how they will last.

## WHAT WE HEARD

One clear pressure point was the growing strain on the traditional partnership model. In Consolidate or capitalise? Private equity vs independent growth, Lucy Williams, Philip Olagunju and Paul Randall explored why more firms are weighing up corporate structures, private equity (PE) and employee ownership trusts (EOTs).

That is linked closely to exit readiness. In both Selling a business EOT vs PE vs trade sale, and M&A as an engine for growth: Deploying capital with confidence, the message was that succession and exit planning need to start earlier. James Gosling, Chris Maslin and Akshay Vaghela shared that better-run firms are treating readiness as an ongoing discipline.


There was also a shift in who runs firms. Ashish Solanki, Haider Mawji, Will Smart and Erik Meert highlighted the move towards non-accountant leaders, operations specialists, and commercial roles. The aim is to build something that can scale without relying on a handful of individuals.


## WHAT IT MEANS

This changes the role of leadership itself. Value is moving away from individuals and into systems, governance and repeatability.

Leaders are being pushed towards decisions about investment, structure and long-term resilience. A firm built around individual effort can perform well, but it will struggle to scale or transfer ownership cleanly.

## WHAT LEADERS ARE DOING NOW

Several speakers illustrated that shift in different ways.

James Gosling, managing director of AJ Chambers

> "Bringing in non-fee-earning leaders can take some of that load away and let owners focus more on clients, team development and growth. In the past, firms thought about succession due to retirement, but now it's becoming an earlier strategic decision."

> "We've built a 10-year plan around two priorities: people and technology. That has meant freeing up working capital, accepting flatter profits for a period, and investing for the longer term rather than chasing short-term returns."

Lucy Williams, managing partner at JS Accountants

Will Smart, managing partner at Cottons

> "You wouldn't try to sell a dirty car, you would make sure it was clean and polished. It's the same with a business. That means keeping it tidy, reducing reliance on the owner, building a second tier of management and making sure too much does not rest on key clients."

# PILLAR DEEP DIVE: TALENT AND CAPABILITY

All of this lands with people, a subject that underpins all the topics at FAB.


## WHAT WE HEARD

For years, firms relied on entry-level employees learning through repetition and routine processing work. But as Steve Flatman highlighted, that is breaking down because of automation. Firms are now expecting stronger judgement, communication and problem-solving skills much earlier.

That impact goes beyond recruitment. Technical knowledge still matters, but it's not enough on its own. The people likely to succeed are those who can question and interpret, especially when software is doing more of the first-pass work.

Speakers also challenged how firms develop those skills. In Bridging the gap: Technical training that actually sticks, Thabiso Matsau argued that passive learning isn't sticking, and that development needs to be active, practical and tied to real decisions.

Solving the skills shortage means rethinking the talent pipeline. In Future-ready firms: Apprenticeships and training that retains talent, Grace Hardy, Andy North and Gareth John made the case for growing talent from within, using apprenticeships to develop both knowledge and skills.

## WHAT IT MEANS

The traditional pyramid is flattening. Firms are carrying fewer entry-level processing roles and asking more of people earlier in their careers.

That makes culture more important. Teams need space to test, challenge and learn without fear. Without that, automation can deepen fear rather than confidence.

## WHAT LEADERS ARE DOING NOW

Again, the strongest examples were practical.

> Learning to fail is very important. I want the team to break our platforms. It seems counterintuitive because there's this idea that we've got to be high-performing and delivering all the time, but I want to see the stress points. That's where we all learn the most valuable lessons.

Mark Parr, head of technology at Buzzacott

Thabiso Matsau, senior training and technical manager at HaysMac

> Our strongest learning tool is an annual update where trainees, managers and partners work through simulations together. People challenge each other, learn across levels and get pushed out of their comfort zone, which is often where the best learning happens.

> The real strength of apprenticeships is not just the knowledge needed to pass exams, but the skills and behaviours that come with them. As more technical work is automated, communication, critical thinking, problem-solving and leadership are becoming even more valuable.

Gareth John, policy director at First Intuition

# EXHIBITOR INSIGHTS

What exhibitors brought to FAB helped sharpen many of the wider themes running through the show.

## KEY THEMES

Across FAB Talks and exhibitor-led conversations, the emphasis has shifted away from feature wars and towards capacity, helping firms cope with heavier compliance demands, tighter margins and a talent shortage.

MTD was one of the clearest and most popular examples, with over half of the FAB Talks emphasising the pressures created by more frequent reporting, more client touchpoints and more opportunities for delay. Exhibitors and their tech are therefore also framing MTD as a workflow challenge.

AI, of course, dominated the discussion with a focus on tasks such as document chasing, anomaly detection and reducing the back-and-forth that slows delivery. There was also a noticeable push against fragmented systems, whether through all-in-one platforms or tighter integration.


## INVESTMENT AREAS

The main investment areas followed these themes.

1. One was client-side data capture, getting cleaner information earlier through portals and payment tools.
2. Another was supervised autonomy, with AI handling structured tasks with human oversight.
3. And a third was embedded finance, linking accounting, payroll and payments more closely.

## GAPS

There were, however, some gaps.

The biggest was behavioural. Tools assume that if the process is easier, clients will behave better. In reality, poor habits don't change that quickly and don't disappear because an app exists.

There was also a gap around advisory. Automation is often presented as a route to higher-value work, but practical support for delivering that commercially is still thin.

## WHAT THIS MEANS FOR BUYERS

For buyers, integration matters more than isolated features, and AI tools should be judged by how transparent and controllable they are.

Most of all, the exhibitor story at FAB showed that software decisions are now much closer to commercial strategy. The firms to get the most value will look beyond product claims and ask a harder question – will the time saved turn into something more valuable?

Overall, the exhibitor presence suggested a market that is maturing. The pitch is no longer just about new features, but about helping firms hold together under pressure.

> "The emphasis has shifted away from feature wars and towards capacity, helping firms cope with heavier compliance demands, tighter margins and a talent shortage."

# WHERE EVERYTHING CONNECTS

By the end of the two days, the themes started to merge into something bigger. Regulation, technology, talent, risk and commercial pressure are no longer separate issues. They are reshaping the same operating model.

Across FAB, one pattern kept coming back. The move from processing data to interpreting it is changing what firms are paid for, how teams are built, where risk sits, and what leaders need from their systems.

## REGULATION, CAPACITY AND TECHNOLOGY

One of the clearest connections was between regulatory change, capacity and technology. As the State of the market showed, regulation, growth and technology drew the most attention at FAB, and this is where those pressures came together most clearly.

The regulatory deep dive showed speakers like Emma Rawson and David Winch, talking about how MTD, IDV and tighter compliance rules are increasing workload. The AI and technology deep dive therefore showed why firms are pulling in integrated systems and supervised automation to manage that pressure.

Readiness now depends on whether a firm's systems, controls and data are strong enough to keep up with changing rules. Otherwise, risk spreads. As Kishor Harsiani put it, "better visibility reduces volatility".

**The wider takeaway is that value and resilience now need to be designed into the business itself. Individual expertise matters, but it's not enough on its own. The next 12 to 18 months will expose firms where speed has covered up weak structures, and the firms that do best will be the ones that bring these pieces into a single, joined-up response.**

## THE END OF EFFORT AS A MEASURE OF VALUE

This creates another connection between growth, talent and technology. As firms bring in more AI and automation, routine work takes less time, and time itself becomes a weaker measure of value.

The growth deep dive, specifically from insights in Fractional CFOs: When, why and how it works, showed that firms are under pressure to charge for judgement and strategic value. Steve Flatman also highlighted the other side of that shift, with entry-level employees losing the work that once helped them build confidence and expertise.

That changes the challenge for leaders. Creating more capacity is not the solution. Firms need a clearer plan for turning that capacity into paid work, and helping teams build the skills that matter most.

## STRONGER OPERATIONS AND STRONGER LEADERSHIP

Underpinning it all is a third connection between risk, capital and leadership – how firms are built. As regulation gets heavier, technology becomes more complex and cyber exposure grows, operational discipline is much higher up the agenda.

The same pressures affecting workflow, pricing and capability are also exposing the limits of older partnership models. One session, Selling a business EOT vs PE vs trade sale brought that into focus, particularly where succession planning is weak and investment needs are growing.

What FAB showed, specifically from speakers Ashish Solanki, Haider Mawji, Will Smart and Erik Meert, is that stronger firms are being built less around individual heroics and more around systems, governance and repeatable decision making. The firms holding value are those with better visibility and less dependence on a few people carrying too much weight.

# FUTURE SIGNALS

FOUR MAJOR SHIFTS
TWO CLEAR SIGNALS
ONE AGENDA FOR FAB 2027

## WHAT WILL DEFINE THE NEXT YEAR

The next phase is already taking shape. Less speculation and more delivery.

### 1 END OF THE ANNUAL CYCLE

More frequent reporting and tighter data expectations are pushing firms towards earlier intervention and increased client contact.

### 2 AI FROM ASSISTANCE TO EXECUTION

The strongest examples were tools handling structured tasks inside real workflows, with human review still in place. The question has changed from whether to use AI to how to control and build around it.

### 3 COMMERCIAL CHANGES

As routine work carries less value, firms are rethinking pricing, scope and the line between compliance and advice.

### 4 STRUCTURAL SHIFT

Succession, capital and operational complexity are driving firms towards stronger governance, more professionalised leadership and alternative ownership routes.

## EASY SIGNALS TO WATCH

The clearest signals will also be the hardest to miss.

- AML enforcement looks set to tighten, especially if oversight shifts to the Financial Conduct Authority (FCA). Firms will feel it quickly through less tolerance for inconsistency.
- HMRC's direction is similar. With more money going into debt recovery and stricter sanction rules for agents, firms are likely to see faster escalation and higher expectations.

## WHAT THIS MEANS FOR FAB

Across regulation, technology, pricing and firm structure, the direction of travel now feels more distinct, and that sets a clear agenda for next year. By the time FAB returns to the NEC, Birmingham, on 10-11 March 2027, the conversations will be less about what is changing and more about how firms are responding.

That means more focus on workflow design, stronger controls, clearer pricing and better use of capacity in a more automated market. If this year's FAB showed where pressure is building, FAB 2027 is going to show who has adapted and who is still trying to catch up. So next year, be ready to move forward from a position of strength.

# SESSION LIBRARY: REGULATORY CHANGE

| SESSION | TAKEAWAY |
|---|---|
| **Where do we go from here? The future of tax policy** | *Small tax changes and tighter conduct rules mean firms need to be more careful, because even honest mistakes can lead to serious penalties.* |
| Speakers: Emma Rawson – director of public policy at the ATT | |
| **AML, IDV and risk management** | *Manual, tick-box compliance needs to be replaced with more consistent digital systems as enforcement becomes stricter and penalties grow.* |
| Speakers: Aaron Patrick – head of accountants at Boffix, Ben Cunliffe – lead product manager at Wolters Kluwer, David Winch – founder and director of MLRO Support, Stephen Leonard – partner at Winders | |
| **Inside HMRC: What every accountant should know about investigations** | *HMRC's data systems are now powerful enough to spot more issues, so accuracy and early disclosure matter more than ever.* |
| Speakers: Amit Puri – managing director of Pure Tax Investigations | |
| **Alphabet shares: Dividends, documents & HMRC pitfalls** | *With new reporting rules increasing HMRC visibility, alphabet shares need clear legal and capital rights.* |
| Speakers: Nick Wright – director and head of corporate tax at Jerroms Miller | |
| **Rebecca Benneyworth live at FAB** | *New enforcement pressure and complex payroll rules make careful checks on pay, benefits and records much more important.* |
| Speakers: Rebecca Benneyworth – chartered accountant at Rebecca Benneyworth & Co | |
| **MTD unpacked: Real questions, straight answers... and mini eggs** | *The shift to digital reporting is now an operational challenge, affecting workflows, deadlines and client management.* |
| Speakers: Craig Ogilvie – director of MTD at HMRC, Kirsty Mitchell – director of practice marketing and events at FreeAgent, Nick Paddenburg – director, business owner and tax partner at Brighton Tax, Robyn Milstead – director of tax at LKA Chartered Accountants, Tom Bickle – director at JP Blackmoor Limited | |

# AI AND TECHNOLOGY TRANSFORMATION

| SESSION | TAKEAWAY |
|---|---|
| **How not to create a Frankenstack: Tame your tech** | *A cleaner tech stack starts with cutting duplicate tools and making sure software supports the way the firm actually wants to work.* |
| Speakers: Natasha Everard – founder of Bewitching Bookkeeping | |
| **Power skills for a changing world: How finance teams can lead, influence, and thrive in the AI era** | *As AI handles more routine data tasks, value is moving away from producing information and towards validating it, interpreting it and applying judgement.* |
| Speakers: Steve Flatman – vice president of education and professional qualifications at CIMA | |
| **Unified cloud systems: Connect your practice tech stack** | *AI and automation work best when firms have connected systems and clean, cloud-based data, because fragmented tech stacks make those tools much harder to use well.* |
| Speakers: Andy Ross – former CEO of Caroola Group, John Toon – chief technology officer at HLB International, Kenny MacAulay – CEO of Acting Office, Mandy Bagot – director of virtual finance at Mercer & Hole | |
| **Real work, real wins: AI you'll use tomorrow** | *AI is most useful when it is first applied to frequent, low-risk admin tasks, where it can save time quickly and free people up for higher-value work.* |
| Speakers: James Goulsbra – partner at GTA Accounting | |

**This library brings together the FAB sessions referenced in each pillar deep dive, which sits at the heart of the analysis. It is intended as a focused reference point, linking back to the sessions mentioned and most closely connected to the core themes explored throughout.**

# SESSION LIBRARY: RISK AND RESILIENCE

| SESSION | TAKEAWAY |
|---|---|
| **Economist keynote: Emma Wilks from HSBC** | *The economy remains fragile, with energy costs and labour shortages still creating pressure and less public support available to soften the blow.* |
| Speakers: Emma Wilks – UK economist at HSBC | |
| **Spotting the early warning signs of business distress – before it is too late** | *Watching a few simple warning signs, such as falling cash reserves, can help firms spot client distress before it becomes a crisis.* |
| Speakers: Laurence Vogel – marketing and business development director at AABRS | |
| **Beyond survival: How to thrive after setbacks** | *Resilience depends on steady habits and strong support around you, so when a crisis hits, you can respond calmly and act early.* |
| Speakers: Katarzyna Machalinski – managing director at Prevail Accountancy, Paula Veysey-Smith – founder and director at MPower Accounting Services | |
| **Fractional CFOs: When, why and how it works** | *Fractional CFOs strengthen resilience by replacing gut instinct with better visibility, especially around cashflow and compliance, which are often the biggest threats to stability.* |
| Speakers: Julia Leask – fractional CFO at Leask Advisory Solutions , Kishor Harsiani – fractional CFO at The CFO Centre , Matthew Ord – deputy editor at AccountingWEB , Mike Price – founder at MPA Group , Sophie Hossack – head of partnerships at Allica Bank | |
| **AML, IDV and risk management** | *As enforcement becomes stricter, firms need consistent systems for identity checks and AML work.* |
| Speakers: Aaron Patrick – head of accounts at Boffix, Ben Cunliffe – lead product manager at Wolters Kluwer, David Winch – founder and director of MLRO Support, Stephen Leonard – partner at Winders | |

# GROWTH AND COMMERCIAL STRATEGY

| SESSION | TAKEAWAY |
|---|---|
| **Growth lessons from three firm leaders** | *Scale your firm by delegating routine delivery to your team, hiring for cultural fit, and re-pricing every year to reflect your true value.* |
| Speakers: Eva Mrazikova – senior director at IRIS , James Bennett – CEO at J-Benn Finance, Nikki Adams – director at Ad Valorem , Sam Gooding – partner at Gooding Accounts | |
| **Rethinking money: Why accountants need money mindset work too** | *Recognise the emotional drivers behind your pricing to stop giving away extra services for free and to hold firm on professional boundaries.* |
| Speakers: Debbie Bailey – fractional finance director at Southbourne Accountancy | |
| **Fractional CFOs: When, why and how it works** | *A fractional CFO supports growth by looking beyond past performance and helping shape what comes next, from improving profit to planning how the business can fund expansion.* |
| Speakers: Julia Leask – fractional CFO at Leask Advisory Solutions , Kishor Harsiani – fractional CFO at The CFO Centre , Matthew Ord – deputy editor at AccountingWEB , Mike Price – founder at MPA Group , Sophie Hossack – head of partnerships at Allica Bank | |
| **Scale smart: Hiring, training and outsourcing for small teams** | *Firms scale more effectively when leaders delegate routine work, use clear standard operating procedures and build team structures with shared responsibility.* |
| Speakers: Bev Flanagan – director at Bev Flanagan Financial, Eriona Bajrakurtaj – CEO of Volt Digital Transfer, Jon Cooper – senior partner at IRIS, Liam Wilson – founder of Elevate Accountancy | |

# SESSION LIBRARY: CAPITAL AND LEADERSHIP

| SESSION | TAKEAWAY |
|---|---|
| **Consolidate or capitalise: Private equity vs independent growth** | *Independent firms can solve succession and invest in technology by moving away from traditional partnership models toward agile corporate structures that keep "skin in the game."* |
| Speakers: Lucy Williams – managing partner at JS Accountants, Paul Randall – managing partner at RPGCC, Philip Olagunju – partner and head of corporate finance at PEM | |
| **Selling a business EOT vs PE vs trade sale** | *Succession planning means weighing a quick sale against the longer-term stability and tax benefits of an internal handover.* |
| Speakers: Akshay Vaghela – EOT services director at Doyle Clayton, Chris Maslin – founder of GO EO, James Gosling – managing director at AJ Chambers, Matthew Ord – deputy editor at AccountingWEB | |
| **M&A as an engine for growth: Deploying capital with confidence** | *To grow through acquisition or prepare for an exit, you must build a firm that operates on clean data and can run successfully without the founder.* |
| Speakers: Ashish Solanki – fractional CFO at The CFO Centre, Erik Meert – fractional CFO at Location Collective and Sift, Haider Mawji – fractional CFO at The CFO Centre, Will Smart – managing partner at Cottons | |

# TALENT AND CAPABILITY

| SESSION | TAKEAWAY |
|---|---|
| **Power skills for a changing world: How finance teams can lead, influence, and thrive in the AI era** | *As automation changes entry-level work, firms need to put more emphasis on critical thinking, judgement and decision support from the start.* |
| Speakers: Steve Flatman – vice president of education and professional qualifications at CIMA | |
| **Bridging the gap: Technical training that actually sticks** | *Technical training works better when firms use repetition, peer learning and a culture where people feel safe to ask questions.* |
| Speakers: Thabiso Matsau – senior training and technical manager at HaysMac | |
| **Future-ready firms: Apprenticeships and training that retains talent** | *Apprenticeships can help firms build and keep stronger teams by funding development across different age groups and experience levels.* |
| Speakers: Andy North – chief community and engagement officer at TaxCalc, Gareth John – policy director at First Intuition, Grace Hardy – CEO of Hardy Accounting | |
| **Building an agile firm culture: Balancing technology teams and outsourcing** | *Firms need leaders who encourage testing, learning and sensible risk-taking when new tools or ways of working are introduced.* |
| Speakers: Jim Brown – COO of Blick Rothenberg, Kirsty Mackenzie – founder of Finance Innovation Now, Mark Parr – head of technology at Buzzacott, Suraj Sandhu – associate director, business services and outsourcing at BDO, Vipul Sheth – managing director of Advancetrack | |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